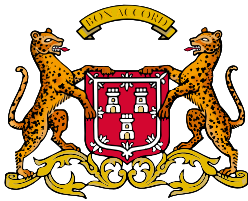




Money Advice Performance Management Summary

Aberdeen City Council



ABERDEEN
CITY COUNCIL





The Money Advice Performance Management Framework (MAPMF) has been developed in consultation with local authorities and other key stakeholders and it aims to measure key performance indicators for money advice services funded by local authorities on both an in-house and commissioned basis.

This is a summary of the key findings from the data returns for 2015-16 for the MAPMF for Aberdeen City Council.

As this is the second year in which data returns have been provided it is possible to start to identify emerging trends at both local and national levels. The information received from individual local authorities is being collated and used to produce a Scotland-wide analysis which reflects the significant impact of money advice services at a national level. This should be considered in conjunction with this local summary.

Whilst the MAPMF provides a structure from which it is possible to benchmark and target services and to identify and share areas of good practice, it is an iterative process. The current framework does not reflect the full complexity of cases or the many positive outcomes money advice clients experience in addition to financial gain. These areas are the subject of further development.

The key findings in comparison to the reported position in 2014-15 are detailed below:

- Funding has remained stable for both in-house and external services
- Internal staffing numbers have remained consistent, however external staff fell from 4 FTE to 2.3 FTE and external volunteers from 15 FTE to 0.75 FTE
- Over 75% of service users have a household income of less than £15,000
- The total amount of debt owed by service users has more than doubled
- The average financial gain for service users equates to £5,197.231¹

1. Calculated by dividing total verified financial gain by number of clients as reported in Volume



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Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
C2	Sex	Male	285	247	20750
		Female	294	238	24699
		Don't know	0	0	3301
	Age	0-15	0	0	215
		16-24	80	55	3660
		25-34	106	93	8484
		35-44	121	96	9558
		45-59	179	162	9293
		60-74	45	49	6377
		75+	21	27	4979
Not Recorded		27	3	2568	
Ethnicity	White	516	410	37012	
	Any Mixed or Multiple Ethnic Groups	0	0	437	
	Asian, Asian Scottish or Asian British	16	8	2147	
	African	0	0	1125	
	Caribbean or Black	6	5	314	
	Other Ethnic Group	5	62	1102	
	Not Recorded	36	-	2418	
Disability or long-term condition	Yes	245	237	19247	
	No	184	156	22122	
	Not Recorded	52	92	3654	
Income	£6,000 or less	147	152	11413	
	£6,001-£10,000	125	104	10934	
	£10,001-£15,000	128	116	7362	
	£15,001-£20,000	63	62	4406	
	£20,001-£25,000	42	20	1743	
	£25,001-£30,000	24	15	922	
	£30,001-£40,000	12	8	499	
	Over £40,000	8	8	249	
	Not Recorded	30	0	5424	
Economic Status	Self employed	14	8	1038	
	Employed full time	132	96	7332	
	Employed part time	88	46	5041	
	Looking after the home or family	24	22	2993	
	Permanently retired from work	32	34	4519	
	Unemployed and seeking work	84	107	5805	
	At school	0	0	291	
	In further / higher education	9	7	526	
	Gov't work or training scheme	0	0	136	
	Permanently sick or disabled	156	153	7641	
	Unable to work because of short-term illness or injury	0	0	5536	
	Other	3	10	1290	
	Don't know	37	2	3034	



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Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
	Housing Tenure	Owner occupied	55	59	8458
		Social rented	422	327	21807
		Private rented	37	42	6057
		Other	57	42	6409
		Don't know	8	15	3134
	Household Composition ²	Single adult (One adult over 16)	360	168	18995
		Single family (One or more children under 16)	40	45	6463
		Adult family (Two or more adults over 16 and no children under 16)	152	33	6739
		Mixed family (Two or more adults over 16 and one or more children under 16)	54	26	6015
		Don't know	13	0	4637

2. CAB does not collect data on Household Composition. This data on household composition is for ACC only.



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Ref	Indicator	2014/15	2015/16	Scotland 2015/16
C1	Number of money advice services in the LA area			
	In-house	1	1	23
	Externally funded	1	1	72
C3	Amount of debt owed by client ³	£7,415,731.48	£17,187,596.00	£241,023,838.00
	Benefit Overpayment	n/a	£675,073.00	£7,868,253.00
	Council Tax Arrears	n/a	£3,240,137.00	£18,001,129.00
	Utility Arrears	n/a	£397,906.00	£4,958,318.00
	Credit, Store and Charge debts Catalogue	n/a	£2,748,443.00	£32,000,054.00
	Unsecured Personal Loan	n/a	£467,801.00	£8,947,460.00
	Payday Loan High cost credit	n/a	£3,061,254.00	£27,309,611.00
	Overdrafts	n/a	£534,505.00	£4,325,758.00
	Mortgage arrears	n/a	£766,782.00	£9,966,188.00
	Rent Arrears	n/a	£1,442,901.00	£16,616,216.00
	Rent to own	n/a	£1,637,030.00	£6,094,397.00
	Others	n/a	£283,149.00	£3,764,929.00
			n/a	£1,932,615.00 ⁴
I1	Number of FTE staff			
	In-House	3	3	100.09
	External	4	2.3	207.45
	Number of Volunteer FTE staff			
	In-House	0	0	0
	External	15	0.75	130.05
I2	Funding			
	In-House	£110,000	£110,000	£4,592,753.00
	External	£70,000	£70,000	£8,754,376.00
A1	Volume			
	Contacts	1,234	1,253	67690
	New Clients	584	467	48206
	Open SNSIAP cases			
	Type I	-	-	2581
	Type II	-	-	6385
	Type III	206	149	3028
	Closed SNSIAP cases			
	Type I	-	-	2232
	Type II	-	-	3431
Type III	197	231	5251	

3. We are only able to break this down to the amount of separate debts for each category.

4. Others include: Student Loans, Child Maintenance Arrears, HMRC, Local Trader, Housing Repairs Council, Court Fines and Social Fund Loans



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Ref	Indicator	2014/15	2015/16	Scotland 2015/16
A1	First reason for contacting agency			
	Benefit Overpayment	n/a	-	1079
	Council Tax arrears	n/a	-	2399
	Credit, store and charge card debts	n/a	-	2131
	Catalogue debts	n/a	-	818
	PPI	n/a	-	128
	Payday Loan /High cost credit	n/a	-	374
	Unsecured personal loan (except payday loans)	n/a	-	1530
	Bank and Building society overdrafts	n/a	-	948
	Mortgage arrears	n/a	-	486
	Rent arrears	n/a	-	1580
Other (Please specify)	n/a	-	1990	
OP 1.1	Breakdown of debt strategy agreed with client			
	Sequestration	146	117	1547
	Debt Arrangement Scheme	22	18	966
	Trust Deed	1	1	83
	Awaiting sequestration	62	47	430
	Token payments	82	50	1633
	Pro rata offers	47	29	1455
	Moratorium	4	4	268
	Debt written off	2	7	271
	Repayment plan	0	14	1130
	Nil Payments/Offer	n/a	7	122
	Consolidation Loan	n/a	0	27
	Mortgage to rent/Shared equity	n/a	0	90
	Did not agree a debt strategy	n/a	69	2906
	Still awaiting outcome	n/a	122	1637
Other: please specify	25	-	827	
OC1	Verified financial gain	£3,174,780.64	£2,422,435.00	£55,342,537.00