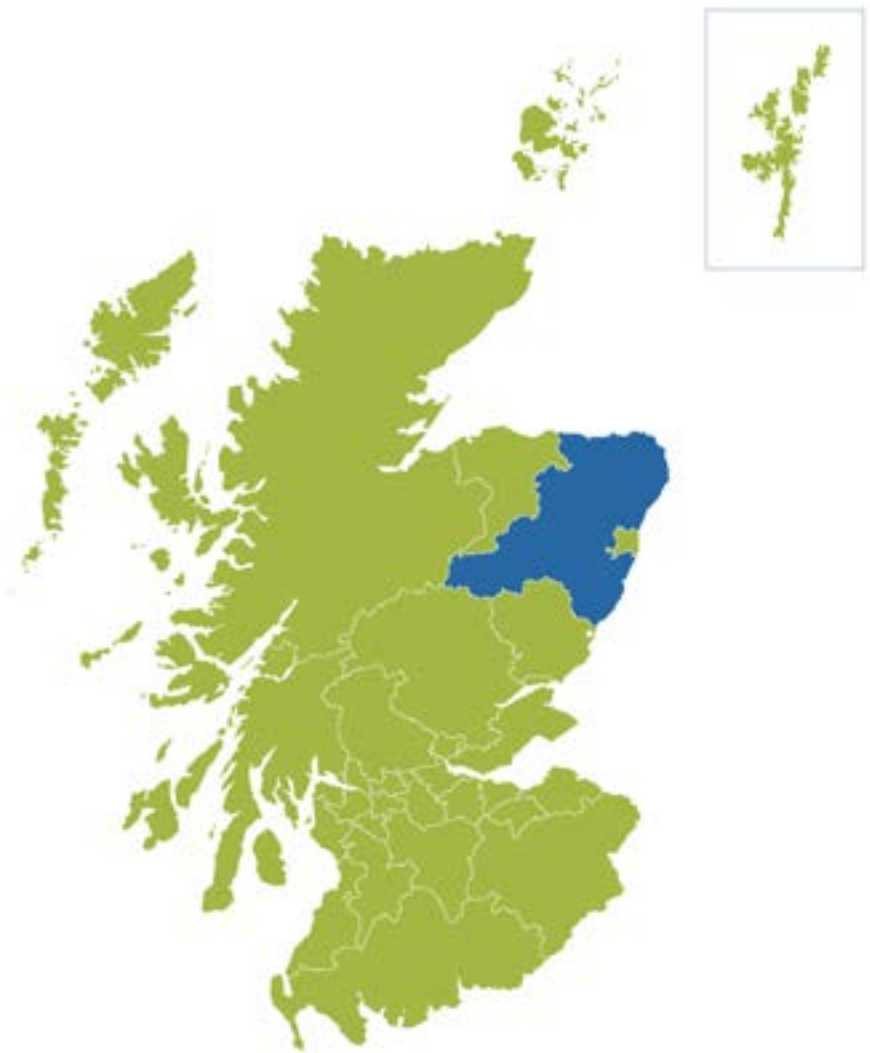




Money Advice Performance Management Summary

Aberdeenshire Council



Aberdeenshire
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 Aberdeenshire 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:

- In-house funding for the service has remained stable and external funding has increased by 10%
- The number of in house staff has reduced by 25% and there has been over a threefold reduction in external staffing numbers
- Almost 70% of service users have a household income of less than £15,000
- The average financial gain for service users equates to approximately £6869.00¹
- The total amount of debt owed by clients is £16,809,998.4

What this means for individual clients

Aberdeenshire's money advice service helped a 21 year old client with a genetic health condition gain £7,588.60.

The client approached the service as he had no income and suffered from a deteriorating health condition that affected his learning abilities, speech, and mobility. The client also suffered from constant chronic pain, which was only partially alleviated by medication.

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



He had previously applied for Employment and Support Allowance, with his initial application and appeal being rejected. The money advice services helped him prepare his case for another appeal, and carried out a home visit before the tribunal process. During this visit, the client divulged that he suffered from other complications he was too embarrassed to previously mention. An additional submission was thus prepared and handed to the tribunal. The money welfare rights advisors worked together to ensure the client was supported throughout the process.

The appeal was successful and the tribunal ruled in favour of the client. As a result, his total financial gain due to the assistance of Aberdeenshire's money advice service, to date, is £7,588.60.



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Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
C2	Sex	Male	14	175	20750
		Female	21	188	24699
		Don't know	1048	1046	3301
	Age	0-15	-	0	215
		16-24	3	22	3660
		25-34	10	101	8484
		35-44	8	103	9558
		45-59	9	110	9293
		60-74	3	55	6377
		75+	2	12	4979
Not Recorded		1038	1006	2568	
Ethnicity	White	47	318	37012	
	Any Mixed or Multiple Ethnic Groups	0	2	437	
	Asian, Asian Scottish or Asian British	1	2	2147	
	African	1	4	1125	
	Caribbean or Black	0	0	314	
	Other Ethnic Group	0	5	1102	
	Not Recorded	1025	1078	2418	
Disability or long-term condition	Yes	20	203	19247	
	No	24	188	22122	
	Not Recorded	1006	1018	3654	
Income	£6,000 or less	17	57	11413	
	£6,001-£10,000	9	38	10934	
	£10,001-£15,000	7	41	7362	
	£15,001-£20,000	4	27	4406	
	£20,001-£25,000	5	12	1743	
	£25,001-£30,000	2	13	922	
	£30,001-£40,000	1	6	499	
	Over £40,000	1	4	249	
	Not Recorded	1027	1211	5424	
	Economic Status	Self employed	3	11	1038
Employed full time		12	147	7332	
Employed part time		7	50	5041	
Looking after the home or family		2	13	2993	
Permanently retired from work		4	30	4519	
Unemployed and seeking work		6	94	5805	
At school		-	0	291	
In further / higher education		1	3	526	
Gov't work or training scheme		-	31	136	
Permanently sick or disabled		9	0	7641	
Unable to work because of short-term illness or injury		9	24	5536	
Other		1	0	1290	
Don't know		1021	1007	3034	



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Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
	Housing Tenure	Owner occupied	7	85	8458
		Social rented	28	261	21807
		Private rented	5	77	6057
		Other	5	68	6409
		Don't know	1027	918	3134
	Household Composition	Single adult (One adult over 16)	22	97	18995
		Single family (One or more children under 16)	10	34	6463
		Adult family (Two or more adults over 16 and no children under 16)	1	34	6739
		Mixed family (Two or more adults over 16 and one or more children under 16)	1.6	34	6015
		Don't know	1039	1210	4637



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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	5	4	72
C3	Amount of debt owed by client	-	£16,809,998.45	£241,023,838.00
	Benefit Overpayment	n/a	£276,054.43	£7,868,253.00
	Council Tax Arrears	n/a	£1,259,759.66	£18,001,129.00
	Utility Arrears	n/a	£233,474.91	£4,958,318.00
	Credit, Store and Charge debts Catalogue	n/a	£130,771.50	£32,000,054.00
	Unsecured Personal Loan	n/a	£3,572,522.53	£8,947,460.00
	Payday Loan High cost credit	n/a	£3,613,448.07	£27,309,611.00
	Overdrafts	n/a	£120,300.00	£4,325,758.00
	Mortgage arrears	n/a	£1,130,935.93	£9,966,188.00
	Rent Arrears	n/a	£1,784,052.18	£16,616,216.00
	Rent to own	n/a	£317,946.49	£6,094,397.00
	Others	n/a	£340,732.28	£3,764,929.00
			n/a	£4,030,000.47
I1	Number of FTE staff			
	In-House	4.00	3.00	100.09
	External	12.00	3.20	207.45
	Number of Volunteer FTE staff			
I2	Funding		²	
	In-House	£120,000.00	£120,000.00	£4,592,753.00
	External	£139,411.00	£153,352.00	£8,754,376.00
A1	Volume			
	Contacts	5363	5409	67690
	New Clients	329	1269	48206
	Open SNSIAP cases			
	Type I	-	764	2581
	Type II	-	367	6385
	Type III	-	221	3028
	Closed SNSIAP cases			
	Type I	-	0	2232
	Type II	-	40	3431
Type III	-	17	5251	

2. Additional funding has been secured for 2016-18



Aberdeenshire Council				
Ref	Indicator	2014/15	2015/16	Scotland 2015/16
A1	First reason for contacting agency			
	Benefit Overpayment	n/a	140	1079
	Council Tax arrears	n/a	479	2399
	Credit, store and charge card debts	n/a	535	2131
	Catalogue debts	n/a	172	818
	PPI	n/a	0	128
	Payday Loan /High cost credit	n/a	66	374
	Unsecured personal loan (except payday loans)	n/a	311	1530
	Bank and Building society overdrafts	n/a	155	948
	Mortgage arrears	n/a	77	486
	Rent arrears	n/a	231	1580
Other (Please specify)	n/a	227 ³	1990	
OP 1.1	Breakdown of debt strategy agreed with client			
	Sequestration	-	56	1547
	Debt Arrangement Scheme	-	25	966
	Trust Deed	-	0	83
	Awaiting sequestration	-	22	430
	Token payments	-	15	1633
	Pro rata offers	-	109	1455
	Moratorium	-	0	268
	Debt written off	-	6	271
	Repayment plan	-	0	1130
	Nil Payments/Offer	-	3	122
	Consolidation Loan	-	2	27
	Mortgage to rent/Shared equity	-	1	90
	Did not agree a debt strategy	-	854 ⁴	2906
	Still awaiting outcome	-	176	1637
Other: please specify	-	-	827	
OC1	Verified financial gain	£6,632,660.98	£9,678,878.81	£55,342,537.15

- Includes Income Tax: 3, realisation they have debt management problems: 172, water/sewerage: 30, Hire Purchase: 13, Maintenance/child support: 1, second/secure loan: 3, court fines: 3, non-regulated fuel debt: 2
- Not all services have recorded this information so they have been included under "did not agree a debt strategy"