



Money Advice Performance Management Summary

Angus 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 Angus 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 of the service has reduced by 10%, while external funding has increased by 10%
- Staffing numbers have remained stable
- Increased members of minority ethnic groups and individuals experiencing long term disability have been reported but this may be as a result of improved recording procedures

What this means for individual clients

Angus Council's welfare rights service helped a 24 year old single mum of two declare bankruptcy, thus enabling her to be considered for accommodation in the same town as her child.

The team was contacted by the client via the council's 'Accessline', where she requested assistance with her finances and benefit entitlement. She wanted to move herself and her child to the same town as her other child, who lived with their grandmother. However, she was unable to do so due to rent arrears of £2,500 with a previous landlord. She also had a number of other debts, including catalogues and mobile phone debt. In total, her debts amounted to £6,938.44.



At the time of contact, the client was living in a two-bed council property, with her £856.92 per month income consisting of Income Support, Housing Benefit, Child Benefit, and Child Tax Credits. A check on her benefit entitlement confirmed that her income was maximised. The team concluded that the best option for her to declare bankruptcy. As her debt total was under £17,000, they advised her that bankruptcy would be via the minimum asset process (MAP). They also advised her regarding costs, how to obtain a credit report, and the Accountant in Bankruptcy's (AiB) role in the process. The team then assisted her to complete the debtor application.

Once bankruptcy was awarded, the client was advised of the date of discharge, the four-year acquirenda period, and the need to advise the AiB of any increase in income, inheritance, or lottery winnings during this period. As a result of service's help, the client could then be considered for a move to alternative accommodation closer to her child.



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Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
C2	Sex	Male	315	331	20750
		Female	364	382	24699
		Don't know	15	18	3301
	Age	0-15	3	3	215
		16-24	28	22	3660
		25-34	100	99	8484
		35-44	144	156	9558
		45-59	249	256	9293
		60-74	119	132	6377
		75+	34	39	4979
		Not Recorded	19	24	2568
	Ethnicity	White	455	489	37012
		Any Mixed or Multiple Ethnic Groups	0	2	437
		Asian, Asian Scottish or Asian British	2	1	2147
African		0	0	1125	
Caribbean or Black		0	0	314	
Other Ethnic Group		1	239	1102	
Not Recorded		182	0	2418	
Disability or long-term condition	Yes	72	301	19247	
	No	381	430	22122	
	Not Recorded	240	0	3654	
Income	£6,000 or less	-	-	11413	
	£6,001-£10,000	-	-	10934	
	£10,001-£15,000	-	-	7362	
	£15,001-£20,000	-	-	4406	
	£20,001-£25,000	-	-	1743	
	£25,001-£30,000	-	-	922	
	£30,001-£40,000	-	-	499	
	Over £40,000	-	-	249	
	Not Recorded	-	-	5424	
Economic Status	Self employed	0	0	1038	
	Employed full time	67	79	7332	
	Employed part time	0	0	5041	
	Looking after the home or family	53	62	2993	
	Permanently retired from work	41	42	4519	
	Unemployed and seeking work	39	53	5805	
	At school	0	0	291	
	In further / higher education	5	2	526	
	Gov't work or training scheme	0	0	136	
	Permanently sick or disabled	0	85	7641	
	Unable to work because of short-term illness or injury	162	162	5536	
	Other	13	16	1290	
	Don't know	243	230	3034	



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Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
c2	Housing Tenure	Owner occupied	129	116	8458
		Social rented	238	201	21807
		Private rented	66	66	6057
		Other	44	58	6409
		Don't know	194	290	3134
	Household Composition	Single adult (One adult over 16)	186	235 ¹	18995
		Single family (One or more children under 16)	31	98	6463
		Adult family (Two or more adults over 16 and no children under 16)	95	84	6739
		Mixed family (Two or more adults over 16 and one or more children under 16)	90	91	6015
		Don't know	185	223	4637

1. May include adults over pension age



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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	-	-	£241,023,838.00
	Benefit Overpayment	-	-	£7,868,253.00
	Council Tax Arrears	-	-	£18,001,129.00
	Utility Arrears	-	-	£4,958,318.00
	Credit, Store and Charge debts Catalogue	-	-	£32,000,054.00
	Unsecured Personal Loan	-	-	£8,947,460.00
	Payday Loan High cost credit	-	-	£27,309,611.00
	Overdrafts	-	-	£4,325,758.00
	Mortgage arrears	-	-	£9,966,188.00
	Rent Arrears	-	-	£16,616,216.00
	Rent to own	-	-	£6,094,397.00
	Others	-	-	£3,764,929.00
			-	-
I1	Number of FTE staff			
	In-House	3.3	3.3	100.09
	External	0.40	0.40	207.45
	Number of Volunteer FTE staff			
I2	Funding			
	In-House	£188,760.00	£169,909.04 ²	£4,592,753.00
	External	£27,240.00	£30,150.96	£8,754,376.00
A1	Volume		³	
	Contacts	762	-	67690
	New Clients	-	-	48206
	Open SNSIAP cases			
	Type I	-	-	2581
	Type II	-	-	6385
	Type III	-	-	3028
	Closed SNSIAP cases			
	Type I	-	-	2232
	Type II	-	-	3431
Type III	-	-	5251	

2. 28% of the total Welfare Rights Service Budget (2015/16), as this represents the 28% of live cases concerning money advice

3. Unable to report this due to current database, which cannot record cases by type, or split money advice cases between enquiries and on-going cases



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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		4	
	Sequestration	-	-	1547
	Debt Arrangement Scheme	-	-	966
	Trust Deed	-	-	83
	Awaiting sequestration	-	-	430
	Token payments	-	-	1633
	Pro rata offers	-	-	1455
	Moratorium	-	-	268
	Debt written off	-	-	271
	Repayment plan	-	-	1130
	Nil Payments/Offer	n/a	-	122
	Consolidation Loan	n/a	-	27
	Mortgage to rent/Shared equity	n/a	-	90
	Did not agree a debt strategy	n/a	-	2906
	Still awaiting outcome	n/a	-	1637
Other: please specify	-	-	827	
OC1	Verified financial gain	-	- ⁵	£55,342,537.15

4. Only began recording from October 2015, so unreported

5. Unable to report, as financial gains for money advice and welfare rights are not recorded separately. Hence money advice gains are not all verifiable (considering transferral to AdvicePro case management system in the near future to rectify this)