



Money Advice Performance Management Summary

Clackmannanshire Council



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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 Clackmannanshire 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:

- External funding for the service has remained stable
- In-house staffing numbers have reduced slightly from 2.5 FTE to 1.5 FTE staff members
- There has been a 20% reduction in the number of clients but total financial gain has more than doubled
- Over 50% of service users have a household income of less than £15,000
- The total amount of debt owed by service users is around 15% lower than that owed in 2014-15
- Over 25% recorded debt relates credit, store and charge cards
- The average financial gain for service users equates to £3514.00¹

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	91	65	20750
		Female	178	146	24699
		Don't know	0	0	3301
	Age	0-15	0	0	215
		16-24	19	25	3660
		25-34	29	37	8484
		35-44	29	52	9558
		45-59	39	68	9293
		60-74	23	26	6377
		75+	1	3	4979
Not Recorded		129	0	2568	
Ethnicity	White	151	181	37012	
	Any Mixed or Multiple Ethnic Groups	0	1	437	
	Asian, Asian Scottish or Asian British	0	5	2147	
	African	0	0	1125	
	Caribbean or Black	0	4	314	
	Other Ethnic Group	0	24	1102	
	Not Recorded	130	0	2418	
Disability or long-term condition	Yes	42	104	19247	
	No	56	93	22122	
	Not Recorded	160	14	3654	
Income	£6,000 or less	42	31	11413	
	£6,001-£10,000	28	40	10934	
	£10,001-£15,000	33	40	7362	
	£15,001-£20,000	12	40	4406	
	£20,001-£25,000	4	31	1743	
	£25,001-£30,000	0	9	922	
	£30,001-£40,000	1	17	499	
	Over £40,000	1	3	249	
	Not Recorded	164	0	5424	
Economic Status	Self employed	2	8	1038	
	Employed full time	35	54	7332	
	Employed part time	18	31	5041	
	Looking after the home or family	2	14	2993	
	Permanently retired from work	9	10	4519	
	Unemployed and seeking work	26	23	5805	
	At school	0	0	291	
	In further / higher education	0	11	526	
	Gov't work or training scheme	1	1	136	
	Permanently sick or disabled	23	23	7641	
	Unable to work because of short-term illness or injury	9	34	5536	
	Other	6	2	1290	
	Don't know	154	0	3034	



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Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
C2	Housing Tenure	Owner occupied	24	31	8458
		Social rented	167	134	21807
		Private rented	20	29	6057
		Other	8	17	6409
		Don't know	64	0	3134
	Household Composition	Single adult (One adult over 16)	73	49	18995
		Single family (One or more children under 16)	20	55	6463
		Adult family (Two or more adults over 16 and no children under 16)	32	46	6739
		Mixed family (Two or more adults over 16 and one or more children under 16)	21	46	6015
		Don't know	155	15	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	1	1	72
C3	Amount of debt owed by client	£2,401,623.33 ²	£2,086,605.58	£241,023,838.00
	Benefit Overpayment	n/a	£115,036.69	£7,868,253.00
	Council Tax Arrears	n/a	£338,907.05	£18,001,129.00
	Utility Arrears	n/a	£104,173.91	£4,958,318.00
	Credit, Store and Charge debts Catalogue	n/a	£592,425.56	£32,000,054.00
	Unsecured Personal Loan	n/a	£109,940.51	£8,947,460.00
	Payday Loan High cost credit	n/a	£289,794.30	£27,309,611.00
	Overdrafts	n/a	£42,520.49	£4,325,758.00
	Mortgage arrears	n/a	£90,960.47	£9,966,188.00
	Rent Arrears	n/a	£66,735.47	£16,616,216.00
	Rent to own	n/a	£63,562.87	£6,094,397.00
	Others	n/a	£74,931.49	£3,764,929.00
			n/a	£197,617.26 ³
I1	Number of FTE staff			
	In-House	2.5	1.5 ⁴	100.09
	External	1	-	207.45
	Number of Volunteer FTE staff			
In-House	0	0	0	
External	31	-	130.05	
I2	Funding			
	In-House	-	£61,930.00 ⁵	£4,592,753.00
External	£128,700.00	£128,700.00	£8,754,376.00	
A1	Volume			
	Contacts	442	162	67690
	New Clients	368	94	48206
	Open SNSIAP cases			
	Type I	-	2	2581
	Type II	-	34	6385
Type III	-	37	3028	

2. In-house figure only (no reliable CAB figure for 2014/15)

3. Includes legal aid debts, childcare/nursery debts, money owed to friends and family, secured loans, under-occupancy arrears, other housing costs, income tax/NI contribution/penalties, fines/penalties/court fees, maintenance/child support, social fund loan, telephone/mobiles, bank loan, credit union, cable/satellite TV, student debt and other loans not specified

4. Includes 1FTE Senior Advisor and 0.5FTE Money Advisor

5. Includes salary and all central support costs



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Ref	Indicator	2014/15	2015/16	Scotland 2015/16
A1	Closed SNSIAP cases			
	Type I	-	9	2232
	Type II	-	24	3431
	Type III	-	17	5251
	First reason for contacting agency			
	Benefit Overpayment	n/a	3	1079
	Council Tax arrears	n/a	36	2399
	Credit, store and charge card debts	n/a	12	2131
	Catalogue debts	n/a	17	818
	PPI	n/a	0	128
	Payday Loan /High cost credit	n/a	3	374
	Unsecured personal loan (except payday loans)	n/a	21	1530
	Bank and Building society overdrafts	n/a	11	948
Mortgage arrears	n/a	6	486	
Rent arrears	n/a	34	1580	
Other (Please specify)	n/a	0	1990	
OP 1.1	Breakdown of debt strategy agreed with client		6	
	Sequestration	15	24	1547
	Debt Arrangement Scheme	4	2	966
	Trust Deed	0	2	83
	Awaiting sequestration	2	21	430
	Token payments	34	36	1633
	Pro rata offers	18	32	1455
	Moratorium	1	4	268
	Debt written off	1	1	271
	Repayment plan	0	8	1130
	Nil Payments/Offers	n/a	4	122
	Consolidation Loan	n/a	2	27
	Mortgage to rent/Shared equity	n/a	0	90
	Did not agree a debt strategy	256	26	2906
	Still awaiting outcome	0	18	1637
Other: please specify	83	0	827	
OC1	Verified financial gain	£168,660.00	£432,289.43	£55,342,537.15

6. 39 cases closed during 2015/16