



Money Advice Performance Management Summary

Dumfries & Galloway 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 Dumfries & Galloway 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 money advice services ended on 31.03.16 and ongoing external funding is provided through the Advice Services contract
- The total number of clients has remained relatively stable
- Almost 70% of service users have a household income of less than £15,000
- The total amount of debt owed by service users is 20% lower than the equivalent in 2014/15
- The average financial gain for service users equates to £715.00¹

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	232	330	20750
		Female	324	334	24699
		Don't know	240 ²	238 ³	3301
	Age	0-15	0	0	215
		16-24	79	74	3660
		25-34	218	192	8484
		35-44	172	145	9558
		45-59	313	329	9293
		60-74	97	83	6377
		75+	25	79	4979
Not Recorded		-	0	2568	
Ethnicity	White	870	874	37012	
	Any Mixed or Multiple Ethnic Groups	0	0	437	
	Asian, Asian Scottish or Asian British	5	9	2147	
	African	0	0	1125	
	Caribbean or Black	1	0	314	
	Other Ethnic Group	17	19	1102	
	Not Recorded	0	0	2418	
Disability or long-term condition	Yes	261	333	19247	
	No	532	515	22122	
	Not Recorded	3	54	3654	
Income	£6,000 or less	175	238	11413	
	£6,001-£10,000	162	171	10934	
	£10,001-£15,000	205	209	7362	
	£15,001-£20,000	117	122	4406	
	£20,001-£25,000	73	54	1743	
	£25,001-£30,000	38	37	922	
	£30,001-£40,000	18	21	499	
	Over £40,000	8	4	249	
	Not Recorded	0	46	5424	
Economic Status	Self employed	64	76	1038	
	Employed full time	313	246	7332	
	Employed part time	130	145	5041	
	Looking after the home or family	30	22	2993	
	Permanently retired from work	71	96	4519	
	Unemployed and seeking work	117	101	5805	
	At school	0	0	291	
	In further / higher education	16	17	526	
	Gov't work or training scheme	0	1	136	
	Permanently sick or disabled	145	190	7641	

2. Council records 'Couples' as a third category under 'sex' – this is the figure given here

3. Recorded as 'Couples'



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Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
c2		Unable to work because of short-term illness or injury	7	0	5536
		Other	11	8	1290
		Don't know	0	0	3034
	Housing Tenure	Owner occupied	259	230	8458
		Social rented	293	338	21807
		Private rented	216	207	6057
		Other	117	127	6409
		Don't know	19	0	3134
	Household Composition	Single adult (One adult over 16)	398	440	18995
		Single family (One or more children under 16)	120	91	6463
		Adult family (Two or more adults over 16 and no children under 16)	171	220	6739
		Mixed family (Two or more adults over 16 and one or more children under 16)	195	151	6015
		Don't know	20	0	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 ⁴	23
	Externally funded	1	2	72
C3	Amount of debt owed by client	£13,573,604.82	£10,734,156.18	£241,023,838.00
	Benefit Overpayment	n/a	£542,643.78	£7,868,253.00
	Council Tax Arrears	n/a	£692,700.44	£18,001,129.00
	Utility Arrears	n/a	£159,924.44 ⁵	£4,958,318.00
	Credit, Store and Charge debts Catalogue	n/a	£2,729,291.88	£32,000,054.00
	Unsecured Personal Loan	n/a	£312,946.96	£8,947,460.00
	Payday Loan High cost credit	n/a	£2,093,829.20	£27,309,611.00
	Overdrafts	n/a	£122,466.56	£4,325,758.00
	Mortgage arrears	n/a	£652,360.11	£9,966,188.00
	Rent Arrears	n/a	£1,099,309.00	£16,616,216.00
	Rent to own	n/a	£196,336.37	£6,094,397.00
	Others	n/a	£106,670	£3,764,929.00
			n/a	£2,025,677.44 ⁶
I1	Number of FTE staff			
	In-House	2	1	100.09
	External	3.4	3.4	207.45
	Number of Volunteer FTE staff			
In-House	0	0	0	
External	0.4	0.6	130.05	
I2	Funding			
	In-House	£38,160.00	£28,726.00	£4,592,753.00
External	-	- ⁷	£8,754,376.00	
A1	Volume			
	Contacts	847	4307	67690
	New Clients	524	610	48206
	Open SNSIAP cases		⁸	
	Type I	20	-	2581
	Type II	51	8	6385
	Type III	0	-	3028
	Closed SNSIAP cases			
	Type I	0	-	2232
Type II	180	95	3431	
Type III	0	-	5251	

4. In-house service ended on 31.03.16

5. Includes mobile phone debt

6. Includes Inland Revenue (£17,453.85) and Business Debt (£40,604.10)

7. External funding contract is part of the Advice Services contract

8. Unable to provide information by SNSIAP Type for in-house service



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Ref	Indicator	2014/15	2015/16	Scotland 2015/16
OP 1.1	First reason for contacting agency			
	Benefit Overpayment	n/a	151	1079
	Council Tax arrears	n/a	327	2399
	Credit, store and charge card debts	n/a	338	2131
	Catalogue debts	n/a	155	818
	PPI	n/a	36	128
	Payday Loan /High cost credit	n/a	67	374
	Unsecured personal loan (except payday loans)	n/a	269	1530
	Bank and Building society overdrafts	n/a	182	948
	Mortgage arrears	n/a	70	486
	Rent arrears	n/a	319	1580
	Other (Please specify)	n/a	0	1990
	Breakdown of debt strategy agreed with client			
	Sequestration	96	53	1547
	Debt Arrangement Scheme	123	99	966
	Trust Deed	1	2	83
	Awaiting sequestration	41	25	430
	Token payments	151	170	1633
	Pro rata offers	56	57	1455
	Moratorium	4	7	268
	Debt written off	4	9	271
Repayment plan	32	2	1130	
Nil Payments/Offer	n/a	17	122	
Consolidation Loan	n/a	0	27	
Mortgage to rent/Shared equity	n/a	4	90	
Did not agree a debt strategy	198	377	2906	
Still awaiting outcome	41	74	1637	
Other: please specify	122	0	827	
OC1	Verified financial gain	£1,045,853.03	£436,643.00	£55,342,537.15