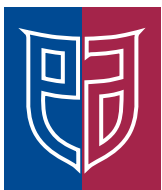




Money Advice Performance Management Summary

East Ayrshire Council



East Ayrshire
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 East Ayrshire 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 for In-house services has been reduced by 20%, but external service funding has been maintained at the same level
- Staffing numbers have reduced from 7 FTE to 4.8 FTE staff, and numbers of 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
- There has been a significant reduction in the number of contacts and new clients by around 150% and 33% respectively
- The average financial gain for clients equates to £629.51¹

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



East Ayrshire Council

| Ref | Demographic | Categories | 2014/15 | 2015/16 | Scotland 2015/16 |
|-----------------------------------|--|------------|---------|-----------------|------------------|
| C2 | Sex | Male | 117 | 64 | 20750 |
| | | Female | 165 | 137 | 24699 |
| | | Don't know | 57 | 50 ² | 3301 |
| | Age | 0-15 | - | - | 215 |
| | | 16-24 | - | - | 3660 |
| | | 25-34 | - | - | 8484 |
| | | 35-44 | - | - | 9558 |
| | | 45-59 | - | - | 9293 |
| | | 60-74 | - | - | 6377 |
| | | 75+ | - | - | 4979 |
| Not Recorded | | - | - | 2568 | |
| Ethnicity | White | 337 | 245 | 37012 | |
| | Any Mixed or Multiple Ethnic Groups | 1 | 1 | 437 | |
| | Asian, Asian Scottish or Asian British | 1 | 2 | 2147 | |
| | African | 0 | 0 | 1125 | |
| | Caribbean or Black | 0 | 1 | 314 | |
| | Other Ethnic Group | 0 | 2 | 1102 | |
| | Not Recorded | 0 | - | 2418 | |
| Disability or long-term condition | Yes | 105 | 79 | 19247 | |
| | No | 232 | 169 | 22122 | |
| | Not Recorded | 2 | 3 | 3654 | |
| Income | £6,000 or less | 65 | 45 | 11413 | |
| | £6,001-£10,000 | 101 | 60 | 10934 | |
| | £10,001-£15,000 | 88 | 61 | 7362 | |
| | £15,001-£20,000 | 46 | 43 | 4406 | |
| | £20,001-£25,000 | 16 | 22 | 1743 | |
| | £25,001-£30,000 | 15 | 13 | 922 | |
| | £30,001-£40,000 | 6 | 6 | 499 | |
| | Over £40,000 | 2 | 1 | 249 | |
| | Not Recorded | 0 | 0 | 5424 | |
| Economic Status ³ | Self employed | 8 | 12 | 1038 | |
| | Employed full time | 83 | 68 | 7332 | |
| | Employed part time | 52 | 37 | 5041 | |
| | Looking after the home or family | 15 | 10 | 2993 | |
| | Permanently retired from work | 41 | 37 | 4519 | |
| | Unemployed and seeking work | 57 | 23 | 5805 | |
| | At school | - | 0 | 291 | |
| | In further / higher education | 9 | 11 | 526 | |
| | Gov't work or training scheme | 0 | 1 | 136 | |

2. Have had 50 cases where money advice refers to couple

3. In Economic Status we do not measure short term illnesses but we break Limiting illness into several categories including Mental illness and learning disabilities.



East Ayrshire Council

| Ref | Demographic | Categories | 2014/15 | 2015/16 | Scotland 2015/16 |
|-----|-----------------------|---|---------|---------|------------------|
| c2 | | Permanently sick or disabled | - | 51 | 7641 |
| | | Unable to work because of short-term illness or injury | 71 | - | 5536 |
| | | Other | 3 | 1 | 1290 |
| | | Don't know | 0 | - | 3034 |
| | | | | | |
| | Housing Tenure | Owner occupied | 75 | 75 | 8458 |
| | | Social rented | 184 | 119 | 21807 |
| | | Private rented | 43 | 42 | 6057 |
| | | Other | 35 | 15 | 6409 |
| | | Don't know | 0 | - | 3134 |
| | Household Composition | Single adult (One adult over 16) | 197 | 138 | 18995 |
| | | Single family (One or more children under 16) | - | 45 | 6463 |
| | | Adult family (Two or more adults over 16 and no children under 16) | 105 | 37 | 6739 |
| | | Mixed family (Two or more adults over 16 and one or more children under 16) | 34 | 29 | 6015 |
| | | Don't know | 3 | 2 | 4637 |



East Ayrshire Council

| Ref | Indicator | 2014/15 | 2015/16 | Scotland 2015/16 |
|-----------------|--|----------------------------|----------------|------------------|
| C1 | Number of money advice services in the LA area | | | |
| | In-house | 0 | 0 | 23 |
| | Externally funded | 1 | 1 ⁴ | 72 |
| C3 | Amount of debt owed by client | £4,350,620.50 | £3,976,234.91 | £241,023,838.00 |
| | Benefit Overpayment | n/a | £263,640.73 | £7,868,253.00 |
| | Council Tax Arrears | n/a | £251,062.27 | £18,001,129.00 |
| | Utility Arrears | n/a | £31,577.80 | £4,958,318.00 |
| | Credit, Store and Charge debts | n/a | £1,097,384.16 | £32,000,054.00 |
| | Catalogue | n/a | £160,885.17 | £8,947,460.00 |
| | Unsecured Personal Loan | n/a | £98,370.76 | £27,309,611.00 |
| | Payday Loan High cost credit | n/a | £21,351.16 | £4,325,758.00 |
| | Overdrafts | n/a | £133,155.29 | £9,966,188.00 |
| | Mortgage arrears | n/a | £713,190.11 | £16,616,216.00 |
| | Rent Arrears | n/a | £55,778.35 | £6,094,397.00 |
| | Rent to own | n/a | £48,886.28 | £3,764,929.00 |
| Others | n/a | £1,100,952.83 ⁵ | £92,224,064.00 | |
| I1 ⁶ | Number of FTE staff | | | |
| | In-House | 0 | 0 | 100.09 |
| | External | 16 | 19 | 207.45 |
| | Number of Volunteer FTE staff | | | |
| In-House | 0 | 0 | 0 | |
| External | 4 | 4 | 130.05 | |
| I2 | Funding | | | |
| | In-House | £0 | 0 | £4,592,753.00 |
| External | £404,000.00 | £245,000.00 ⁷ | £8,754,376.00 | |
| A1 | Volume | | | |
| | Contacts | 5043 | 5210 | 67690 |
| | New Clients | 333 | 251 | 48206 |
| | Open SNSIAP cases | | | |
| | Type I | - | - | 2581 |
| | Type II | - | - | 6385 |
| Type III | - | - | 3028 | |

4. Due to a change in IT operating systems we are having problems accessing our Cumnock office data and this information relates to the Kilmarnock bureau only at this point.
5. Other debt includes: Land Line and Mobile Phone Debt, Bank Loans, Cable and Satellite TV, Doorstep Credit, Fines, Income Tax, Maintenance/Child Support, Credit Union Loan, Secured Loan, Social Fund Loan, Student Debt, Other Housing Costs, Other Loans, Without Category £132,195.20.
6. The bureau has 16.00 that can be included in the money advice process as generalist advisers are responsible for the collection of information at the initial stages all have been trained to level 2 . However the Debt Advisers total 4 in the bureau.
7. Approximately 50% of £490,000.00 overall Local Authority budget relates to money/debt advice



East Ayrshire Council

| Ref | Indicator | 2014/15 | 2015/16 | Scotland 2015/16 |
|------------------------|---|---------------|---------------|------------------|
| A1 | Closed SNSIAP cases | | | |
| | Type I | - | - | 2232 |
| | Type II | - | - | 3431 |
| | Type III | - | - | 5251 |
| | 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 | 51 | 26 | 1547 |
| | Debt Arrangement Scheme | 14 | 14 | 966 |
| | Trust Deed | 0 | 2 | 83 |
| | Awaiting sequestration | 9 | 2 | 430 |
| | Token payments | 139 | 101 | 1633 |
| | Pro rata offers | 33 | 23 | 1455 |
| | Moratorium | 0 | 0 | 268 |
| | Debt written off | 1 | 1 | 271 |
| | Repayment plan | 0 | 0 | 1130 |
| | Nil Payments/Offer | n/a | 2 | 122 |
| | Consolidation Loan | n/a | 1 | 27 |
| | Mortgage to rent/Shared equity | n/a | 0 | 90 |
| | Did not agree a debt strategy | n/a | 22 | 2906 |
| | Still awaiting outcome | n/a | 57 | 1637 |
| Other: please specify | 55 | 0 | 827 | |
| OC1 | Verified financial gain | £4,328,000.00 | £3,437,789.46 | £55,342,537.15 |