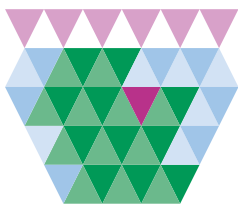




Money Advice Performance Management Summary

Moray Council



the **MORAY** 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 Moray 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 reduced by 3%
- Staffing numbers have remained stable
- The total number of clients has reduced by 15%
- Over 70% of service users have a household income of less than £15,000
- The total amount of debt owed by service users has decreased by around 15%
- The average financial gain for service users equates to £123.15¹

What this means for individual clients

Moray Council's Financial Inclusion team saved a client around £6,700 after she was badly advised by a debt management company.

The team assisted a 76 year old client who did not keep good health and was virtually housebound. Her only income was her state pension and attendance allowance. Her total debt amounted to £16,500 and her benefit income totalled only £670 per month. The client had been struggling to keep up with her debt repayments,

1. Calculated by dividing total verified financial gain by the number of SNSIAP cases reported in Volume



when she received a cold call from a debt management company. The company persuaded her that a Trust Deed, with monthly payments of £140, was a good solution.

The client was referred to the Council's Financial Inclusion team by her Social Worker, as it was clear she had been given bad advice about dealing with her debt. The debt advisor identified that the client qualified for the 'minimal asset process' route to bankruptcy, which would allow her to apply for £90 and be discharged in six months.

The debt advisor also wrote to the debt management company, raising a complaint that the client had been provided with poor advice. This resulted in the company agreeing to refund her £840 in payments she had made. They also agreed to the Trustee applying for discharge from the creditors, which would allow the client to apply for bankruptcy with the advisor's help.



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Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
C2	Sex	Male	150	124	20750
		Female	159	133	24699
		Don't know	3	2	3301
	Age	0-15	0	1	215
		16-24	33	25	3660
		25-34	81	65	8484
		35-44	73	73	9558
		45-59	71	87	9293
		60-74	31	28	6377
		75+	12	2	4979
		Not Recorded	11	-	2568
	Ethnicity	White	298	252	37012
		Any Mixed or Multiple Ethnic Groups	0	1	437
Asian, Asian Scottish or Asian British		1	1	2147	
African		0	-	1125	
Caribbean or Black		1	2	314	
Other Ethnic Group		5	-	1102	
Not Recorded		7	-	2418	
Disability or long-term condition	Yes	181	151	19247	
	No	170	145	22122	
	Not Recorded	0	-	3654	
Income	£6,000 or less	83	69	11413	
	£6,001-£10,000	52	56	10934	
	£10,001-£15,000	61	64	7362	
	£15,001-£20,000	41	37	4406	
	£20,001-£25,000	19	23	1743	
	£25,001-£30,000	9	13	922	
	£30,001-£40,000	9	12	499	
	Over £40,000	3	-	249	
	Not Recorded	44	0	5424	
Economic Status	Self employed	5	15	1038	
	Employed full time	100	74	7332	
	Employed part time	43	31	5041	
	Looking after the home or family	4	17	2993	
	Permanently retired from work	13	17	4519	
	Unemployed and seeking work	52	35	5805	
	At school	0	-	291	
	In further / higher education	0	7	526	
	Gov't work or training scheme	7	-	136	
	Permanently sick or disabled	66	62	7641	
	Unable to work because of short-term illness or injury	0	-	5536	
	Other	9	-	1290	
	Don't know	13	16	3034	



Moray Council

Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
C2	Housing Tenure	Owner occupied	38	28	8458
		Social rented	155	144	21807
		Private rented	55	56	6057
		Other	36	12	6409
		Not recorded	28	4	3134
	Household Composition	Single adult (One adult over 16)	360	160	18995
		Single family (One or more children under 16)	40	37	6463
		Adult family (Two or more adults over 16 and no children under 16)	152	43	6739
		Mixed family (Two or more adults over 16 and one or more children under 16)	54	26	6015
		Don't know/Other	13	-	4637



Moray Council

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	0	72
C3	Amount of debt owed by client	£4,243,924.99	£3,646,556.89	£241,023,838.00
	Benefit Overpayment	n/a	£198,900.00	£7,868,253.00
	Council Tax Arrears	n/a	£443,200.65	£18,001,129.00
	Utility Arrears	n/a	£108,300.00	£4,958,318.00
	Credit, Store and Charge debts	n/a	£666,600.00	£32,000,054.00
	Catalogue	n/a	£129,000.00	£8,947,460.00
	Unsecured Personal Loan	n/a	£30,800.00	£27,309,611.00
	Payday Loan High cost credit	n/a	-	£4,325,758.00
	Overdrafts	n/a	£100,400.00	£9,966,188.00
	Mortgage arrears	n/a	£50,600.00	£16,616,216.00
	Rent Arrears	n/a	£130,000.00	£6,094,397.00
	Rent to own	n/a	£48,700.00	£3,764,929.00
	Others	n/a	£1,246,200.00 ²	£92,224,064.00
I1	Number of FTE staff			
	In-House	4	4	100.09
	External	0	0	207.45
	Number of Volunteer FTE staff			
	In-House	0	0	0
External	0.6	0	130.05	
I2	Funding			
	In-House	£127,000	£123,200	£4,592,753.00
External	£14,000	-	£8,754,376.00	
A1	Volume ³			
	Contacts	544	-	67690
	New Clients	411	261	48206
	Open SNSIAP cases			
	Type I	-	-	2581
	Type II	296	424	6385
	Type III	-	-	3028
	Closed SNSIAP cases			
	Type I	-	-	2232
Type II	365	139	3431	
Type III	-	-	5251	

- Others include: Business Debts, Child Support/Maintenance Arrears, Income Tax and NI Debt, Social Fund, Student Loan Debt, Unsecured Credit Products Capital and Unsecured Loans.
- New clients are SNSIAP Type 2 cases. First reason for contact is not recorded. The majority of clients present with a range of debts, so it is not possible for us to report on this accurately. The number of cases closed at end of year is cases closed during the year. Cases are generally only closed once, when the case is resolved or there is no likelihood of further contact with the client.



Moray Council

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			
	Sequestration	47	54	1547
	Debt Arrangement Scheme	38	50	966
	Trust Deed	1	0	83
	Awaiting sequestration	13	-	430
	Token payments	39	3	1633
	Pro rata offers	14	9	1455
	Moratorium	28	24	268
	Debt written off	9	3	271
	Repayment plan	10	-	1130
	Nil Payments/Offer	n/a	0	122
	Consolidation Loan	n/a	0	27
	Mortgage to rent/Shared equity	n/a	1	90
	Did not agree a debt strategy	n/a	76	2906
	Still awaiting outcome	n/a	-	1637
Other: please specify	42	0	827	
OC1	Verified financial gain	-	£81,400 ⁴	£55,342,537.15

4. This figure is low because most benefits work is referred to specialist benefits advisers whose work is not included in this return