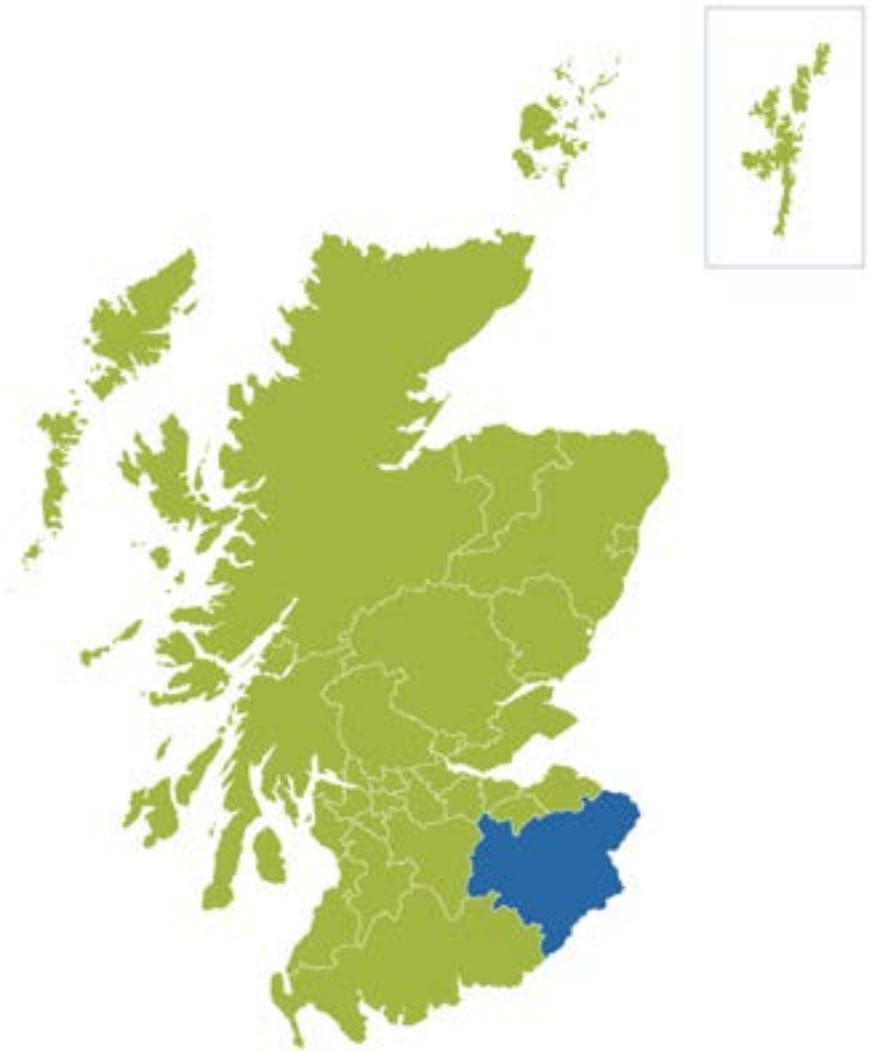




Money Advice Performance Management Summary

Scottish Borders 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 Scottish Borders 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:

- £57,000 is invested in external services
- The number of clients reporting a long term disability has increased by 150%
- The number of staff has remained stable
- The total amount of debt owed by service users is £4,519,800.00 of which 20% relates to credit, store and charge cards
- The average financial gain for service users equates to £762.00¹

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



Scottish Borders Council

Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
C2	Sex	Male	334	340	20750
		Female	426	405	24699
		Don't know	12	10	3301
	Age	0-15	1	0	215
		16-24	60	56	3660
		25-34	140	137	8484
		35-44	172	127	9558
		45-59	232	255	9293
		60-74	115	106	6377
		75+	4	21	4979
		Not Recorded	48	53	2568
	Ethnicity	White	1,344	639	37012
		Any Mixed or Multiple Ethnic Groups	3	9	437
Asian, Asian Scottish or Asian British		8	9	2147	
African		0	3	1125	
Caribbean or Black		0	8	314	
Other Ethnic Group		2	87	1102	
Not Recorded		87	-	2418	
Disability or long-term condition	Yes	98	246	19247	
	No	167	344	22122	
	Not Recorded	-	165	3654	
Income	£6,000 or less	65	30	11413	
	£6,001-£10,000	54	36	10934	
	£10,001-£15,000	58	51	7362	
	£15,001-£20,000	42	29	4406	
	£20,001-£25,000	21	24	1743	
	£25,001-£30,000	13	12	922	
	£30,001-£40,000	4	3	499	
	Over £40,000	5	0	249	
	Not Recorded	509	-	5424	
	Economic Status	Self employed	54	47	1038
Employed full time		179	155	7332	
Employed part time		115	95	5041	
Looking after the home or family		26	24	2993	
Permanently retired from work		63	78	4519	
Unemployed and seeking work		122	134	5805	
At school		0	0	291	
In further / higher education		7	9	526	
Gov't work or training scheme		0	0	136	
Permanently sick or disabled		90	105	7641	
Unable to work because of short-term illness or injury		33	30	5536	
Other		13	16	1290	
Don't know		70	62	3034	



Scottish Borders Council

Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
C2	Housing Tenure	Owner occupied	24	114	8458
		Social rented	298	302	21807
		Private rented	176	174	6057
		Other	67	67	6409
		Don't know	107	-	3134
	Household Composition	Single adult (One adult over 16)	208	195	18995
		Single family (One or more children under 16)	41	80	6463
		Adult family (Two or more adults over 16 and no children under 16)	223	138	6739
		Mixed family (Two or more adults over 16 and one or more children under 16)	148	35	6015
		Don't know	152	-	4637



Scottish Borders 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	72
C3	Amount of debt owed by client	£6,109,240.39	£4,519,800	£241,023,838.00
	Benefit Overpayment	n/a	£344,800	£7,868,253.00
	Council Tax Arrears	n/a	£177,400	£18,001,129.00
	Utility Arrears	n/a	£62,300	£4,958,318.00
	Credit, Store and Charge debts	n/a	£908,000	£32,000,054.00
	Catalogue	n/a	£89,400	£8,947,460.00
	Unsecured Personal Loan	n/a	£276,000	£27,309,611.00
	Payday Loan High cost credit	n/a	£40,700	£4,325,758.00
	Overdrafts	n/a	£203,000	£9,966,188.00
	Mortgage arrears	n/a	£42,800	£16,616,216.00
	Rent Arrears	n/a	£157,900	£6,094,397.00
	Rent to own	n/a	£35,700	£3,764,929.00
	Others	n/a	£2,181,800 ²	£92,224,064.00
I1 ³	Number of FTE staff			
	In-House	-	-	100.09
	External	4	2.8	207.45
	Number of Volunteer FTE staff			
In-House	-	-	0	
External	6	3.8	130.05	
I2	Funding			
	In-House	-	£0	£4,592,753.00
External	£225,000	£57,000.00 ⁴	£8,754,376.00	
A1	Volume			
	Contacts	-	2985	67690
	New Clients	771	755	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	

- Others include: telephone, student, business, income tax, fines, child support, other housing, satellite TV and other loans.
- 2015/16 - 25% of bureau work is debt/money related and FTE staff is appropriated accordingly. 2014/15 - staff figures have not been appropriated, no major reduction in staffing.
- Contract is to deliver Money & welfare Advisory Services in the Scottish Borders. Total contract funds received is £227,250 in 2015-16 and the 2014/15 figure is the total contract budget, so not a major reduction.



Scottish Borders Council

Ref	Indicator	2014/15	2015/16	Scotland 2015/16
A1	First reason for contacting agency			
	Benefit Overpayment	n/a	189	1079
	Council Tax arrears	n/a	191	2399
	Credit, store and charge card debts	n/a	195	2131
	Catalogue debts	n/a	84	818
	PPI	n/a	28	128
	Payday Loan /High cost credit	n/a	37	374
	Unsecured personal loan (except payday loans)	n/a	152	1530
	Bank and Building society overdrafts	n/a	162	948
	Mortgage arrears	n/a	38	486
	Rent arrears	n/a	187	1580
Other (Please specify)	n/a	109	1990	
OP 1.1	Breakdown of debt strategy agreed with client			
	Sequestration	23	8	1547
	Debt Arrangement Scheme	10	5	966
	Trust Deed	1	0	83
	Awaiting sequestration	7	15	430
	Token payments	18	9	1633
	Pro rata offers	55	25	1455
	Moratorium	3	0	268
	Debt written off	0	2	271
	Repayment plan	55	25	1130
	Nil Payments/Offer	n/a	3	122
	Consolidation Loan	n/a	0	27
	Mortgage to rent/Shared equity	n/a	0	90
	Did not agree a debt strategy	n/a	64	2906
	Still awaiting outcome	n/a	50	1637
Other: please specify	48	n/a	827	
OC1	Verified financial gain	£1,734,829.17	£576,000.00 ⁵	£55,342,537.15

The contract does not portion into any categories - 25% of work carried out has been debt related in 2015-16 - hence figure quoted.

- Reduction in this figure is largely due to reduction in clients agreeing to Sequestration which changed from LILA to MAP system.