



Money Advice Performance Management Summary

South 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 South 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 in the in house service has increased by 3%
- Staffing numbers have remained the same
- Over 69% of service users for whom income was recorded have a household income of less than £15,000
- The total amount of debt owed by service users has increased fourfold and stands at £4,519,800.00
- The number of new clients has more than doubled



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Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
C2	Sex	Male	300	230	20750
		Female	360	312	24699
		Don't know	0	0	3301
	Age	0-15	0	-1	215
		16-24	18	19	3660
		25-34	57	51	8484
		35-44	61	67	9558
		45-59	94	69	9293
		60-74	79	61	6377
		75+	0	0	4979
		Not Recorded	351	275	2568
	Ethnicity	White	-	-	37012
		Any Mixed or Multiple Ethnic Groups	-	-	437
		Asian, Asian Scottish or Asian British	-	-	2147
		African	-	-	1125
		Caribbean or Black	-	-	314
		Other Ethnic Group	-	-	1102
		Not Recorded	660	542	2418
	Disability or long-term condition	Yes	97	84 ²	19247
		No	248	198	22122
Not Recorded		321	268	3654	
Income	£6,000 or less	0	58	11413	
	£6,001-£10,000	0	44	10934	
	£10,001-£15,000	127	66	7362	
	£15,001-£20,000	38	36	4406	
	£20,001-£25,000	20	28	1743	
	£25,001-£30,000	15	8	922	
	£30,001-£40,000	0	3	499	
	Over £40,000	0	2	249	
	Not Recorded	24	297	5424	
Economic Status ³	Self employed	15	17	1038	
	Employed full time	86	74	7332	
	Employed part time	69	46	5041	
	Looking after the home or family	9	10	2993	
	Permanently retired from work	45	26	4519	
	Unemployed and seeking work	58	14	5805	
	At school	-	-	291	
	In further / higher education	4	7	526	
	Gov't work or training scheme	-	-	136	
	Permanently sick or disabled	-	69	7641	

1. Age range on the Advice Pro system report is: 16-25, 26-35, 36-45, 46-55, 56-65, greater than 65
2. Counting of multiple disabilities means this figure is above 542 total across other demographic fields.
3. Unable to breakdown 'short-term illness or injury' and 'permanently sick or disabled' as only unfit for work is recorded.



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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	75	-	5536
		Other	8	35	1290
		Don't know	291	244	3034
	Housing Tenure	Owner occupied	92	57	8458
		Social rented	144	135	21807
		Private rented	65	68	6057
		Other	60	42	6409
		Don't know	299	240	3134
	Household Composition	Single adult (One adult over 16)	523	430	18995
		Single family (One or more children under 16)	1	53	6463
		Adult family (Two or more adults over 16 and no children under 16)	114	33	6739
		Mixed family (Two or more adults over 16 and one or more children under 16)	22	26	6015
		Don't know	0	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	23
	Externally funded	2	2	72
C3	Amount of debt owed by client	£3,480,560.93	£18,709,282.76	£241,023,838.00
	Benefit Overpayment	n/a	£440,710.34	£7,868,253.00
	Council Tax Arrears	n/a	£1,348,719.31	£18,001,129.00
	Utility Arrears	n/a	£2,060,602.41	£4,958,318.00
	Credit, Store and Charge debts Catalogue	n/a	£4,222,831.30	£32,000,054.00
	Unsecured Personal Loan	n/a	£1,748,054.19	£8,947,460.00
	Payday Loan High cost credit	n/a	£3,578,644.19	£27,309,611.00
	Overdrafts	n/a	£1,136,143.93	£4,325,758.00
	Mortgage arrears	n/a	£1,393,092.27	£9,966,188.00
	Rent Arrears	n/a	£776,844.95	£16,616,216.00
	Rent to own	n/a	£361,503.04	£6,094,397.00
	Others	n/a	£78,917.49	£3,764,929.00
			n/a	£1,563,219.34 ⁴
I1	Number of FTE staff			
	In-House	3	3	100.09
	External	-	0	207.45
	Number of Volunteer FTE staff			
In-House	0	0	0	
External	-	-	130.05	
I2	Funding			
	In-House	£109,570	£113,205	£4,592,753.00
	External	-	-	£8,754,376.00
A1	Volume			
	Contacts	960	790	67690
	New Clients	225	534	48206
	Open SNSIAP cases			
	Type I	-	0	2581
	Type II	-	0	6385
	Type III	208	790	3028
	Closed SNSIAP cases			
	Type I	-	0	2232
	Type II	-	0	3431
Type III	190	735	5251	

4. Other includes: Not specified, funeral costs, Income tax and NI debt, other secured loans, social fund and tax credit overpayment.



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Ref	Indicator	2014/15	2015/16	Scotland 2015/16
A1	First reason for contacting agency			
	Benefit Overpayment	n/a	n/a	1079
	Council Tax arrears	n/a	n/a	2399
	Credit, store and charge card debts	n/a	n/a	2131
	Catalogue debts	n/a	n/a	818
	PPI	n/a	n/a	128
	Payday Loan /High cost credit	n/a	n/a	374
	Unsecured personal loan (except payday loans)	n/a	n/a	1530
	Bank and Building society overdrafts	n/a	n/a	948
	Mortgage arrears	n/a	n/a	486
	Rent arrears	n/a	n/a	1580
Other (Please specify)	n/a	n/a	1990	
OP 1.1	Breakdown of debt strategy agreed with client			
	Sequestration	48	33	1547
	Debt Arrangement Scheme	6	4	966
	Trust Deed	2	2	83
	Awaiting sequestration	7	2	430
	Token payments	85	41	1633
	Pro rata offers	5	30	1455
	Moratorium	6	5	268
	Debt written off	3	3	271
	Repayment plan	62	88	1130
	Nil Payments/Offer	n/a	8	122
	Consolidation Loan	n/a	0	27
	Mortgage to rent/Shared equity	n/a	1	90
	Did not agree a debt strategy	n/a	7	2906
Still awaiting outcome	n/a	0	1637	
Other: please specify	105	n/a	827	
OC1	Verified financial gain	-	-	£55,342,537.15