



Money Advice Performance Management Summary

Stirling 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 Stirling 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 of the in-house service has increased by around 20%
- Staffing numbers have increased from 3 FTE to 4 FTE staff
- The total number of clients is 227 which represents an increase of over 60%
- The average financial gain for service users which includes income maximisation as a result of welfare benefits, equates to £7,549¹
- The total amount of debt owed by clients is £3,350,074.00

What this means for individual clients

Stirling Council's money advice service helped an elderly woman with dementia have almost £20,000 in debt written off.

The client, an elderly woman recently diagnosed with dementia, was referred to the service by her brother after he discovered she owed substantial credit card debts to three major providers, and could not recount any details about them. She also owed catalogue debt. In total, her debts amounted to almost £20,000. The client was in

1. Calculated by dividing total verified financial gain by number of clients. It is not possible under the current IT system to distinguish between income maximisation as a result of debt advice and that occurring through welfare rights advice.



receipt of Housing and Council Tax Benefit, as well as a state and private pension, but had no savings. Her husband had also just been taken into care, which left the client with no disposable income.

The client's brother had received power of attorney for his sister, and discussed her debt options with the money advice service adviser. Given the circumstances regarding her mental health and lack of disposable income, her doctor completed a 'Debt and Mental Health Evidence Form' and her brother wrote a letter recognising his sister's illness. Along with proof of her lack of disposable income, the forms were sent to her creditors, requesting the debt be written off. A few weeks later, the adviser received letters confirming the debt would be written off and the accounts closed. While the catalogue creditor did not agree to these terms, the debt of £126 was paid by the client's brother.



Stirling Council

Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
C2	Sex	Male	46	73	20750
		Female	94	153	24699
		Don't know	0	1	3301
	Age	0-15	0	0	215
		16-24	6	16	3660
		25-34	9	27	8484
		35-44	21	35	9558
		45-59	38	68	9293
		60-74	14	20	6377
		75+	3	5	4979
Not Recorded		49	56	2568	
Ethnicity	White	113	159	37012	
	Any Mixed or Multiple Ethnic Groups	0	0	437	
	Asian, Asian Scottish or Asian British	1	1	2147	
	African	0	0	1125	
	Caribbean or Black	1	0	314	
	Other Ethnic Group	0	1	1102	
	Not Recorded	25	66	2418	
Disability or long-term condition	Yes	-	6	19247	
	No	-	221	22122	
	Not Recorded	-	-	3654	
Income	£6,000 or less	4	-	11413	
	£6,001-£10,000	8	-	10934	
	£10,001-£15,000	3	1	7362	
	£15,001-£20,000	4	1	4406	
	£20,001-£25,000	2	-	1743	
	£25,001-£30,000	0	1	922	
	£30,001-£40,000	0	-	499	
	Over £40,000	0	-	249	
	Not Recorded	92	224	5424	
	Economic Status	Self employed	5	6	1038
Employed full time		12	41	7332	
Employed part time		5	14	5041	
Looking after the home or family		4	0	2993	
Permanently retired from work		5	17	4519	
Unemployed and seeking work		16	38	5805	
At school		0	0	291	
In further / higher education		0	0	526	
Gov't work or training scheme		0	2	136	
Permanently sick or disabled		0	35	7641	
Unable to work because of short-term illness or injury		3	5	5536	
Other		42	21	1290	
Don't know		48	48	3034	



Stirling Council

Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
	Housing Tenure	Owner occupied	26	37	8458
		Social rented	60	104	21807
		Private rented	10	21	6057
		Other	6	5	6409
		Don't know	38	60	3134
	Household Composition	Single adult (One adult over 16)	27	46	18995
		Single family (One or more children under 16)	16	25	6463
		Adult family (Two or more adults over 16 and no children under 16)	10	47	6739
		Mixed family (Two or more adults over 16 and one or more children under 16)	14	17	6015
		Don't know	73	92	4637



Stirling 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	0	0	72
C3	Amount of debt owed by client	£179,958.06	£3,350,074.00	£241,023,838.00
	Benefit Overpayment	n/a	£153,006.48	£7,868,253.00
	Council Tax Arrears	n/a	£391,594.11	£18,001,129.00
	Utility Arrears	n/a	£159,300.22	£4,958,318.00
	Credit, Store and Charge debts Catalogue	n/a	£558,316.57	£32,000,054.00
	Unsecured Personal Loan	n/a	£304,435.17	£8,947,460.00
	Payday Loan High cost credit	n/a	£485,551.92	£27,309,611.00
	Overdrafts	n/a	£207,647.15	£4,325,758.00
	Mortgage arrears	n/a	£511,858.59	£9,966,188.00
	Rent arrears	n/a	£4,658.17	£16,616,216.00
	Rent to own	n/a	£139,966.57	£6,094,397.00
	Others	n/a	£7,647.00	£3,764,929.00
			n/a	£426,092.17 ²
I1	Number of FTE staff			
	In-House	3	4 ³	100.09
	External	-	-	207.45
	Number of Volunteer FTE staff			
In-House	0	0	0	
External	-	-	130.05	
I2	Funding			
	In-House	£100,000.00	£119,000.00	£4,592,753.00
	External	-	-	£8,754,376.00
A1	Volume			
	Contacts	-	227	67690
	New Clients	-	n/a	48206
	Open SNSIAP cases			
	Type I	-	0	2581
	Type II	114	-	6385
	Type III	26	-	3028
	Closed SNSIAP cases			
	Type I	-	0	2232
Type II	-	-	3431	
Type III	-	-	5251	

- Other includes: 3rd Party Debt Collection, Credit Reference Agencies, Maintenance & Child Support Arrears and Payment Protection Insurance.
- Advice Stirling (Stirling Council's Money, Debt & Benefits Team) comprise of 4 full-time Money, Debt and Benefit Advisers. In 2015/16 they dealt with 651 referrals to the Service. 227 referrals were for money and debt advice and 424 referrals for welfare benefits.



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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	-	24	1547
	Debt Arrangement Scheme	-	22	966
	Trust Deed	-	0	83
	Awaiting sequestration	-	2	430
	Token payments	-	7	1633
	Pro rata offers	-	3	1455
	Moratorium	-	4	268
	Debt written off	-	10	271
	Repayment plan	-	5	1130
	Nil Payments/Offer	n/a	0	122
	Consolidation Loan	n/a	0	27
	Mortgage to rent/Shared equity	n/a	7	90
	Did not agree a debt strategy	n/a	-	2906
Still awaiting outcome	n/a	3	1637	
Other: please specify	-	164 ⁴	827	
OC1	Verified financial gain	£764,878.38 ⁵	£1,713,736.37	£55,342,537.15

4. Others include: Benefits Check, Budgeting Advice, Client wants to deal with things by themselves, Court Action Avoided, Disconnection Prevented, Food Bank Referral, Fuel Poverty, Full and Final Settlement, Homelessness Prevented, Income Maximisation, Negotiation with Creditors and Unable to discuss strategies as lost contact with client.
6. Figure covers period of three months only