



Money Advice Performance Management Summary

West Dunbartonshire 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 West Dunbartonshire 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:

- Improved reporting on external services for 2015/16 is responsible for the large increases in some of the figures
- Funding has decreased by around 14% for the in-house service and 25% for external service providers
- Staffing numbers have remained stable
- Over 72% of service users have a household income of less than £15,000
- The total amount of debt owed by service users has increased by over 30%
- The average financial gain for service users equates to £3204.00¹

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



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Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
C2	Sex	Male	126	255	20750
		Female	173	399	24699
		Don't know	0	4	3301
	Age	0-15	0	-	215
		16-24	3	18	3660
		25-34	42	77	8484
		35-44	59	191	9558
		45-59	154	218	9293
		60-74	40	63	6377
		75+	0	19	4979
		Not Recorded	0	5	2568
	Ethnicity	White	296	575	37012
		Any Mixed or Multiple Ethnic Groups	0	5	437
		Asian, Asian Scottish or Asian British	1	-	2147
		African	0	1	1125
		Caribbean or Black	1	2	314
		Other Ethnic Group	0	1	1102
		Not Recorded	19	6	2418
	Disability or long-term condition	Yes	110	112	19247
		No	188	479	22122
Not Recorded		0	-	3654	
Income	£6,000 or less	55	119	11413	
	£6,001-£10,000	70	106	10934	
	£10,001-£15,000	85	120	7362	
	£15,001-£20,000	53	12	4406	
	£20,001-£25,000	23	76	1743	
	£25,001-£30,000	6	16	922	
	£30,001-£40,000	2	20	499	
	Over £40,000	4	8	249	
	Not Recorded	0	1	5424	
Economic Status	Self employed	0	1	1038	
	Employed full time	28	108	7332	
	Employed part time	77	140	5041	
	Looking after the home or family	24	24	2993	
	Permanently retired from work	82	89	4519	
	Unemployed and seeking work	34	90	5805	
	At school	0	-	291	
	In further / higher education	5	9	526	
	Gov't work or training scheme	-	-	136	
	Permanently sick or disabled	-	119	7641	
	Unable to work because of short-term illness or injury	48	-	5536	
	Other	-	1	1290	
	Don't know	-	-	3034	



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Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
	Housing Tenure	Owner occupied	54	137	8458
		Social rented	162	322	21807
		Private rented	4	33	6057
		Other	78	95	6409
		Don't know	0	-	3134
	Household Composition	Single adult (One adult over 16)	147	222	18995
		Single family (One or more children under 16)	-	81	6463
		Adult family (Two or more adults over 16 and no children under 16)	69	48	6739
		Mixed family (Two or more adults over 16 and one or more children under 16)	-	65	6015
		Don't know	82	194	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	£3,553,820.00	£4,764,789.20	£241,023,838.00
	Benefit Overpayment	n/a	£218,782.80	£7,868,253.00
	Council Tax Arrears	n/a	£1,212,173.63	£18,001,129.00
	Utility Arrears	n/a	£56,858.53	£4,958,318.00
	Credit, Store and Charge debts Catalogue	n/a	£82,476.46	£8,947,460.00
	Unsecured Personal Loan	n/a	£1,084,044.50	£27,309,611.00
	Payday Loan High cost credit	n/a	£281,303.96	£4,325,758.00
	Overdrafts	n/a	£158,307.97	£9,966,188.00
	Mortgage arrears	n/a	£664,286.03	£16,616,216.00
	Rent Arrears	n/a	£44,873.01	£6,094,397.00
	Rent to own	n/a	£62,952.79	£3,764,929.00
	Others	n/a	£238,504.01 ²	£92,224,064.00
	I1	Number of FTE staff		
In-House		4	4	100.09
External		0	- ³	207.45
Number of Volunteer FTE staff				
In-House	0	2	0	
External	-	-	130.05	
I2	Funding			
	In-House	£780,028	£672,971.00	£4,592,753.00
External	£509,610	£376,600.00	£8,754,376.00	
A1	Volume			
	Contacts	-	725	67690
	New Clients	298	577 ⁴	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	

2. Other types of debt include: Other Housing Costs, Income Tax Debt, Fines, CSA, Payday Loans, Doorstep Credit Telephone and Mobile Phone
3. Do not possess the figures for external staff and volunteers
4. Due to the reporting in 2014/15 covering only the single internal service and the 2015/16 data covering some external service information there is a significant change in this figure.



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Ref	Indicator	2014/15	2015/16	Scotland 2015/16
A1	First reason for contacting agency			
	Benefit Overpayment	n/a	11	1079
	Council Tax arrears	n/a	36	2399
	Credit, store and charge card debts	n/a	35	2131
	Catalogue debts	n/a	19	818
	PPI	n/a	-	128
	Payday Loan /High cost credit	n/a	8	374
	Unsecured personal loan (except payday loans)	n/a	31	1530
	Bank and Building society overdrafts	n/a	20	948
	Mortgage arrears	n/a	12	486
	Rent arrears	n/a	17	1580
Other (Please specify)	n/a	43	1990	
OP 1.1	Breakdown of debt strategy agreed with client			
	Sequestration	56	86	1547
	Debt Arrangement Scheme	40	39	966
	Trust Deed	0	0	83
	Awaiting sequestration	29	27	430
	Token payments	49	78	1633
	Pro rata offers	18	21	1455
	Moratorium	0	3	268
	Debt written off	0	2	271
	Repayment plan	0	147	1130
	Nil Payments/Offer	n/a	2	122
	Consolidation Loan	n/a	0	27
	Mortgage to rent/Shared equity	n/a	5	90
	Did not agree a debt strategy	n/a	117	2906
	Still awaiting outcome	n/a	43	1637
Other: please specify	106	n/a	827	
OC1	Verified financial gain	£408,832.88	£1,848,968.89	£55,342,537.15