

# Money Advice Performance Management Summary

## Angus Council



The Money Advice Performance Management Framework (MAPMF) has been developed in consultation with local authorities and other key stakeholders. 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 9 months, from late July 2016 to March 2017, for the MAPMF for Angus Council. Data for the full year cannot be provided, aside from Financial Gain, due to issues with the MACS case management system, which Angus replaced with the AdvicePro system.

As this is the third year in which data returns have been provided, it is possible to begin to identify emerging trends at both local and national levels. The information received from individual local authorities has been collated in order to produce a Scotland-wide analysis reflecting the significant impact of money advice services at a national level. This should be considered in conjunction with this local summary.

While the MAPMF provides a structure from which it is possible to benchmark and target services, as well as 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 that money advice clients experience in addition to financial gain. Development is currently underway regarding improvements to the framework that will address these issues in time for reporting on the 2017/18 financial year.

Comparison with the reported position in 2014/15 and 2015/16 is limited due to the 2016/17 data reflecting only 9 months of activity. Key findings are detailed below, where comparison can be made:



- Internal funding decreased by 10% between 2014/15 and 2015/16, then by around 40% between 2015/16 and 2016/17, to £106,000
- External funding remained relatively stable at around £28,000, fluctuating by around £1,000 throughout the three years
- Internal paid staff decreased by 1.8 FTE between 2015/16 and 2016/17, while external paid FTE staff remained steady at 0.40 FTE across all three years



### Case Study

***Angus' money advice services helped a vulnerable client to settle substantial debts by negotiating with creditors on his behalf.***

The client was not working due to ill health, and had just experienced a household break up. They had £32,000 equity in a £66,000 mortgage, a 1-year-old hire purchase agreement for a car, and credit card debts totalling £6,000. On further examination, the adviser discovered that the hire purchase vehicle was valued at £5,000, but that the agreement was valued at four times the car's value. A further loan agreement had also been taken out to replace four windows with PVC double glazing and a security door.

Initially, the service negotiated £1 per month token payments to the creditors in

order to allow time to look into the options open to the client. Adult Protection concerns also were raised regarding whether the client had a learning disability, as well as whether he had the capacity to contract. He was referred to the Adult Psychological Therapies team, who confirmed that he had a learning disability, and did have the capacity to contract. The money advice service also assisted the client to make benefit claims for Employment and Support Allowance and Personal Independence Payment.

The creditors were contacted again, at this point, to request debt write offs. Only one creditor initially did so, though the company financing the car loan later agreed also. Trading Standards had to escalate the case against one creditor to ombudsman complaint due to their cold calls and home visits, coupled with evidence that the client may not fully understand the contracts he was signing.

A favourable eviction date was negotiated for the client after decree was granted at the Sheriff Court. Following repossession of the former home, the secured lenders were reimbursed out of the proceeds. The client also obtained around £35,000 by releasing his pension early, which was used to settle remaining debts with a 25% discount.

Angus						
Ref	Demographic	Categories	2014/15	2015/16	2016/17 <sup>1</sup>	Scotland 2016/17
C2	Sex	Male	317	331	89	23,094
		Female	364	382	140	27,304
		Don't know	15	18	0	1,029
	Age	0-15	3	3	1	218
		16-24	28	22	32	4,015
		25-34	100	99	48	9,057
		35-44	144	156	53	9,771
		45-59	249	256	70	12,274
		60-74	119	132	14	6,287
		75+	34	39	3	4,860
		Not Recorded	19	24	8	2,166
	Ethnicity	White	455	489	205	41,767
		Any Mixed or Multiple Ethnic Groups	0	2	3	601
		Asian, Asian Scottish or Asian British	2	1	0	2,253
		African	0	0	0	1,315
		Caribbean or Black	0	0	0	346
		Other Ethnic Group	1	239	0	680
		Not Recorded	182	0	21	4,559
	Disability or long-term condition	Yes	72	301	26	23,308
		No	381	430	203	20,830
		Not Recorded	240	0	0	5,366
	Income	£6,000 or less	-	-	24	13,325
		£6,001-£10,000	-	-	36	12,538
£10,001-£15,000		-	-	35	8,372	
£15,001-£20,000		-	-	28	4,683	
£20,001-£25,000		-	-	12	1,964	
£25,001-£30,000		-	-	1	1,131	
£30,001-£40,000		-	-	2	689	
Over £40,000		-	-	2	362	
Not Recorded		-	-	89	5,685	
Economic Status	Self employed	0	0	6	1,301	
	Employed full time	67	79	26	7,646	
	Employed part time	0	0	27	5,726	
	Looking after the home or family	53	62	6	3,098	
	Permanently retired from work	41	42	6	4,796	
	Unemployed and seeking work	39	53	24	6,872	
	At school	0	0	0	619	
	In further/higher education	5	2	5	231	
	Gov't work or training scheme	0	0	0	141	
	Permanently sick or disabled	0	85	42	15,605	
	Unable to work because of short-term illness or injury	162	162	25	1,107	
	Other	13	16	5	1,501	
	Don't know	243	230	57	2,921	

1. Figures for 2016/17 include a 9-month recording period only

Angus						
Ref	Demographic	Categories	2014/15	2015/16	2016/17 <sup>1</sup>	Scotland 2016/17
	Housing Tenure	Owner occupied	129	116	19	8,720
		Social rented	238	201	119	25,651
		Private rented	66	66	29	7,153
		Other	44	58	12	7,113
		Don't know	194	290	50	2,777
	Household Composition <sup>2</sup>	Single adult (non pensioner)	186	235	89	23,194
		Single pensioner	n/a	n/a	8	620
		Single parent (one or more children)	31	98	44	7,818
		Family (two adults, and one or more children)	90	91	20	6,815
		Adult family (two or more non-pensioners, and no children)	95	84	15	6,507
	Older adult family (contains at least one pensioner)	n/a	n/a	0	462	
	Don't know	185	223	53	5,472	

2. Until 2016/17, MAPMF did not separate 'single pensioner' from the 'single adult' category, nor 'older adult family' from the 'adult family' category.

Angus					
Ref	Indicator	2014/15	2015/16	2016/17 <sup>3</sup>	Scotland 2016/17
C1	Number of money advice services in the LA area			<sup>4</sup>	
	In-house	1	1	1	20
	Externally funded	1	1	1	76
	Case management system/s	n/a-	n/a	AdvicePro	-
C3	Amount of debt owed by client	-	-	£359,383.37	£231.6m
	Benefit overpayment	-	-	£83,559.62	£10.47m
	Council Tax arrears	-	-	£53,092.91	£20.75m
	Utility arrears	-	-	£1,989.81	£4.4m
	Credit, store and charge debts	-	-	£114,869.77	£40.7m
	Catalogue	-	-	-	£5.45m
	Unsecured personal loan	-	-	-	£27.48m
	Payday loan high cost credit	-	-	-	£3.56m
	Overdrafts	-	-	-	£7.29m
	Mortgage arrears	-	-	-	£29.83m
	Rent arrears	-	-	£50,612.99	£8.62m
	Rent to own	-	-	£0	£54.69m
Others <sup>5</sup>	-	-	£55,258.27	£3.67m	
I1	Number of FTE staff				
	In-House	3.3	3.3	1.50	94.14
	External	0.40	0.40	0.40	211.07
	Number of Volunteer FTE staff				
In-House	0	0	0	0	
External	0	0	0	130.05	
I2	Local Authority Funding				
	In-House	£188,760.00	£169,909.04	£106,000	£4.1m
	External	£27,240.00	£30,150.96	£28,000	£7.62m
	Other Sources of Funding				
	Scottish Legal Aid Board	n/a	n/a	£46,000	£555,116
	Scottish Government	n/a	n/a	£0	£38,517
Big Lottery Fund	n/a	n/a	£0	£138,421	
Housing Associations	n/a	n/a	£0	£0	
A1	Volume				
	Contacts	762	-	229	111,231
	Total clients	-	-	353	59,641
	New clients	-	-	229	49,565

3. Figures for 2016/17 include a 9-month recording period only

4. Internal: Welfare Rights service; external: CAB

5. Includes 41 cases - cannot specify type of debt

Angus					
Ref	Indicator	2014/15	2015/16	2016/17 <sup>3</sup>	Scotland 2016/17
A1	Contacts by channel				
	Face-to-face	n/a	n/a	12	57,660
	Telephone	n/a	n/a	72	15,553
	Email	n/a	n/a	19	7,599
	Web	n/a	n/a	0	1,544
	Webchat	n/a	n/a	0	0
	Letter	n/a	n/a	7	-
	Other <sup>6</sup>	n/a	n/a	119	-
	Referrals				
	Health	n/a	n/a	18	633
	Social Care	n/a	n/a	0	498
	Third Sector	n/a	n/a	0	1,118
	Other <sup>7</sup>	n/a	n/a	145	4,678
	Open SNSIAP cases				
	Type I	-	-	19	2,581
	Type II	-	-	76	5,197
	Type III	-	-	89	1,604
	Closed SNSIAP cases				
	Type I	-	-	21	3,499
	Type II	-	-	32	5,209
	Type III	-	-	25	3,294
	First reason for contacting agency				
	Benefit overpayment	n/a	-	-	1,186
	Council Tax arrears	n/a	-	-	2,949
	Credit, store and charge card debts	n/a	-	-	2,707
	Catalogue debts	n/a	-	-	871
	PPI	n/a	-	-	107
Payday loan/high cost credit	n/a	-	-	571	
Unsecured personal loan (except payday loans)	n/a	-	-	1,551	
Bank and building society overdrafts	n/a	-	-	1,117	
Mortgage arrears	n/a	-	-	198	
Rent arrears	n/a	-	-	1,722	
Other (Please specify)	n/a	-	-	2,740	

6. Includes those accessing the service via referral form (74) and ongoing cases transferred from the former MACS database system (45)

7. Includes self-referrals (60), local authority departments (i.e. Housing) (22), Child Social Worker (13), Solicitor (2)

Angus					
Ref	Indicator	2014/15	2015/16	2016/17 <sup>3</sup>	Scotland 2016/17
OP 1.1	Breakdown of debt strategy agreed with client				
	Sequestration	-	-	73	1,833
	Debt Arrangement Scheme	-	-	0	903
	Trust Deed	-	-	0	102
	Awaiting sequestration	-	-	3	547
	Token payments	-	-	0	1,917
	Pro rata offers	-	-	1	3,091
	Moratorium	-	-	0	389
	Debt written off	-	-	29	736
	Repayment plan	-	-	2	1,161
	Nil Payments/offers	n/a	-	1	436
	Consolidation loan	n/a	-	0	28
	Mortgage to rent/shared equity	n/a	-	0	125
	Did not agree a debt strategy	n/a	-	20	2,103
	Still awaiting outcome	n/a	-	1	2,196
Other: please specify	-	-	0	757	
OC1	Financial gain				
	Verified	-	-	£3,081,710.87	£50.1m
	Unverified	-	-	£0	£50.5m