

# Money Advice Performance Management Summary

## Argyll & Bute 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 2016/17 for the MAPMF for Argyll and Bute Council.

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.

The key findings in comparison to the reported position in 2014/15 and 2015/16 are detailed below:



- From 2015/16 to 2016/17, funding has remained steady for both internal and external services
- The number of new clients accessing the services initially decreased by 20% between 2014/15 and 2015/16, before increasing by 40% between 2015/16 and 2016/17 to 128 clients
- In 2016-17, the largest category under which debt was owed by clients was credit, store and charge cards (36%), followed by unsecured personal loans (24%) and council tax arrears (14%)

Argyll & Bute						
Ref	Demographic	Categories	2014/15	2015/16	2016/17	Scotland 2016/17
C2	Sex	Male	179	69	92	23,094
		Female	250	90	138	27,304
		Don't know	0	-	0	1,029
	Age	0-15	0	0	0	218
		16-24	22	11	15	4,015
		25-34	43	24	35	9,057
		35-44	94	39	48	9,771
		45-59	165	72	80	12,274
		60-74	95	12	48	6,287
		75+	30	1	4	4,860
		Not Recorded	0	0	0	2,166
	Ethnicity	White	406	143	202	41,767
		Any Mixed or Multiple Ethnic Groups	0	5	2	601
		Asian, Asian Scottish or Asian British	0	2	1	2,253
		African	0	0	0	1,315
		Caribbean or Black	0	5	0	346
		Other Ethnic Group	33	4	20	680
		Not Recorded	-	-	5	4,559
	Disability or long-term condition	Yes	170	42	116	23,308
		No	-	47	0	20,830
		Not Recorded	269	70	114	5,366
	Income	£6,000 or less	0	5	7	13,325
		£6,001-£10,000	0	23	25	12,538
£10,001-£15,000		0	32	42	8,372	
£15,001-£20,000		32	20	42	4,683	
£20,001-£25,000		117	43	49	1,964	
£25,001-£30,000		112	29	28	1,131	
£30,001-£40,000		124	6	33	689	
Over £40,000		54	1	4	362	
Not Recorded		0	0	0	5,685	
Economic Status	Self employed	143	26	38	1,301	
	Employed full time	123	64	28	7,646	
	Employed part time	0	7	21	5,726	
	Looking after the home or family	0	4	12	3,098	
	Permanently retired from work	63	8	8	4,796	
	Unemployed and seeking work	0	8	16	6,872	
	At school	0	0	0	619	
	In further/higher education	0	0	0	231	
	Gov't work or training scheme	0	0	0	141	
	Permanently sick or disabled	88	34	107	15,605	
	Unable to work because of short-term illness or injury	12	2	0	1,107	
	Other	0	0	0	1,501	
	Don't know	0	6	0	2,921	

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

Argyll & Bute						
Ref	Demographic	Categories	2014/15	2015/16	2016/17	Scotland 2016/17
	Housing Tenure	Owner occupied	206	99	105	8,720
		Social rented	12	21	39	25,651
		Private rented	121	21	70	7,153
		Other	88	11	16	7,113
		Don't know	12	7	0	2,777
	Household Composition <sup>1</sup>	Single adult (non pensioner)	-	36	49	23,194
		Single pensioner	n/a	n/a	40	620
		Single parent (one or more children)	-	46	40	7,818
		Family (two adults, and one or more children)	-	46	35	6,815
		Adult family (two or more non-pensioners, and no children)	-	31	54	6,507
		Older adult family (contains at least one pensioner)	n/a	n/a	12	462
		Don't know	439	0	0	5,472

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

Argyll & Bute					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
C1	Number of money advice services in the LA area			3	
	In-house	1	1	1	20
	Externally funded <sup>2</sup>	2	1	2	76
	Case management system/s	n/a-	n/a	MACS	-
C3	Amount of debt owed by client	£7,562,000	£1,386,518	£1,060,690	£231.6m
	Benefit overpayment	n/a	£3,400	£2,184	£10.47m
	Council Tax arrears	n/a	£215,931	£151,152	£20.75m
	Utility arrears	n/a	£12,300	£15,495	£4.4m
	Credit, store and charge debts	n/a	£516,060	£380,870	£40.7m
	Catalogue	n/a	£45,600	£65,429	£5.45m
	Unsecured personal loan	n/a	£414,494	£250,145	£27.48m
	Payday loan high cost credit	n/a	£35,670	£23,670	£3.56m
	Overdrafts	n/a	£80,823	£89,063	£7.29m
	Mortgage arrears	n/a	£45,670	£34,252	£29.83m
	Rent arrears	n/a	£16,570	£14,230	£8.62m
	Rent to own	n/a	-	£34,200	£54.69m
	Others	n/a	£0.00	-	£3.67m
I1	Number of FTE staff				
	In-House	2	2	2	94.14
	External	-	-	-	211.07
	Number of Volunteer FTE staff				
In-House	0	-	0	0	
External	-	-	0	130.05	
I2	Local Authority Funding				
	In-House	-	£79,906	£79,906	£4.1m
	External	-	£43,541	£43,541	£7.62m
	Other Sources of Funding				
	Scottish Legal Aid Board	n/a	n/a	-	£555,116
	Scottish Government	n/a	n/a	-	£38,517
Big Lottery Fund	n/a	n/a	-	£138,421	
Housing Associations	n/a	n/a	-	£0	
A1	Volume				
	Contacts	531	372	362	111,231
	Total clients	351	-	230	59,641
	New clients	115	91	128	49,565
	Contacts by channel				
	Face-to-face	n/a	n/a	-	57,660
	Telephone	n/a	n/a	-	15,553
	Email	n/a	n/a	-	7,599
	Web	n/a	n/a	-	1,544
Webchat	n/a	n/a	-	0	

2. CAB does not provide figures for the MAPMF data return

3. Internal: Money Advice Service; external: Bute Advice Centre, Argyll and Bute CAB

Argyll & Bute					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
A1	Referrals				
	Health	n/a	n/a	-	633
	Social Care	n/a	n/a	-	498
	Third Sector	n/a	n/a	-	1,118
	Other	n/a	n/a	-	4,678
	Open SNSIAP cases				
	Type I	34	-	0	2,581
	Type II	372	580	490	5,197
	Type III	67	18	127	1,604
	Closed SNSIAP cases				
	Type I	45	-	0	3,499
	Type II	223	372	245	5,209
	Type III	34	-	208	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	64	-	2,740	
OP 1.1	Breakdown of debt strategy agreed with client				
	Sequestration	12	7	21	1,833
	Debt Arrangement Scheme	153	79	37	903
	Trust Deed	4	0	0	102
	Awaiting sequestration	0	8	12	547
	Token payments	34	16	25	1,917
	Pro rata offers	96	17	41	3,091
	Moratorium	17	7	46	389
	Debt written off	23	19	28	736
	Repayment plan	76	6	0	1,161
	Nil Payments/offers	n/a	-	21	436
	Consolidation loan	n/a	-	0	28
	Mortgage to rent/shared equity	n/a	-	0	125
	Did not agree a debt strategy	16	-	0	2,103
Still awaiting outcome	0	-	1	2,196	
Other: please specify	0	-	-	757	

Argyll & Bute					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
OC1	Financial gain Verified <sup>4</sup>	-	-	£3,081,710.87	£50.1m
	Unverified	-	-	£0	£50.5m

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4. 2015/16 figure consists solely of debt written off due to mental health difficulties