

# Money Advice Performance Management Summary

## East Dunbartonshire 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 East Dunbartonshire 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 2016/17 financial year.

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



- Investment in the external service has remained relatively stable at around £119,311 across the three years
- In 2016/17, 55% of service users had a disability or long-term condition<sup>1</sup>
- 46% of those who accessed the service in 2016/17 were in employment or permanently retired, while 15% were unemployed and seeking work<sup>2</sup>
- In 2016/17, 79% of clients accessed the service face-to-face, 18% via telephone, and 3% via email
- The average client financial gain for service users in 2016/17 was £673<sup>3</sup>

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1. Excludes 'Don't Know' category from analysis  
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 3. Calculated by dividing total financial gain by total clients



## Case Study

*East Dunbartonshire CAB helped two clients successfully apply for the Debt Arrangement Scheme (DAS), protecting their home and freezing any interest charges on their debt.*

The clients, who are both in full-time work and have two teenage children, approached the CAB for advice regarding long-term debts in excess of £53,000. They were struggling to repay these debts and were concerned that a creditor could pursue bankruptcy, which would place their property at risk.

An advisor met with the clients to explain the repayment options available to them, as well as check that their income was fully maximised. The clients decided to repay their debts via DAS, which would enable them to protect their assets and freeze all interest, charges, and fees from being applied to their debts. Following agreement of their repayment amount and term, their joint application to DAS was successful.

East Dunbartonshire						
Ref	Demographic	Categories	2014/15	2015/16	2016/17	Scotland 2016/17
C2	Sex	Male	71	47	234	23,094
		Female	102	68	313	27,304
		Don't know	0	0	0	1,029
	Age	0-15	0	0	0	218
		16-24	9	15	75	4,015
		25-34	38	16	105	9,057
		35-44	42	26	133	9,771
		45-59	41	36	158	12,274
		60-74	31	21	47	6,287
		75+	6	4	29	4,860
		Not Recorded	0	0	0	2,166
	Ethnicity	White	163	109	471	41,767
		Any Mixed or Multiple Ethnic Groups	2	1	8	601
		Asian, Asian Scottish or Asian British	1	2	16	2,253
		African	0	1	1	1,315
		Caribbean or Black	0	0	1	346
		Other Ethnic Group	1	2	3	680
		Not Recorded	0	0	47	4,559
	Disability or long-term condition	Yes	39	19	215	23,308
		No	128	-	259	20,830
		Not Recorded	0	-	73	5,366
	Income	£6,000 or less	19	21	123	13,325
		£6,001-£10,000	33	24	99	12,538
		£10,001-£15,000	85	32	140	8,372
£15,001-£20,000		15	19	31	4,683	
£20,001-£25,000		8	14	47	1,964	
£25,001-£30,000		3	3	25	1,131	
£30,001-£40,000		2	3	17	689	
Over £40,000		2	-	0	362	
Not Recorded		0	-	65	5,685	
Economic Status	Self employed	10	8	27	1,301	
	Employed full time	66	49	103	7,646	
	Employed part time	25	16	77	5,726	
	Looking after the home or family	6	4	28	3,098	
	Permanently retired from work	13	11	41	4,796	
	Unemployed and seeking work	30	13	78	6,872	
	At school	0	-	0	619	
	In further/higher education	6	-	12	231	
	Gov't work or training scheme	0	-	0	141	
	Permanently sick or disabled	11	13	130	15,605	
	Unable to work because of short-term illness or injury	0	-	37	1,107	
	Other	0	1	0	1,501	
	Don't know	0	-	14	2,921	

East Dunbartonshire						
Ref	Demographic	Categories	2014/15	2015/16	2016/17	Scotland 2016/17
C2	Housing Tenure	Owner occupied	60	34	96	8,720
		Social rented	60	49	247	25,651
		Private rented	21	19	111	7,153
		Other	26	13	56	7,113
		Don't know <sup>4</sup>	0	0	37	2,777
	Household Composition <sup>5</sup>	Single adult (non pensioner)	89	27	165	23,194
		Single pensioner	n/a	n/a	18	620
		Single parent (one or more children)	13	48	108	7,818
		Family (two adults, and one or more children)	22	17	76	6,815
		Adult family (two or more non-pensioners, and no children)	43	23	64	6,507
		Older adult family (contains at least one pensioner)	n/a	n/a	18	462
		Don't know	0	-	98	5,472

4. Figures under this category include clients who are homeless – in temporary accommodation, prison, or refuge

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

East Dunbartonshire					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
C1	Number of money advice services in the LA area			6	
	In-house	0	0	0	20
	Externally funded	1	1	1	76
	Case management system/s	n/a	n/a	CASTLE	-
C3	Amount of debt owed by client	£2,347,102.20	£3,099,900.70	£6,045,004.49	£231.6m
	Benefit overpayment	n/a	£287,780.97	£352,671.04	£10.47m
	Council Tax arrears	n/a	£426,091.83	£405,839.77	£20.75m
	Utility arrears	n/a	£52,205.31	£134,574.04	£4.4m
	Credit, store and charge debts	n/a	£704,442.43	£1,705,879.70	£40.7m
	Catalogue	n/a	£70,714.87	£123,648.38	£5.45m
	Unsecured personal loan	n/a	£308,815.21	£1,049,400.60	£27.48m
	Payday loan high cost credit	n/a	£54,881.10	£26,726.94	£3.56m
	Overdrafts	n/a	£475,232.68	£237,197.90	£7.29m
	Mortgage arrears	n/a	£187,886.04	£1,078,197.10	£29.83m
	Rent arrears	n/a	£138,131.22	£293,928.67	£8.62m
	Rent to own	n/a	£17,822.25	£55,185.54	£54.69m
	Others <sup>7</sup>	n/a	£375,896.79	£581,754.81	£3.67m
I1	Number of FTE staff				
	In-House	0	0	0	94.14
	External	3	3	3	211.07
	Number of Volunteer FTE staff				
In-House	0	0	0	0	
External	2	1	2	130.05	
I2	Local Authority Funding				
	In-House	£0	£0	£0	£4.1m
	External	£117,963	£119,311	£119,311	£7.62m
	Other Sources of Funding				
	Scottish Legal Aid Board	n/a	n/a	£0	£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	2,450	1,896	2,202	111,231
	Total clients	-	-	689	59,641
	New clients	176	115	547	49,565
	Contacts by channel				
	Face-to-face	n/a	n/a	434	57,660
	Telephone	n/a	n/a	98	15,553
	Email	n/a	n/a	15	7,599
	Web	n/a	n/a	0	1,544
Webchat	n/a	n/a	0	0	

6. External: East Dunbartonshire CAB

7. Include fines, Income Tac, Child Support Maintenance, consumer debts, repairs and maintenance to social housing etc.

East Dunbartonshire					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
A1	Referrals				
	Health	n/a	n/a	147	633
	Social Care	n/a	n/a	63	498
	Third Sector	n/a	n/a	76	1,118
	Other <sup>8</sup>	n/a	n/a	261	4,678
	Open SNSIAP cases				
	Type I	-	165	0	2,581
	Type II	176	115	82	5,197
	Type III	-	5	10	1,604
	Closed SNSIAP cases				
	Type I	-	1,656	1,619	3,499
	Type II	16	768	465	5,209
	Type III	-	145	118	3,294
	First reason for contacting agency				
	Benefit overpayment	n/a	183	95	1,186
	Council Tax arrears	n/a	391	174	2,949
	Credit, store and charge card debts	n/a	208	138	2,707
	Catalogue debts	n/a	75	53	871
	PPI	n/a	27	8	107
	Payday loan/high cost credit	n/a	28	14	571
	Unsecured personal loan (except payday loans)	n/a	159	148	1,551
Bank and building society overdrafts	n/a	69	50	1,117	
Mortgage arrears	n/a	42	34	198	
Rent arrears	n/a	221	128	1,722	
Other (Please specify)	n/a	70	167	2,740	
OP 1.1	Breakdown of debt strategy agreed with client				
	Sequestration	8	5	7	1,833
	Debt Arrangement Scheme	31	19	36	903
	Trust Deed	0	-	1	102
	Awaiting sequestration	0	6	6	547
	Token payments	44	13	128	1,917
	Pro rata offers	52	42	230	3,091
	Moratorium	1	-	37	389
	Debt written off	2	2	27	736
	Repayment plan	0	-	31	1,161
	Nil Payments/offers	n/a	24	14	436
	Consolidation loan	n/a	-	0	28
	Mortgage to rent/shared equity	n/a	-	4	125
	Did not agree a debt strategy	36	4	0	2,103
	Still awaiting outcome	0	-	26	2,196
Other: please specify	2	-	-	757	

8. Include self-referrals and referrals from other local authority departments

East Dunbartonshire					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
OC1	Financial gain				
	Verified	£503,428.34	£281,715.73	£285,707.85	£50.1m
	Unverified	-	-	£178,137.31	£50.5m