

Money Advice Performance Management Summary

Falkirk Council



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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 Falkirk 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.

Service delivery in Falkirk is moving away from one-stop shops to community advice hubs, with the aim of providing service users with improved access to a wider range of advice services. Following a successful pilot in Grangemouth, Falkirk Council has approved plans for such hubs to be extended to Falkirk and Denny.

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



- Internal service investment has been maintained at a similar level across the three years
- Investment in external services has remained consistent at around £160,000 across the three years
- In 2014/15, 40% of service users had a disability or long-term condition, increasing to 45% of service users in 2015/16, and then to 55% of service users in 2016/17
- In 2016/17, 40% of service users had an annual income of less than £6,000, and 90% had an annual income of less than £20,000
- 28% of service users were working on a full or part-time basis
- The average client financial gain for service users in 2016/17 was £920¹

1. Calculated by dividing total financial gain by total clients



Case Study

Falkirk's money advice services helped a client suffering from mental health issues to have his benefits re-instated and successfully apply for bankruptcy, resulting in £5,000 in debt being written off.

The service received a referral through the debt helpline from Ypeople Falkirk, concerning a client with rent, council tax, gas, and electricity arrears. An appointment was arranged with the client, who informed the service that his Employment and Support Allowance had been stopped, and that he was experiencing issues receiving his Housing Benefit. A Welfare Benefits officer helped the client to successfully appeal these decisions.

An income and expenditure check carried out with the client showed he had no disposable income and was struggling financially. After going through all of his available debt options, the client advised he would like to file for bankruptcy. However, he said he would struggle to pay the application fee, and ceased contact with the service for a few months.

The client resumed contact when issued with a Notice of Proceedings, meaning his landlord could evict him. He was also receiving letters and phone calls from Sheriff Officers, which were making him very stressed and anxious. Due to this, he had contacted his GP and was prescribed medication. At this point, his benefits had been re-instated, and he received a backdate. This allowed him to pay the application fee and apply for bankruptcy. The Debt Advisor helped him gather the relevant evidence for the application, and assisted him with the form.

The client's application for bankruptcy was awarded, resulting in the write off of his rent, council tax, gas, and electricity arrears. This amounted to £5,000, allowing the client to have a fresh start. His mental health also improved as a result, as he no longer receives letters from Sheriff Officers and is not stressed about losing his tenancy.

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Ref	Demographic	Categories	2014/15	2015/16	2016/17	Scotland 2016/17
C2	Sex	Male	544	448	496	23,094
		Female	529	479	505	27,304
		Don't know	0	0	0	1,029
	Age	0-15	0	0	0	218
		16-24	140	112	164	4,015
		25-34	264	226	225	9,057
		35-44	249	230	218	9,771
		45-59	306	271	290	12,274
		60-74	114	88	104	6,287
		75+	0	0	0	4,860
		Not Recorded	0	0	0	2,166
	Ethnicity	White	1,042	899	971	41,767
		Any Mixed or Multiple Ethnic Groups	3	2	7	601
		Asian, Asian Scottish or Asian British	18	12	12	2,253
		African	0	0	0	1,315
		Caribbean or Black	4	5	3	346
		Other Ethnic Group	6	9	8	680
		Not Recorded	0	0	0	4,559
	Disability or long-term condition	Yes	447	414	571	23,308
		No	626	511	430	20,830
		Not Recorded	0	2	0	5,366
	Income	£6,000 or less	411	321	410	13,325
		£6,001-£10,000	215	181	244	12,538
		£10,001-£15,000	194	191	173	8,372
		£15,001-£20,000	134	127	100	4,683
		£20,001-£25,000	69	59	45	1,964
		£25,001-£30,000	27	29	11	1,131
£30,001-£40,000		16	13	11	689	
Over £40,000		7	6	7	362	
Not Recorded		0	0	0	5,685	
Economic Status	Self employed	22	25	21	1,301	
	Employed full time	236	205	185	7,646	
	Employed part time	130	120	100	5,726	
	Looking after the home or family	46	23	44	3,098	
	Permanently retired from work	81	72	70	4,796	
	Unemployed and seeking work	305	253	223	6,872	
	At school	0	0	0	619	
	In further/higher education	14	8	8	231	
	Gov't work or training scheme	0	5	6	141	
	Permanently sick or disabled	229	205	328	15,605	
	Unable to work because of short-term illness or injury	0	0	0	1,107	
	Other	0	11	16	1,501	
	Don't know	10	0	0	2,921	

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Ref	Demographic	Categories	2014/15	2015/16	2016/17	Scotland 2016/17
C2	Housing Tenure	Owner occupied	168	115	125	8,720
		Social rented	671	611	691	25,651
		Private rented	112	88	87	7,153
		Other ²	102	113	98	7,113
		Don't know	0	0	0	2,777
	Household Composition ³	Single adult (non pensioner)	-	516	498	23,194
		Single pensioner	n/a	n/a	56	620
		Single parent (one or more children)	-	161	252	7,818
		Family (two adults, and one or more children)	-	131	80	6,815
		Adult family (two or more non-pensioners, and no children)	-	105	67	6,507
		Older adult family (contains at least one pensioner)	n/a	n/a	48	462
		Don't know	1073	14	0	5,472

2. Includes non-householders, homeless, living in supported accommodation etc.

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

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Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
C1	Number of money advice services in the LA area			4	
	In-house	2	1	1	20
	Externally funded	3	3	3	76
	Case management system/s	n/a	n/a	AdvicePro, PG Debt	-
C3	Amount of debt owed by client	£19,434,801.25	£7,775,300	£7,979,213.36	£231.6m
	Benefit overpayment	n/a	£629,100	£464,213.22	£10.47m
	Council Tax arrears	n/a	£853,250	£819,670.42	£20.75m
	Utility arrears	n/a	£157,000	£231,199.39	£4.4m
	Credit, store and charge debts	n/a	£1,504,300	£1,760,451.20	£40.7m
	Catalogue	n/a	£237,800	£378,409.43	£5.45m
	Unsecured personal loan	n/a	£1,949,400	£1,412,298.50	£27.48m
	Payday loan high cost credit	n/a	£418,200	£108,666.57	£3.56m
	Overdrafts	n/a	£206,600	£237,477.35	£7.29m
	Mortgage arrears	n/a	£423,700	£1,030,286.42	£29.83m
	Rent arrears	n/a	£612,900	£635,317.29	£8.62m
	Rent to own	n/a	£319,300	£517,356.30	£54.69m
Others ⁵	n/a	£463,750	£383,867.27	£3.67m	
I1	Number of FTE staff				
	In-House	7	6	6	94.14
	External	-	-	-	211.07
	Number of Volunteer FTE staff				
In-House	0	0	0	0	
External	-	-	-	130.05	
I2	Local Authority Funding				
	In-House	£280,000	£280,000	£240,000	£4.1m
	External ⁶	£167,937.75	£160,399.56	£160,399.56	£7.62m
	Other Sources of Funding				
	Scottish Legal Aid Board	n/a	n/a	£40,000	£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	-	-	-	111,231
	Total clients	-	-	1,001	59,641
	New clients	1,073	927	1,001	49,565

4. Internal: Debt Advice service; external: Falkirk CAB, Grangemouth and Bo'ness CAB, Denny and Dunipace CAB
5. Includes secured loan arrears, housing repairs, other housing costs, Income Tax, fines, Maintenance and Child Support, Social Fund loans etc.
6. Calculated based on the average estimated proportion of total funding spent on money/debt advice across the three local CABx (Falkirk spends 43% of total allocated funding on money/debt advice; Grangemouth/Bo'ness spends 14%; Denny spends 58%)

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Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
A1	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
	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	-	0	-	2,581
	Type II	-	-	-	5,197
	Type III	-	-	-	1,604
	Closed SNSIAP cases				
	Type I	-	0	-	3,499
	Type II	-	-	-	5,209
	Type III	-	-	-	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	

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Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
OP 1.1	Breakdown of debt strategy agreed with client				
	Sequestration	91	68	76	1,833
	Debt Arrangement Scheme	42	33	16	903
	Trust Deed	4	3	3	102
	Awaiting sequestration	106	83	93	547
	Token payments	166	162	133	1,917
	Pro rata offers	244	155	252	3,091
	Moratorium	17	7	11	389
	Debt written off	36	38	24	736
	Repayment plan	0	48	38	1,161
	Nil Payments/offers	n/a	5	0	436
	Consolidation loan	n/a	3	8	28
	Mortgage to rent/shared equity	n/a	5	4	125
	Did not agree a debt strategy	0	0	0	2,103
	Still awaiting outcome	250	317	343	2,196
Other: please specify ⁷	9	0	0	757	
OC1	Financial gain				
	Verified	-	-	£921,364 ⁸	£50.1m
	Unverified	-	-	-	£50.5m

7. Includes individuals who are undecided and those considering different options

8. Figure for internal service and Falkirk CAB only