

# Money Advice Performance Management Summary

## Fife 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 Fife 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 2015/16<sup>1</sup> are detailed below:



- External funding increased by around 15% to £565,222
- In 2016/17, 60% of service users were women, compared to only 35% in 2015-16
- In 2016/7, 50% of clients were in employment or permanently retired, while 18% were unemployed and seeking work
- In 2016/17, the channels via which people contacted the service were face-to-face (31%), telephone (28%), the web (27%), email (11%) and letters (3%)
- The average client financial gain for service users in 2016/17 was £515<sup>2</sup>

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1. As the returns from Fife Council in 2014/15 covered a 6-month period it is not possible for a meaningful comparison with the data returned in other years  
2. Calculated by dividing total financial gain by total clients

Fife					
Ref	Demographic	Categories	2015/16	2016/17	Scotland 2016/17
C2	Sex	Male	605	323	23,094
		Female	336	515	27,304
		Don't know	1	0	1,029
	Age	0-15	1	0	218
		16-24	50	43	4,015
		25-34	218	271	9,057
		35-44	256	197	9,771
		45-59	336	229	12,274
		60-74	62	72	6,287
		75+	19	20	4,860
		Not Recorded	1	6	2,166
	Ethnicity	White	734	708	41,767
		Any Mixed or Multiple Ethnic Groups	0	14	601
		Asian, Asian Scottish or Asian British	3	5	2,253
		African	0	1	1,315
		Caribbean or Black	2	0	346
		Other Ethnic Group	10	0	680
		Not Recorded	193	110	4,559
	Disability or long-term condition	Yes	355	469	23,308
		No	587	369	20,830
		Not Recorded	0	0	5,366
	Income	£6,000 or less	190	205	13,325
		£6,001-£10,000	159	128	12,538
£10,001-£15,000		234	183	8,372	
£15,001-£20,000		174	138	4,683	
£20,001-£25,000		84	85	1,964	
£25,001-£30,000		52	48	1,131	
£30,001-£40,000		29	26	689	
Over £40,000		7	8	362	
Not Recorded		13	17	5,685	
Economic Status	Self employed	29	20	1,301	
	Employed full time	244	191	7,646	
	Employed part time	160	159	5,726	
	Looking after the home or family	130	107	3,098	
	Permanently retired from work	60	47	4,796	
	Unemployed and seeking work	165	147	6,872	
	At school	0	0	619	
	In further/higher education	18	16	231	
	Gov't work or training scheme	0	1	141	
	Permanently sick or disabled	1	63	15,605	
	Unable to work because of short-term illness or injury	4	77	1,107	
	Other	11	10	1,501	
	Don't know	0	0	2,921	

Fife					
Ref	Demographic	Categories	2015/16	2016/17	Scotland 2016/17
C2	Housing Tenure	Owner occupied	151	144	8,720
		Social rented	589	504	25,651
		Private rented	155	129	7,153
		Other <sup>3</sup>	47	61	7,113
		Not recorded	0	0	2,777
	Household Composition <sup>4</sup>	Single adult (non pensioner)	383	313	23,194
		Single pensioner	n/a	- <sup>5</sup>	620
		Single parent (one or more children)	267	228	7,818
		Family (two adults, and one or more children)	189	176	6,815
		Adult family (two or more non-pensioners, and no children)	103	93	6,507
		Older adult family (contains at least one pensioner)	n/a	- <sup>6</sup>	462
		Don't know	0	28	5,472

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3. Includes living with family or friends, having no fixed abode, living in temporary accommodation, living in women's refuge etc.
  4. Until 2016/17, MAPMF did not separate 'single pensioner' from the 'single adult' category, nor 'older adult family' from the 'adult family' category.
  5. Recording categories used by Fife do not correspond to this category
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Fife				
Ref	Indicator	2015/16	2016/17	Scotland 2016/17
C1	Number of money advice services in the LA area		7	
	In-house	0	0	20
	Externally funded	1	1	76
	Case management system/s	n/a	CASTLE, MAFICS	-
C3	Amount of debt owed by client	£8,994,428	£6,992,946	£231.6m
	Benefit overpayment	£420,897	£478,741	£10.47m
	Council Tax arrears	£1,092,438	£659,881	£20.75m
	Utility arrears	£127,546	£100,793	£4.4m
	Credit, store and charge debts	£1,697,089	£1,810,169	£40.7m
	Catalogue	£317,949	£300,866	£5.45m
	Unsecured personal loan	£1,978,262	£1,493,658	£27.48m
	Payday loan high cost credit	£270,258	£225,550	£3.56m
	Overdrafts	£287,668	£288,211	£7.29m
	Mortgage arrears	£994,669	£384,395	£29.83m
	Rent arrears	£365,760	£277,525	£8.62m
	Rent to own	£185,281	£211,957	£54.69m
	Others <sup>8</sup>	£1,256,611	£761,200	£3.67m
I1	Number of FTE staff			
	In-House	0	0	94.14
	External	18.80	17.60	211.07
	Number of Volunteer FTE staff			
In-House	0	0	0	
External	1	2	130.05	
I2	Local Authority Funding			
	In-House	£0	£0	£4.1m
	External	£498,980	£565,222	£7.62m
	Other Sources of Funding			
	Scottish Legal Aid Board	n/a	-	£555,116
	Scottish Government	n/a	-	£38,517
	Big Lottery Fund	n/a	-	£138,421
Housing Associations	n/a	-	£0	
Other	n/a	-	-	
A1	Volume			
	Contacts	4,363	5,507	111,231
	Total clients	-	4,669	59,641
	New clients	1,892	838	49,565

7. External: Citizens Advice and Rights Fife (CARF)

8. Includes other housing costs, telephone, satellite, child maintenance, court fines etc.

Fife				
Ref	Indicator	2015/16	2016/17	Scotland 2016/17
A1	Contacts by channel			
	Face-to-face	n/a	1,728	57,660
	Telephone	n/a	1,515	15,553
	Email	n/a	610	7,599
	Web	n/a	1,507	1,544
	Webchat	n/a	- <sup>9</sup>	0
	Letter	n/a	147	
	Referrals			
	Health	n/a	6	633
	Social Care	n/a	51	498
	Third Sector	n/a	91	1,118
	Other	n/a	510 <sup>10</sup>	4,678
	Open SNSIAP cases			
	Type I	-	-	2,581
	Type II	-	-	5,197
	Type III	942	324	1,604
	Closed SNSIAP cases			
	Type I	-	-	3,499
	Type II	-	-	5,209
	Type III	1,477	966	3,294
	First reason for contacting agency			
	Benefit overpayment	0	0	1,186
	Council Tax arrears	0	0	2,949
	Credit, store and charge card debts	0	0	2,707
	Catalogue debts	0	0	871
	PPI	0	0	107
	Payday loan/high cost credit	0	0	571
Unsecured personal loan (except payday loans)	0	0	1,551	
Bank and building society overdrafts	0	0	1,117	
Mortgage arrears	0	0	198	
Rent arrears	0	0	1,722	
Other (Please specify)	942	573 <sup>11</sup>	2,740	

9. Recorded under 'Web' channel

10. Includes self-referrals

11. Includes low income, overcommitted, long-term illness, eviction, reduced income, unemployment, relationship breakdown etc.

Fife				
Ref	Indicator	2015/16	2016/17	Scotland 2016/17
OP 1.1	Breakdown of debt strategy agreed with client			
	Sequestration	164	126	1,833
	Debt Arrangement Scheme	149	88	903
	Trust Deed	3	1	102
	Awaiting sequestration	9	13	547
	Token payments	29	14	1,917
	Pro rata offers	0	0	3,091
	Moratorium	3	2	389
	Debt written off	1	8	736
	Repayment plan	59	29	1,161
	Nil Payments/offers	27	28	436
	Consolidation loan	0	0	28
	Mortgage to rent/shared equity	0	0	125
	Did not agree a debt strategy	127	142	2,103
	Still awaiting outcome	-	-	2,196
Other: please specify <sup>12</sup>	64	57	757	
OC1	Financial gain			
	Verified	£2,526,034	£2,405,564	£50.1m
	Unverified	-	£0	£50.5m

12. Includes full and final settlements, charitable awards, house retained, increased income, sale of home, voluntary repossession, and equity release