

Money Advice Performance Management Summary

Glasgow City 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 Glasgow City 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:



- Internal service funding has remained steady at £35,000 across the three years
- Investment in external services initially increased by 2% between 2014/15 and 2015/16, before decreasing by 7% between 2015/16 and 2016/17 to £4,036,994
- The number of new clients accessing the services fell by 20% between 2014/15 and 2015/16, before rising by 10% between 2015/16 and 2016/17 to 30,766
- In 2014/15, 92% of clients had an annual household income of less than £20,000, rising to 94% in both 2015/16 and 2016/17¹
- The average client financial gain for service users in 2016/17 was £1,287²

1. Excluding 'Don't Know' category from analysis

2. Calculated by dividing total financial gain by total clients

Glasgow City						
Ref	Demographic	Categories	2014/15	2015/16	2016/17	Scotland 2016/17
C2	Sex	Male	13,454	13,009	14,139	23,094
		Female	19,605	15,113	16,353	27,304
		Don't know	1,058	113	274	1,029
	Age	0-15	284	204	199	218
		16-24	2,593	2,503	2,694	4,015
		25-34	6,425	5,489	5,698	9,057
		35-44	7,240	5,971	6,085	9,771
		45-59	5,573	4,451	6,954	12,274
		60-74	5,573	4,451	4,149	6,287
		75+	5,573	4,450	4,150	4,860
		Not Recorded	779	713	837	2,166
	Ethnicity	White	27,398	23,641	25,633	41,767
		Any Mixed or Multiple Ethnic Groups	239	378	367	601
		Asian, Asian Scottish or Asian British	4,077	1,938	2,007	2,253
		African	797	1,070	1,276	1,315
		Caribbean or Black	347	258	269	346
		Other Ethnic Group	267	444	489	680
		Not Recorded	847	481	725	4,559
	Disability or long-term condition	Yes	15,909	13,386	15,987	23,308
		No	16,176	14,019	13,749	20,830
		Not Recorded	1,851	830	1,030	5,366
	Income	£6,000 or less	9,418	8,758	9,071	13,325
		£6,001-£10,000	9,518	8,458	10,119	12,538
		£10,001-£15,000	5,652	4,645	5,647	8,372
		£15,001-£20,000	3,401	2,826	2,842	4,683
		£20,001-£25,000	1,320	811	949	1,964
		£25,001-£30,000	760	479	464	1,131
£30,001-£40,000		203	220	306	689	
Over £40,000		170	130	184	362	
Not Recorded		3,372	1,908	1,184	5,685	
Economic Status	Self employed	602	432	518	1,301	
	Employed full time	4,410	3,663	3,447	7,646	
	Employed part time	3,511	2,828	2,867	5,726	
	Looking after the home or family	2,789	2,245	2,261	3,098	
	Permanently retired from work	3,690	3,184	3,161	4,796	
	Unemployed and seeking work	4,495	3,644	3,822	6,872	
	At school	448	283	598	619	
	In further/higher education	448	284	- ³	231	
	Gov't work or training scheme	496	87	115	141	
	Permanently sick or disabled or unable to work because of short-term illness or injury	10,776	9,921	12,604	15,605	
	Other	1,257	1,008	744	1,501	
	Don't know	1,213	652	629	2,921	

Glasgow City						
Ref	Demographic	Categories	2014/15	2015/16	2016/17	Scotland 2016/17
C2	Housing Tenure	Owner occupied	5,847	5,136	4,619	8,720
		Social rented	16,791	13,666	16,432	25,651
		Private rented	4,632	3,574	3,845	7,153
		Other	1,265	4,768	4,996	7,113
		Don't know	1,509	1,091	874	2,777
	Household Composition ^{4 5}	Single adult (non pensioner)	14,451	13,543	15,161	23,194
		Single pensioner	n/a	n/a	-	620
		Single parent (one or more children)	5,531	4,231	4,424	7,818
		Family (two adults, and one or more children)	5,544	3,937	3,911	6,815
		Adult family (two or more non-pensioners, and no children)	5,620	4,393	4,278	6,507
		Older adult family (contains at least one pensioner)	n/a	n/a	-	
			1,299	595	1,450	462
		Don't know	1,534	1,497	1,542	5,472

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. Agencies do not breakdown into pensioners or older adult families

Glasgow City					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
C1	Number of money advice services in the LA area			⁶	
	In-house	1	1	1	20
	Externally funded	16	17	17	76
	Case management system/s	n/a	n/a	CASTLE, AdvicePro	-
C3	Amount of debt owed by client	£31,567,221.82	£28,461,714	£28,897,337.83	£231.6m
	Benefit overpayment	n/a	-	£1,592,119.63	£10.47m
	Council Tax arrears	n/a	-	£2,301,095	£20.75m
	Utility arrears	n/a	-	£312,174.13	£4.4m
	Credit, store and charge debts	n/a	-	£2,759,989.34	£40.7m
	Catalogue	n/a	-	£294,755.77	£5.45m
	Unsecured personal loan	n/a	-	£2,135,195.18	£27.48m
	Payday loan high cost credit	n/a	-	£255,862.22	£3.56m
	Overdrafts	n/a	-	£460,045.96	£7.29m
	Mortgage arrears	n/a	-	£1,505,608.26	£29.83m
	Rent arrears	n/a	-	£646,959.25	£8.62m
	Rent to own	n/a	-	£81,295.08	£54.69m
	Others ⁷	n/a	-	£16,552,238.01	£3.67m
I1	Number of FTE staff				
	In-House	1	1	1	94.14
	External	102	104	101	211.07
	Number of Volunteer FTE staff				
In-House	-	-	-	0	
External	61	61	61	130.05	
I2	Local Authority Funding				
	In-House	£35,000	£35,000	£35,000	£4.1m
	External ⁶	£4,249,504	£4,338,404	£4,036,994	£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	43,374	38,399	39,701	111,231
	Total clients ⁸	34,638	28,235	30,766	59,641
	New clients	34,638	28,235	30,766	49,565

6. Internal: Social Work Services DAS team; external: Bridgeton CAB, Castlemilk CAB, Castlemilk Law and Money Advice Centre, Citizens Advice Direct, Clydeside Action on Asbestos, Drumchapel CAB, Drumchapel Money Advice Centre, Easterhouse CAB, Ethnic Minorities Law Centre, GEMAP, Glasgow Central CAB, Govan Law Centre, Greater Pollock CAB, Legal Services Agency, Maryhill and Possilpark CAB, Money Matters, Parkhead CAB

7. Others include business debts, cable/satellite TV/TV license debt, maintenance/child support, repairs, fines, Income Tax, other housing costs, telephone/mobile phone etc.

8. Figures do not include clients whose support has carried on from the previous financial year

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Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
A1	Contacts by channel ⁹				
	Face-to-face	n/a	n/a	27,697	57,660
	Telephone	n/a	n/a	558	15,553
	Email	n/a	n/a	286	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	-	-	-	2,581
	Type II	-	-	-	5,197
	Type III	-	-	-	1,604
	Closed SNSIAP cases				
	Type I	-	-	-	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 ¹⁰				
	Sequestration	4	2	89	1,833
	Debt Arrangement Scheme	20	5	57	903
	Trust Deed	1	0	9	102
	Awaiting sequestration	0	0	28	547
	Token payments	0	0	221	1,917
	Pro rata offers	5	5	1,410	3,091
	Moratorium	0	0	124	389
	Debt written off	0	0	62	736
	Repayment plan	-	-	307	1,161
	Nil payments/offers	-	-	294	436
	Consolidation loan	-	-	2	28
	Mortgage to rent/shared equity	-	-	17	125
	Did not agree a debt strategy	-	-	181	2,103
	Still awaiting outcome	-	-	241	2,196
Other: please specify	47	13	3	757	
OC1	Financial gain				
	Verified	£0	£0	£0	£50.1m
	Unverified	£25,003,263	£27,138,860	£39,599,288.32	£50.5m

10. 14/15 and 15/16 figures include in-house service only