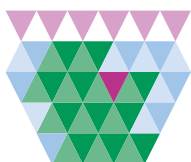


Money Advice Performance Management Summary

Moray Council



the **moray** 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 Moray 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:



- Funding for internal and external services has remained fairly stable since 2014/15
- Across the three years, around 80% of service users had an annual household income of less than £20,000
- In 2016/17, 50% of clients were in employment or permanently retired, while 11% were unemployed and seeking work
- The most common channel via which people contact the services is via telephone (55%), followed by face-to-face (36%), and email (9%)
- In 2016/17, 129 clients pursued a statutory debt solution



Case Study

Moray's money advice services assisted a married couple to write off £7,000 in debt and arrange a reasonable repayment plan for the remaining £9,000.

The couple had individual and joint debts totalling just under £16,000, with their income consisting mainly of benefits and small war and private pensions. They were struggling to manage their debts, which included catalogue, credit and store card, overdraft, and loan debts. The majority of these debts were still incurring interest and charges, and the clients felt they were not managing to reduce the debt, despite making regular payments.

After an adviser assessed the situation and discussed options with both clients, they decided that the wife would apply for a Minimum Asset Process bankruptcy. This reduced the debt to around £7,000. The husband decided to apply for a Debt Payment Plan through the Debt Arrangement Scheme, which meant that all interest and charges were frozen. He is now repaying the remaining debt over an 18-month period.

Both clients are very pleased with the outcome, as they are now managing to repay their debts within a reasonable timescale, with no further interest and charges being applied.

Moray						
Ref	Demographic	Categories	2014/15	2015/16	2016/17	Scotland 2016/17
C2	Sex	Male	150	124	141	23,094
		Female	159	133	141	27,304
		Don't know	3	2	1	1,029
	Age	0-15	0	1	0	218
		16-24	33	25	27	4,015
		25-34	81	65	64	9,057
		35-44	73	73	67	9,771
		45-59	71	87	95	12,274
		60-74	31	28	26	6,287
		75+	12	2	2	4,860
		Not Recorded	11	-	2	2,166
	Ethnicity	White	298	252	283	41,767
		Any Mixed or Multiple Ethnic Groups	0	1	0	601
		Asian, Asian Scottish or Asian British	1	1	1	2,253
		African	0	-	0	1,315
		Caribbean or Black	1	2	0	346
		Other Ethnic Group	5	-	1	680
		Not Recorded	7	-	4	4,559
	Disability or long-term condition	Yes	181	151	35	23,308
		No	170	145	242	20,830
		Not Recorded	0	-	-	5,366
	Income	£6,000 or less	83	69	62	13,325
		£6,001-£10,000	52	56	53	12,538
£10,001-£15,000		61	64	60	8,372	
£15,001-£20,000		41	37	56	4,683	
£20,001-£25,000		19	23	32	1,964	
£25,001-£30,000		9	13	16	1,131	
£30,001-£40,000		9	12	6	689	
Over £40,000		3	-	3	362	
Not Recorded		44	0	5	5,685	
Economic Status	Self employed	5	15	12	1,301	
	Employed full time	100	74	69	7,646	
	Employed part time	43	31	34	5,726	
	Looking after the home or family	4	17	-	3,098	
	Permanently retired from work	13	17	15	4,796	
	Unemployed and seeking work	52	35	29	6,872	
	At school	0	-	-	619	
	In further/higher education	0	7	10	231	
	Gov't work or training scheme	7	-	-	141	
	Permanently sick or disabled	66	62	76	15,605	
	Unable to work because of short-term illness or injury	0	-	-	1,107	
	Other	9	-	27	1,501	
	Don't know	13	16	-	2,921	

Moray						
Ref	Demographic	Categories	2014/15	2015/16	2016/17	Scotland 2016/17
C2	Housing Tenure	Owner occupied	38	28	42	8,720
		Social rented	155	144	159	25,651
		Private rented	55	56	43	7,153
		Other	36	12	32	7,113
		Don't know	28	4	7	2,777
	Household Composition ¹	Single adult (non pensioner)	360	160	136	23,194
		Single pensioner	n/a	n/a	-	620
		Single parent (one or more children)	40	37	49	7,818
		Family (two adults, and one or more children)	54	26	52	6,815
		Adult family (two or more non-pensioners, and no children)	152	43	43	6,507
		Older adult family (contains at least one pensioner)	n/a	n/a	-	462
		Don't know	13	-	3	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.

Moray					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
C1	Number of money advice services in the LA area			2	
	In-house	1	1	1	20
	Externally funded	1	1	1	76
	Case management system/s	n/a	n/a	AdvicePro	-
C3	Amount of debt owed by client	£4,243,924.99	£3,646,556.89	£3,852,000	£231.6m
	Benefit overpayment	n/a	£198,900	£274,000	£10.47m
	Council Tax arrears	n/a	£443,200.65	£459,000	£20.75m
	Utility arrears	n/a	£108,300	£134,000	£4.4m
	Credit, store and charge debts	n/a	£666,600	£863,000	£40.7m
	Catalogue	n/a	£129,000	£155,000	£5.45m
	Unsecured personal loan	n/a	£30,800	£999,000	£27.48m
	Payday loan high cost credit	n/a	-	-	£3.56m
	Overdrafts	n/a	£100,400	£232,000	£7.29m
	Mortgage arrears	n/a	£50,600	£104,000	£29.83m
	Rent arrears	n/a	£130,000	£137,000	£8.62m
	Rent to own	n/a	£48,700	£59,000	£54.69m
	Others ³	n/a	£1,246,200	£436,000	£3.67m
I1	Number of FTE staff				
	In-House	4	4	4	94.14
	External	0	0	0	211.07
	Number of Volunteer FTE staff				
	In-House	0	0	0	0
External	0.6	0.6	0.6	130.05	
I2	Local Authority Funding				
	In-House	£127,000	£123,200	£127,000	£4.1m
	External	£14,000	£14,000	£14,000	£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	-	-	1,456	111,231
	Total clients	544	-	1,293	59,641
	New clients	411	261	964	49,565
	Contacts by channel				
	Face-to-face	n/a	n/a	517	57,660
	Telephone	n/a	n/a	803	15,553
	Email	n/a	n/a	136	7,599
	Web	n/a	n/a	-	1,544
Webchat	n/a	n/a	0	0	

2. Internal: Money Advice team; external: CAB

3. Includes business debts, Child Support/Maintenance Arrears, Income Tax and NI Debt, Social Fund loans, student loan debt etc.

Moray					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
A1	Referrals ⁴				
	Health	n/a	n/a	0	633
	Social Care	n/a	n/a	11	498
	Third Sector	n/a	n/a	63	1,118
	Housing	n/a	n/a	60	4,678
	Other	n/a	n/a	23	
	Open SNSIAP cases				
	Type I	-	-	671	2,581
	Type II	296	424	393	5,197
	Type III	-	-	0	1,604
	Closed SNSIAP cases				
	Type I	-	-	671	3,499
	Type II	365	139	308	5,209
	Type III	-	-	0	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	
OP 1.1	Breakdown of debt strategy agreed with client ⁵				
	Sequestration	47	54	81	1,833
	Debt Arrangement Scheme	38	50	45	903
	Trust Deed	1	0	3	102
	Awaiting sequestration	13	-	-	547
	Token payments	39	3	5	1,917
	Pro rata offers	14	9	6	3,091
	Moratorium	28	24	38	389
	Debt written off	9	3	3	736
	Repayment plan	10	-	26	1,161
	Nil payments/offers	n/a	0	-	436
	Consolidation loan	n/a	0	-	28
	Mortgage to rent/shared equity	n/a	1	-	125
	Did not agree a debt strategy	n/a	76	-	2,103
	Still awaiting outcome	n/a	-	76	2,196
Other: please specify	42	0	3	757	

4. Figures from internal service only

5. Figures from internal service only

Moray					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
OC1	Financial gain Verified	-	£81,400	£60,093	£50.1m
	Unverified	-	-	£0	£50.5m