

Money Advice Performance Management Summary

Comhairle Nan Eilean Siar



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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 Comhairle Nan Eilean Siar.

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:



- Investment in the external service has remained constant at £77,000 throughout the three years
- 54% of clients accessing the service in 2016/17 had a disability or long-term condition
- 87% of clients accessing the service in 2014/15 had an annual household income of less than £20,000, compared to 84% of clients in 2015/16 and 96% of clients in 2016/17
- The average client financial gain for service users in 2016/17 was £1,184¹

1. Calculated by dividing total financial gain by total clients

Eilean Siar						
Ref	Demographic	Categories	2014/15	2015/16	2016/17	Scotland 2016/17
C2	Sex	Male	79	65	81	23,094
		Female	62	61	56	27,304
		Don't know	0	12	0	1,029
	Age	0-15	0	0	0	218
		16-24	38	-	3	4,015
		25-34	17	-	17	9,057
		35-44	36	-	36	9,771
		45-59	28	-	34	12,274
		60-74	19	-	33	6,287
		75+	3	-	12	4,860
		Not Recorded	0	138	2	2,166
	Ethnicity	White	139	134	136	41,767
		Any Mixed or Multiple Ethnic Groups	2	3	0	601
		Asian, Asian Scottish or Asian British	0	-	1	2,253
		African	0	-	0	1,315
		Caribbean or Black	0	1	0	346
		Other Ethnic Group	0	-	0	680
		Not Recorded	0	-	0	4,559
	Disability or long-term condition	Yes	65	48	74	23,308
		No	76	90	63	20,830
		Not Recorded	0	0	0	5,366
	Income	£6,000 or less	57	40	55	13,325
		£6,001-£10,000	40	41	33	12,538
£10,001-£15,000		14	24	26	8,372	
£15,001-£20,000		12	11	18	4,683	
£20,001-£25,000		10	8	0	1,964	
£25,001-£30,000		8	5	4	1,131	
£30,001-£40,000		0	6	1	689	
Over £40,000		0	3	0	362	
Not Recorded		0	0	0	5,685	
Economic Status	Self employed	16	8	14	1,301	
	Employed full time	30	35	34	7,646	
	Employed part time	12	25	20	5,726	
	Looking after the home or family	14	12	15	3,098	
	Permanently retired from work	12	7	9	4,796	
	Unemployed and seeking work	23	17	14	6,872	
	At school	1	2	3	619	
	In further/higher education	0	1	0	231	
	Gov't work or training scheme	0	-	0	141	
	Permanently sick or disabled	0	28	0	15,605	
	Unable to work because of short-term illness or injury	32	3	28	1,107	
	Other	1	-	0	1,501	
	Don't know	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	43	38	28	8,720
		Social rented	46	59	59	25,651
		Private rented	30	15	27	7,153
		Other	33	26	22	7,113
		Don't know	0	-	1	2,777
	Household Composition ²	Single adult (non pensioner)	56	60	57	23,194
		Single pensioner	n/a	n/a	0	620
		Single parent (one or more children)	0	25	20	7,818
		Family (two adults, and one or more children)	28	25	25	6,815
		Adult family (two or more non-pensioners, and no children)	55	25	24	6,507
		Older adult family (contains at least one pensioner)	n/a	n/a	11	462
		Don't know	2	3	0	5,472

2. 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			3	
	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	£1,619,020	£1,402,641	£788,429	£231.6m
	Benefit overpayment	n/a	£64,459	£22,002	£10.47m
	Council Tax arrears	n/a	£70,142	£88,465	£20.75m
	Utility arrears	n/a	£23,641	£29,712	£4.4m
	Credit, store and charge debts	n/a	£332,676	£267,483	£40.7m
	Catalogue	n/a	£26,537	£47,702	£5.45m
	Unsecured personal loan	n/a	£242,997	£163,607	£27.48m
	Payday loan high cost credit	n/a	-	-	£3.56m
	Overdrafts	n/a	£244,959	£40,772	£7.29m
	Mortgage arrears	n/a	£27,102	£20,647	£29.83m
	Rent arrears	n/a	£51,537	£34,338	£8.62m
	Rent to own	n/a	£48,733	£6,000	£54.69m
Others ⁴	n/a	£269,858	£67,701	£3.67m	
I1	Number of FTE staff				
	In-House	0	0	0	94.14
	External	2.50	2.50	2.50	211.07
	Number of Volunteer FTE staff				
In-House	0	0	0	0	
External	2.50	2.50	2.50	130.05	
I2	Local Authority Funding				
	In-House	£0	£0	£0	£4.1m
	External	£77,000	£77,000	£77,000	£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	141	327	1,992	111,231
	Total clients	141	-	206	59,641
	New clients	141	138	137	49,565
	Contacts by channel				
	Face-to-face	n/a	n/a	598	57,660
	Telephone	n/a	n/a	325	15,553
	Email	n/a	n/a	1,072	7,599
	Web	n/a	n/a	0	1,544
Webchat	n/a	n/a	0	0	

3. External: Western Isles Citizens Advice Service

4. Others include business debts and child support maintenance

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Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
A1	Referrals				
	Health	n/a	n/a	2	633
	Social Care	n/a	n/a	2	498
	Third Sector	n/a	n/a	0	1,118
	Other	n/a	n/a	9	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	31	-	1,186
	Council Tax arrears	n/a	30	-	2,949
	Credit, store and charge card debts	n/a	1	-	2,707
	Catalogue debts	n/a	3	-	871
	PPI	n/a	1	-	107
	Payday loan/high cost credit	n/a	1	-	571
	Unsecured personal loan (except payday loans)	n/a	20	-	1,551
Bank and building society overdrafts	n/a	30	-	1,117	
Mortgage arrears	n/a	2	-	198	
Rent arrears	n/a	20	-	1,722	
Other (Please specify)	n/a	-	-	2,740	
OP 1.1	Breakdown of debt strategy agreed with client				
	Sequestration	5	4	10	1,833
	Debt Arrangement Scheme	2	2	1	903
	Trust Deed	1	1	0	102
	Awaiting sequestration	1	0	5	547
	Token payments	7	12	12	1,917
	Pro rata offers	32	17	10	3,091
	Moratorium	6	0	2	389
	Debt written off	2	2	4	736
	Repayment plan	0	0	10	1,161
	Nil payments/offers	n/a	0	0	436
	Consolidation loan	n/a	0	0	28
	Mortgage to rent/shared equity	n/a	0	0	125
	Did not agree a debt strategy	n/a	92	92	2,103
	Still awaiting outcome	n/a	5	0	2,196
Other: please specify	85	0	-	757	
OC1	Financial gain				
	Verified	£74,339	£271,147.31	£243,928.91	£50.1m
	Unverified	-	-	£0	£50.5m