

Money Advice Performance Management Summary

Perth and Kinross 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 Perth and Kinross 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:



- Investment in the external service increased by 1% between 2014/15 and 2015/16, and remained steady at £207,089 between 2015/16 and 2016/17
- The number of new clients accessing the service decreased by 5% between 2014/15 and 2015/16, before increasing by 10% between 2015/16 and 2016/17 to 449
- The amount of debt owed by clients increased by 10% between 2014/15 and 2015/16, then by 5% between 2015/16 and 2016/17 to £8,160,870
- In 2016/17, 60% of clients were in employment or permanently retired, while 13% were unemployed and seeking work¹
- The average client financial gain for service users in 2016/17 was £1,951²

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

2. Calculated by dividing total financial gain by total clients

| Perth and Kinross | | | | | | |
|-------------------|--|--|---------|----------------|---------|------------------|
| Ref | Demographic | Categories | 2014/15 | 2015/16 | 2016/17 | Scotland 2016/17 |
| C2 | Sex | Male | 216 | 210 | 222 | 23,094 |
| | | Female | 214 | 236 | 227 | 27,304 |
| | | Don't know | 60 | 61 | 0 | 1,029 |
| | Age | 0-15 | - | 1 | 3 | 218 |
| | | 16-24 | - | 26 | 44 | 4,015 |
| | | 25-34 | - | 102 | 83 | 9,057 |
| | | 35-44 | - | 117 | 106 | 9,771 |
| | | 45-59 | - | 161 | 95 | 12,274 |
| | | 60-74 | - | 65 | 51 | 6,287 |
| | | 75+ | - | 8 | 29 | 4,860 |
| | | Not Recorded | 550 | 27 | 38 | 2,166 |
| | Ethnicity | White | 448 | 475 | 398 | 41,767 |
| | | Any Mixed or Multiple Ethnic Groups | 3 | 1 | 2 | 601 |
| | | Asian, Asian Scottish or Asian British | 5 | 9 | 9 | 2,253 |
| | | African | 0 | - | 0 | 1,315 |
| | | Caribbean or Black | 1 | 1 | 3 | 346 |
| | | Other Ethnic Group | 5 | 21 | 0 | 680 |
| | | Not Recorded | 28 | - | 37 | 4,559 |
| | Disability or long-term condition | Yes | 151 | 153 | 146 | 23,308 |
| | | No | 314 | 312 | 171 | 20,830 |
| | | Not Recorded | 25 | 42 | 132 | 5,366 |
| | Income | £6,000 or less | 82 | 75 | 55 | 13,325 |
| | | £6,001-£10,000 | 119 | 132 | 48 | 12,538 |
| | | £10,001-£15,000 | 122 | 99 | 92 | 8,372 |
| £15,001-£20,000 | | 69 | 54 | 66 | 4,683 | |
| £20,001-£25,000 | | 39 | 28 | 35 | 1,964 | |
| £25,001-£30,000 | | 14 | 7 | 17 | 1,131 | |
| £30,001-£40,000 | | 6 | 2 | 21 | 689 | |
| Over £40,000 | | 12 | 4 | 2 | 362 | |
| Not Recorded | | 27 | 106 | 113 | 5,685 | |
| Economic Status | Self employed | 57 | 43 | 31 | 1,301 | |
| | Employed full time | 130 | 148 | 138 | 7,646 | |
| | Employed part time | 81 | 90 | 65 | 5,726 | |
| | Looking after the home or family | 12 | 15 | 25 | 3,098 | |
| | Permanently retired from work | 36 | 32 | 25 | 4,796 | |
| | Unemployed and seeking work | 56 | 47 | 5 | 6,872 | |
| | At school | 0 | - | 5 | 619 | |
| | In further/higher education | 7 | 11 | 0 | 231 | |
| | Gov't work or training scheme | 0 | 1 | 8 | 141 | |
| | Permanently sick or disabled | 73 | 92 | 0 | 15,605 | |
| | Unable to work because of short-term illness or injury | 0 | - | - ³ | 1,107 | |
| | Other | 13 | 18 | 76 | 1,501 | |
| | Don't know | 25 | 10 | 8 | 2,921 | |

3. Included in 'unable to work because of short-term illness or injury'

| Perth and Kinross | | | | | | |
|-------------------|------------------------------------|--|---------|---------|--------------|------------------|
| Ref | Demographic | Categories | 2014/15 | 2015/16 | 2016/17 | Scotland 2016/17 |
| C2 | Housing Tenure | Owner occupied | 94 | 94 | 90 | 8,720 |
| | | Social rented | 193 | 219 | 183 | 25,651 |
| | | Private rented | 111 | 122 | 111 | 7,153 |
| | | Other | 68 | 57 | 43 | 7,113 |
| | | Don't know | 24 | 15 | 22 | 2,777 |
| | Household Composition ⁴ | Single adult (non pensioner) | 188 | 211 | 155 | 23,194 |
| | | Single pensioner | n/a | n/a | ⁵ | 620 |
| | | Single parent (one or more children) | - | 112 | 73 | 7,818 |
| | | Family (two adults, and one or more children) | 107 | 74 | 114 | 6,815 |
| | | Adult family (two or more non-pensioners, and no children) | 165 | 89 | 80 | 6,507 |
| | | Older adult family (contains at least one pensioner) | n/a | n/a | 0 | 462 |
| | | Don't know | 30 | 21 | 27 | 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. Included in 'single adult' category

| Perth and Kinross | | | | | |
|----------------------|--|---------------|---------------|------------|------------------|
| Ref | Indicator | 2014/15 | 2015/16 | 2016/17 | Scotland 2016/17 |
| C1 | Number of money advice services in the LA area | | | 6 | |
| | In-house | 0 | 0 | 0 | 20 |
| | Externally funded | 1 | 1 | 1 | 76 |
| | Case management system/s | n/a | n/a | PG Debt | - |
| C3 | Amount of debt owed by client | £7,035,937.73 | £7,855,295.47 | £8,160,870 | £231.6m |
| | Benefit overpayment | n/a | £268,974.51 | £132,592 | £10.47m |
| | Council Tax arrears | n/a | £475,635.66 | £615,250 | £20.75m |
| | Utility arrears | n/a | £108,422.36 | £84,126 | £4.4m |
| | Credit, store and charge debts | n/a | £1,246,102 | £1,374,729 | £40.7m |
| | Catalogue | n/a | £69,462.13 | £92,856 | £5.45m |
| | Unsecured personal loan | n/a | £854,738.68 | £829,676 | £27.48m |
| | Payday loan high cost credit | n/a | £73,841.16 | £49,372 | £3.56m |
| | Overdrafts | n/a | £509,788.05 | £187,574 | £7.29m |
| | Mortgage arrears | n/a | £689,498.99 | £957,099 | £29.83m |
| | Rent arrears | n/a | £259,148.49 | £366,289 | £8.62m |
| | Rent to own | n/a | £80,758.74 | £103,239 | £54.69m |
| Others ⁷ | n/a | £3,218,924.70 | £3,368,068 | £3.67m | |
| I1 | Number of FTE staff | | | | |
| | In-House | 0 | 0 | 0 | 94.14 |
| | External | 5.50 | 5 | 3.50 | 211.07 |
| | Number of Volunteer FTE staff | | | | |
| In-House | 0 | 0 | 0 | 0 | |
| External | 0 | - | 1 | 130.05 | |
| I2 | Local Authority Funding | | | | |
| | In-House | £0 | £0 | £0 | £4.1m |
| | External | £204,989 | 207,089 | £207,089 | £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 | 769 | 773 | 2,118 | 111,231 |
| | Total clients | 546 | - | 844 | 59,641 |
| | New clients | 419 | 398 | 449 | 49,565 |
| A1 | Contacts by channel | | | | |
| | Face-to-face | n/a | n/a | 781 | 57,660 |
| | Telephone | n/a | n/a | 155 | 15,553 |
| | Email | n/a | n/a | 151 | 7,599 |
| | Web | n/a | n/a | - | 1,544 |
| | Webchat | n/a | n/a | - | 0 |

6. External: CAB

7. Includes telephone and TV debt, student loan debt, business debt, Income Tax/PAYE/NI, housing repairs, child maintenance, legal fees etc.

| Perth and Kinross | | | | | |
|---|---|---------------|------------|------------|------------------|
| Ref | Indicator | 2014/15 | 2015/16 | 2016/17 | Scotland 2016/17 |
| A1 | Referrals | | | | |
| | Health | n/a | n/a | - | 633 |
| | Social Care | n/a | n/a | - | 498 |
| | Third Sector | n/a | n/a | 8 | 1,118 |
| | Other | n/a | n/a | 18 | 4,678 |
| | Open SNSIAP cases | | | | |
| | Type I | - | - | - | 2,581 |
| | Type II | - | 294 | 196 | 5,197 |
| | Type III | - | - | - | 1,604 |
| | Closed SNSIAP cases | | | | |
| | Type I | - | - | - | 3,499 |
| | Type II | - | 261 | 294 | 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 | |
| OP 1.1 | Breakdown of debt strategy agreed with client | | | | |
| | Sequestration | 94 | 47 | 50 | 1,833 |
| | Debt Arrangement Scheme | 28 | 12 | 25 | 903 |
| | Trust Deed | 1 | - | 1 | 102 |
| | Awaiting sequestration | 0 | - | 2 | 547 |
| | Token payments | 8 | 4 | 10 | 1,917 |
| | Pro rata offers | 6 | 10 | 38 | 3,091 |
| | Moratorium | 0 | - | - | 389 |
| | Debt written off | 5 | 10 | 3 | 736 |
| | Repayment plan | 0 | - | - | 1,161 |
| | Nil payments/offers | n/a | - | - | 436 |
| | Consolidation loan | n/a | - | - | 28 |
| | Mortgage to rent/shared equity | n/a | 4 | - | 125 |
| | Did not agree a debt strategy | n/a | - | 155 | 2,103 |
| Still awaiting outcome | n/a | - | 186 | 2,196 | |
| Other: please specify | 20 | n/a | - | 757 | |
| OC1 | Financial gain | | | | |
| | Verified | £2,111,669.82 | £1,591,408 | £1,646,900 | £50.1m |
| | Unverified | - | - | - | £50.5m |