

# Money Advice Performance Management Summary

## Scottish Borders 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 Scottish Borders 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 has remained steady across the three years at £106,000
- 81% of clients accessing the service in 2016/17 had an annual household income of less than £20,000
- 62% of clients accessing the service in 2016/17 were in employment or permanently retired, while 10% were unemployed and seeking work

Scottish Borders						
Ref	Demographic	Categories	2014/15	2015/16	2016/17	Scotland 2016/17
C2	Sex	Male	334	340	324	23,094
		Female	426	405	276	27,304
		Don't know	12	10	0	1,029
	Age	0-15	1	0	-	218
		16-24	60	56	-	4,015
		25-34	140	137	-	9,057
		35-44	172	127	-	9,771
		45-59	232	255	-	12,274
		60-74	115	106	-	6,287
		75+	4	21	-	4,860
		Not Recorded	48	53	-	2,166
	Ethnicity	White	1,344	639	439	41,767
		Any Mixed or Multiple Ethnic Groups	3	9	0	601
		Asian, Asian Scottish or Asian British	8	9	7	2,253
		African	0	3	0	1,315
		Caribbean or Black	0	8	0	346
		Other Ethnic Group	2	87	31	680
		Not Recorded	87	-	123	4,559
	Disability or long-term condition	Yes	98	246	246	23,308
		No	167	344	344	20,830
		Not Recorded	-	165	165	5,366
	Income	£6,000 or less	65	30	90	13,325
		£6,001-£10,000	54	36	100	12,538
		£10,001-£15,000	58	51	166	8,372
£15,001-£20,000		42	29	112	4,683	
£20,001-£25,000		21	24	42	1,964	
£25,001-£30,000		13	12	45	1,131	
£30,001-£40,000		4	3	15	689	
Over £40,000		5	0	7	362	
Not Recorded		509	-	23	5,685	
Economic Status	Self employed	54	47	36	1,301	
	Employed full time	179	155	190	7,646	
	Employed part time	115	95	110	5,726	
	Looking after the home or family	26	24	13	3,098	
	Permanently retired from work	63	78	35	4,796	
	Unemployed and seeking work	122	134	60	6,872	
	At school	0	0	17	619	
	In further/higher education	7	9	0	231	
	Gov't work or training scheme	0	0	0	141	
	Permanently sick or disabled	90	105	0	15,605	
	Unable to work because of short-term illness or injury	33	30	104	1,107	
	Other	13	16	35	1,501	
	Don't know	70	62	0	2,921	

Scottish Borders						
Ref	Demographic	Categories	2014/15	2015/16	2016/17	Scotland 2016/17
C2	Housing Tenure	Owner occupied	124	114	97	8,720
		Social rented	298	302	298	25,651
		Private rented	176	174	143	7,153
		Other	67	67	62	7,113
		Don't know	107	-	0	2,777
	Household Composition <sup>1</sup>	Single adult (non pensioner)	208	195	-	23,194
		Single pensioner	n/a	n/a	-	620
		Single parent (one or more children)	41	80	-	7,818
		Family (two adults, and one or more children)	148	35	-	6,815
		Adult family (two or more non-pensioners, and no children)	223	138	-	6,507
		Older adult family (contains at least one pensioner)	n/a	n/a	-	462
		Don't know	152	-	-	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.

Scottish Borders					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
C1	Number of money advice services in the LA area			2	
	In-house	0	0	0	20
	Externally funded	1	1	1	76
	Case management system/s	n/a	n/a	PG Debt, CASTLE	-
C3	Amount of debt owed by client	£6,109,240.39	£4,519,800	-	£231.6m
	Benefit overpayment	n/a	£344,800	-	£10.47m
	Council Tax arrears	n/a	£177,400	-	£20.75m
	Utility arrears	n/a	£62,300	-	£4.4m
	Credit, store and charge debts	n/a	£908,000	-	£40.7m
	Catalogue	n/a	£89,400	-	£5.45m
	Unsecured personal loan	n/a	£276,000	-	£27.48m
	Payday loan high cost credit	n/a	£40,700	-	£3.56m
	Overdrafts	n/a	£203,000	-	£7.29m
	Mortgage arrears	n/a	£42,800	-	£29.83m
	Rent arrears	n/a	£157,900	-	£8.62m
	Rent to own	n/a	£35,700	-	£54.69m
	Others	n/a	£2,181,800 <sup>3</sup>	-	£3.67m
I1	Number of FTE staff				
	In-House	0	0	0	94.14
	External	4	2.80	2.80	211.07
	Number of Volunteer FTE staff				
In-House	0	0	0	0	
External	6	3.80	3.80	130.05	
I2	Local Authority Funding				
	In-House	£0	£0	£0	£4.1m
	External	£106,000	£106,000	£106,000	£7.62m
	Other Sources of Funding				
	Scottish Legal Aid Board	n/a	n/a	£29,000	£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	
Citizens Advice Scotland	n/a	n/a	£10,000		
A1	Volume				
	Contacts	-	2,985	-	111,231
	Total clients	-	-	-	59,641
	New clients	771	755	-	49,565
	Contacts by channel				
	Face-to-face	n/a	n/a	-	57,660
	Telephone	n/a	n/a	-	15,553
	Email	n/a	n/a	-	7,599
	Web	n/a	n/a	-	1,544
	Webchat	n/a	n/a	-	0

3. Others include: telephone, student, business, income tax, fines, child support, other housing, satellite TV and other loans.

Scottish Borders					
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	-	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	189	-	1,186
	Council Tax arrears	n/a	191	-	2,949
	Credit, store and charge card debts	n/a	195	-	2,707
	Catalogue debts	n/a	84	-	871
	PPI	n/a	28	-	107
	Payday loan/high cost credit	n/a	37	-	571
Unsecured personal loan (except payday loans)	n/a	152	-	1,551	
Bank and building society overdrafts	n/a	162	-	1,117	
Mortgage arrears	n/a	38	-	198	
Rent arrears	n/a	187	-	1,722	
Other (Please specify)	n/a	109	-	2,740	
OP 1.1	Breakdown of debt strategy agreed with client				
	Sequestration	23	8	30	1,833
	Debt Arrangement Scheme	10	5	3	903
	Trust Deed	1	0	4	102
	Awaiting sequestration	7	15	3	547
	Token payments	18	9	26	1,917
	Pro rata offers	55	25	114	3,091
	Moratorium	3	0	0	389
	Debt written off	0	2	0	736
	Repayment plan	55	25	0	1,161
	Nil payments/offers	n/a	3	4	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	64	-	2,103
	Still awaiting outcome	n/a	50	281	2,196
Other: please specify	48	n/a	135	757	
OC1	Financial gain				
	Verified	£1,734,829.17	£576,000	£694,044	£50.1m
	Unverified	-	-	-	£50.5m