

# Money Advice Performance Management Summary

## South Lanarkshire 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 South Lanarkshire 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 internal service remained steady between 2014/15 and 2016/17, before decreasing by 5% between 2015/16 and 2016/17 to £710,530
- External service funding remained constant across all three years at £153,376
- The number of new clients accessing the service fell by 10% between 2014/15 and 2015/16, before increasing by 65% from 2015/16 to 2016/17 to 2,154
- In 2014/15, 85% of clients had an annual household income of less than £20,000, which rose to 89% of clients in both 2015/16 and 2016/17
- 48% of clients accessing the service in 2016/17 were in employment or permanently retired, while 12% were unemployed and seeking work

South Lanarkshire						
Ref	Demographic	Categories	2014/15	2015/16	2016/17	Scotland 2016/17
C2	Sex	Male	519	490	582	23,094
		Female	746	682	773	27,304
		Don't know <sup>1</sup>	161	142	109	1,029
	Age <sup>2</sup>	0-15	0	0	0	218
		16-24	32	15	25	4,015
		25-34	143	140	75	9,057
		35-44	73	62	79	9,771
		45-59	119	104	114	12,274
		60-74	53	35	45	6,287
		75+	12	9	27	4,860
		Not Recorded	10	7	3	2,166
	Ethnicity <sup>3</sup>	White	1,339	1,231	1,294	41,767
		Any Mixed or Multiple Ethnic Groups	2	2	2	601
		Asian, Asian Scottish or Asian British	13	10	17	2,253
		African	1	5	7	1,315
		Caribbean or Black	0	3	0	346
		Other Ethnic Group	3	38	8	680
		Not Recorded	67	25	36	4,559
	Disability or long-term condition <sup>4</sup>	Yes	542	526	596	23,308
		No	872	763	46	20,830
		Not Recorded	12	25	22	5,366
	Income <sup>5</sup>	£6,000 or less	379	308	358	13,325
		£6,001-£10,000	324	290	281	12,538
		£10,001-£15,000	290	260	243	8,372
		£15,001-£20,000	195	148	153	4,683
		£20,001-£25,000	93	60	70	1,964
		£25,001-£30,000	58	39	34	1,131
		£30,001-£40,000	38	14	18	689
Over £40,000		19	3	4	362	
Not Recorded		30	192	203	5,685	

1. Recorded as 'couples'
2. Does not include data from internal service
3. Does not include data from Clydesdale CAB
4. Does not include data from Clydesdale CAB
5. Does not include data from Clydesdale CAB

South Lanarkshire						
Ref	Demographic	Categories	2014/15	2015/16	2016/17	Scotland 2016/17
C2	Economic Status <sup>6</sup>	Self employed	53	50	43	1,301
		Employed full time	385	303	277	7,646
		Employed part time	242	245	214	5,726
		Looking after the home or family	75	80	92	3,098
		Permanently retired from work	102	87	116	4,796
		Unemployed and seeking work	175	121	156	6,872
		At school	0	2	0	619
		In further/higher education	7	24	27	231
		Gov't work or training scheme	1	6	0	141
		Permanently sick or disabled	65	301	374	15,605
		Unable to work because of short-term illness or injury	7	7	14	1,107
		Other	36	10	39	1,501
		Don't know	285	78	12	2,921
C2	Housing Tenure <sup>7</sup>	Owner occupied	363	269	275	8,720
		Social rented	739	648	746	25,651
		Private rented	184	195	195	7,153
		Other	128	121	130	7,113
		Don't know	12	81	18	2,777
C2	Household Composition <sup>8,9</sup>	Single adult (non pensioner)	694	138	700	23,194
		Single pensioner	n/a	n/a	15	620
		Single parent (one or more children)	26	50	281	7,818
		Family (two adults, and one or more children)	225	75	168	6,815
		Adult family (two or more non-pensioners, and no children)	454	29	142	6,507
		Older adult family (contains at least one pensioner)	n/a	n/a	18	462
		Don't know	27	80	40	5,472

6. Does not include data from Clydesdale CAB

7. Does not include data from Clydesdale CAB

8. Until 2016/17, MAPMF did not separate 'single pensioner' from the 'single adult' category, nor 'older adult family' from the 'adult family' category.

9. Does not include data from Clydesdale CAB

South Lanarkshire					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
C1	Number of money advice services in the LA area			10	
	In-house	1	1	1	20
	Externally funded	4	4	4	76
C1	Case management system/s	n/a	n/a	Merchant Software case recording system, PG Debt, CASTLE	-
C3	Amount of debt owed by client	£18,869,526	£15,887,077.70	£17,898,856.13	£231.6m
	Benefit overpayment	n/a	£869,229.33	£1,107,552.91	£10.47m
	Council Tax arrears	n/a	£1,794,059.76	£1,763,999.70	£20.75m
	Utility arrears	n/a	£415,906.46	£533,111.45	£4.4m
	Credit, store and charge debts	n/a	£2,898,040.75	£2,970,474.58	£40.7m
	Catalogue	n/a	£430,170.01	£380,549.38	£5.45m
	Unsecured personal loan	n/a	£2,324,223.87	£2,135,948.05	£27.48m
	Payday loan high cost credit	n/a	£448,982.94	£384,714.39	£3.56m
	Overdrafts	n/a	£476,447.73	£342,098.35	£7.29m
	Mortgage arrears	n/a	£1,391,999.96	£1,220,727.74	£29.83m
	Rent arrears	n/a	£376,545.76	£486,143.52	£8.62m
	Rent to own	n/a	£366,242	£285,910.91	£54.69m
Others <sup>11</sup>	n/a	£4,095,229.13	£6,287,625.15	£3.67m	
I1	Number of FTE staff				
	In-House	13.50	13.50	15.50	94.14
	External	5	5	6.10	211.07
	Number of Volunteer FTE staff				
In-House	0	0	0	0	
External	12	16	7.70	130.05	
I2	Local Authority Funding				
	In-House	£715,530	£715,530	£710,530	£4.1m
	External	£153,376	£153,376	£153,376	£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	

10. Internal: Money Matters Advice Service; external: Hamilton CAB, Clydesdale CAB, East Kilbride CAB, Rutherglen CAB

11. Includes business debts, childcare arrears, fines, Income Tax, legal costs, maintenance/child support, other housing costs etc.

South Lanarkshire					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
A1	Volume				
	Contacts	2,916	2,971	2,129 <sup>12</sup>	111,231
	Total clients	2,829	-	4,335	59,641
	New clients	1,426	1,306	2,154	49,565
	Contacts by channel <sup>13</sup>				
	Face-to-face	n/a	n/a	472	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
	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	-	275	-	2,581
	Type II	2,728	1,767	1,672	5,197
	Type III	-	-	-	1,604
	Closed SNSIAP cases				
Type I	-	-	776	3,499	
Type II	1,040	0	1,295	5,209	
Type III	-	943	25	3,294	
First reason for contacting agency <sup>14</sup>					
Benefit overpayment	n/a	-	3	1,186	
Council Tax arrears	n/a	-	5	2,949	
Credit, store and charge card debts	n/a	-	33	2,707	
Catalogue debts	n/a	-	17	871	
PPI	n/a	-	0	107	
Payday loan/high cost credit	n/a	-	16	571	
Unsecured personal loan (except payday loans)	n/a	-	20	1,551	
Bank and building society overdrafts	n/a	-	8	1,117	
Mortgage arrears	n/a	-	-	198	
Rent arrears	n/a	-	15	1,722	
Other (Please specify)	n/a	-	5	2,740	

12. Does not include data from internal service

13. Includes data from Hamilton CAB and Rutherglen CAB only

14. Includes data for Rutherglen CAB only

South Lanarkshire					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
OP 1.1	Breakdown of debt strategy agreed with client				
	Sequestration	157	180	144	1,833
	Debt Arrangement Scheme	131	105	96	903
	Trust Deed	2	2	4	102
	Awaiting sequestration	7	55	45	547
	Token payments	85	309	322	1,917
	Pro rata offers	5	189	182	3,091
	Moratorium	6	96	29	389
	Debt written off	3	49	46	736
	Repayment plan	62	0	0	1,161
	Nil payments/offers	n/a	0	1	436
	Consolidation loan	n/a	3	0	28
	Mortgage to rent/shared equity	n/a	0	16	125
	Did not agree a debt strategy	n/a	73	118	2,103
	Still awaiting outcome	n/a	280	310	2,196
Other: please specify	105	47	64	757	
OC1	Financial gain				
	Verified	-	-	-	£50.1m
	Unverified	-	-	-	£50.5m