

Money Advice Performance Management Summary

Stirling 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 Stirling 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 increased by 20% between 2014/15 and 2015/16, before decreasing by 20% between 2015/16 and 2016/17 to £96,298
- The number of people contacting the service increased by 35% between 2015/16 and 2016/17
- In 2016/17, 36% of clients were in employment or permanently retired, while 27% were unemployed and seeking work¹
- The average client financial gain for service users in 2016/17 was £5,656²



Case Study

Stirling's money advice service helped a couple to successfully apply for Sequestration, in order to deal with mortgage shortfalls, resulting in the write off of around £39,000 and £60,000 in debt.

The couple were originally referred to the service by Shelter in May 2015. One had debt totalling £60,000, while the other had debt totalling £40,000. The majority of both clients' debt was made up of a mortgage shortfall from properties they had previously owned. Only one of the clients was in paid employment, while the other was unfit for work and claiming benefits. Benefit checks were completed for both clients, and showed no further entitlement.

An advisor discussed all available debt solutions with the clients, and they opted

1. Excluding 'Don't Know' category from analysis
2. Calculated by dividing total financial gain by total clients

for Sequestration. Though the application fee of £200 each was initially difficult to gather, both clients were able to obtain the money via contributions from family members and savings. Both applications were made under the Full Administration process, due to the level of their debts being over £17,000. The applications were awarded and the total debts written off were £38,631.86 and £59,697.75.

The clients left feeling very happy that they could finally draw a line under their debts, and were excited for the future.

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Ref	Demographic	Categories	2014/15	2015/16	2016/17	Scotland 2016/17
C2	Sex	Male	46	73	79	23,094
		Female	94	153	169	27,304
		Don't know	0	1	1	1,029
	Age	0-15	0	0	0	218
		16-24	6	16	16	4,015
		25-34	9	27	38	9,057
		35-44	21	35	50	9,771
		45-59	38	68	72	12,274
		60-74	14	20	14	6,287
		75+	3	5	1	4,860
		Not Recorded	49	56	58	2,166
	Ethnicity	White	113	159	154	41,767
		Any Mixed or Multiple Ethnic Groups	0	0	0	601
		Asian, Asian Scottish or Asian British	1	1	0	2,253
		African	0	0	0	1,315
		Caribbean or Black	1	0	0	346
		Other Ethnic Group	0	1	1	680
		Not Recorded	25	66	94	4,559
	Disability or long-term condition	Yes	-	6	12	23,308
		No	-	221	237	20,830
		Not Recorded	-	-	0	5,366
	Income	£6,000 or less	4	-	0	13,325
		£6,001-£10,000	8	-	0	12,538
		£10,001-£15,000	3	1	0	8,372
£15,001-£20,000		4	1	0	4,683	
£20,001-£25,000		2	-	0	1,964	
£25,001-£30,000		0	1	0	1,131	
£30,001-£40,000		0	-	0	689	
Over £40,000		0	-	0	362	
Not Recorded		92	224	249	5,685	
Economic Status	Self employed	5	6	9	1,301	
	Employed full time	12	41	39	7,646	
	Employed part time	5	14	21	5,726	
	Looking after the home or family	4	0	7	3,098	
	Permanently retired from work	5	17	7	4,796	
	Unemployed and seeking work	16	38	55	6,872	
	At school	0	0	0	619	
	In further/higher education	0	0	0	231	
	Gov't work or training scheme	0	2	0	141	
	Permanently sick or disabled	0	35	37	15,605	
	Unable to work because of short-term illness or injury	3	5	- ³	1,107	
	Other	42	21	26	1,501	
	Don't know	48	48	48	2,921	

3. Included in 'permanently sick or disabled' category, as cannot be separated

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Ref	Demographic	Categories	2014/15	2015/16	2016/17	Scotland 2016/17
C2	Housing Tenure	Owner occupied	26	37	22	8,720
		Social rented	60	104	116	25,651
		Private rented	10	21	33	7,153
		Other	6	5	4	7,113
		Don't know	38	60	74	2,777
	Household Composition ⁴	Single adult (non pensioner)	27	46	60	23,194
		Single pensioner	n/a	n/a	-	620
		Single parent (one or more children)	16	25	30	7,818
		Family (two adults, and one or more children)	14	17	18	6,815
		Adult family (two or more non-pensioners, and no children)	10	47	32	6,507
		Older adult family (contains at least one pensioner)	n/a	n/a	-	462
		Don't know	73	92	109	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.

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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			5	
	In-house	1	1	1	20
	Externally funded	0	0	0	76
	Case management system/s	n/a	n/a	AdvicePro	-
C3	Amount of debt owed by client	£179,958.06	£3,350,074	£929,130.66	£231.6m
	Benefit overpayment	n/a	£153,006.48	£21,418.68	£10.47m
	Council Tax arrears	n/a	£391,594.11	£132,424.98	£20.75m
	Utility arrears	n/a	£159,300.22	£45,370.29	£4.4m
	Credit, store and charge debts	n/a	£558,316.57	£171,426.17	£40.7m
	Catalogue	n/a	£304,435.17	£16,210.07	£5.45m
	Unsecured personal loan	n/a	£485,551.92	£159,988.53	£27.48m
	Payday loan high cost credit	n/a	£207,647.15	£22,095.38	£3.56m
	Overdrafts	n/a	£511,858.59	£16,207.20	£7.29m
	Mortgage arrears	n/a	£4,658.17	£175,143.58	£29.83m
	Rent arrears	n/a	£139,966.57	£27,898.03	£8.62m
	Rent to own	n/a	£7,647.00	£3,000	£54.69m
Others ⁶	n/a	£426,092.17	£137,947.75	£3.67m	
I1	Number of FTE staff				
	In-House	3	4	6.5	94.14
	External	0	0	0	211.07
	Number of Volunteer FTE staff				
In-House	0	0	0	0	
External	-	-	0	130.05	
I2	Local Authority Funding				
	In-House	£100,000	£119,000	£96,298	£4.1m
	External	£0	£0	£0	£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	
European Social Fund	n/a	n/a	£51,608	-	
A1	Volume				
	Contacts	-	227	309	111,231
	Total clients	-	-	260	59,641
	New clients	-	-	-	49,565
	Contacts by channel				
	Face-to-face	n/a	n/a	35	57,660
	Telephone	n/a	n/a	79	15,553
	Email	n/a	n/a	189	7,599
	Web	n/a	n/a	1	1,544
	Webchat	n/a	n/a	0	0

5. Internal: Advice Stirling

6. Includes Income Tax and NI debt, Inland Revenue etc.

Stirling					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
A1	Referrals				
	Health	n/a	n/a	3	633
	Social Care	n/a	n/a	15	498
	Third Sector	n/a	n/a	20	1,118
	Other	n/a	n/a	271 ⁷	4,678
	Open SNSIAP cases				
	Type I	-	0	0	2,581
	Type II	114	-	52	5,197
	Type III	26	-	15	1,604
	Closed SNSIAP cases				
	Type I	-	0	0	3,499
	Type II	-	-	178	5,209
	Type III	-	-	8	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	

7. Includes referral by Housing and Homelessness, Revenues and Benefits, Scottish Welfare Fund, Employability, Job Centre, self-referral, and referral by friends and family

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Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
OP 1.1	Breakdown of debt strategy agreed with client				
	Sequestration	-	24	23	1,833
	Debt Arrangement Scheme	-	22	24	903
	Trust Deed	-	0	8	102
	Awaiting sequestration	-	2	0	547
	Token payments	-	7	12	1,917
	Pro rata offers	-	3	12	3,091
	Moratorium	-	4	5	389
	Debt written off	-	10	7	736
	Repayment plan	-	5	9	1,161
	Nil payments/offers	n/a	0	-	436
	Consolidation loan	n/a	0	1	28
	Mortgage to rent/shared equity	n/a	7	6	125
	Did not agree a debt strategy	n/a	-	7	2,103
	Still awaiting outcome	n/a	3	-	2,196
Other: please specify ⁸	-	164	89	757	
OC1	Financial gain				
	Verified	£764,878.38	£1,713,736.37	£1,470,498.16	£50.1m
	Unverified	-	-	-	£50.5m

8. Include budgeting advice, equity release, negotiation with creditors, re-mortgaging, sale of assets, unable to discuss as lost contact with client etc.