

Money Advice Performance Management Summary

# Dumfries & Galloway 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 Dumfries and Galloway 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:



- Funding for the internal service decreased by 25% between 2014/15 and 2015/16, before the service was closed in 2016/17
- External service funding has remained steady across the three years at £125,000
- 33% of clients accessing the service in 2014/15 had a disability or long-term condition, rising to 40% in 2015/16 and then 60% of clients in 2016/17
- In 2016/17, 83% of clients accessed the services face-to-face, 12% via the telephone, and 5% via email
- The average client financial gain for service users in 2016/17 was £1,363<sup>1</sup>



### Case Study

***Dumfries and Galloway CAB helped a retired widow successfully apply for the Debt Arrangement Scheme in order to repay her £8,200 council tax debt.***

The client, a widow aged 73 years old who is living with her unemployed daughter, approached the CAB after receiving a citation for sequestration action for £8,200 in council tax arrears.

An advisor reviewed the client's finances and discussed the implementation of a budgeting plan, determining that the client could afford to repay the council tax debt within three years. It was decided that the client would apply for a Debt

1. Calculated by dividing total financial gain by total clients

Payment Programme under the Debt Arrangement Scheme (DAS), which would stop the sequestration action and protect her home. An advisor also agreed to represent the client at the court hearing to ask for a continuation of the sequestration action to allow time to apply for DAS. An eight-week continuation was agreed, following which the DAS was approved and any action dismissed.

Dumfries & Galloway						
Ref	Demographic	Categories	2014/15	2015/16	2016/17	Scotland 2016/17
C2	Sex	Male	232	330	338	23,094
		Female	324	334	346	27,304
		Don't know <sup>2</sup>	240	238	178	1,029
	Age <sup>3</sup>	0-15	0	0	0	218
		16-24	79	74	87	4,015
		25-34	218	192	177	9,057
		35-44	172	145	168	9,771
		45-59	313	329	302	12,274
		60-74	97	83	88	6,287
		75+	25	79	40	4,860
		Not Recorded	-	0	0	2,166
	Ethnicity	White	870	874	822	41,767
		Any Mixed or Multiple Ethnic Groups	0	0	5	601
		Asian, Asian Scottish or Asian British	5	9	6	2,253
		African	0	0	0	1,315
		Caribbean or Black	1	0	1	346
		Other Ethnic Group	17	19	18	680
		Not Recorded	0	0	10	4,559
	Disability or long-term condition	Yes	261	333	507	23,308
		No	532	515	347	20,830
		Not Recorded	3	54	8	5,366
	Income	£6,000 or less	175	238	265	13,325
		£6,001-£10,000	162	171	181	12,538
£10,001-£15,000		205	209	191	8,372	
£15,001-£20,000		117	122	116	4,683	
£20,001-£25,000		73	54	56	1,964	
£25,001-£30,000		38	37	31	1,131	
£30,001-£40,000		18	21	18	689	
Over £40,000		8	4	4	362	
Not Recorded		0	46	0	5,685	
Economic Status	Self employed	64	76	69	1,301	
	Employed full time	313	246	242	7,646	
	Employed part time	130	145	130	5,726	
	Looking after the home or family	30	22	31	3,098	
	Permanently retired from work	71	96	84	4,796	
	Unemployed and seeking work	117	101	81	6,872	
	At school	0	0	0	619	
	In further/higher education	16	17	9	231	
	Gov't work or training scheme	0	1	0	141	
	Permanently sick or disabled	145	190	204	15,605	
	Unable to work because of short-term illness or injury	7	0	0	1,107	
	Other	11	8	12	1,501	
	Don't know	0	0	0	2,921	

2. Dumfries and Galloway CAB records couples under 'Don't know'

3. Recording for age ranges for 60+ are approximate as Dumfries and Galloway CAB uses different age bands

Dumfries & Galloway						
Ref	Demographic	Categories	2014/15	2015/16	2016/17	Scotland 2016/17
	Housing Tenure	Owner occupied	259	230	197	8,720
		Social rented	293	338	348	25,651
		Private rented	216	207	181	7,153
		Other	117	127	136	7,113
		Don't know	19	0	0	2,777
	Household Composition <sup>4 5</sup>	Single adult (non pensioner)	398	440	449	23,194
		Single pensioner	n/a	n/a	-	620
		Single parent (one or more children)	120	91	98	7,818
		Family (two adults, and one or more children)	195	151	146	6,815
		Adult family (two or more non-pensioners, and no children)	171	220	163	6,507
Older adult family (contains at least one pensioner)	n/a	n/a	-	462		
Don't know	20	0	6	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. Dumfries and Galloway CAB do not distinguish between pensioner and non-pensioner households

Dumfries & Galloway					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
C1	Number of money advice services in the LA area			7	
	In-house	1	1 <sup>6</sup>	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 <sup>4</sup>	£13,573,604.82	£10,734,156.18	£12,487,271	£231.6m
	Benefit overpayment	n/a	£542,643.78	£524,527	£10.47m
	Council Tax arrears	n/a	£692,700.44	£577,794	£20.75m
	Utility arrears	n/a	£159,924.44	£154,354	£4.4m
	Credit, store and charge debts Catalogue	n/a	£2,729,291.88	£2,983,826	£40.7m
	Unsecured personal loan	n/a	£312,946.96	£348,316	£5.45m
	Payday loan high cost credit	n/a	£2,093,829.20	£1,827,880	£27.48m
	Overdrafts	n/a	£122,466.56	£112,435	£3.56m
	Mortgage arrears	n/a	£652,360.11	£533,173	£7.29m
	Rent arrears	n/a	£1,099,309	£2,364,295	£29.83m
	Rent to own	n/a	£196,336.37	£163,121	£8.62m
	Others <sup>8</sup>	n/a	£106,670	£223,628	£54.69m
		n/a	£2,025,677.44	£2,673,922	£3.67m
I1	Number of FTE staff				
	In-House	2	1	0	94.14
	External	3.40	3.40	3.40	211.07
	Number of Volunteer FTE staff				
In-House	0	0	0	0	
External	0.40	0.60	0.30	130.05	
I2	Local Authority Funding				
	In-House	£38,160	£28,726	£0	£4.1m
	External	£125,000	£125,000	£125,000	£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	3,432	4,307	4,073	111,231
	Total clients	847	-	862	59,641
	New clients	524	610	505	49,565

6. In-house service ended on 31.03.16

7. External: Dumfries and Galloway CAB

8. Includes Income Tax, business debts, child maintenance etc.

Dumfries & Galloway					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
A1	Contacts by channel				
	Face-to-face	n/a	n/a	3,376	57,660
	Telephone	n/a	n/a	478	15,553
	Email	n/a	n/a	219	7,599
	Web	n/a	n/a	0	1,544
	Webchat	n/a	n/a	0	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	20	-	-	2,581
	Type II	51	8	-	5,197
	Type III	0	-	-	1,604
	Closed SNSIAP cases				
	Type I	0	-	-	3,499
	Type II	180	95	-	5,209
	Type III	0	-	-	3,294
	First reason for contacting agency				
	Benefit overpayment	n/a	151	125	1,186
	Council Tax arrears	n/a	327	266	2,949
	Credit, store and charge card debts	n/a	338	351	2,707
	Catalogue debts	n/a	155	142	871
	PPI	n/a	36	0	107
	Payday loan/high cost credit	n/a	67	90	571
	Unsecured personal loan (except payday loans)	n/a	269	248	1,551
Bank and building society overdrafts	n/a	182	139	1,117	
Mortgage arrears	n/a	70	38	198	
Rent arrears	n/a	319	304	1,722	
Other (Please specify) <sup>9</sup>	n/a	0	370	2,740	

9. Includes utilities, hire purchase, business debt, Income Tax, court fines, child maintenance, water and sewage etc.

Dumfries & Galloway					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
OP 1.1	Breakdown of debt strategy agreed with client				
	Sequestration	96	53	81	1,833
	Debt Arrangement Scheme	123	99	93	903
	Trust Deed	1	2	4	102
	Awaiting sequestration	41	25	42	547
	Token payments	151	170	135	1,917
	Pro rata offers	56	57	55	3,091
	Moratorium	4	7	11	389
	Debt written off	4	9	13	736
	Repayment plan	32	2	0	1,161
	Nil Payments/offers	n/a	17	16	436
	Consolidation loan	n/a	0	0	28
	Mortgage to rent/shared equity	n/a	4	2	125
	Did not agree a debt strategy	198	377	341	2,103
	Still awaiting outcome	41	74	69	2,196
Other: please specify	122	0	-	757	
OC1	Financial gain				
	Verified <sup>4</sup>	£1,045,853.03	£436,643	£1,175,113	£50.1m
	Unverified	-	-	£0	£50.5m