

# Money Advice Performance Management Summary

## Highland 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 Highland 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 to provide an internal service ceased in 2016/17
- In 2016/17, 55% of clients accessed the service face-to-face, 29% via telephone and 16% via email
- 49% of clients accessing the service in 2016/17 were in employment or permanently retired, while 17% were unemployed and seeking work<sup>1</sup>
- The average client financial gain for service users in 2016/17 was £3,666<sup>2</sup>

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

2. Calculated by dividing total financial gain by total clients. This figure is likely overestimated, as only five services were able to provide a total client figure

| Highland   |  |  |         |         |         |                  |
|--|--|--|---------|---------|---------|------------------|
| Ref  | Demographic                                    | Categories                             | 2014/15 | 2015/16 | 2016/17 | Scotland 2016/17 |
| C2 <sup>3</sup>  | Sex  | Male                                   | 682     | 802     | 779     | 23,094           |
|  |  | Female                                 | 871     | 945     | 953     | 27,304           |
|  |  | Don't know                             | 201     | 1,159   | 1       | 1,029            |
|  | Age  | 0-15                                   | 2       | 0       | 0       | 218              |
|  |  | 16-24                                  | 62      | 150     | 160     | 4,015            |
|  |  | 25-34                                  | 278     | 344     | 373     | 9,057            |
|  |  | 35-44                                  | 363     | 410     | 387     | 9,771            |
|  |  | 45-59                                  | 327     | 526     | 562     | 12,274           |
|  |  | 60-74                                  | 114     | 306     | 202     | 6,287            |
|  |  | 75+                                    | 38      | 102     | 41      | 4,860            |
|  |  | Not Recorded                           | 235     | 21      | 9       | 2,166            |
|  | Ethnicity                                      | White                                  | 1,664   | 1,734   | 1,489   | 41,767           |
|  |  | Any Mixed or Multiple Ethnic Groups    | 1       | 11      | 164     | 601              |
|  |  | Asian, Asian Scottish or Asian British | 23      | 45      | 4       | 2,253            |
|  |  | African                                | 1       | 0       | 2       | 1,315            |
|  |  | Caribbean or Black                     | 1       | 0       | 1       | 346              |
|  |  | Other Ethnic Group                     | 5       | 1       | 8       | 680              |
|  |  | Not Recorded                           | 142     | -       | 65      | 4,559            |
|  | Disability or long-term condition <sup>4</sup> | Yes                                    | 489     | 680     | 666     | 23,308           |
|  |  | No                                     | 1,131   | 807     | 442     | 20,830           |
|  |  | Not Recorded                           | 282     | 237     | 87      | 5,366            |
|  | Income <sup>5</sup>                            | £6,000 or less                         | 264     | 217     | 170     | 13,325           |
|  |  | £6,001-£10,000                         | 309     | 176     | 129     | 12,538           |
|  |  | £10,001-£15,000                        | 366     | 154     | 158     | 8,372            |
|  |  | £15,001-£20,000                        | 253     | 118     | 137     | 4,683            |
|  |  | £20,001-£25,000                        | 138     | 74      | 81      | 1,964            |
|  |  | £25,001-£30,000                        | 59      | 28      | 47      | 1,131            |
|  |  | £30,001-£40,000                        | 26      | 22      | 31      | 689              |
|  |  | Over £40,000                           | 21      | 13      | 12      | 362              |
|  |  | Not Recorded                           | 287     | 15      | 41      | 5,685            |
|  | Economic Status                                | Self employed                          | 74      | 41      | 43      | 1,301            |
|  |  | Employed full time                     | 399     | 342     | 268     | 7,646            |
| Employed part time                                     |  | 345                                    | 193     | 310     | 5,726   |                  |
| Looking after the home or family                       |  | 98                                     | 113     | 103     | 3,098   |                  |
| Permanently retired from work                          |  | 65                                     | 216     | 160     | 4,796   |                  |
| Unemployed and seeking work                            |  | 353                                    | 247     | 270     | 6,872   |                  |
| At school  |  | 0                                      | 0       | 0       | 619     |                  |
| In further/higher education                            |  | 28                                     | 36      | 14      | 231     |                  |
| Gov't work or training scheme                          |  | 0                                      | 0       | 18      | 141     |                  |
| Permanently sick or disabled                           |  | 219                                    | 435     | 325     | 15,605  |                  |
| Unable to work because of short-term illness or injury |  | 75                                     | 45      | 87      | 1,107   |                  |
| Other  |  | 40                                     | 28      | 15      | 1,501   |                  |
| Don't know   |  | 144                                    | 135     | 63      | 2,921   |                  |

3. 16/17 figures include data for 7/8 services, unless otherwise stated

4. 16/17 figures include data for 6/8 services

5. 16/17 figures include data for 6/8 services

| Highland |                                    |  |         |         |         |                  |
|----------|------------------------------------|--|---------|---------|---------|------------------|
| Ref      | Demographic                        | Categories   | 2014/15 | 2015/16 | 2016/17 | Scotland 2016/17 |
| C2       | Housing Tenure                     | Owner occupied   | 274     | 506     | 297     | 8,720            |
|          |                                    | Social rented  | 962     | 1,373   | 905     | 25,651           |
|          |                                    | Private rented   | 898     | 402     | 238     | 7,153            |
|          |                                    | Other  | 140     | 319     | 165     | 7,113            |
|          |                                    | Don't know   | 146     | 31      | 72      | 2,777            |
|          | Household Composition <sup>6</sup> | Single adult (non pensioner)                               | 519     | 343     | 477     | 23,194           |
|          |                                    | Single pensioner   | n/a     | n/a     | 95      | 620              |
|          |                                    | Single parent (one or more children)                       | 32      | 153     | 432     | 7,818            |
|          |                                    | Family (two adults, and one or more children)              | 127     | 226     | 436     | 6,815            |
|          |                                    | Adult family (two or more non-pensioners, and no children) | 519     | 356     | 88      | 6,507            |
|          |                                    | Older adult family (contains at least one pensioner)       | n/a     | n/a     | 71      | 462              |
|          |                                    | Don't know   | 507     | 0       | 71      | 5,472            |

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

| Highland             |  |             |                |                         |                  |
|----------------------|--|-------------|----------------|-------------------------|------------------|
| 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              | 0                       | 20               |
|                      | Externally funded                              | 8           | 8              | 8                       | 76               |
|                      | Case management system/s                       | n/a         | n/a            | CASTLE, ADVISERNET, MAT | -                |
| C3                   | Amount of debt owed by client                  | £18,507,313 | £15,343,845.68 | £16,452,168.44          | £231.6m          |
|                      | Benefit overpayment                            | n/a         | £1,179,820.45  | £756,808.94             | £10.47m          |
|                      | Council Tax arrears                            | n/a         | £1,863,594.53  | £1,774,825.24           | £20.75m          |
|                      | Utility arrears                                | n/a         | £203,091.76    | £227,955.96             | £4.4m            |
|                      | Credit, store and charge debts                 | n/a         | £2,979,384.30  | £3,990,649.14           | £40.7m           |
|                      | Catalogue                                      | n/a         | £291,957.94    | £389,812.01             | £5.45m           |
|                      | Unsecured personal loan                        | n/a         | £1,207,555.03  | £1,886,880.46           | £27.48m          |
|                      | Payday loan high cost credit                   | n/a         | £221,553.12    | £211,138.73             | £3.56m           |
|                      | Overdrafts                                     | n/a         | £1,612,035.05  | £1,212,947.19           | £7.29m           |
|                      | Mortgage arrears                               | n/a         | £4,001,397.01  | £3,480,399.95           | £29.83m          |
|                      | Rent arrears                                   | n/a         | £614,005.62    | £1,037,489.28           | £8.62m           |
|                      | Rent to own                                    | n/a         | £437,087.87    | £301,456.36             | £54.69m          |
| Others <sup>8</sup>  | n/a  | £732,363    | £1,181,805.18  | £3.67m                  |                  |
| I1 <sup>9</sup>      | Number of FTE staff                            |             |                |                         |                  |
|                      | In-House                                       | 5.50        | 5.50           | 0                       | 94.14            |
|                      | External                                       | 6.50        | 7.85           | 7.90                    | 211.07           |
|                      | Number of Volunteer FTE staff                  |             |                |                         |                  |
| In-House             | 0  | 0           | 0              | 0                       |                  |
| External             | 3  | 1.50        | 11.20          | 130.05                  |                  |
| I2                   | Local Authority Funding                        |             |                |                         |                  |
|                      | In-House                                       | £244,000    | £244,000       | £0                      | £4.1m            |
|                      | External                                       | -           | -              | -                       | £7.62m           |
|                      | Other Sources of Funding                       |             |                |                         |                  |
|                      | Scottish Legal Aid Board                       | n/a         | n/a            | £43,447                 | £555,116         |
|                      | Scottish Government                            | n/a         | n/a            | £27,942                 | £38,517          |
| Big Lottery Fund     | n/a  | n/a         | £46,495        | £138,421                |                  |
| Housing Associations | n/a  | n/a         | -              | £0                      |                  |
| A1 <sup>10</sup>     | Volume <sup>11</sup>                           |             |                |                         |                  |
|                      | Contacts                                       | 3,677       | 8,198          | 8,754                   | 111,231          |
|                      | Total clients                                  | 1,573       | -              | 1,259                   | 59,641           |
|                      | New clients                                    | 1,095       | 1,787          | 1,259                   | 49,565           |

7. External: Caithness CAB, Inverness Badenoch and Strathspey CAB, Nairn CAB, Ross and Cromarty CAB, East and Central Sutherland CAB, North West Sutherland CAB, Lochaber CAB, Skye and Lochalsh CAB
8. Includes child support arrears, Social Fund loans, court fines, business debts, Income Tax etc.
9. 16/17 figures include data from 7/8 services
10. 10 16/17 figures include data for 6/8 services, unless otherwise noted
11. 16/17 figures include data for 5/8 services

| Highland                                      |  |         |         |         |                  |
|---|--|---------|---------|---------|------------------|
| Ref   | Indicator  | 2014/15 | 2015/16 | 2016/17 | Scotland 2016/17 |
| A1  | Contacts by channel                              |         |         |         |                  |
|   | Face-to-face                                     | n/a     | n/a     | 12,031  | 57,660           |
|   | Telephone  | n/a     | n/a     | 6,433   | 15,553           |
|   | Email  | n/a     | n/a     | 3,459   | 7,599            |
|   | Web  | n/a     | n/a     | 26      | 1,544            |
|   | Webchat  | n/a     | n/a     | 0       | 0                |
|   | Referrals <sup>12</sup>                          |         |         |         |                  |
|   | Health   | n/a     | n/a     | 55      | 633              |
|   | Social Care                                      | n/a     | n/a     | 29      | 498              |
|   | Third Sector                                     | n/a     | n/a     | 6       | 1,118            |
|   | Other  | n/a     | n/a     | 11      | 4,678            |
|   | Open SNSIAP cases <sup>13</sup>                  |         |         |         |                  |
|   | Type I   | 700     | -       | -       | 2,581            |
|   | Type II  | 549     | 320     | 223     | 5,197            |
|   | Type III   | 6       | -       | 4       | 1,604            |
|   | Closed SNSIAP cases                              |         |         |         |                  |
|   | Type I   | -       | -       | 5       | 3,499            |
|   | Type II  | 1,605   | 732     | 689     | 5,209            |
|   | Type III   | -       | -       | 250     | 3,294            |
|   | First reason for contacting agency <sup>14</sup> |         |         |         |                  |
| Benefit overpayment                           | n/a  | 31      | 24      | 1,186   |                  |
| Council Tax arrears                           | n/a  | 134     | 86      | 2,949   |                  |
| Credit, store and charge card debts           | n/a  | 49      | 40      | 2,707   |                  |
| Catalogue debts                               | n/a  | 0       | 7       | 871     |                  |
| PPI   | n/a  | 0       | 0       | 107     |                  |
| Payday loan/high cost credit                  | n/a  | 0       | 8       | 571     |                  |
| Unsecured personal loan (except payday loans) | n/a  | 0       | 9       | 1,551   |                  |
| Bank and building society overdrafts          | n/a  | 0       | 18      | 1,117   |                  |
| Mortgage arrears                              | n/a  | 12      | 13      | 198     |                  |
| Rent arrears                                  | n/a  | 84      | 74      | 1,722   |                  |
| Other (Please specify) <sup>15</sup>          | n/a  | 0       | 6       | 2,740   |                  |

12. 16/17 figures include data for 3/8 services

13. 16/17 figures include data for 5/8 services

14. 1617 figures include data for 4/8 services

15. Includes fuel debt, parking penalties etc.

| Highland              |   |            |             |               |                  |
|-----------------------|---|------------|-------------|---------------|------------------|
| Ref                   | Indicator   | 2014/15    | 2015/16     | 2016/17       | Scotland 2016/17 |
| OP<br>1.1             | Breakdown of debt strategy agreed with client <sup>16</sup> |            |             |               |                  |
|                       | Sequestration   | 121        | 168         | 178           | 1,833            |
|                       | Debt Arrangement Scheme                                     | 21         | 18          | 24            | 903              |
|                       | Trust Deed  | 4          | 20          | 7             | 102              |
|                       | Awaiting sequestration                                      | 57         | 42          | 27            | 547              |
|                       | Token payments  | 142        | 146         | 160           | 1,917            |
|                       | Pro rata offers   | 119        | 141         | 131           | 3,091            |
|                       | Moratorium  | 27         | 8           | 21            | 389              |
|                       | Debt written off  | 5          | 4           | 41            | 736              |
|                       | Repayment plan  | 37         | 6           | 86            | 1,161            |
|                       | Nil payments/offers   | n/a        | 4           | 12            | 436              |
|                       | Consolidation loan  | n/a        | 8           | 1             | 28               |
|                       | Mortgage to rent/shared equity                              | n/a        | 0           | 18            | 125              |
|                       | Did not agree a debt strategy                               | n/a        | 284         | 112           | 2,103            |
|                       | Still awaiting outcome                                      | n/a        | 10          | 161           | 2,196            |
| Other: please specify | 248   | 0          | 23          | 757           |                  |
| OC1                   | Financial gain <sup>17</sup>                                |            |             |               |                  |
|                       | Verified  | £3,357,497 | £672,889.90 | £4,614,894.17 | £50.1m           |
|                       | Unverified  | -          | -           | -             | £50.5m           |

16. 16/17 figures include data for 6/8 services

17. 16/17 figures include data for 6/8 services