

Money Advice Performance Management Summary

Renfrewshire 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 Renfrewshire 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:



- Internal funding increased by 20% between 2014/15 and 2015/16, but decreased by around 10% between 2015/16 and 2016/17, to £141,542
- The amount of debt owed by clients increased by 5% between 2015/16 and 2016/17
- The number of people contacting the services increased by 20% between 2014/15 and 2015/16, and 40% between 2015/16 and 2016/17, to 3,983

Renfrewshire						
Ref	Demographic	Categories	2014/15	2015/16 ¹	2016/17 ²	Scotland 2016/17
C2	Sex	Male	853	288	638	23,094
		Female	755	362	813	27,304
		Don't know	15	199	17	1,029
	Age	0-15	2	0	7	218
		16-24	175	42	90	4,015
		25-34	140	122	237	9,057
		35-44	445	169	269	9,771
		45-59	544	299	493	12,274
		60-74	187	124	262	6,287
		75+	93	8	76	4,860
		Not Recorded	11	31	32	2,166
	Ethnicity	White	1,473	731	1,363	41,767
		Any Mixed or Multiple Ethnic Groups	4	3	3	601
		Asian, Asian Scottish or Asian British	14	10	22	2,253
		African	17	16	16	1,315
		Caribbean or Black	5	3	1	346
		Other Ethnic Group	10	10	4	680
		Not Recorded	102	31	184	4,559
	Disability or long-term condition	Yes	601	217	676	23,308
		No	914	356	577	20,830
		Not Recorded	107	270	348	5,366
	Income	£6,000 or less	818	288	257	13,325
		£6,001-£10,000	448	240	187	12,538
		£10,001-£15,000	369	153	222	8,372
		£15,001-£20,000	216	109	146	4,683
		£20,001-£25,000	103	77	91	1,964
		£25,001-£30,000	60	27	71	1,131
		£30,001-£40,000	39	27	65	689
Over £40,000		6	24	67	362	
Not Recorded		339	35	609	5,685	

- Difficulties with the recording system used by Renfrewshire's internal service resulted in the inability to fully extract all demographic figures for 2015/16
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Renfrewshire						
Ref	Demographic	Categories	2014/15	2015/16 ¹	2016/17 ²	Scotland 2016/17
C2	Economic Status	Self employed	44	430	42	1,301
		Employed full time	325	181	251	7,646
		Employed part time	195	102	153	5,726
		Looking after the home or family	34	16	37	3,098
		Permanently retired from work	272	74	155	4,796
		Unemployed and seeking work	300	88	132	6,872
		At school	16	0	0	619
		In further/higher education	23	17	26	231
		Gov't work or training scheme	9	0	1	141
		Permanently sick or disabled	716	76	246	15,605
		Unable to work because of short-term illness or injury	28	21	18	1,107
		Other	17	16	11	1,501
		Don't know	392	190	530	2,921
C2	Housing Tenure	Owner occupied	535	222	322	8,720
		Social rented	1,029	375	505	25,651
		Private rented	240	106	159	7,153
		Other	531	59	88	7,113
		Don't know	59	37	526	2,777
C2	Household Composition ³	Single adult (non pensioner)	812	341	370	23,194
		Single pensioner	n/a	n/a	72	620
		Single parent (one or more children)	175	95	120	7,818
		Family (two adults, and one or more children)	319	107	220	6,815
		Adult family (two or more non-pensioners, and no children)	170	179	217	6,507
		Older adult family (contains at least one pensioner)	n/a	n/a	34	462
		Don't know	433	60	599	5,472

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

Renfrewshire					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
C1	Number of money advice services in the LA area			4	
	In-house	1	1	1	20
	Externally funded	1	1	1	76
	Case management system/s	n/a	n/a	SWIFT, MACS, PG Debt, CASTLE	-
C3	Amount of debt owed by client	-	£4,814,384.84	£5,069,609.67	£231.6m
	Benefit overpayment	n/a	£220,749.06	£244,382.72	£10.47m
	Council Tax arrears	n/a	£279,549.67	£826,465.58	£20.75m
	Utility arrears	n/a	£73,326.82	£67,893.31	£4.4m
	Credit, store and charge debts	n/a	£320,894.24	£727,661.87	£40.7m
	Catalogue	n/a	£48,405.59	£97,497.42	£5.45m
	Unsecured personal loan	n/a	£140,218.02	£311,279	£27.48m
	Payday loan high cost credit	n/a	£25,153.07	£39,905.34	£3.56m
	Overdrafts	n/a	£53,499.39	£305,484.25	£7.29m
	Mortgage arrears	n/a	£454,780.66	£798,146.84	£29.83m
	Rent arrears	n/a	£81,112.97	£288,884.71	£8.62m
Rent to own	n/a	£833.35	£27,054.54	£54.69m	
Others ⁵	n/a	£3,115,862	£1,334,954.09	£3.67m	
I1	Number of FTE staff				
	In-House	5	4.75	4	94.14
	External	4.20	4.20	4.20	211.07
	Number of Volunteer FTE staff				
In-House	0	0	0	0	
External	3.75	3.75	6.20	130.05	
I2	Local Authority Funding				
	In-House	£129,123	£153,000	£141,542.44	£4.1m
	External	£84,000	£84,000	£84,000	£7.62m
	Other Sources of Funding				
	Scottish Legal Aid Board	n/a	n/a	£64,000	£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	2,277	2,753	3,893	111,231
	Total clients ⁶	884	-	859	59,641
	New clients	850	657	559	49,565

4. Internal: Advice Works; external: Renfrewshire CAB

5. Includes other housing costs, fines etc.

6. Includes data from Renfrewshire CAB only

Renfrewshire					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
A1	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
	Referrals				
	Health	n/a	n/a	108	633
	Social Care	n/a	n/a	58	498
	Third Sector	n/a	n/a	69	1,118
	Other	n/a	n/a	1,318	4,678
	Open SNSIAP cases				
	Type I	240	337	214	2,581
	Type II	511	271	339	5,197
	Type III	58	0	241	1,604
	Closed SNSIAP cases				
	Type I	-	-	118	3,499
	Type II	-	-	187	5,209
	Type III	-	-	78	3,294
	First reason for contacting agency ⁷				
	Benefit overpayment	n/a	105	173	1,186
	Council Tax arrears	n/a	129	286	2,949
	Credit, store and charge card debts	n/a	50	118	2,707
	Catalogue debts	n/a	21	77	871
	PPI	n/a	16	98	107
	Payday loan/high cost credit	n/a	68	163	571
	Unsecured personal loan (except payday loans)	n/a	24	52	1,551
Bank and building society overdrafts	n/a	41	34	1,117	
Mortgage arrears	n/a	61	25	198	
Rent arrears	n/a	84	179	1,722	
Other (Please specify)	n/a	65	-	2,740	

7. Includes data from Renfrewshire CAB only

Renfrewshire					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
OP 1.1	Breakdown of debt strategy agreed with client				
	Sequestration	123	36	199	1,833
	Debt Arrangement Scheme	92	102	115	903
	Trust Deed	8	5	38	102
	Awaiting sequestration	25	22	42	547
	Token payments	166	51	157	1,917
	Pro rata offers	220	247	160	3,091
	Moratorium	14	6	6	389
	Debt written off	34	44	67	736
	Repayment plan	76	3	116	1,161
	Nil payments/offers	n/a	8	0	436
	Consolidation loan	n/a	3	5	28
	Mortgage to rent/shared equity	n/a	17	28	125
	Did not agree a debt strategy	n/a	246	156	2,103
	Still awaiting outcome	n/a	90	4	2,196
Other: please specify	240	-	8	757	
OC1	Financial gain				
	Verified	£2,969,713	£1,605,180.60	£1,458,991.19	£50.1m
	Unverified	-	-	£2,713,398	£50.5m