



Money Advice Performance Management Summary

East Dunbartonshire Council



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East Dunbartonshire Council

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The Money Advice Performance Management Framework (MAPMF) has been developed in consultation with local authorities and other key stakeholders and 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 2015-16 for the MAPMF for East Dunbartonshire Council.

As this is the second year in which data returns have been provided it is possible to start to identify emerging trends at both local and national levels. The information received from individual local authorities is being collated and used to produce a Scotland-wide analysis which reflects the significant impact of money advice services at a national level. This should be considered in conjunction with this local summary.

Whilst the MAPMF provides a structure from which it is possible to benchmark and target services and to 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 money advice clients experience in addition to financial gain. These areas are the subject of further development.

The key findings in comparison to the reported position in 2014-15 are detailed below:

- Funding in the service has increased by c1%
- Staffing numbers have remained stable but volunteer numbers have reduced slightly
- The total number of clients has decreased by just under 35%
- Over 65% of service users have a household income of less than £15,000
- The total amount of debt owed by service users has increased by around 15%
- The average financial gain for service users equates to £1069.00¹

What this means for individual clients

East Dunbartonshire's CAB helped a client pay off £5,500 in council tax arrears by successfully claiming backdates on the single person discount and correcting his income tax code.

The client came to the bureau for advice on his council tax debt, which was in excess of £5,500, as East Dunbartonshire Council had submitted him for sequestration at Glasgow Sheriff Court.

1. Calculated by dividing total verified financial gain by contacts as reported in Volume



He was advised about his repayment options and decided to proceed with an application to the Debt Arrangement Scheme as a means to repay his council tax arrears and protect him from diligence. A Form 29 – Notice of Intention to apply for DAS Debt Payment Programme was completed on behalf of the client, placing a moratorium on court action for six weeks.

On contacting the creditor to establish the full amount of council tax arrears, it was established that the client had not received a single person discount for the last five years following separation from his wife. This reduced his overall arrears by 25% when backdates were requested. The client's tax code was also incorrect, meaning he had overpaid on income tax for almost four years. These debt adjustments and refunds, plus financial help from family members, enabled the client to settle his council tax arrears - including costs and fees.



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Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
C2	Sex	Male	71	47	20750
		Female	102	68	24699
		Don't know	0	-	3301
	Age	0-15	0	0	215
		16-24	9	15	3660
		25-34	38	16	8484
		35-44	42	26	9558
		45-59	41	36	9293
		60-74	31	21	6377
		75+	6	4	4979
		Not Recorded	0	0	2568
	Ethnicity	White	163	109	37012
		Any Mixed or Multiple Ethnic Groups	2	1	437
		Asian, Asian Scottish or Asian British	1	2	2147
		African	0	1	1125
		Other Ethnic Group	1	2	314
		Not Recorded	0	0	1102
	Disability or long-term condition	Yes	39	19	19247
		No	128	-	22122
		Not Recorded	0	-	3654
	Income	£6,000 or less	19	21	11413
		£6,001-£10,000	33	24	10934
		£10,001-£15,000	85	32	7362
		£15,001-£20,000	15	19	4406
		£20,001-£25,000	8	14	1743
		£25,001-£30,000	3	3	922
		£30,001-£40,000	2	3	499
		Over £40,000	2	-	249
		Not Recorded	0	-	5424
	Economic Status ³	Self employed	10	8	1038
		Employed full time	66	49	7332
		Employed part time	25	16	5041
		Looking after the home or family	6	4	2993
		Permanently retired from work	13	11	4519
		Unemployed and seeking work	30	13	5805
		At school	0	-	291
		In further / higher education	6	-	526
		Gov't work or training scheme	0	-	136
		Permanently sick or disabled	11	13	7641
		Unable to work because of short-term illness or injury	0	-	5536
		Other	0	1	1290
		Don't know	0	-	3034



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Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
C2	Housing Tenure	Owner occupied	60	34	8458
		Social rented	60	49	21807
		Private rented	21	19	6057
		Other	26	13	6409
		Don't know	0	0	3134
	Household Composition	Single adult (One adult over 16)	89	27	18995
		Single family (One or more children under 16)	13	48	6463
		Adult family (Two or more adults over 16 and no children under 16)	43	23	6739
		Mixed family (Two or more adults over 16 and one or more children under 16)	22	17	6015
		Don't know	0	-	4637



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Ref	Indicator	2014/15	2015/16	Scotland 2015/16
C1	Number of money advice services in the LA area			
	In-house	0	0	23
	Externally funded	1	1	72
C3	Amount of debt owed by client	£2,347,102.20	£2,724,003.91	£241,023,838.00
	Benefit Overpayment	n/a	£287,780.97	£7,868,253.00
	Council Tax Arrears	n/a	£426,091.83	£18,001,129.00
	Utility Arrears	n/a	£52,205.31	£4,958,318.00
	Credit, Store and Charge debts	n/a	£704,442.43	£32,000,054.00
	Catalogue	n/a	£70,714.87	£8,947,460.00
	Unsecured Personal Loan	n/a	£308,815.21	£27,309,611.00
	Payday Loan High cost credit	n/a	£54,881.10	£4,325,758.00
	Overdrafts	n/a	£475,232.68	£9,966,188.00
	Mortgage arrears	n/a	£187,886.04	£16,616,216.00
	Rent Arrears	n/a	£138,131.22 ²	£6,094,397.00
	Rent to own	n/a	£17,822.25	£3,764,929.00
	Others	n/a	-	£92,224,064.00
I1	Number of FTE staff			
	In-House	0	0	100.09
	External	3	3	207.45
	Number of Volunteer FTE staff			
	In-House	0	0	0
I2	External	2	1	130.05
	Funding			
	In-House	0	0	£4,592,753.00
A1	External	£117,963	£119,311	£8,754,376.00
	Volume			
A1	Contacts	2,450	1,896	67690
	New Clients	176	115	48206
	Open SNSIAP cases			
	Type I	-	165	2581
	Type II	176	115	6385
	Type III	-	5	3028
	Closed SNSIAP cases ³			
	Type I	-	1656	2232
	Type II	16	768	3431
	Type III	-	145	5251

2. Includes local authority, private landlord and registered social landlord

3. Recording of cases by SNSIAP type has improved in 2015/16



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Ref	Indicator	2014/15	2015/16	Scotland 2015/16
A1	First reason for contacting agency			
	Benefit Overpayment	n/a	183	1079
	Council Tax arrears	n/a	391	2399
	Credit, store and charge card debts	n/a	208	2131
	Catalogue debts	n/a	75	818
	PPI	n/a	27	128
	Payday Loan /High cost credit	n/a	28	374
	Unsecured personal loan (except payday loans)	n/a	159	1530
	Bank and Building society overdrafts	n/a	69	948
	Mortgage arrears	n/a	42	486
	Rent arrears	n/a	221	1580
	Other (Please specify)	n/a	70	1990
OP 1.1	Breakdown of debt strategy agreed with client			
	Sequestration	8	5	1547
	Debt Arrangement Scheme	31	19	966
	Trust Deed	0	-	83
	Awaiting sequestration	0	6	430
	Token payments	44	13	1633
	Pro rata offers	52	42	1455
	Moratorium	1	-	268
	Debt written off	2	2	271
	Repayment plan	0	-	1130
	Nil Payments/Offer	n/a	24	122
	Consolidation Loan	n/a	-	27
	Mortgage to rent/Shared equity	n/a	-	90
	Did not agree a debt strategy	36	4	2906
	Still awaiting outcome	0	-	1637
	Other: please specify	2	-	827
OC1	Verified financial gain	£503,428.34	£3,053,204.02	£55,342,537.15