

Money Advice Performance Management Summary

East Ayrshire 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 East Ayrshire 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 external service has remained steady at £245,000 throughout the three years
- The number of new clients accessing the service declined by 25% between 2014/15 and 2015/16, and remained steady between 2015/16 and 2016/17
- 53% of those accessing the service in 2016/17 were in employment or permanently retired, while 15% were unemployed and seeking work¹

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

East Ayrshire						
Ref	Demographic	Categories	2014/15	2015/16	2016/17	Scotland 2016/17
C2	Sex	Male	117	64	462	23,094
		Female	165	137	626	27,304
		Don't know	57	50	43	1,029
	Age	0-15	-	-	0	218
		16-24	-	-	66	4,015
		25-34	-	-	164	9,057
		35-44	-	-	178	9,771
		45-59	-	-	384	12,274
		60-74	-	-	297	6,287
		75+	-	-	297	4,860
		Not Recorded	-	-	43	2,166
	Ethnicity	White	337	245	1,053	41,767
		Any Mixed or Multiple Ethnic Groups	1	1	1	601
		Asian, Asian Scottish or Asian British	1	2	4	2,253
		African	0	0	0	1,315
		Caribbean or Black	0	1	0	346
		Other Ethnic Group	0	2	5	680
		Not Recorded	0	-	67	4,559
	Disability or long-term condition	Yes	105	79	342	23,308
		No	232	169	12	20,830
		Not Recorded	2	3	777	5,366
	Income	£6,000 or less	65	45	47	13,325
		£6,001-£10,000	101	60	66	12,538
£10,001-£15,000		88	61	44	8,372	
£15,001-£20,000		46	43	32	4,683	
£20,001-£25,000		16	22	17	1,964	
£25,001-£30,000		15	13	10	1,131	
£30,001-£40,000		6	6	4	689	
Over £40,000		2	1	0	362	
Not Recorded		0	0	911	5,685	
Economic Status	Self employed	8	12	26	1,301	
	Employed full time	83	68	164	7,646	
	Employed part time	52	37	153	5,726	
	Looking after the home or family	15	10	37	3,098	
	Permanently retired from work	41	37	194	4,796	
	Unemployed and seeking work	57	23	159	6,872	
	At school	-	0	0	619	
	In further/higher education	9	11	20	231	
	Gov't work or training scheme	0	1	0	141	
	Permanently sick or disabled	-	51	199	15,605	
	Unable to work because of short-term illness or injury	71	-	35	1,107	
	Other	3	1	40	1,501	
	Don't know	0	-	104	2,921	

East Ayrshire						
Ref	Demographic	Categories	2014/15	2015/16	2016/17	Scotland 2016/17
	Housing Tenure	Owner occupied	75	75	260	8,720
		Social rented	184	119	551	25,651
		Private rented	43	42	150	7,153
		Other	35	15	88	7,113
		Don't know	0	-	82	2,777
	Household Composition ²	Single adult (non pensioner)	197	138	359	23,194
		Single pensioner	n/a	n/a	108	620
		Single parent (one or more children)	- 3	45	122	7,818
		Family (two adults, and one or more children)	4	29	169	6,815
		Adult family (two or more non-pensioners, and no children)	105	37	146	6,507
		Older adult family (contains at least one pensioner)	n/a	n/a	90	462
		Don't know	3	2	137	5,472

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

East Ayrshire					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
C1	Number of money advice services in the LA area			3	
	In-house	0	0	0	20
	Externally funded	1	1	1	76
	Case management system/s	n/a	n/a	CASTLE, PG Debt	-
C3	Amount of debt owed by client	£4,350,620.50	£3,976,234.91	£2,568,397.29	£231.6m
	Benefit overpayment	n/a	£263,640.73	£213,028.42	£10.47m
	Council Tax arrears	n/a	£251,062.27	£171,407.57	£20.75m
	Utility arrears	n/a	£31,577.80	£40,223.22	£4.4m
	Credit, store and charge debts	n/a	£1,097,384.16	£972,245.20	£40.7m
	Catalogue	n/a	£160,885.17	£107,296.85	£5.45m
	Unsecured personal loan	n/a	£98,370.76	£378,896.03	£27.48m
	Payday loan high cost credit	n/a	£21,351.16	£31,800.71	£3.56m
	Overdrafts	n/a	£133,155.29	£71,333.25	£7.29m
	Mortgage arrears	n/a	£713,190.11	£439,792.41	£29.83m
	Rent arrears	n/a	£55,778.35	£63,954.70	£8.62m
	Rent to own	n/a	£48,886.28	£78,418.93	£54.69m
	Others ⁴	n/a	£1,100,952.83	-	£3.67m
I1	Number of FTE staff				
	In-House	0	0	0	94.14
	External	16	19	16	211.07
	Number of Volunteer FTE staff				
In-House	0	0	0	0	
External	4	4	6	130.05	
I2	Local Authority Funding				
	In-House	£0	£0	£0	£4.1m
	External	£245,000	£245,000	£245,000	£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	5,043	5,210	1,131	111,231
	Total clients	333	-	252	59,641
	New clients	333	251	252	49,565

3. External: East Ayrshire CAB

4. Includes landline and mobile phone debt, bank loans, Cable and Satellite TV, Doorstep Credit, fines, Income Tax, Maintenance/Child Support, Credit Union Loan, Secured Loan, Social Fund Loan etc.

East Ayrshire					
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	-	633
	Social Care	n/a	n/a	130	498
	Third Sector	n/a	n/a	156	1,118
	Other	n/a	n/a	-	4,678
	Open SNSIAP cases				
	Type I	-	-	-	2,581
	Type II	-	-	-	5,197
	Type III	-	-	-	1,604
	Closed SNSIAP cases				
	Type I	-	-	-	3,499
	Type II	-	-	-	5,209
	Type III	-	-	-	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	

East Ayrshire					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
OP 1.1	Breakdown of debt strategy agreed with client				
	Sequestration	51	26	30	1,833
	Debt Arrangement Scheme	14	14	8	903
	Trust Deed	0	2	0	102
	Awaiting sequestration	9	2	6	547
	Token payments	139	101	62	1,917
	Pro rata offers	33	23	22	3,091
	Moratorium	0	0	1	389
	Debt written off	1	1	3	736
	Repayment plan	0	0	0	1,161
	Nil Payments/offers	n/a	2	4	436
	Consolidation loan	n/a	1	0	28
	Mortgage to rent/shared equity	n/a	0	0	125
	Did not agree a debt strategy	n/a	22	25	2,103
	Still awaiting outcome	n/a	57	58	2,196
Other: please specify	55	0	-	757	
OC1	Financial gain				
	Verified	£4,328,000	£3,437,789.46	£5,065,995.78	£50.1m
	Unverified	-	-	£0	£50.5m