

Money Advice Performance Management Summary

Shetland Islands Council



Shetland
Islands 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 Shetland Council.

This is the first year in which Shetland Council has provided a data for the MAPMF, as prior to 2016/17, the Council did not fund a money advice service. The information received from all 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 for 2016/17 are detailed below:



- Investment in the external service was £26,583
- 166 clients accessed the service
- 78% of clients accessing the service had an annual household income of less than £20,000
- 55% of clients accessing the service were in employment or permanently retired, while 14% were unemployed and seeking work
- The average client financial gain for service users was £341¹



Case Study

Shetland's money advice service helped a married couple, with two young children, put a budget in place and get on track with their debt payments.

The initial appointment was with the wife, who was very distressed because the husband controlled their finances and left her in a position where she had no money to buy food and supplies for their children. Social work had previously been in contact with the family due to the husband's debts, spending habits, and poor money management. The husband had also recently lost his job, leaving the family dependant on their income from benefits. They were also in danger of losing their car, which would have left the family isolated and also restricted employment opportunities.

1. Calculated by dividing total financial gain by total clients

A joint debt appointment was arranged with the couple, at which the Debt Adviser worked through a budget with them and discussed how they could manage their money jointly. The adviser also checked their benefit entitlement and helped the husband to prioritise and plan the payment of his multiple debts. Additionally, the adviser negotiated with the creditors, and agreed on affordable repayments.

After four months of sticking to their budget and repayment plan, the couple managed to pay off one of their loans, keep up repayments on their care, and are jointly managing their finances. As a result, their relationship has also improved.

Shetland Islands				
Ref	Demographic	Categories	2016/17	Scotland 2016/17
C2	Sex	Male	55	23,094
		Female	51	27,304
		Don't know ²	8	1,029
	Age ³	0-15	0	218
		16-24	6	4,015
		25-34	8	9,057
		35-44	7	9,771
		45-59	10	12,274
		60-74	2	6,287
		75+	2	4,860
		Not Recorded	79	2,166
	Ethnicity	White	110	41,767
		Any Mixed or Multiple Ethnic Groups	0	601
		Asian, Asian Scottish or Asian British	2	2,253
		African	0	1,315
		Caribbean or Black	0	346
Other Ethnic Group		2	680	
Not Recorded		0	4,559	
Disability or long-term condition	Yes	50	23,308	
	No	64	20,830	
	Not Recorded	0	5,366	
Income	£6,000 or less	27	13,325	
	£6,001-£10,000	16	12,538	
	£10,001-£15,000	30	8,372	
	£15,001-£20,000	16	4,683	
	£20,001-£25,000	10	1,964	
	£25,001-£30,000	8	1,131	
	£30,001-£40,000	4	689	
	Over £40,000	3	362	
	Not Recorded	0	5,685	
Economic Status	Self employed	3	1,301	
	Employed full time	29	7,646	
	Employed part time	23	5,726	
	Looking after the home or family	3	3,098	
	Permanently retired from work	8	4,796	
	Unemployed and seeking work	16	6,872	
	At school	0	619	
	In further/higher education	2	231	
	Gov't work or training scheme	0	141	
	Permanently sick or disabled	28	15,605	
	Unable to work because of short-term illness or injury	0	1,107	
	Other	2	1,501	
	Don't know	0	2,921	

2. This category is used to record Couples

3. These figures are estimated based on the different age bands used for recording

Shetland Islands				
Ref	Demographic	Categories	2016/17	Scotland 2016/17
C2	Housing Tenure	Owner occupied	19	8,720
		Social rented	72	25,651
		Private rented	8	7,153
		Other	15	7,113
		Don't know	0	2,777
	Household Composition ⁴	Single adult (non pensioner)	62	23,194
		Single pensioner	⁵	620
		Single parent (one or more children)	15	7,818
		Family (two adults, and one or more children)	17	6,815
		Adult family (two or more non-pensioners, and no children)	14	6,507
		Older adult family (contains at least one pensioner)	⁶	462
		Don't know	6	5,472

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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. Included in 'single adult' category
 6. Included in 'adult family' category

Shetland Islands			
Ref	Indicator	2016/17	Scotland 2016/17
C1	Number of money advice services in the LA area	7	
	In-house	0	20
	Externally funded	1	76
	Case management system/s	PG Debt	-
C3	Amount of debt owed by client ⁸	£1,223,321.70	£231.6m
	Benefit overpayment	£22,678.72	£10.47m
	Council Tax arrears	£28,918.57	£20.75m
	Utility arrears	£19,924.71	£4.4m
	Credit, store and charge debts	£234,427.84	£40.7m
	Catalogue	£35,436.45	£5.45m
	Unsecured personal loan	£15,997.63	£27.48m
	Payday loan high cost credit	£0	£3.56m
	Overdrafts	£48,460.56	£7.29m
	Mortgage arrears	£220,113.49	£29.83m
	Rent arrears	£24,387.93	£8.62m
	Rent to own	£55,937.09	£54.69m
Others ⁹	£517,038.71	£3.67m	
I1	Number of FTE staff		
	In-House	0	94.14
	External	1.2	211.07
	Number of Volunteer FTE staff		
In-House	0	0	
External	0	130.05	
I2	Local Authority Funding		
	In-House	£0	£4.1m
	External	£26,583	£7.62m
	Other Sources of Funding		
	Scottish Legal Aid Board	£0	£555,116
	Scottish Government	£0	£38,517
	Big Lottery Fund	£0	£138,421
	Housing Associations	£0	£0
European Social Fund	£10,500	-	
Shetland Charitable Trust	£13,226.50	-	
A1	Volume		
	Contacts	788	111,231
	Total clients	166	59,641
	New clients	114	49,565

7. External: Shetland Islands CAB

8. Figures include debt for new clients only, not ongoing clients

9. Includes child support, Income Tax, other housing costs etc.

Shetland Islands			
Ref	Indicator	2016/17	Scotland 2016/17
A1 ¹⁰	Contacts by channel		
	Face-to-face	-	57,660
	Telephone	-	15,553
	Email	-	7,599
	Web	-	1,544
	Webchat	-	0
	Referrals		
	Health	-	633
	Social Care	-	498
	Third Sector	-	1,118
	Other	-	4,678
	Open SNSIAP cases		
	Type I	-	2,581
	Type II	76	5,197
	Type III	-	1,604
	Closed SNSIAP cases		
	Type I	-	3,499
	Type II	90	5,209
	Type III	-	3,294
	First reason for contacting agency		
Benefit overpayment	-	1,186	
Council Tax arrears	-	2,949	
Credit, store and charge card debts	-	2,707	
Catalogue debts	-	871	
PPI	-	107	
Payday loan/high cost credit	-	571	
Unsecured personal loan (except payday loans)	-	1,551	
Bank and building society overdrafts	-	1,117	
Mortgage arrears	-	198	
Rent arrears	-	1,722	
Other (Please specify)	-	2,740	

10. PG Debt does not record Contacts by Channel, Referrals, or First Reason for Contacting Agency

Shetland Islands			
Ref	Indicator	2016/17	Scotland 2016/17
OP 1.1	Breakdown of debt strategy agreed with client		
	Sequestration	4	1,833
	Debt Arrangement Scheme	1	903
	Trust Deed	0	102
	Awaiting sequestration	7	547
	Token payments	24	1,917
	Pro rata offers	12	3,091
	Moratorium	6	389
	Debt written off	1	736
	Repayment plan	-	1,161
	Nil payments/offers	0	436
	Consolidation loan	2	28
	Mortgage to rent/shared equity	0	125
	Did not agree a debt strategy	-	2,103
	Still awaiting outcome	-	2,196
Other: please specify ¹¹	57	757	
OC1	Financial gain		
	Verified	£56,627.84	£50.1m
	Unverified	-	£50.5m

11. Includes clients who are undecided on a strategy etc.