



Money Advice Performance Management Summary

East Renfrewshire Council





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 Renfrewshire 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 for the internal service has declined by 1.5%, while external service funding has remained stable
- Staffing numbers have reduced by 1 FTE for in-house staff
- The total number of clients has remained relatively stable
- Almost 55% of service users have a household income of less than £15,000
- The total amount of debt owed by service users is £8,732,565.98, which is similar to the previous year's figure
- The average financial gain for service users equates to £1,937.00¹

What this means for individual clients

East Renfrewshire Council's Money Advice and Rights Team (MART) helped a client gain £23,280.54 and raised his budgeting confidence via financial capability coaching sessions.

The team assisted a veteran threatened with eviction due to non-payment of rent in a private let. The client, who had traumatic brain injury resulting from an accident, was approximately £14,000 indebted when he approached the team, partly due to non-realised benefit claims.

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



The intervention of MART resulted in the client receiving Severe Mental Impairment discount, backdates, an ongoing award of housing benefit and council tax reduction, and a community care grant. Based on his reduced capacity and health issues, the client also had a large portion of his debt written off. In total, his annualised financial gain amounts to £23,280.54.

The client is now engaging with the team's new financial capability coaching sessions, in preparation for moving into a new tenancy. The sessions have helped him learn more about the process of switching utility provider, and increased his confidence. He now reports real enthusiasm for researching monetary savings and budgeting.



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Ref	Demographic	Categories	2014/15	2015/16 ²	Scotland 2015/16
C2	Sex	Male	217	233	20750
		Female	353	350	24699
		Don't know	23	0	3301
	Age	0-15	0	0	215
		16-24	30	22	3660
		25-34	90	86	8484
		35-44	175	143	9558
		45-59	203	215	9293
		60-74	77	96	6377
		75+	18	22	4979
Not Recorded		0	0	2568	
Ethnicity	White	560	528	37012	
	Any Mixed or Multiple Ethnic Groups	0	3	437	
	Asian, Asian Scottish or Asian British	28	50	2147	
	African	4	1	1125	
	Other Ethnic Group	1	2	314	
	Not Recorded	0	0	1102	
Disability or long-term condition	Yes	203	225	19247	
	No	390	331	22122	
	Not Recorded	0	27	3654	
Income	£6,000 or less	92	65	11413	
	£6,001-£10,000	85	88	10934	
	£10,001-£15,000	145	162	7362	
	£15,001-£20,000	123	108	4406	
	£20,001-£25,000	74	68	1743	
	£25,001-£30,000	29	36	922	
	£30,001-£40,000	19	31	499	
	Over £40,000	13	17	249	
	Not Recorded	13	10	5424	
Economic Status ³	Self employed	46	38	1038	
	Employed full time	205	169	7332	
	Employed part time	70	87	5041	
	Looking after the home or family	59	23	2993	
	Permanently retired from work	57	66	4519	
	Unemployed and seeking work	83	80	5805	
	At school	0	0	291	
	In further / higher education	7	7	526	
	Gov't work or training scheme	0	0	136	
	Permanently sick or disabled	80	65	7641	

2. 0.5 figures are due to numbers being pro-rata'd based on the council funding 50% of external services



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Ref	Demographic	Categories	2014/15	2015/16 ²	Scotland 2015/16
C2		Unable to work because of short-term illness or injury	31	48	5536
		Other	5	0	1290
		Don't know	0	1	3034
	Housing Tenure	Owner occupied	229	238	8458
		Social rented	227	219	21807
		Private rented	81	74	6057
		Other	56	53	6409
		Don't know	0	0	3134
	Household Composition	Single adult (One adult over 16)	222	214	18995
		Single family (One or more children under 16)	58	118	6463
		Adult family (Two or more adults over 16 and no children under 16)	208	160	6739
		Mixed family (Two or more adults over 16 and one or more children under 16)	91	92	6015
		Don't know	14	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	1	1	23
	Externally funded	1	1	72
C3	Amount of debt owed by client	£8,476,421.92	£8,732,565.98	£241,023,838.00
	Benefit Overpayment	n/a	£243,568.27	£7,868,253.00
	Council Tax Arrears	n/a	£755,578.65	£18,001,129.00
	Utility Arrears	n/a	£84,596.81	£4,958,318.00
	Credit, Store and Charge debts Catalogue	n/a	£3,385,267.33	£32,000,054.00
	Unsecured Personal Loan	n/a	£153,928.80	£8,947,460.00
	Payday Loan High cost credit	n/a	£1,693,479.74	£27,309,611.00
	Overdrafts	n/a	£97,755.13	£4,325,758.00
	Mortgage arrears	n/a	£482,290.47	£9,966,188.00
	Rent Arrears	n/a	£288,085.05	£16,616,216.00
	Rent to own	n/a	£91,996.34	£6,094,397.00
	Others	n/a	£100,849.15	£3,764,929.00
I1	Number of FTE staff			
	In-House	6	5	100.09
	External	0.8	0.8	207.45
	Number of Volunteer FTE staff			
In-House	0	0	0	
External	0	0	130.05	
I2	Funding			
	In-House	£198,000	£195,244.75 ⁴	£4,592,753.00
External	£12,000	£12,000 ⁵	£8,754,376.00	
A1	Volume			
	Contacts	452	363	67690
	New Clients	134	178	48206
	Open SNSIAP cases		6	
	Type I	-	51	2581
Type II	-	-	6385	
Type III	-	-	3028	

- Includes business debts, business loans, cable & satellite TV, care home costs, civil penalties, Credit Union Loans, criminal damage, estate agency fees, factoring fees, funeral costs, gym fees, guarantor loans, health costs, Income Tax, insurance, Internet bills, legal costs, loans from family/friends, loans to family/friends, local trader, logbook loans, Magistrates/Sheriffs Court fines, maintenance or child support, mobile phone payments, mortgage shortfalls, nursery fees, other secured loans, parking penalties, pawnbrokers loans, Paypal, repairs and maintenance, school fees, Social Fund, student loan debt, telephone bills, tuition fees, wages overpayment and unknown
- In-house funding includes staff costs, stationery, training, IT licencing etc
- External funding only covers representative proportion of staff salaries



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Ref	Indicator	2014/15	2015/16	Scotland 2015/16
A1	Closed SNSIAP cases			
	Type I	-	33	2232
	Type II	-	-	3431
	Type III	-	-	5251
	First reason for contacting agency			
	Benefit Overpayment	n/a	8	1079
	Council Tax arrears	n/a	17	2399
	Credit, store and charge card debts	n/a	2	2131
	Catalogue debts	n/a	0	818
	PPI	n/a	4	128
	Payday Loan /High cost credit	n/a	6	374
	Unsecured personal loan (except payday loans)	n/a	4	1530
	Bank and Building society overdrafts	n/a	11	948
	Mortgage arrears	n/a	14	486
Rent arrears	n/a	2	1580	
Other (Please specify)	n/a	18 ⁷	1990	
OP 1.1	Breakdown of debt strategy agreed with client			
	Sequestration	45	24	1547
	Debt Arrangement Scheme	36	21	966
	Trust Deed	3	1	83
	Awaiting sequestration	1	2	430
	Token payments	59	41	1633
	Pro rata offers	111	58	1455
	Moratorium	7	10	268
	Debt written off	6	10	271
	Repayment plan	9	20	1130
	Nil Payments/Offer	n/a	2	122
	Consolidation Loan	n/a	1	27
	Mortgage to rent/Shared equity	n/a	3	90
	Did not agree a debt strategy	-	17	2906
	Still awaiting outcome	13	13	1637
Other: please specify	17	17 ⁸	827	
OC1	Verified financial gain	£600,800	£1,048,391.37	£55,342,537.15

6. Internal service does not currently record SNSIAP type

7. Includes utility arrears

8. Includes 4 charitable applications, 2 budgeting advice, 4 direct deductions, 4 disputer liability for debt, 1 house sell, 1 dispute insolvency contribution and 1 pay in full