

Money Advice Performance Management Summary

Aberdeen City 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 Aberdeen City 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:



- Though it remained constant between 2014-15 and 2015-16, internal funding increased by 20% to £130,355 between 2015-16 and 2016-17
- External funding remained steady at £70,000 throughout the three years
- In 2014/15, 80% of clients had an annual household income of less than £20,000, rising to 89% in 2015-16, before declining slightly to 86% of clients in 2016-17
- In 2016/17, 40% of clients were in employment or permanently retired, while 25% were unemployed and seeking work
- The number of new clients accessing the services decreased by 20% between 2014-15 and 2015-16, before increasing by 60% to 756 between 2015-16 and 2016-17
- The average client financial gain for service users in 2016-17 was £2,955¹



Case Study

Aberdeen's money advice services helped a single mother, who had just been rehoused due to an abusive relationship, to get her Employment and Support Allowance payments reinstated, as well as negotiate payments for rent arrears.

The client had been found fit for work and had signed up for Jobseekers' Allowance. However, she was suffering from severe mental and physical issues. On initial contact with the service, the client was referred for a benefit and debt check.

1. Calculated by dividing total financial gain by total clients

Trust between the client and advisor built over time, and the client has only recently begun to manage to attend all appointments and fully engage with the service.

The advisor helped the client to submit a late mandatory reconsideration request - writing to her support worker and GP to gather evidence, before passing it on to the DWP. As a result, her Employment and Support Allowance was reinstated. She received a back-dated amount of £586, which contributed to a total financial gain of £1,900 for the year.

The client also had rent arrears totalling £1,239 for a previous tenancy, which the advisor negotiated a £10 payment for each fortnight.

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Ref	Demographic	Categories	2014/15	2015/16	2016/17	Scotland 2016/17
C2	Sex	Male	285	247	351	23,094
		Female	294	238	389	27,304
		Don't know	0	0	11	1,029
	Age	0-15	0	0	0	218
		16-24	80	55	42	4,015
		25-34	106	93	160	9,057
		35-44	121	96	254	9,771
		45-59	179	162	249	12,274
		60-74	45	49	44	6,287
		75+	21	27	1	4,860
		Not Recorded	27	3	1	2,166
	Ethnicity	White	516	410	706	41,767
		Any Mixed or Multiple Ethnic Groups	0	0	2	601
		Asian, Asian Scottish or Asian British	16	8	11	2,253
		African	0	0	3	1,315
		Caribbean or Black	6	5	6	346
		Other Ethnic Group	5	62	22	680
		Not Recorded	36	-	1	4,559
	Disability or long-term condition	Yes	245	237	489	23,308
		No	184	156	256	20,830
		Not Recorded	52	92	6	5,366
	Income	£6,000 or less	147	152	230	13,325
		£6,001-£10,000	125	104	169	12,538
		£10,001-£15,000	128	116	143	8,372
		£15,001-£20,000	63	62	98	4,683
		£20,001-£25,000	42	20	60	1,964
		£25,001-£30,000	24	15	30	1,131
£30,001-£40,000		12	8	11	689	
Over £40,000		8	8	10	362	
Not Recorded		30	0	0	5,685	
Economic Status	Self employed	14	8	24	1,301	
	Employed full time	132	96	144	7,646	
	Employed part time	88	46	92	5,726	
	Looking after the home or family	24	22	33	3,098	
	Permanently retired from work	32	34	37	4,796	
	Unemployed and seeking work	84	107	182	6,872	
	At school	0	0	0	619	
	In further/higher education	9	7	10	231	
	Gov't work or training scheme	0	0	0	141	
	Permanently sick or disabled	156	153	194	15,605	
	Unable to work because of short-term illness or injury	0	0	0	1,107	
	Other	3	10	27	1,501	
	Don't know	37	2	8	2,921	

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Ref	Demographic	Categories	2014/15	2015/16	2016/17	Scotland 2016/17
	Housing Tenure	Owner occupied	55	59	81	8,720
		Social rented	422	327	553	25,651
		Private rented	37	42	77	7,153
		Other	57	42	40	7,113
		Don't know	8	15	0	2,777
	Household Composition ²	Single adult (non pensioner)	360	168	550	23,194
		Single pensioner ³	n/a	n/a	-	620
		Single parent (one or more children)	40	45	99	7,818
		Family (two adults, and one or more children)	54	26	43	6,815
		Adult family (two or more non-pensioners, and no children)	152	33	49	6,507
		Older adult family (contains at least one pensioner) ⁴	n/a	n/a	-	462
		Don't know	13	0	10	5,472

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

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Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
C1	Number of money advice services in the LA area			5	
	In-house	1	1	1	20
	Externally funded	1	1	1	76
	Case management system/s	-	-	AdvicePro, CASTLE	-
C3	Amount of debt owed by client	£7,415,731.48	-	£7,328,244.97	£231.6m
	Benefit overpayment	n/a	-	£400,786.69	£10.47m
	Council Tax arrears	n/a	-	£1,165,802.19	£20.75m
	Utility arrears	n/a	-	£122,735.98	£4.4m
	Credit, store and charge debts	n/a	-	£1,383,081.87	£40.7m
	Catalogue	n/a	-	£69,153.28	£5.45m
	Unsecured personal loan	n/a	-	£1,406,336.79	£27.48m
	Payday loan high cost credit	n/a	-	£100,647.09	£3.56m
	Overdrafts	n/a	-	£20,781.49	£7.29m
	Mortgage arrears	n/a	-	£517,434.15	£29.83m
	Rent arrears	n/a	-	£586,844.24	£8.62m
	Rent to own	n/a	-	£88,883.73	£54.69m
Others ⁶	n/a	-	£1,465,757.47	£3.67m	
I1	Number of FTE staff				
	In-House	3	3	6	94.14
	External	4	2.3	2.3	211.07
	Number of Volunteer FTE staff				
In-House	0	0	0	0	
External	-	0.75	0.75	130.05	
I2	Local Authority Funding				
	In-House	£110,000	£110,000	£130,355.60	£4.1m
	External	£70,000	£70,000	£70,000	£7.62m
	Other Sources of Funding				
	Scottish Legal Aid Board	n/a	n/a	£100,518.80	£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	1,234	1,253	1,288	111,231
	Total clients	-	-	756	59,641
	New clients	584	467	756	49,565

5. In-house: Financial Inclusion team; external: Aberdeen CAB

6. Others include: student debt, business debt, child maintenance arrears, tax and NI, parking penalty charges, housing repairs council, court fines and Social Fund Loans

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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	-	498
	Third Sector	n/a	n/a	-	1,118
	Other	n/a	n/a	-	4,678
	Open SNSIAP cases				
	Type I	-	-	466	2,581
	Type II	-	-	419	5,197
	Type III	206	149	137	1,604
	Closed SNSIAP cases				3,499
	Type I	-	-	206	5,209
	Type II	-	-	148	3,294
	Type III	197	231	32	
	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	

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Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
OP 1.1	Breakdown of debt strategy agreed with client				
	Sequestration	146	117	147	1,833
	Debt Arrangement Scheme	22	18	17	903
	Trust Deed	1	1	1	102
	Awaiting sequestration	62	47	41	547
	Token payments	82	50	96	1,917
	Pro rata offers	47	29	65	3,091
	Moratorium	4	4	7	389
	Debt written off	2	7	10	736
	Repayment plan	0	14	18	1,161
	Nil Payments/offers	n/a	7	13	436
	Consolidation loan	n/a	0	1	28
	Mortgage to rent/shared equity	n/a	0	3	125
	Did not agree a debt strategy	n/a	69	266	2,103
	Still awaiting outcome	n/a	122	15	2,196
Other: please specify	25	-	-	757	
OC1	Financial gain				
	Verified	£3,174,780.64	£2,422,435.00	£2,234,220.60	£50.1m
	Unverified	-	-	£0	£50.5m