

# Money Advice Performance Management Summary

## South 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 South 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:



- Internal service investment has remained steady at around £110,000 across the three years
- The amount of debt owed by service users decreased by 10% between 2015/16 and 2016/17 to £16,900,000
- Half of service users in 2016/17 were in employment, while only 15% were unemployed and seeking work<sup>1</sup>
- After increasing by 140% between 2014/15 and 2015/16, the number of new clients using the services remained steady at around 530 between 2015/16 and 2016/17

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

South Ayrshire						
Ref	Demographic	Categories	2014/15	2015/16	2016/17	Scotland 2016/17
C2	Sex	Male	300	230	249	23,094
		Female	360	312	288	27,304
		Don't know	0	0	0	1,029
	Age	0-15	0	-	0	218
		16-24	18	19	21	4,015
		25-34	57	51	51	9,057
		35-44	61	67	57	9,771
		45-59	94	69	102	12,274
		60-74	79	61	41	6,287
		75+	0	0	4	4,860
		Not Recorded	351	275	261	2,166
	Ethnicity	White	-	-	0	41,767
		Any Mixed or Multiple Ethnic Groups	-	-	0	601
		Asian, Asian Scottish or Asian British	-	-	0	2,253
		African	-	-	0	1,315
		Caribbean or Black	-	-	0	346
		Other Ethnic Group	-	-	0	680
		Not Recorded	660	542	537	4,559
	Disability or long-term condition	Yes	97	84	98	23,308
		No	248	198	153	20,830
		Not Recorded	321	268	286	5,366
	Income	£6,000 or less	0	58	53	13,325
		£6,001-£10,000	0	44	48	12,538
		£10,001-£15,000	127	66	57	8,372
		£15,001-£20,000	38	36	35	4,683
		£20,001-£25,000	20	28	19	1,964
		£25,001-£30,000	15	8	6	1,131
£30,001-£40,000		0	3	5	689	
Over £40,000		0	2	1	362	
Not Recorded		24	297	313	5,685	
Economic Status	Self employed	15	17	9	1,301	
	Employed full time	86	74	54	7,646	
	Employed part time	69	46	51	5,726	
	Looking after the home or family	9	10	11	3,098	
	Permanently retired from work	45	26	21	4,796	
	Unemployed and seeking work	58	14	39	6,872	
	At school	-	-	0	619	
	In further/higher education	4	7	4	231	
	Gov't work or training scheme	-	-	- <sup>2</sup>	141	
	Permanently sick or disabled	-	69	-	15,605	
	Unable to work because of short-term illness or injury	75	-	-	1,107	
	Other	8	3	81 <sup>3</sup>	1,501	
	Don't know	291	244	267	2,921	

2. Included in 'in further/higher education' category

3. Includes 'permanently sick or disabled' and 'unable to work due to short-term illness or injury' categories as these cannot be reported separately

South Ayrshire						
Ref	Demographic	Categories	2014/15	2015/16	2016/17	Scotland 2016/17
C2	Housing Tenure	Owner occupied	92	57	52	8,720
		Social rented	144	135	129	25,651
		Private rented	65	68	53	7,153
		Other	60	42	38	7,113
		Don't know	299	240	265	2,777
	Household Composition <sup>4</sup>	Single adult (non pensioner)	523	430	424	23,194
		Single pensioner	n/a	n/a	6	620
		Single parent (one or more children)	1	53	45	7,818
		Family (two adults, and one or more children)	22	26	24	6,815
		Adult family (two or more non-pensioners, and no children)	114	33	36	6,507
		Older adult family (contains at least one pensioner)	n/a	n/a	2	462
		Don't know	0	0	0	5,472

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

South Ayrshire					
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	2	2	2	76
	Case management system/s	n/a	n/a	AdvicePro	-
C3	Amount of debt owed by client	£3,480,560.93	£18,709,282.76	£16,898,850.51	£231.6m
	Benefit overpayment	n/a	£440,710.34	£458,611.81	£10.47m
	Council Tax arrears	n/a	£1,348,719.31	£1,183,026.96	£20.75m
	Utility arrears	n/a	£2,060,602.41	£1,040,354.11	£4.4m
	Credit, store and charge debts	n/a	£4,222,831.30	£4,661,058.94	£40.7m
	Catalogue	n/a	£1,748,054.19	£1,335,955.29	£5.45m
	Unsecured personal loan	n/a	£3,578,644.19	£1,923,765.72	£27.48m
	Payday loan high cost credit	n/a	£1,136,143.93	£715,023.76	£3.56m
	Overdrafts	n/a	£1,393,092.27	£1,217,099.95	£7.29m
	Mortgage arrears	n/a	£776,844.95	£295,048.55	£29.83m
	Rent arrears	n/a	£361,503.04	£173,207.98	£8.62m
	Rent to own	n/a	£78,917.49	£92,040.89	£54.69m
Others <sup>6</sup>	n/a	£1,563,219.34	£3,803,656.55	£3.67m	
I1	Number of FTE staff				
	In-House	3	3	3	94.14
	External	-	0	-	211.07
	Number of Volunteer FTE staff				
In-House	0	0	0	0	
External	-	-	-	130.05	
I2	Local Authority Funding				
	In-House	£109,570	£113,205	£112,644	£4.1m
	External	-	-	-	£7.62m
	Other Sources of Funding				
	Scottish Legal Aid Board	n/a	n/a	-	£555,116
	Scottish Government	n/a	n/a	-	£38,517
Big Lottery Fund	n/a	n/a	-	£138,421	
Housing Associations	n/a	n/a	-	£0	
A1	Volume				
	Contacts	960	790	537	111,231
	Total clients	735	-	957	59,641
	New clients	225	534	531	49,565
	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	

5. Internal: Money Advice team; external: Ayrshire Housing Aid Centre, SeAscape

6. Includes business debt, court fines, funeral costs, Income Tax and NI debt etc.

South Ayrshire					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
A1	Referrals				
	Health	n/a	n/a	2	633
	Social Care	n/a	n/a	15	498
	Third Sector	n/a	n/a	44	1,118
	Other	n/a	n/a	158	4,678
	Open SNSIAP cases				
	Type I	-	0	-	2,581
	Type II	-	0	-	5,197
	Type III	208	790	-	1,604
	Closed SNSIAP cases				
	Type I	-	0	-	3,499
	Type II	-	0	-	5,209
	Type III	190	735	-	3,294
	First reason for contacting agency				
	Benefit overpayment	n/a	n/a	34	1,186
	Council Tax arrears	n/a	n/a	120	2,949
	Credit, store and charge card debts	n/a	n/a	109	2,707
	Catalogue debts	n/a	n/a	43	871
	PPI	n/a	n/a	0	107
Payday loan/high cost credit	n/a	n/a	48	571	
Unsecured personal loan (except payday loans)	n/a	n/a	104	1,551	
Bank and building society overdrafts	n/a	n/a	49	1,117	
Mortgage arrears	n/a	n/a	10	198	
Rent arrears	n/a	n/a	22	1,722	
Other (Please specify) <sup>7</sup>	n/a	n/a	134	2,740	
OP 1.1	Breakdown of debt strategy agreed with client				
	Sequestration	48	33	30	1,833
	Debt Arrangement Scheme	6	4	3	903
	Trust Deed	2	2	4	102
	Awaiting sequestration	7	2	3	547
	Token payments	85	41	26	1,917
	Pro rata offers	5	30	114	3,091
	Moratorium	6	5	0	389
	Debt written off	3	3	0	736
	Repayment plan	62	88	0	1,161
	Nil payments/offers	n/a	8	4	436
	Consolidation loan	n/a	0	0	28
	Mortgage to rent/shared equity	n/a	1	0	125
	Did not agree a debt strategy	n/a	7	-	2,103
	Still awaiting outcome	n/a	0	281	2,196
Other: please specify	105	n/a	135	757	

7. Includes funeral costs, Income Tax/NI, utility arrears, business debt etc.

South Ayrshire					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
OC1	Financial gain				
	Verified	-	-	-	£50.1m
	Unverified	-	-	-	£50.5m