



Money Advice Performance Management Summary

Argyll & Bute 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 Argyll & Bute 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:

- Staffing numbers have remained stable
- There has been a 20% reduction in the number of new clients
- Around 40% of service users have a household income of less than £15, 000
- The average financial gain for service users equates to £672.05¹

1. Calculated by dividing total verified financial gain by number of clients as reported in Volume



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Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
C2	Sex	Male	179	69	20750
		Female	250	90	24699
		Don't know	0	-	3301
	Age	0-15	0	0	215
		16-24	22	11	3660
		25-34	43	24	8484
		35-44	94	39	9558
		45-59	165	72	9293
		60-74	95	12	6377
		75+	30	1	4979
		Not Recorded	0	0	2568
	Ethnicity	White	406	143	37012
		Any Mixed or Multiple Ethnic Groups	0	5	437
		Asian, Asian Scottish or Asian British	0	2	2147
		African	0	0	1125
		Other Ethnic Group	0	5	314
		Not Recorded	33	4	1102
	Disability or long-term condition	Yes	170	42	19247
		No	-	47	22122
		Not Recorded	269	70	3654
Income	£6,000 or less	0	5	11413	
	£6,001-£10,000	0	23	10934	
	£10,001-£15,000	0	32	7362	
	£15,001-£20,000	32	20	4406	
	£20,001-£25,000	117	43	1743	
	£25,001-£30,000	112	29	922	
	£30,001-£40,000	124	6	499	
	Over £40,000	54	1	249	
	Not Recorded	0	0	5424	
Economic Status	Self employed	143	26	1038	
	Employed full time	123	64	7332	
	Employed part time	0	7	5041	
	Looking after the home or family	0	4	2993	
	Permanently retired from work	63	8	4519	
	Unemployed and seeking work	0	8	5805	
	At school	0	0	291	
	In further / higher education	0	0	526	
	Gov't work or training scheme	0	0	136	
	Permanently sick or disabled	88	34	7641	
	Unable to work because of short-term illness or injury	12	2	5536	
	Other	0	0	1290	
	Don't know	0	6	3034	



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Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
c2	Housing Tenure	Owner occupied	206	99	8458
		Social rented	12	21	21807
		Private rented	121	21	6057
		Other	88	11	6409
		Don't know	12	7	3134
	Household Composition	Single adult (One adult over 16)	-	36	18995
		Single family (One or more children under 16)	-	46	6463
		Adult family (Two or more adults over 16 and no children under 16)	-	31	6739
		Mixed family (Two or more adults over 16 and one or more children under 16)	-	46	6015
		Don't know	439	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	2	1 ²	72
C3	Amount of debt owed by client	£7,562,000	-	£241,023,838.00
	Benefit Overpayment	n/a	£3,400.00	£7,868,253.00
	Council Tax Arrears	n/a	£215,931.00	£18,001,129.00
	Utility Arrears	n/a	£12,300.00	£4,958,318.00
	Credit, Store and Charge debts Catalogue	n/a	£516,060.00	£32,000,054.00
	Unsecured Personal Loan	n/a	£45,600.00	£8,947,460.00
	Payday Loan High cost credit	n/a	£414,494.00	£27,309,611.00
	Overdrafts	n/a	£35,670.00	£4,325,758.00
	Mortgage arrears	n/a	£80,823.00	£9,966,188.00
	Rent Arrears	n/a	£45,670.00	£16,616,216.00
	Rent to own	n/a	-	£6,094,397.00
	Others	n/a	-	£3,764,929.00
				£0.00
I1	Number of FTE staff			
	In-House	2.00	2.00	100.09
	External	-	-	207.45
	Number of Volunteer FTE staff			
In-House	0	-	0	
External	-	-	130.05	
I2	Funding			
	In-House	-	£66,000.00	£4,592,753.00
	External	-	£30,000.00 ³	£8,754,376.00
A1	Volume			
	Contacts	531	372	67690
	New Clients	115	91	48206
	Open SNSIAP cases			
	Type I	34	-	2581
	Type II	372	580	6385
	Type III	67	18	3028
	Closed SNSIAP cases			
	Type I	45	-	2232
Type II	223	372	3431	
Type III	34	-	5251	

2. Local CAB does not provide detailed figures as part of their report

3. External funding is used to fund core services for volunteers



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Ref	Indicator	2014/15	2015/16	Scotland 2015/16
A1	First reason for contacting agency			
	Benefit Overpayment	n/a	-	1079
	Council Tax arrears	n/a	-	2399
	Credit, store and charge card debts	n/a	-	2131
	Catalogue debts	n/a	-	818
	PPI	n/a	-	128
	Payday Loan /High cost credit	n/a	-	374
	Unsecured personal loan (except payday loans)	n/a	-	1530
	Bank and Building society overdrafts	n/a	-	948
	Mortgage arrears	n/a	-	486
	Rent arrears	n/a	-	1580
Other (Please specify)	n/a	64	1990	
OP 1.1	Breakdown of debt strategy agreed with client		4	
	Sequestration	12	7	1547
	Debt Arrangement Scheme	153	79	966
	Trust Deed	4	0	83
	Awaiting sequestration	0	8	430
	Token payments	34	16	1633
	Pro rata offers	96	17	1455
	Moratorium	17	7	268
	Debt written off	23	19	271
	Repayment plan	76	6	1130
	Nil Payments/Offer	n/a	-	122
	Consolidation Loan	n/a	-	27
	Mortgage to rent/Shared equity	n/a	-	90
	Did not agree a debt strategy	16	-	2906
	Still awaiting outcome	0	-	1637
Other: please specify	0	-	827	
OC1	Verified financial gain	-	£61,156.67 ⁵	£55,342,537.15

4. Provide long-term support for clients, and therefore there is a high volume of returning cases which are reopened
5. Figure solely consists of debt written off due to mental health difficulties