

# 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. 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 East Renfrewshire 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:



- Investment in the internal service has remained relatively steady across the three years
- Funding for external service remained steady at £12,000 between 2014/15 and 2015/16, before increasing by 4% between 2015/16 and 2016/17 to £12,500
- The number of people contacting the service increased by 30% between 2015/16 and 2016/17 to 476
- 60% of those accessing the services in 2016/17 were in employment or permanently retired, while 13% were unemployed and seeking work<sup>1</sup>
- The average client financial gain for service users in 2016/17 was £3,458<sup>2</sup>

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1. Excluding 'Don't Know' category from analysis  
2. Calculated by dividing total financial gain by total clients

East Renfrewshire						
Ref	Demographic	Categories	2014/15	2015/16	2016/17	Scotland 2016/17
C2	Sex	Male	217	233	199	23,094
		Female	353	350	320	27,304
		Don't know	23	0	0	1,029
	Age	0-15	0	0	0	218
		16-24	30	22	25	4,015
		25-34	90	86	76	9,057
		35-44	175	143	99	9,771
		45-59	203	215	207	12,274
		60-74	77	96	92	6,287
		75+	18	22	22	4,860
		Not Recorded	0	0	0	2,166
	Ethnicity	White	560	528	489	41,767
		Any Mixed or Multiple Ethnic Groups	0	3	0	601
		Asian, Asian Scottish or Asian British	28	50	27	2,253
		African	4	1	1	1,315
		Caribbean or Black	1	2	1	346
		Other Ethnic Group	0	0	1	680
		Not Recorded	0	0	2	4,559
	Disability or long-term condition	Yes	203	225	234	23,308
		No	390	331	264	20,830
		Not Recorded	0	27	0	5,366
	Income	£6,000 or less	92	65	72	13,325
		£6,001-£10,000	85	88	71	12,538
£10,001-£15,000		145	162	129	8,372	
£15,001-£20,000		123	108	110	4,683	
£20,001-£25,000		74	68	52	1,964	
£25,001-£30,000		29	36	40	1,131	
£30,001-£40,000		19	31	27	689	
Over £40,000		13	17	11	362	
Not Recorded		13	10	8	5,685	
Economic Status	Self employed	46	38	32	1,301	
	Employed full time	205	169	129	7,646	
	Employed part time	70	87	87	5,726	
	Looking after the home or family	59	23	15	3,098	
	Permanently retired from work	57	66	61	4,796	
	Unemployed and seeking work	83	80	69	6,872	
	At school	0	0	0	619	
	In further/higher education	7	7	5	231	
	Gov't work or training scheme	0	0	0	141	
	Permanently sick or disabled	80	65	71	15,605	
	Unable to work because of short-term illness or injury	31	48	39	1,107	
	Other	5	0	13	1,501	
	Don't know	0	1	0	2,921	

East Renfrewshire						
Ref	Demographic	Categories	2014/15	2015/16	2016/17	Scotland 2016/17
	Housing Tenure	Owner occupied	229	238	196	8,720
		Social rented	227	219	213	25,651
		Private rented	81	74	64	7,153
		Other	56	53	46	7,113
		Don't know	0	0	1	2,777
	Household Composition <sup>3</sup>	Single adult (non pensioner)	222	214	173	23,194
		Single pensioner	n/a	n/a	28	620
		Single parent (one or more children)	58	118	97	7,818
		Family (two adults, and one or more children)	91	92	88	6,815
		Adult family (two or more non-pensioners, and no children)	208	160	116	6,507
Older adult family (contains at least one pensioner)	n/a	n/a	18	462		
Don't know	14	0	-	5,472		

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

East Lothian					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
C1	Number of money advice services in the LA area			4	
	In-house	1	1	1	20
	Externally funded	1	1	1	76
	Case management system/s	n/a	n/a	AdvicePro	-
C3	Amount of debt owed by client <sup>5</sup>	£8,476,421.92	£8,732,565.98	£7,622,973.34	£231.6m
	Benefit overpayment	n/a	£243,568.27	£207,992.02	£10.47m
	Council Tax arrears	n/a	£755,578.65	£551,265.85	£20.75m
	Utility arrears	n/a	£84,596.81	£63,776.64	£4.4m
	Credit, store and charge debts	n/a	£3,385,267.33	£2,958,264.40	£40.7m
	Catalogue	n/a	£153,928.80	£156,922.20	£5.45m
	Unsecured personal loan	n/a	£1,693,479.74	£1,436,062.30	£27.48m
	Payday loan high cost credit	n/a	£97,755.13	£97,803.47	£3.56m
	Overdrafts	n/a	£482,290.47	£428,907.49	£7.29m
	Mortgage arrears	n/a	£288,085.05	£678,332.42	£29.83m
	Rent arrears	n/a	£91,996.34	£119,023.34	£8.62m
	Rent to own	n/a	£100,849.15	£22,587	£54.69m
Others <sup>6</sup>	n/a	£1,355,170.24	£902,036.21	£3.67m	
I1	Number of FTE staff				
	In-House	6	5	5	94.14
	External	0.80	0.80	0.40	211.07
	Number of Volunteer FTE staff				
In-House	0	0	0	0	
External	0	0	0	130.05	
I2	Local Authority Funding				
	In-House	£198,000	£195,244.75	£192,300	£4.1m
	External	£12,000	£12,000	£12,500	£7.62m
	Other Sources of Funding				
	Scottish Legal Aid Board	n/a	n/a	£0	£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	-	363	476	111,231
	Total clients	-	-	259	59,641
	New clients	134	178	195	49,565

4. Internal: Money Advice and Rights team; external: East Renfrewshire CAB

5. Data provided from internal service only

6. Includes business debts, cable and satellite, care home costs, Income Tax, doorstep lender, legal costs, loans from family and friends, fines, parking penalties, wage overpayments etc.

East Lothian					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
A1	Contacts by channel <sup>7</sup>				
	Face-to-face	n/a	n/a	58	57,660
	Telephone	n/a	n/a	3	15,553
	Email	n/a	n/a	1	7,599
	Web	n/a	n/a	0	1,544
	Webchat	n/a	n/a	0	0
	Referrals				
	Health	n/a	n/a	-	633
	Social Care <sup>8</sup>	n/a	n/a	58	498
	Third Sector	n/a	n/a	86	1,118
	Other	n/a	n/a	425	4,678
	Open SNSIAP cases				
	Type I	-	51	-	2,581
	Type II	-	-	-	5,197
	Type III	-	-	-	1,604
	Closed SNSIAP cases				
	Type I	-	33	-	3,499
	Type II	-	-	-	5,209
	Type III	-	-	-	3,294
	First reason for contacting agency				
	Benefit overpayment	n/a	8	-	1,186
	Council Tax arrears	n/a	17	-	2,949
	Credit, store and charge card debts	n/a	2	-	2,707
	Catalogue debts	n/a	0	-	871
	PPI	n/a	4	-	107
	Payday loan/high cost credit	n/a	6	-	571
	Unsecured personal loan (except payday loans)	n/a	4	-	1,551
Bank and building society overdrafts	n/a	11	-	1,117	
Mortgage arrears	n/a	14	-	198	
Rent arrears	n/a	2	-	1,722	
Other (Please specify) <sup>8</sup>	n/a	18	-	2,740	

7. Figures provided for external service only

8. Figure recorded includes both Health and Social Care, as there is a Health and Social Care partnership

East Lothian					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
OP 1.1	Breakdown of debt strategy agreed with client				
	Sequestration	45	24	29	1,833
	Debt Arrangement Scheme	36	21	15	903
	Trust Deed	3	1	0	102
	Awaiting sequestration	1	2	1	547
	Token payments	59	41	26	1,917
	Pro rata offers	111	58	37	3,091
	Moratorium	7	10	3	389
	Debt written off	6	10	4	736
	Repayment plan	9	20	19	1,161
	Nil Payments/offers	n/a	2	2	436
	Consolidation loan	n/a	1	1	28
	Mortgage to rent/shared equity	n/a	3	3	125
	Did not agree a debt strategy	-	17	25	2,103
	Still awaiting outcome	13	13	2	2,196
Other: please specify	17	17	62 <sup>9</sup>	757	
OC1	Financial gain				
	Verified	£600,800	£1,048,391.37	£895,587.69	£50.1m
	Unverified	-	-	-	£50.5m

9. Includes budgeting sessions, charitable applications, direct deductions, income maximisation, Scottish Welfare Fund applications etc.