



Money Advice Performance Management Summary

Falkirk Council



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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 Falkirk 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 of external services has reduced by around 5%, while internal funding has remained stable
- In house staffing numbers have reduced by 1 FTE
- The total number of clients has reduced by almost 10%
- Almost 75% of service users have a household income of less than £15,000
- The total amount of debt owed by service users has reduced by 60%, to £7,775,300



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Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
C2	Sex	Male	544	448	20750
		Female	529	479	24699
		Don't know	0	0	3301
	Age	0-15	0	0	215
		16-24	140	112	3660
		25-34	264	226	8484
		35-44	249	230	9558
		45-59	306	271	9293
		60-74	114	88	6377
		75+	0	0	4979
		Not Recorded	0	0	2568
	Ethnicity	White	1,042	899	37012
		Any Mixed or Multiple Ethnic Groups	3	2	437
		Asian, Asian Scottish or Asian British	18	12	2147
		African	0	0	1125
		Caribbean or Black	4	5	314
		Other Ethnic Group	6	9	1102
		Not Recorded	0	0	2418
	Disability or long-term condition	Yes	447	414	19247
		No	626	511	22122
Not Recorded		0	2	3654	
Income	£6,000 or less	411	321	11413	
	£6,001-£10,000	215	181	10934	
	£10,001-£15,000	194	191	7362	
	£15,001-£20,000	134	127	4406	
	£20,001-£25,000	69	59	1743	
	£25,001-£30,000	27	29	922	
	£30,001-£40,000	16	13	499	
	Over £40,000	7	6	249	
	Not Recorded	0	0	5424	
Economic Status	Self employed	22	25	1038	
	Employed full time	236	205	7332	
	Employed part time	130	120	5041	
	Looking after the home or family	46	23	2993	
	Permanently retired from work	81	72	4519	
	Unemployed and seeking work	305	253	5805	
	At school	0	0	291	
	In further / higher education	14	8	526	
	Gov't work or training scheme	0	5	136	
	Permanently sick or disabled	229	205	7641	
	Unable to work because of short-term illness or injury	0	0	5536	
	Other	0	11	1290	
	Don't know	10	0	3034	



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Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
	Housing Tenure	Owner occupied	168	115	8458
		Social rented	671	611	21807
		Private rented	112	88	6057
		Other	102	113	6409
		Don't know	0	0	3134
	Household Composition	Single adult (One adult over 16)	-	516	18995
		Single family (One or more children under 16)	-	161	6463
		Adult family (Two or more adults over 16 and no children under 16)	-	105	6739
		Mixed family (Two or more adults over 16 and one or more children under 16)	-	131	6015
		Don't know	1,073	14	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	2	1	23
	Externally funded	3	3	72
C3	Amount of debt owed by client	£19,434,801.25	£7,775,300.00	£241,023,838.00
	Benefit Overpayment	n/a	£629,100.00	£7,868,253.00
	Council Tax Arrears	n/a	£853,250.00	£18,001,129.00
	Utility Arrears	n/a	£157,000.00	£4,958,318.00
	Credit, Store and Charge debts Catalogue	n/a	£1,504,300.00	£32,000,054.00
	Unsecured Personal Loan	n/a	£237,800.00	£8,947,460.00
	Payday Loan High cost credit	n/a	£1,949,400.00	£27,309,611.00
	Overdrafts	n/a	£418,200.00	£4,325,758.00
	Mortgage arrears	n/a	£206,600.00	£9,966,188.00
	Rent Arrears	n/a	£423,700.00	£16,616,216.00
	Rent to own	n/a	£612,900.00	£6,094,397.00
	Others	n/a	£319,300.00	£3,764,929.00
			n/a	£463,750.00 ¹
I1 ⁶	Number of FTE staff			
	In-House	7	6	100.09
	External	-	-	207.45
	Number of Volunteer FTE staff			
In-House	0	0	0	
External	-	-	130.05	
I2	Funding			
	In-House	£280,000	£280,000	£4,592,753.00
External	£167,937.75	£160,399.56 ²	£8,754,376.00	
A1	Volume			
	Contacts	-	-	67690
	New Clients	1,073	927	48206
	Open SNSIAP cases		3	
	Type I	-	0	2581
Type II	-	-	6385	
Type III	-	-	3028	

1. Includes Income Tax: £200,600, Child Support: £37,300, Fines: £7,100, Social Fund Loans: £24,500, mobile & landline: £99,650, Credit Union Loans: £11,600, Cable/Satellite: £17,600, Student Debt: £36,900, Housing Repairs/costs: £28,500
2. Calculated based on the average estimated proportion of total funding spent on money/debt advice across the three local CABx (Falkirk spends 43% of total allocated funding on money/debt advice; Grangemouth/Bo'ness spends 14%; Denny spends 58%)
3. All 927 cases in 2015/16 were at least type 2 level, but these numbers are not recorded



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Ref	Indicator	2014/15	2015/16	Scotland 2015/16
A1	Closed SNSIAP cases			
	Type I	-	0	2232
	Type II	-	-	3431
	Type III	-	-	5251
	First reason for contacting agency			
	Benefit Overpayment			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	-	1990	
OP 1.1	Breakdown of debt strategy agreed with client			
	Sequestration	91	68	1547
	Debt Arrangement Scheme	42	33	966
	Trust Deed	4	3	83
	Awaiting sequestration	106	83	430
	Token payments	166	162	1633
	Pro rata offers	244	155	1455
	Moratorium	17	7	268
	Debt written off	36	38	271
	Repayment plan	0	48	1130
	Nil Payments/Offer	n/a	5	122
	Consolidation Loan	n/a	3	27
	Mortgage to rent/Shared equity	n/a	5	90
	Did not agree a debt strategy	0	0	2906
	Still awaiting outcome	250	317	1637
Other: please specify	9	0	827	
OC1	Verified financial gain	-	-	£55,342,537.15