



Money Advice Performance Management Summary

Comhairle Nan Eilean Siar



Comhairle nan Eilean Siar





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 Comhairle Nan Eilean Siar.

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:

- £220,413.00 is invested in the provision of external services
- Unsecured personal loan and overdrafts account for over a third of all debt cases
- Staffing numbers are stable
- Over 80% of service users have a household income of less than £15,000
- The total amount of debt owed by service users has decreased by 13%
- The average financial gain for service users equates to £1,964.80¹

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



Comhairle Nan Eilean Siar

Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
C2	Sex	Male	79	65	20750
		Female	62	61	24699
		Don't know	0	12	3301
	Age	0-15	0	0	215
		16-24	38	-	3660
		25-34	17	-	8484
		35-44	36	-	9558
		45-59	28	-	9293
		60-74	19	-	6377
		75+	3	-	4979
		Not Recorded	0	138	2568
	Ethnicity	White	139	134	37012
		Any Mixed or Multiple Ethnic Groups	2	3	437
		Asian, Asian Scottish or Asian British	0	-	2147
		African	0	-	1125
		Caribbean or Black	0	1	314
		Other Ethnic Group	0	-	1102
		Not Recorded	0	-	2418
	Disability or long-term condition	Yes	65	48	19247
		No	76	90	22122
Not Recorded		0	-	3654	
Income	£6,000 or less	57	40	11413	
	£6,001-£10,000	40	41	10934	
	£10,001-£15,000	14	24	7362	
	£15,001-£20,000	12	11	4406	
	£20,001-£25,000	10	8	1743	
	£25,001-£30,000	8	5	922	
	£30,001-£40,000	0	6	499	
	Over £40,000	0	3	249	
	Not Recorded	0	0	5424	
Economic Status	Self employed	16	8	1038	
	Employed full time	30	35	7332	
	Employed part time	12	25	5041	
	Looking after the home or family	14	12	2993	
	Permanently retired from work	12	7	4519	
	Unemployed and seeking work	23	17	5805	
	At school	1	2	291	
	In further / higher education	0	1	526	
	Gov't work or training scheme	0	-	136	
	Permanently sick or disabled	0	28	7641	
	Unable to work because of short-term illness or injury	32	3	5536	
	Other	1	-	1290	
	Don't know	0	-	3034	



Comhairle Nan Eilean Siar

Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
c2	Housing Tenure	Owner occupied	43	38	8458
		Social rented	46	59	21807
		Private rented	30	15	6057
		Other	33	26	6409
		Don't know	0	-	3134
	Household Composition	Single adult (One adult over 16)	56	60	18995
		Single family (One or more children under 16)	0	25	6463
		Adult family (Two or more adults over 16 and no children under 16)	55	25	6739
		Mixed family (Two or more adults over 16 and one or more children under 16)	28	25	6015
		Don't know	2	3	4637



Comhairle Nan Eilean Siar

Ref	Indicator	2014/15	2015/16	Scotland 2015/16
C1	Number of money advice services in the LA area			
	In-house	0	0	23
	Externally funded	1	1	72
C3	Amount of debt owed by client	£1,619,020	£1,402,641	£241,023,838.00
	Benefit Overpayment	n/a	£64,459	£7,868,253.00
	Council Tax Arrears	n/a	£70,142	£18,001,129.00
	Utility Arrears	n/a	£23,641	£4,958,318.00
	Credit, Store and Charge debts Catalogue	n/a	£332,676	£32,000,054.00
	Unsecured Personal Loan	n/a	£26,537	£8,947,460.00
	Payday Loan High cost credit	n/a	£242,997	£27,309,611.00
	Overdrafts	n/a	-	£4,325,758.00
	Mortgage arrears	n/a	£244,959	£9,966,188.00
	Rent Arrears	n/a	£27,102	£16,616,216.00
	Rent to own	n/a	£51,537	£6,094,397.00
	Others	n/a	£48,733	£3,764,929.00
			n/a	£269,858 ²
I1	Number of FTE staff			
	In-House	0	0	100.09
	External	0	2.5	207.45
	Number of Volunteer FTE staff			
In-House	0	0	0	
External	2.5	0	130.05	
I2	Funding			
	In-House	£0	£0	£4,592,753.00
External	-	£220,413.00 ³	£8,754,376.00	
A1	Volume			
	Contacts	0	327	67690
	New Clients	141	138	48206
	Open SNSIAP cases			
	Type I	-	-	2581
	Type II	-	-	6385
	Type III	-	-	3028
	Closed SNSIAP cases			
	Type I	-	-	2232
	Type II	-	-	3431
Type III	-	-	5251	

2. Others include: Business Debts

3. The council provide core funding to WICAS and for 2016/17 of £220,413.00 and this amount includes the delivery of money advice



Comhairle Nan Eilean Siar

Ref	Indicator	2014/15	2015/16	Scotland 2015/16
A1	First reason for contacting agency			
	Benefit Overpayment	n/a	31	1079
	Council Tax arrears	n/a	30	2399
	Credit, store and charge card debts	n/a	1	2131
	Catalogue debts	n/a	3	818
	PPI	n/a	1	128
	Payday Loan /High cost credit	n/a	1	374
	Unsecured personal loan (except payday loans)	n/a	20	1530
	Bank and Building society overdrafts	n/a	30	948
	Mortgage arrears	n/a	2	486
	Rent arrears	n/a	20	1580
Other (Please specify)	n/a	-	1990	
OP 1.1	Breakdown of debt strategy agreed with client			
	Sequestration	5	4	1547
	Debt Arrangement Scheme	2	2	966
	Trust Deed	1	1	83
	Awaiting sequestration	1	0	430
	Token payments	7	12	1633
	Pro rata offers	32	17	1455
	Moratorium	6	0	268
	Debt written off	2	2	271
	Repayment plan	0	0	1130
	Nil Payments/Offer	n/a	0	122
	Consolidation Loan	n/a	0	27
	Mortgage to rent/Shared equity	n/a	0	90
	Did not agree a debt strategy	n/a	92	2906
	Still awaiting outcome	n/a	5	1637
Other: please specify	85	0	827	
OC1	Verified financial gain	£74,339	£271,147.31	£55,342,537.15