



Money Advice Performance Management Summary

Fife 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 Fife 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.

As the 2014/15 return only covered a 6 month period it is not possible for a meaningful comparison, however, the key findings for the data in 2015/16 are detailed below:

- £498,980 is invested by Fife Council in supporting the service
- The number of staff employed equates to 18.8 full time equivalents
- Over 60% of service users have a household income of less than £15,000
- The total amount of debt owed by service users is £8,706,760.00
- The average financial gain for service users equates to £1,044.00¹

What this means for individual clients

Citizen's Advice and Rights Fife (CARF) helped a single mother ascertain her financial situation, assess her debt options, and provided advice across a variety of monetary areas.

A single parent with two children approached CARF with rent arrears of over £1,300 for a council property she was previously evicted from. She also had other debts, but was unsure of the amounts and companies to whom she owed money. She was in receipt of Income Support, Child Tax Credits, Housing Benefit, and Child

1. Calculated by dividing total verified financial gain by SNSIAP cases as reported in Volume



Benefit, and was anxious about her ability to afford the rent and bills for her private accommodation.

CARF undertook negotiations with the client's previous landlord, arranging her rent to be paid as her Housing Benefit was received. The service also assisted the client to apply for Discretionary Housing Payment, which was awarded at a rate of £20 per week. This left her owing £4.36 per week towards her rent. CARF also helped her obtain a copy of her credit file to ascertain her financial situation, and advised her on budgeting. The client opted to apply for bankruptcy, and is in the process of saving for the application fee. She has been advised that, once bankruptcy is awarded, she should submit an application for social-rented accommodation and attend a housing options interview. She was also advised on how to conduct price comparisons for home contents insurance, which resulted in her saving £181.76 per year.



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Ref	Demographic	Categories	2014/15*	2015/16	Scotland 2015/16
C2	Sex	Male		605	20750
		Female		336	24699
		Don't know		1	3301
	Age	0-15		1	215
		16-24		50	3660
		25-34		218	8484
		35-44		256	9558
		45-59		336	9293
		60-74		62	6377
		75+		19	4979
Not Recorded			1	2568	
Ethnicity	White		734	37012	
	Any Mixed or Multiple Ethnic Groups		0	437	
	Asian, Asian Scottish or Asian British		3	2147	
	African		0	1125	
	Caribbean or Black		2	314	
	Other Ethnic Group		10	1102	
	Not Recorded		193	2418	
Disability or long-term condition	Yes		355	19247	
	No		587	22122	
	Not Recorded		0	3654	
Income	£6,000 or less		190	11413	
	£6,001-£10,000		159	10934	
	£10,001-£15,000		234	7362	
	£15,001-£20,000		174	4406	
	£20,001-£25,000		84	1743	
	£25,001-£30,000		52	922	
	£30,001-£40,000		29	499	
	Over £40,000		7	249	
	Not Recorded		13	5424	
	Economic Status ³	Self employed		29	1038
Employed full time			244	7332	
Employed part time			160	5041	
Looking after the home or family			130	2993	
Permanently retired from work			60	4519	
Unemployed and seeking work			165	5805	
At school			0	291	
In further / higher education			18	526	
Gov't work or training scheme			0	136	
Permanently sick or disabled			71	7641	
Unable to work because of short-term illness or injury			54	5536	
Other			11	1290	
Don't know			0	3034	



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Ref	Demographic	Categories	2014/15*	2015/16	Scotland 2015/16
	Housing Tenure	Owner occupied		151	8458
		Social rented		589	21807
		Private rented		155	6057
		Other		47 ²	6409
		Not recorded		0	3134
	Household Composition	Single adult (One adult over 16)		383	18995
		Single family (One or more children under 16)		267	6463
		Adult family (Two or more adults over 16 and no children under 16)		103	6739
		Mixed family (Two or more adults over 16 and one or more children under 16)		189	6015
		Don't know		0	4637

* As the returns from Fife Council in 2014/15 covered a six month period it is not possible for a meaningful comparison with the data returned in 2015/16 which relates to a complete year.

2. Other includes living with family/friends, no fixed abode, and temporary or sheltered accommodation



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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		0	23
	Externally funded		1	72
C3	Amount of debt owed by client		£8,994,428.00	£241,023,838.00
	Benefit Overpayment		£420,897.00	£7,868,253.00
	Council Tax Arrears		£1,092,438.00	£18,001,129.00
	Utility Arrears		£127,546.00	£4,958,318.00
	Credit, Store and Charge debts		£1,697,089.00	£32,000,054.00
	Catalogue		£317,949.00	£8,947,460.00
	Unsecured Personal Loan		£1,978,262.00	£27,309,611.00
	Payday Loan High cost credit		£270,258.00	£4,325,758.00
	Overdrafts		£287,668.00	£9,966,188.00
	Mortgage arrears		£994,669.00	£16,616,216.00
	Rent Arrears		£365,760.00	£6,094,397.00
	Rent to own		£185,281.00	£3,764,929.00
Others		£1,256,611.00 ³	£92,224,064.00	
I1	Number of FTE staff			
	In-House		0	100.09
	External		18.8	207.45
	Number of Volunteer FTE staff			
In-House		0	0	
External		1	130.05	
I2	Funding			
	In-House		£0	£4,592,753.00
External		£498,980	£8,754,376.00	
A1	Volume			
	Contacts		4,363	67690
	New Clients		1,892	48206
	Open SNSIAP cases			
	Type I		-	2581
	Type II		-	6385
	Type III		942	3028
	Closed SNSIAP cases			
	Type I		-	2232
Type II		-	3431	
Type III		1,477	5251	



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Ref	Indicator	2014/15	2015/16	Scotland 2015/16
A1	First reason for contacting agency			
	Benefit Overpayment		0	1079
	Council Tax arrears		0	2399
	Credit, store and charge card debts		0	2131
	Catalogue debts		0	818
	PPI		0	128
	Payday Loan /High cost credit		0	374
	Unsecured personal loan (except payday loans)		0	1530
	Bank and Building society overdrafts		0	948
	Mortgage arrears		0	486
	Rent arrears		0	1580
Other (Please specify)		942 ⁴	1990	
OP 1.1	Breakdown of debt strategy agreed with client			
	Sequestration		164 ⁵	1547
	Debt Arrangement Scheme		149	966
	Trust Deed		3	83
	Awaiting sequestration		9	430
	Token payments		29	1633
	Pro rata offers		0	1455
	Moratorium		3	268
	Debt written off		1	271
	Repayment plan		59	1130
	Nil Payments/Offer		27	122
	Consolidation Loan		0	27
	Mortgage to rent/Shared equity		0	90
	Did not agree a debt strategy		127	2906
Still awaiting outcome		-	1637	
Other: please specify		64 ⁶	827	
OC1	Verified financial gain		£2,526,034	£55,342,537.15

- Includes over-committed (160), low income (150), long-term illness (41), eviction (40), unemployment (40), relationship breakdown (23), reduced income (22), Sequestration (18), repossession of house/car (17), charge for payment (15), homelessness (15), court action/summons (11), financial literacy issues (10), sudden expense (8), summary warrant (7), failing business (3), redundancy (3), short-term illness (3), bereavement (1), pregnancy (1), not disclosed (354)
- Sequestration includes Full Administration, Certificate of Sequestration, Minimal Asset process, Insolvency Practitioner and Creditor led
- Other Debt Strategy Agreed includes Full & Final Settlements (3), Charitable Awards (2), House Retained (19), Increased Income (27), Sale of Home (7), Voluntary Repossession (2), Sequestration Prevented (4)