



Money Advice Performance Management Summary

Perth & Kinross 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 Perth & Kinross 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:

- There has been a 1% increase in the funding of external services
- Staffing numbers have reduced marginally from 5.5 FTE staff to 5 FTE
- The total number of clients has remained stable
- Over 76% of service users, for whom income was recorded, had a household income of less than £15,000
- The total amount of debt owed by service users has increased by over 10%
- Based on the 87 cases who the service has recorded financial gain for, the average financial gain for service users equates to £18,292¹

What this means for individual clients

Perth CAB helped a single parent negotiate a full and final settlement for three debts totalling £7,000.

The client, a 37 year old single parent, presented at Perth CAB with £7,000 in debt. She was a victim of domestic violence, and was unable to work due to anxiety and

1. Calculated by dividing total verified financial gain by the 87 cases that this figure covers



panic attacks resulting from the experience. At the time she presented to the service, she was receiving Employment and Support Allowance.

An advisor at Perth CAB contacted the client's creditors to establish the extent of her indebtedness and request a moratorium. They also negotiated for the client to receive compensation, as well as for her to make reduced payments to all of her creditors in a full and final settlement. This allowed the client to make a fresh start without debt.



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Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
C2	Sex	Male	216	210	20750
		Female	214	236	24699
		Don't know	60	61	3301
	Age	0-15	-	1	215
		16-24	-	26	3660
		25-34	-	102	8484
		35-44	-	117	9558
		45-59	-	161	9293
		60-74	-	65	6377
		75+	-	8	4979
Not Recorded		550	27 ²	2568	
Ethnicity	White	448	475	37012	
	Any Mixed or Multiple Ethnic Groups	3	1	437	
	Asian, Asian Scottish or Asian British	5	9	2147	
	African	0	-	1125	
	Caribbean or Black	1	1	314	
	Other Ethnic Group	5	21	1102	
	Not Recorded	28	-	2418	
Disability or long-term condition	Yes	151	153	19247	
	No	314	312	22122	
	Not Recorded	25	42	3654	
Income	£6,000 or less	2	75	11413	
	£6,001-£10,000	119	132	10934	
	£10,001-£15,000	122	99	7362	
	£15,001-£20,000	69	54	4406	
	£20,001-£25,000	39	28	1743	
	£25,001-£30,000	14	7	922	
	£30,001-£40,000	6	2	499	
	Over £40,000	12	4	249	
	Not Recorded	27	106	5424	
Economic Status	Self employed	57	43	1038	
	Employed full time	130	148	7332	
	Employed part time	81	90	5041	
	Looking after the home or family	12	15	2993	
	Permanently retired from work	36	32	4519	
	Unemployed and seeking work	56	47	5805	
	At school	0	-	291	
	In further / higher education	7	11	526	
	Gov't work or training scheme	0	1	136	
	Permanently sick or disabled	73	92	7641	

2. Age estimations: Please note the recording of the age categories differ on the system used locally i.e i) Less than 20 (2) ii) 21 to 30 (72) iii) 31 to 40 (125) iv) 41 to 50 (137) vi) 51 to 60 (87) vii) 61 to 70 (41) viii) Over 71 (16) ix) No data (27).



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Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
C2		Unable to work because of short-term illness or injury	0	-	5536
		Other	13	18	1290
		Don't know	25	10	3034
	Housing Tenure	Owner occupied	94	94	8458
		Social rented	193	219	21807
		Private rented	111	122	6057
		Other	68	57	6409
		Not recorded	24	15	3134
	Household Composition	Single adult (One adult over 16)	188	211	18995
		Single family (One or more children under 16)	-	112	6463
		Adult family (Two or more adults over 16 and no children under 16)	165	89	6739
		Mixed family (Two or more adults over 16 and one or more children under 16)	107	74	6015
		Don't know/Other	30	21	4637



Perth & Kinross Council				
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	£7,035,937.73	£7,855,295.47	£241,023,838.00
	Benefit Overpayment	n/a	£268,974.51	£7,868,253.00
	Council Tax Arrears	n/a	£475,635.66	£18,001,129.00
	Utility Arrears	n/a	£108,422.36	£4,958,318.00
	Credit, Store and Charge debts Catalogue	n/a	£1,246,102.00	£32,000,054.00
	Unsecured Personal Loan	n/a	£69,462.13	£8,947,460.00
	Payday Loan High cost credit	n/a	£854,738.68	£27,309,611.00
	Overdrafts	n/a	£73,841.16	£4,325,758.00
	Mortgage arrears	n/a	£509,788.05	£9,966,188.00
	Rent Arrears	n/a	£689,498.99	£16,616,216.00
	Rent to own	n/a	£259,148.49	£6,094,397.00
	Others	n/a	£80,758.74	£3,764,929.00
			n/a	£3,218,924.70
I1 ³	Number of FTE staff			
	In-House	0	-	100.09
	External	5.5	5	207.45
	Number of Volunteer FTE staff			
In-House	0	-	0	
External	0	-	130.05	
I2	Funding			
	In-House	£0	£0.00	£4,592,753.00
	External	£204,989.00	£207,089.00 ⁴	£8,754,376.00
A1	Volume			
	Contacts	546	773	67690
	New Clients	419	398	48206
	Open SNSIAP cases			
	Type I	-	-	2581
	Type II	-	294	6385
	Type III	-	-	3028
	Closed SNSIAP cases			
	Type I	-	-	2232
Type II	-	261	3431	
Type III	-	-	5251	

- A range of support and advice is contributed by 35 generalist volunteers and other paid staff
- Funding provided supports money advice service which includes financial education project and benefits (including income maximisation)



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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	-	1990	
OP 1.1	Breakdown of debt strategy agreed with client			
	Sequestration	94	47	1547
	Debt Arrangement Scheme	28	12	966
	Trust Deed	1	-	83
	Awaiting sequestration	0	-	430
	Token payments	8	4	1633
	Pro rata offers	6	10	1455
	Moratorium	0	-	268
	Debt written off	5	10	271
	Repayment plan	0	-	1130
	Nil Payments/Offer	n/a	-	122
	Consolidation Loan	n/a	-	27
	Mortgage to rent/Shared equity	n/a	4	90
	Did not agree a debt strategy	n/a	-	2906
Still awaiting outcome	n/a	-	1637	
Other: please specify	20	n/a	827	
OC1	Verified financial gain	£2,111,669.82	£1,591,408.00 ⁵	£55,342,537.15

5. This figure represents the records from 87 cases only