



Money Advice Performance Management Summary

# Glasgow City 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 Glasgow City Council.<sup>1</sup>

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 in the service has been increased by almost 2%<sup>2</sup>
- The total number of clients receiving services directly from within this provision has reduced by 18.5%<sup>3</sup>
- Almost 77.5% of service users have a household income of less than £15,000
- The total amount of debt owed by service users has reduced by almost 9.8%<sup>4</sup>
- The average financial gain for service users equates to £961.17<sup>5</sup>

1. Information provided is for Council/NHS/Wheatley-commissioned Financial Inclusion (FI) Partnership services and SWS in-house DAS Team
2. 2015/16 figures include NHS and Council projects funded outwith the core Integrated Grant Fund provision (consistent with the 2014/15 return)
3. This is largely due to (i) the traditional financial inclusion supports previously commissioned by Wheatley now being delivered by their in-house team (not included within this report); commissioned services now focusing on supporting new tenants to make necessary financial arrangements and develop money management skills to support their tenancy sustainment, and (ii) the re-focusing of service capacity to target vulnerable groups with multiple needs. Most traditional delivery has been picked up by services funded through other routes
4. Approximately 3/5th of this reduction [£1.6m] is accounted for within the transfer of Wheatley mainstream debt provision to their in-house team
5. Calculated by dividing unverified gain by number of clients as reported in Volume



## What this means for individual clients

***Glasgow's free-phone helpline and community-based advice agency helped a client submit claims for alternative accommodation, Employment Support Allowance, and Personal Independence Payment.***

The client contacted the city's free-phone helpline and was referred to a community-based advice agency for detailed 1-2-1 support. She had multiple health issues and was living with an emotionally abusive partner. Various options for alternative accommodation were discussed, and the client chose to request a housing association tenancy close to her support network.

Claims were also submitted for Employment Support Allowance and Personal Independence Payment, along with medical evidence that enabled the awards to be made quickly. The client will also be assisted to apply for Housing Benefit and Council Tax Reduction once she has moved home.



## Glasgow City Council

Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
C2	Sex	Male	13454	13009	20750
		Female	19605	15113	24699
		Don't know	1058	113	3301
	Age	0-15	284	204	215
		16-24	2593	2503	3660
		25-34	6425	5489	8484
		35-44	7240	5971	9558
		45-59	5573	4451	9293
		60-74	5573	4451	6377
		75+	5573	4450	4979
		Not Recorded	779	713	2568
	Ethnicity	White	27398	23641	37012
Any Mixed or Multiple Ethnic Groups		239	378	437	
Asian, Asian Scottish or Asian British		4077	1938	2147	
African		797	1070	1125	
Caribbean or Black		347	258	314	
Other Ethnic Group		267	444	1102	
Not Recorded		847	481	2418	
Disability or long-term condition	Yes	15909	13386	19247	
	No	16176	14019	22122	
	Not Recorded	1851	830	3654	
Income	£6,000 or less	9418	8758	11413	
	£6,001-£10,000	9518	8458	10934	
	£10,001-£15,000	5652	4645	7362	
	£15,001-£20,000	3401	2826	4406	
	£20,001-£25,000	1320	811	1743	
	£25,001-£30,000	760	479	922	
	£30,001-£40,000	203	220	499	
	Over £40,000	170	130	249	
	Not Recorded	3372	1908	5424	
Economic Status <sup>3</sup>	Self employed	602	432	1038	
	Employed full time	4410	3663	7332	
	Employed part time	3511	2828	5041	
	Looking after the home or family	2789	2245	2993	
	Permanently retired from work	3690	3184	4519	
	Unemployed and seeking work	4495	3644	5805	
	At school	448	283	291	
	In further / higher education	448	284	526	
	Gov't work or training scheme	496	87	136	
	Permanently sick or disabled			7641	
	Unable to work because of short-term illness or injury	10776	9921	5536	
	Other	1257	1008	1290	
Don't know	1213	652	3034		



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Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
	Housing Tenure	Owner occupied	5847	5136	8458
		Social rented	16791	13666	21807
		Private rented	4632	3574	6057
		Other	1265	4768	6409
		Not recorded	1509	1091	3134
	Household Composition	Single adult (One adult over 16)	14451	13543	18995
		Single family (One or more children under 16)	5531	4231	6463
		Adult family (Two or more adults over 16 and no children under 16)	5620	4393	6739
		Mixed family (Two or more adults over 16 and one or more children under 16)	5544	3937	6015
		Don't know/Other	1299/1534	595/1497	4637



## Glasgow City Council

Ref	Indicator	2014/15	2015/16	Scotland 2015/16
C1	Number of money advice services in the LA area			
	In-house	1	1	23
	Externally funded	16	17 <sup>6</sup>	72
C3	Amount of debt owed by client	£31,567,221.82	£28,461,714	£241,023,838.00
	Benefit Overpayment	n/a	-	£7,868,253.00
	Council Tax Arrears	n/a	-	£18,001,129.00
	Utility Arrears	n/a	-	£4,958,318.00
	Credit, Store and Charge debts	n/a	-	£32,000,054.00
	Catalogue	n/a	-	£8,947,460.00
	Unsecured Personal Loan	n/a	-	£27,309,611.00
	Payday Loan High cost credit	n/a	-	£4,325,758.00
	Overdrafts	n/a	-	£9,966,188.00
	Mortgage arrears	n/a	-	£16,616,216.00
	Rent Arrears	n/a	-	£6,094,397.00
	Rent to own	n/a	-	£3,764,929.00
	Others	n/a	-	£92,224,064.00
I1	Number of FTE staff			
	In-House	1	1	100.09
	External	102	104	207.45
	Number of Volunteer FTE staff			
In-House	-	-	0	
External	61	61	130.05	
I2	Funding			
	In-House <sup>7</sup>	-	-	£4,592,753.00
External	£4,249,504	£4,338,404 <sup>8</sup>	£8,754,376.00	
A1	Volume			
	Contacts <sup>9</sup>	34638	28235	67690
	New Clients	106,617	93,561 <sup>10</sup>	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	

6. FI Partnership: 8 Citizen's Advice Bureau, 4 Law Centres, 4 Independent FI Providers and an FI Helpline

7. Not available for in-house service

8. Includes Council, NHSGGC, and Wheatley Funding for commissioned services and projects

9. GCC does not collect performance data for contacts or enquiries which are SNS Type I only



Glasgow City Council				
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 <sup>11</sup>			
	Sequestration	4	2	1547
	Debt Arrangement Scheme	20	5	966
	Trust Deed	1	0	83
	Awaiting sequestration	0	0	430
	Token payments	0	0	1633
	Pro rata offers	5	5	1455
	Moratorium	0	0	268
	Debt written off	0	0	271
	Repayment plan	-	-	1130
	Nil Payments/Offer	-	-	122
	Consolidation Loan	-	-	27
	Mortgage to rent/Shared equity	-	-	90
	Did not agree a debt strategy	-	-	2906
	Still awaiting outcome	-	-	1637
Other: please specify <sup>12</sup>	47	13	827	
OC1	Verified financial gain <sup>13</sup>	£0	£0	£55,342,537.15
	Unverified financial gain	£25,003,263	£27,138,860	

10. 10,394 of the reduction is as a result of the transfer of the Wheatley service to their in-house team

11. In-house service only

12. Includes clients who have been sequestered by the creditor, advice only or referred to another agency for specialist advice such as legal services

13. Council does not currently require agencies to verify CGF for performance reporting purposes