



Money Advice Performance Management Summary

Renfrewshire Council



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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 Renfrewshire 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 data provided in 2014-15 related to both welfare and money advice services.

The key findings in relation to money advice services in 2015-16 are:

- Funding for in-house services has increased by 18% but that in relation to external services has remained stable
- Over 72% of service users for whom income was recorded have a household income of less than £15,000
- The total amount of debt owed by service users £4,814,384.00
- The average financial gain for service users equates to £2,640.00¹

What this means for individual clients

Renfrewshire Council's money advice service helped a client maximise his income, enabling him to begin repaying his rent arrears.

The client attended a money advice appointment as he owed a significant amount in rent arrears to the local authority. He had become employed 20 months previously, following two years on Employment and Support Allowance. He incurred rent arrears

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



as his Working Tax Credit was reduced when his disability premium was removed by HMRC, and his Housing Benefit had not increased yet.

A benefit check showed that the client was still entitled to the disability element of Working Tax Credit, due to an ongoing health condition. This meant that the Credit increased from £9.32 to £66.30 per week. With this new income, the client could cover his expenditure with minimal adjustments to his spending habits, and have £35 per week available to pay his rent arrears. Referral appointments were also made to the Welfare Rights Officer and GRADE Project Debt Adviser, regarding the client's rent arrears. The Welfare Rights Officer ensured the backdated Working Tax Credit premium was paid by HMRC, while the client cancelled the debt appointment after coming to an arrangement to repay his rent arrears in small instalments.



Renfrewshire Council

Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
C2	Sex	Male	4,742	260	20750
		Female	4,002	336	24699
		Don't know	48	199	3301
	Age	0-15	18	0	215
		16-24	1,024	42	3660
		25-34	1,444	122	8484
		35-44	2,008	169	9558
		45-59	2,553	299	9293
		60-74	830	124	6377
		75+	834	8	4979
		Not Recorded	0	31	2568
	Ethnicity	White	7,924	731	37012
		Any Mixed or Multiple Ethnic Groups	9	3	437
		Asian, Asian Scottish or Asian British	72	9	2147
		African	4	8	1125
Caribbean or Black		25	3	314	
Other Ethnic Group		53	10	1102	
Not Recorded		688	31	2418	
Disability or long-term condition	Yes	3,860	197	19247	
	No	4,811	328	22122	
	Not Recorded	121	270	3654	
Income	£6,000 or less	6,704	288	11413	
	£6,001-£10,000	3,437	240	10934	
	£10,001-£15,000	1,806	153	7362	
	£15,001-£20,000	891	109	4406	
	£20,001-£25,000	334	77	1743	
	£25,001-£30,000	157	27	922	
	£30,001-£40,000	106	27	499	
	Over £40,000	19	24	249	
	Not Recorded	3,343	35	5424	
Economic Status	Self employed	110	30	1038	
	Employed full time	988	181	7332	
	Employed part time	822	100	5041	
	Looking after the home or family	273	13	2993	
	Permanently retired from work	2,090	73	4519	
	Unemployed and seeking work	1,906	84	5805	
	At school	155	0	291	
	In further / higher education	21	13	526	
	Gov't work or training scheme	9	0	136	
	Permanently sick or disabled	6,452	74	7641	
	Unable to work because of short-term illness or injury	20	19	5536	
	Other	44	16	1290	
	Don't know	3,405	190	3034	



Renfrewshire Council

Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
C2	Housing Tenure	Owner occupied	2,784	222	8458
		Social rented	7,795	375	21807
		Private rented	1,355	106	6057
		Other	4,630	59	6409
		Not recorded	85	33	3134
	Household Composition	Single adult (One adult over 16)	5,927	341	18995
		Single family (One or more children under 16)	772	95	6463
		Adult family (Two or more adults over 16 and no children under 16)	989	179	6739
		Mixed family (Two or more adults over 16 and one or more children under 16)	3,630	107	6015
		Don't know/Other	3,446	60	4637



Renfrewshire 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	1	1	72
C3	Amount of debt owed by client	£11,458,046	£4,814,384.84	£241,023,838.00
	Benefit Overpayment	n/a	£220,749.06	£7,868,253.00
	Council Tax Arrears	n/a	£279,549.67	£18,001,129.00
	Utility Arrears	n/a	£73,326.82	£4,958,318.00
	Credit, Store and Charge debts Catalogue	n/a	£320,894.24	£32,000,054.00
	Unsecured Personal Loan	n/a	£48,405.59	£8,947,460.00
	Payday Loan High cost credit	n/a	£140,218.02	£27,309,611.00
	Overdrafts	n/a	£25,153.07	£4,325,758.00
	Mortgage arrears	n/a	£53,499.39	£9,966,188.00
	Rent Arrears	n/a	£454,780.66	£16,616,216.00
	Rent to own	n/a	£81,112.97	£6,094,397.00
	Others	n/a	£833.35	£3,764,929.00
			n/a	£3,115,862.00 ²
I1 ³	Number of FTE staff			
	In-House	5	4.75	100.09
	External	4.2	2	207.45
	Number of Volunteer FTE staff			
In-House	0	-	0	
External	3.75	3.75	130.05	
I2	Funding			
	In-House	£129,123	£153,000.00	£4,592,753.00
	External	£115,649	£26,000.00 ⁴	£8,754,376.00
A1	Volume			
	Contacts	1,559	2753	67690
	New Clients	872	657	48206
	Open SNSIAP cases			
	Type I	240	337	2581
	Type II	511	271	6385
	Type III	58	0	3028
	Closed SNSIAP cases			
	Type I	-	-	2232
	Type II	-	-	3431
Type III	-	-	5251	

2. Others includes: Income Tax, Social Fund and Residential Care
3. Paid staff includes one full time admin support, with three staff making up the equivalent of 2.2 FTE staff. Volunteer staff figure gathered by adding up all three hour shifts by client facing advisers and dividing by thirty five.
4. Funding has not decreased but is being allocated due to priorities as part of wider CAB service.



Renfrewshire Council

Ref	Indicator	2014/15	2015/16	Scotland 2015/16
A1	First reason for contacting agency			
	Benefit Overpayment	n/a	105	1079
	Council Tax arrears	n/a	129	2399
	Credit, store and charge card debts	n/a	50	2131
	Catalogue debts	n/a	21	818
	PPI	n/a	16	128
	Payday Loan /High cost credit	n/a	68	374
	Unsecured personal loan (except payday loans)	n/a	24	1530
	Bank and Building society overdrafts	n/a	41	948
	Mortgage arrears	n/a	61	486
	Rent arrears	n/a	84	1580
Other (Please specify)	n/a	65	1990	
OP 1.1	Breakdown of debt strategy agreed with client			
	Sequestration	123	36	1547
	Debt Arrangement Scheme	92	102	966
	Trust Deed	8	5	83
	Awaiting sequestration	25	22	430
	Token payments	166	51	1633
	Pro rata offers	220	247	1455
	Moratorium	14	6	268
	Debt written off	34	44	271
	Repayment plan	76	3 ⁵	1130
	Nil Payments/Offer	n/a	8	122
	Consolidation Loan	n/a	3	27
	Mortgage to rent/Shared equity	n/a	17	90
	Did not agree a debt strategy	n/a	246	2906
Still awaiting outcome	n/a	90	1637	
Other: please specify	240	n/a	827	
OC1	Verified financial gain	£1,570,973.00	£1,605,180.60	£55,342,537.15

5. "Repayment plan" figures are mostly included under pro-rata offers and token payments. (We don't have a separate recording option for "repayment plan")