



Money Advice Performance Management Summary

Highland 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 Highland 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. It should be noted that in some areas comparisons are not possible as there are variations in the way the data has been reported:

- Funding for both in-house services and external services has remained static
- There has been a slight increase in the number of staff employed by external services with a broadly similar reduction in the number of volunteers
- The number of clients has increased by 60%
- Over 66% of service users have a household income of less than £15,000
- The total amount of debt owed by service users has decreased marginally
- The average financial gain for service users equates to £376.00¹

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



Highland Council

Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
C2	Sex	Male	682	802	20750
		Female	871	945	24699
		Don't know	201	1159	3301
	Age	0-15	2	0	215
		16-24	62	150	3660
		25-34	278	344	8484
		35-44	363	410	9558
		45-59	327	526	9293
		60-74	114	306	6377
		75+	38	102	4979
		Not Recorded	235	21	2568
	Ethnicity	White	1664	1734	37012
		Any Mixed or Multiple Ethnic Groups	1	11	437
		Asian, Asian Scottish or Asian British	23	45	2147
		African	1	0	1125
		Caribbean or Black	1	0	314
		Other Ethnic Group	5	1	1102
Not Recorded		142	-	2418	
Disability or long-term condition	Yes	489	680	19247	
	No	1131	807	22122	
	Not Recorded	282	237	3654	
Income	£6,000 or less	264	217	11413	
	£6,001-£10,000	309	176	10934	
	£10,001-£15,000	366	154	7362	
	£15,001-£20,000	253	118	4406	
	£20,001-£25,000	138	74	1743	
	£25,001-£30,000	59	28	922	
	£30,001-£40,000	26	22	499	
	Over £40,000	21	13	249	
	Not Recorded	287	15	5424	
Economic Status	Self employed	74	41	1038	
	Employed full time	399	342	7332	
	Employed part time	345	193	5041	
	Looking after the home or family	98	113	2993	
	Permanently retired from work	65	216	4519	
	Unemployed and seeking work	353	247	5805	
	At school	0	0	291	
	In further / higher education	28	36	526	
	Gov't work or training scheme	0	0	136	
	Permanently sick or disabled	219	435	7641	
	Unable to work because of short-term illness or injury	75	45	5536	
	Other	40	28	1290	
	Don't know	144	135	3034	



Highland Council

Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
	Housing Tenure	Owner occupied	274	506	8458
		Social rented	962	1373	21807
		Private rented	898	402	6057
		Other	140	319	6409
		Don't know	146	31	3134
	Household Composition	Single adult (One adult over 16)	519	343	18995
		Single family (One or more children under 16)	32	153	6463
		Adult family (Two or more adults over 16 and no children under 16)	519	356	6739
		Mixed family (Two or more adults over 16 and one or more children under 16)	127	226	6015
		Don't know	507	0	4637



Highland Council				
Ref	Indicator	2014/15	2015/16	Scotland 2015/16
C1	Number of money advice services in the LA area ²			
	In-house	1	1	23
	Externally funded	8	8	72
C3	Amount of debt owed by client	£18,507,313	£15,343,845.68	£241,023,838.00
	Benefit Overpayment	n/a	£1,179,820.45	£7,868,253.00
	Council Tax Arrears	n/a	£1,863,594.53	£18,001,129.00
	Utility Arrears	n/a	£203,091.76	£4,958,318.00
	Credit, Store and Charge debts Catalogue	n/a	£2,979,384.30	£32,000,054.00
	Unsecured Personal Loan	n/a	£291,957.94	£8,947,460.00
	Payday Loan High cost credit	n/a	£1,207,555.03	£27,309,611.00
	Overdrafts	n/a	£221,553.12	£4,325,758.00
	Mortgage arrears	n/a	£1,612,035.05	£9,966,188.00
	Rent Arrears	n/a	£4,001,397.01	£16,616,216.00
	Rent to own	n/a	£614,005.62	£6,094,397.00
	Others	n/a	£437,087.87	£3,764,929.00
			n/a	£732,363.00
I1 ⁶	Number of FTE staff			
	In-House	5.5	5.5	100.09
	External	6.5	7.85	207.45
	Number of Volunteer FTE staff			
In-House	0	0	0	
External	3	1.5	130.05	
I2	Funding			
	In-House	£244,000	£244,000	£4,592,753.00
External	£1,217,465.00	£1,217,465.00	£8,754,376.00	
A1	Volume			
	Contacts	1,573	8,198	67690
	New Clients	1,095	1,787	48206
	Open SNSIAP cases			
	Type I	700	-	2581
	Type II	549	320	6385
	Type III	6	-	3028
	Closed SNSIAP cases			
	Type I	-	-	2232
	Type II	1,605	732	3431
Type III	-	-	5251	

2. Not all providers have responded to this question



Highland Council

Ref	Indicator	2014/15	2015/16	Scotland 2015/16
OP 1.1	First reason for contacting agency			
	Benefit Overpayment	n/a	31	1079
	Council Tax arrears	n/a	134	2399
	Credit, store and charge card debts	n/a	49	2131
	Catalogue debts	n/a	0	818
	PPI	n/a	0	128
	Payday Loan /High cost credit	n/a	0	374
	Unsecured personal loan (except payday loans)	n/a	0	1530
	Bank and Building society overdrafts	n/a	0	948
	Mortgage arrears	n/a	12	486
	Rent arrears	n/a	84	1580
	Other (Please specify)	n/a	0	1990
	Breakdown of debt strategy agreed with client			
	Sequestration	121	168	1547
	Debt Arrangement Scheme	21	18	966
	Trust Deed	4	20	83
	Awaiting sequestration	57	42	430
	Token payments	142	146	1633
	Pro rata offers	119	141	1455
	Moratorium	27	8	268
	Debt written off	5	4	271
Repayment plan	37	6	1130	
Nil Payments/Offer	n/a	4	122	
Consolidation Loan	n/a	8	27	
Mortgage to rent/Shared equity	n/a	0	90	
Did not agree a debt strategy	n/a	284	2906	
Still awaiting outcome	n/a	10	1637	
Other: please specify	248	0	827	
OC1	Verified financial gain	£3,357,497	£672,889.90	£55,342,537.15