



Money Advice Performance Management Summary

Inverclyde 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 Inverclyde 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:

- Funding in the service has increased by 15%
- There has been a 13% increase in staffing numbers
- Service user numbers have increased by over 90%.
- In relation to those service users for whom income was reported, over 60% had an income of less than £15,000
- The total amount of debt owed by service users has decreased by over 15%
- The average financial gain for service users equates to £292.00¹

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



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Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
C2	Sex	Male	54	139	20750
		Female	97	245	24699
		Don't know	54	10	3301
	Age	0-15	0	0	215
		16-24	17	17	3660
		25-34	51	64	8484
		35-44	63	75	9558
		45-59	45	112	9293
		60-74	20	47	6377
		75+	9	9	4979
		Not Recorded	-	70	2568
	Ethnicity	White	197	76	37012
		Any Mixed or Multiple Ethnic Groups	0	0	437
		Asian, Asian Scottish or Asian British	0	0	2147
		African	0	0	1125
		Caribbean or Black	0	0	314
Other Ethnic Group		0	1	1102	
Not Recorded		8	-	2418	
Disability or long-term condition	Yes	77	25	19247	
	No	128	50	22122	
	Not Recorded	0	319	3654	
Income	£6,000 or less	40	38	11413	
	£6,001-£10,000	51	26	10934	
	£10,001-£15,000	44	40	7362	
	£15,001-£20,000	34	27	4406	
	£20,001-£25,000	20	18	1743	
	£25,001-£30,000	10	9	922	
	£30,001-£40,000	4	8	499	
	Over £40,000	2	1	249	
	Not Recorded	0	227	5424	
Economic Status	Self employed	1	12	1038	
	Employed full time	77	64	7332	
	Employed part time	35	36	5041	
	Looking after the home or family	2	1	2993	
	Permanently retired from work	18	37	4519	
	Unemployed and seeking work	51	65	5805	
	At school	0	0	291	
	In further / higher education	0	4	526	
	Gov't work or training scheme	3	0	136	
	Permanently sick or disabled	13	3	7641	
	Unable to work because of short-term illness or injury	0	0	5536	
	Other	5	1	1290	
	Don't know	0	171	3034	



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Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
	Housing Tenure	Owner occupied	78	69	8458
		Social rented	74	98	21807
		Private rented	31	29	6057
		Other	22	13	6409
		Don't know	0	185	3134
	Household Composition	Single adult (One adult over 16)	76	71	18995
		Single family (One or more children under 16)	0	36	6463
		Adult family (Two or more adults over 16 and no children under 16)	33	33	6739
		Mixed family (Two or more adults over 16 and one or more children under 16)	35	36	6015
		Don't know	17	218	4637



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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	0	0	72
C3	Amount of debt owed by client	£2,182,539.00	£1,804,836.72	£241,023,838.00
	Benefit Overpayment	n/a	£146,087.26	£7,868,253.00
	Council Tax Arrears	n/a	£143,765.15	£18,001,129.00
	Utility Arrears	n/a	£91,644.08	£4,958,318.00
	Credit, Store and Charge debts Catalogue	n/a	£518,326.44	£32,000,054.00
	Unsecured Personal Loan	n/a	£50,854.00	£8,947,460.00
	Payday Loan High cost credit	n/a	£426,535.13	£27,309,611.00
	Overdrafts	n/a	£32,045.60	£4,325,758.00
	Mortgage arrears	n/a	£48,633.51	£9,966,188.00
	Rent Arrears	n/a	£205,794.35	£16,616,216.00
	Rent to own	n/a	£37,144.90	£6,094,397.00
	Others	n/a	£11,290.20	£3,764,929.00
			n/a	£92,716.10 ²
I1 ⁶	Number of FTE staff			
	In-House	3	3.4	100.09
	External	0	-	207.45
	Number of Volunteer FTE staff			
In-House	0	0	0	
External	0	0	130.05	
I2	Funding			
	In-House	£90,000	£105,058.00	£4,592,753.00
	External	£0	£0	£8,754,376.00
A1	Volume			
	Contacts	-	394	67690
	New Clients	-	323	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	

2. Others include: telephone/mobile phone debt, court fines, other housing costs and Inland Revenue.



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Ref	Indicator	2014/15	2015/16	Scotland 2015/16
OP 1.1	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
	Breakdown of debt strategy agreed with client			
	Sequestration	43	23	1547
	Debt Arrangement Scheme	62	23	966
	Trust Deed	8	7	83
	Awaiting sequestration	5	7	430
	Token payments	56	44	1633
	Pro rata offers	3	4	1455
	Moratorium	0	-	268
	Debt written off	2	-	271
Repayment plan	0	-	1130	
Nil Payments/Offer	n/a	-	122	
Consolidation Loan	n/a	-	27	
Mortgage to rent/Shared equity	n/a	1	90	
Did not agree a debt strategy	n/a	-	2906	
Still awaiting outcome	n/a	66	1637	
Other: please specify	0	0	827	
OC1	Verified financial gain	-	£94,469.99	£55,342,537.15