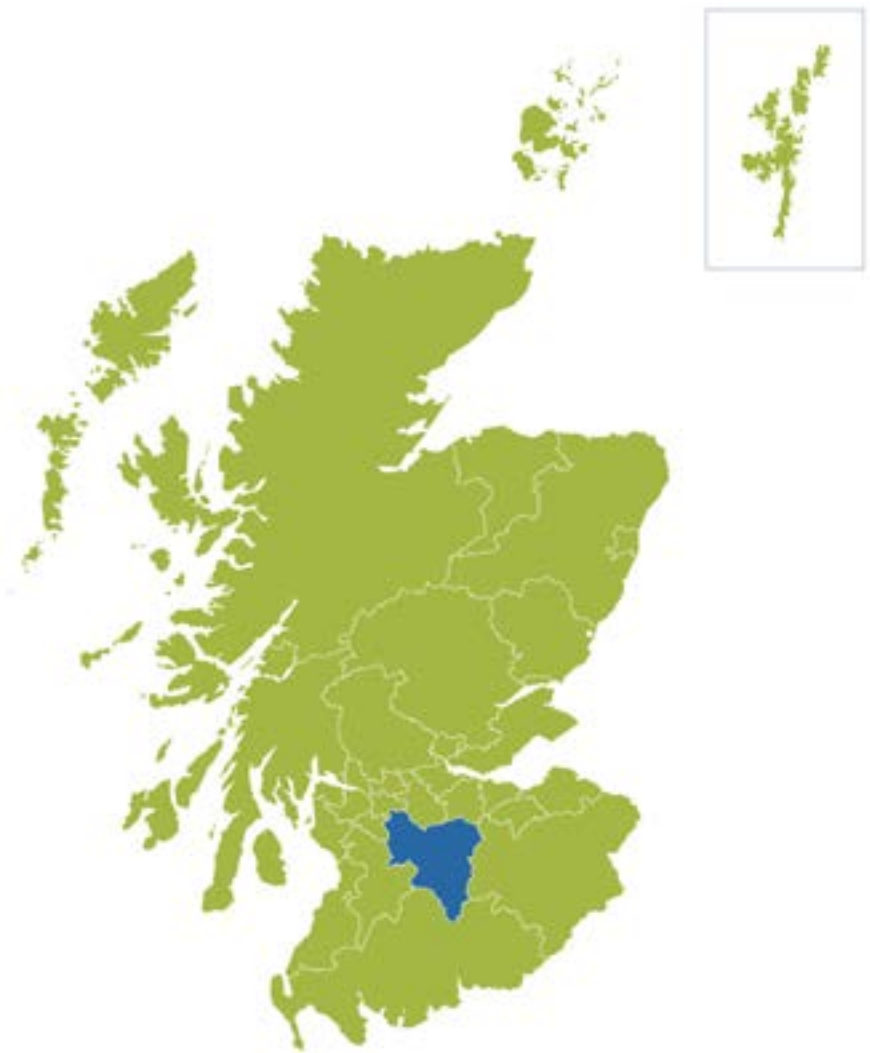




Money Advice Performance Management Summary

# South Lanarkshire 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 South Lanarkshire 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 for internal and external services has remained stable
- The number of FTE staff has remained stable
- There has been c8% reduction in the number of new clients
- Over 76% 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 £15,887,077.70 which represents a c15% reduction.
- The average financial gain for service users equates to £8,554.00<sup>1</sup>

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



### South Lanarkshire Council

Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
C2	Sex	Male	519	490	20750
		Female	746	682	24699
		Don't know	161	142 <sup>2</sup>	3301
	Age	0-15	0	0	215
		16-24	32	15	3660
		25-34	143	140	8484
		35-44	73	62	9558
		45-59	119	104	9293
		60-74	53	35	6377
		75+	12	9	4979
		Not Recorded	10	7	2568
	Ethnicity	White	1339	1231	37012
		Any Mixed or Multiple Ethnic Groups	2	2	437
		Asian, Asian Scottish or Asian British	13	10	2147
		African	1	5	1125
		Caribbean or Black	0	3	314
		Other Ethnic Group	3	38	1102
		Not Recorded	67	25	2418
	Disability or long-term condition	Yes	542	526	19247
		No	872	763	22122
Not Recorded		12	25	3654	
Income	£6,000 or less	379	308	11413	
	£6,001-£10,000	324	290	10934	
	£10,001-£15,000	290	260	7362	
	£15,001-£20,000	195	148	4406	
	£20,001-£25,000	93	60	1743	
	£25,001-£30,000	58	39	922	
	£30,001-£40,000	38	14	499	
	Over £40,000	19	3	249	
	Not Recorded	30	192	5424	
Economic Status	Self employed	53	50	1038	
	Employed full time	385	303	7332	
	Employed part time	242	245	5041	
	Looking after the home or family	75	80	2993	
	Permanently retired from work	102	87	4519	
	Unemployed and seeking work	175	121	5805	
	At school	0	2	291	
	In further / higher education	7	24	526	
	Gov't work or training scheme	1	6	136	
	Permanently sick or disabled	65	301	7641	
	Unable to work because of short-term illness or injury	7	7	5536	
	Other	36	10	1290	
	Don't know	285	78	3034	

2. The in-house service recorded 131 cases under couples which is placed under Not Recorded figure.



### South Lanarkshire Council

Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
	Housing Tenure	Owner occupied	363	269	8458
		Social rented	739	648	21807
		Private rented	184	195	6057
		Other	128	121	6409
		Don't know	12	81	3134
	Household Composition	Single adult (One adult over 16)	694	138	18995
		Single family (One or more children under 16)	26	50	6463
		Adult family (Two or more adults over 16 and no children under 16)	454	29	6739
		Mixed family (Two or more adults over 16 and one or more children under 16)	225	75	6015
		Don't know	27	80	4637



## South Lanarkshire 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	4	72
C3	Amount of debt owed by client	£18,869,526	£15,887,077.70	£241,023,838.00
	Benefit Overpayment	n/a	£869,229.33	£7,868,253.00
	Council Tax Arrears	n/a	£1,794,059.76	£18,001,129.00
	Utility Arrears	n/a	£415,906.46	£4,958,318.00
	Credit, Store and Charge debts Catalogue	n/a	£2,898,040.75	£32,000,054.00
	Unsecured Personal Loan	n/a	£430,170.01	£8,947,460.00
	Payday Loan High cost credit	n/a	£2,324,223.87	£27,309,611.00
	Overdrafts	n/a	£448,982.94	£4,325,758.00
	Mortgage arrears	n/a	£476,447.73	£9,966,188.00
	Rent Arrears	n/a	£1,391,999.96	£16,616,216.00
	Rent to own	n/a	£376,545.76	£6,094,397.00
	Others	n/a	£366,242.00	£3,764,929.00
			n/a	£4,095,229.13 <sup>3</sup>
I1	Number of FTE staff			
	In-House	13.5	13.5 <sup>4</sup>	100.09
	External	5	5	207.45
	Number of Volunteer FTE staff			
	In-House	0	0	0
	External	12	16	130.05
I2	Funding			
	In-House	£1,755,000 <sup>5</sup>	£715,530.00	£4,592,753.00
	External	£153,276	£153,376.00	£8,754,376.00
A1	Volume			
	Contacts	2,829	2971	67690
	New Clients	1,426	1306	48206

3. Others include: Business Debt, Childcare Arrears, Fines, Funeral bill, Income tax, Insurance Premiums (cancelled policies), Legal costs/Legal Aid bill, Maintenance/Child support, NI contributions, Other Housing Costs, Other Secured Loans, other secured loans/repossessions (shortfall), Repairs and Maintenance, Student Debt, Vet Bills, Mortgage Repossession shortfall, Mobile Phones, Other Loan Types (Student Loan, Doorstep Credit etc.)
4. These officers are supported by management and clerical staff within the Money Matters Advice service. The Money Matters Advice service also provides welfare rights and income maximisation services.
5. 2014/15 figure covers South Lanarkshire Council's Money Matters Advice Service which provides welfare rights/income maximisation and money advice. 2015/16 figure is estimation of amount used for money advice from the £1,755,000.00 total service figure.



South Lanarkshire Council				
Ref	Indicator	2014/15	2015/16	Scotland 2015/16
A1	Open SNSIAP cases			
	Type I	-	275	2581
	Type II	2,728	1767	6385
	Type III	-	-	3028
	Closed SNSIAP cases			
	Type I	-	-	2232
	Type II	1,040	0	3431
	Type III	-	943	5251
	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	157	180	1547
	Debt Arrangement Scheme	131	105	966
	Trust Deed	2	2	83
	Awaiting sequestration	7	55	430
	Token payments	85	309	1633
	Pro rata offers	5	189	1455
	Moratorium	6	96	268
	Debt written off	3	49	271
	Repayment plan	62	0	1130
	Nil Payments/Offers	n/a	0	122
	Consolidation Loan	n/a	3	27
	Mortgage to rent/Shared equity	n/a	0	90
	Did not agree a debt strategy	n/a	73	2906
Still awaiting outcome	n/a	280	1637	
Other: please specify	105	47 <sup>6</sup>	827	
OC1	Verified financial gain	£22,035,836.00	£26,443,383.71 <sup>7</sup>	£55,342,537.15

6. Other include: Composition, Full and Final Settlement and Other

7. This includes gains for all clients of the Money Matters advice service and includes benefit gains; backdated payments; grants and debt written off. It includes the benefits gained by benefits advisors and welfare rights officers as well as money advisors. It does not include any gains perceived to be from statutory debt solutions, e.g. DAS, sequestration etc.