

# Money Advice Performance Management Summary

## Inverclyde Council



The Money Advice Performance Management Framework (MAPMF) has been developed in consultation with local authorities and other key stakeholders. 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 2016/17 for the MAPMF for Inverclyde Council.

As this is the third year in which data returns have been provided, it is possible to begin to identify emerging trends at both local and national levels. The information received from individual local authorities has been collated in order to produce a Scotland-wide analysis reflecting the significant impact of money advice services at a national level. This should be considered in conjunction with this local summary.

While the MAPMF provides a structure from which it is possible to benchmark and target services, as well as 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 that money advice clients experience in addition to financial gain. Development is currently underway regarding improvements to the framework that will address these issues in time for reporting on the 2017/18 financial year.

The key findings in comparison to the reported position in 2014/15 and 2015/16 are detailed below:



- Investment in the internal service initially increased by 15% between 2014/15 and 2015/16, before decreasing by 25% to £77,055 between 2015/16 and 2016/17<sup>1</sup>
- The amount of debt owed by clients decreased by 15% between 2014/15 and 2015/16, before increasing by 20% to £2,168,881 between 2015/16 and 2016/17<sup>2</sup>
- Around 63% of clients were female across the three years<sup>3</sup>
- Around 63% of clients in 2016/17 were in employment or permanently retired

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1. These changes over the years are attributable to matched European Social Fund investment in the area  
 2. It is believed that this may be the result of the roll-out of Universal Credit  
 3. Excludes 'Don't Know' category from analysis

Inverclyde						
Ref	Demographic	Categories	2014/15	2015/16	2016/17	Scotland 2016/17
C2	Sex	Male	54	139	108	23,094
		Female	97	245	183	27,304
		Don't know	54	10	0	1,029
	Age	0-15	0	0	0	218
		16-24	17	17	4	4,015
		25-34	51	64	59	9,057
		35-44	63	75	52	9,771
		45-59	45	112	99	12,274
		60-74	20	47	38	6,287
		75+	9	9	9	4,860
		Not Recorded	-	70	75	2,166
	Ethnicity	White	197	76	35	41,767
		Any Mixed or Multiple Ethnic Groups	0	0	-	601
		Asian, Asian Scottish or Asian British	0	0	-	2,253
		African	0	0	-	1,315
		Caribbean or Black	0	0	-	346
		Other Ethnic Group	0	1	-	680
		Not Recorded	8	-	256	4,559
	Disability or long-term condition	Yes	77	25	7	23,308
		No	128	50	27	20,830
		Not Recorded	0	319	257	5,366
	Income	£6,000 or less	40	38	15	13,325
		£6,001-£10,000	51	26	19	12,538
		£10,001-£15,000	44	40	27	8,372
		£15,001-£20,000	34	27	31	4,683
		£20,001-£25,000	20	18	16	1,964
		£25,001-£30,000	10	9	5	1,131
£30,001-£40,000		4	8	6	689	
Over £40,000		2	1	5	362	
Not Recorded		0	227	167	5,685	
Economic Status	Self employed	1	12	8	1,301	
	Employed full time	77	64	81	7,646	
	Employed part time	35	36	28	5,726	
	Looking after the home or family	2	1	-	3,098	
	Permanently retired from work	18	37	23	4,796	
	Unemployed and seeking work	51	65	81	6,872	
	At school	0	0	-	619	
	In further/higher education	0	4	2	231	
	Gov't work or training scheme	3	0	-	141	
	Permanently sick or disabled	13	3	-	15,605	
	Unable to work because of short-term illness or injury	0	0	-	1,107	
	Other	5	1	-	1,501	
	Don't know	0	171	115	2,921	

Inverclyde						
Ref	Demographic	Categories	2014/15	2015/16	2016/17	Scotland 2016/17
C2	Housing Tenure	Owner occupied	78	69	79	8,720
		Social rented	74	98	87	25,651
		Private rented	31	29	25	7,153
		Other	22	13	18	7,113
		Don't know	0	185	129	2,777
	Household Composition <sup>4</sup>	Single adult (non pensioner)	76	71	131	23,194
		Single pensioner	n/a	n/a	19	620
		Single parent (one or more children)	0	36	27	7,818
		Family (two adults, and one or more children)	35	36	4	6,815
		Adult family (two or more non-pensioners, and no children)	33	33	4	6,507
		Older adult family (contains at least one pensioner)	n/a	n/a	5	462
		Don't know	17	218	101	5,472

4. Until 2016/17, MAPMF did not separate 'single pensioner' from the 'single adult' category, nor 'older adult family' from the 'adult family' category.

Inverclyde					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
C1	Number of money advice services in the LA area			5	
	In-house	1	1	1	20
	Externally funded	0	0	0	76
	Case management system/s	n/a	n/a	BrightOffice - MyAdviceService	-
C3	Amount of debt owed by client	£2,182,539	£1,804,836.72	£2,168,881.43	£231.6m
	Benefit overpayment	n/a	£146,087.26	£46,267.24	£10.47m
	Council Tax arrears	n/a	£143,765.15	£156,881.90	£20.75m
	Utility arrears	n/a	£91,644.08	£62,176.33	£4.4m
	Credit, store and charge debts	n/a	£518,326.44	£438,260.87	£40.7m
	Catalogue	n/a	£50,854.00	£50,109.32	£5.45m
	Unsecured personal loan	n/a	£426,535.13	£497,305.58	£27.48m
	Payday loan high cost credit	n/a	£32,045.60	£59,475.18	£3.56m
	Overdrafts	n/a	£48,633.51	£81,014.14	£7.29m
	Mortgage arrears	n/a	£205,794.35	£439,742.10	£29.83m
	Rent arrears	n/a	£37,144.90	£67,106.28	£8.62m
	Rent to own	n/a	£11,290.20	£69,336.44	£54.69m
	Others <sup>6</sup>	n/a	£92,716.10	£201,206.05	£3.67m
I1 <sup>9</sup>	Number of FTE staff				
	In-House	3	3.4	2	94.14
	External	0	0	0	211.07
	Number of Volunteer FTE staff				
In-House	0	0	0	0	
External	0	0	0	130.05	
I2	Local Authority Funding				
	In-House	£90,000	£105,058	£77,055.39	£4.1m
	External	£0	£0	£0	£7.62m
	Other Sources of Funding				
	Scottish Legal Aid Board	n/a	n/a	£0	£555,116
	Scottish Government	n/a	n/a	£0	£38,517
Big Lottery Fund	n/a	n/a	£0	£138,421	
Housing Associations	n/a	n/a	£0	£0	
A1	Volume				
	Contacts	-	394	-	111,231
	Total clients	-	-	-	59,641
	New clients	-	323	-	49,565
	Contacts by channel				
	Face-to-face	n/a	n/a	15	57,660
	Telephone	n/a	n/a	148	15,553
	Email	n/a	n/a	12	7,599
	Web	n/a	n/a	0	1,544
Webchat	n/a	n/a	0	0	

5. Internal: Health and Social Care Partnership Advice Services Money Advice team

6. Others include court fines, Inland Revenue, mobile phone debt etc.

Inverclyde					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
A1	Referrals				
	Health	n/a	n/a	2	633
	Social Care	n/a	n/a	6	498
	Third Sector	n/a	n/a	9	1,118
	Other	n/a	n/a	253	4,678
	Open SNSIAP cases				
	Type I	-	-	-	2,581
	Type II	-	-	45	5,197
	Type III	-	-	-	1,604
	Closed SNSIAP cases				
	Type I	-	-	-	3,499
	Type II	-	-	246	5,209
	Type III	-	-	-	3,294
	First reason for contacting agency				
	Benefit overpayment	n/a	-	6	1,186
Council Tax arrears	n/a	-	47	2,949	
Credit, store and charge card debts	n/a	-	-	2,707	
Catalogue debts	n/a	-	-	871	
PPI	n/a	-	-	107	
Payday loan/high cost credit	n/a	-	-	571	
Unsecured personal loan (except payday loans)	n/a	-	-	1,551	
Bank and building society overdrafts	n/a	-	-	1,117	
Mortgage arrears	n/a	-	7	198	
Rent arrears	n/a	-	14	1,722	
Other (Please specify) <sup>7</sup>	n/a	-	109	2,740	
OP 1.1	Breakdown of debt strategy agreed with client				
	Sequestration	43	23	15	1,833
	Debt Arrangement Scheme	62	23	20	903
	Trust Deed	8	7	1	102
	Awaiting sequestration	5	7	2	547
	Token payments	56	44	16	1,917
	Pro rata offers	3	4	0	3,091
	Moratorium	0	-	1	389
	Debt written off	2	-	2	736
	Repayment plan	0	-	0	1,161
	Nil payments/offers	n/a	-	0	436
	Consolidation loan	n/a	-	0	28
	Mortgage to rent/shared equity	n/a	1	0	125
	Did not agree a debt strategy	n/a	-	1	2,103
	Still awaiting outcome	n/a	66	0	2,196
Other: please specify	0	0	239 <sup>8</sup>	757	

7. Includes utility arrears, non-housing debt etc.

8. Includes clients for whom no debt strategy is recorded

Inverclyde					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
OC1	Financial gain				
	Verified	-	£94,469.99	£602,264.73	£50.1m
	Unverified	-	-	£0	£50.5m