

CCCS of Central Oklahoma

State of the Agency Report

2015

	Jan	Feb	Mar	1st Qtr To Date	Apr	May	Jun	2nd Qtr To Date	Jul	Aug	Sep	3rd Qtr To Date	%	Oct	Nov	Dec	4th Qtr To Date	%	Year to Date	%
FINANCIAL COUNSELING																				
Client Appointment Types																				
First Appointment	90	89	92	271	101	96	108	305	113	105	102	320	59%	115	83	81	279	61%	1,175	59%
NFMCP (Foreclosure Prevention)	2	6	6	14	5	4	6	15	12	8	8	28	5%	5	12	6	23	5%	80	4%
Review (DMP)	12	5	9	26	13	10	8	31	14	15	11	40	7%	9	6	11	26	6%	123	6%
Housing	11	13	14	38	10	5	7	22	11	3	11	25	5%	3	5	4	12	3%	97	5%
Second Appointment	22	16	32	70	20	12	20	52	24	18	19	61	11%	12	12	11	35	8%	218	11%
Workshop	-	-	-	-	-	-	-	-	-	-	8	8	1%	2	-	-	2	0%	10	1%
Credit Bureau Report Review	10	10	5	25	5	9	2	16	7	7	3	17	3%	13	12	4	29	6%	87	4%
Housing Review	-	-	-	-	-	-	-	-	-	-	-	-	0%	-	-	-	-	0%	-	0%
HECM (Reverse Mortgage)	19	26	20	65	24	10	11	45	17	16	8	41	8%	24	16	14	54	12%	205	10%
Mail	-	-	-	-	-	-	-	-	-	-	-	-	0%	-	-	-	-	0%	-	0%
Military OneSource	-	-	-	-	-	-	-	-	-	-	-	-	0%	-	-	-	-	0%	-	0%
Exit Interview	-	-	1	1	-	-	1	1	1	1	-	2	0%	-	1	-	1	0%	5	0%
Totals	166	165	179	510	178	146	163	487	199	173	170	542		183	147	131	461		2,000	
Client Appointment Channel Mix																				
Face To Face	93	84	103	280	95	64	81	240	88	80	86	254	47%	88	81	78	247	54%	1,021	51%
Phone	40	43	50	133	44	44	43	131	66	52	50	168	31%	50	41	40	131	28%	563	28%
Internet	26	30	13	69	28	27	27	82	32	30	26	88	16%	33	16	9	58	13%	297	15%
Email	3	7	13	23	10	11	10	31	11	10	8	29	5%	12	8	4	24	5%	107	5%
Mail	4	1	-	5	1	-	2	3	2	1	-	3	1%	-	1	-	1	0%	12	1%
Totals	166	165	179	510	178	146	163	487	199	173	170	542		183	147	131	461		2,000	
First Appt Cause of Financial Problems																				
Death of Family Member	1	-	4	5	1	-	2	3	2	5	4	11	3%	2	4	2	8	3%	27	2%
Disability/Accident	1	-	1	2	1	4	2	7	1	3	2	6	2%	6	1	-	7	3%	22	2%
Gambling	1	2	3	6	-	1	3	4	-	-	-	-	0%	-	-	-	-	0%	10	1%
Housing Counseling	3	4	5	12	5	3	1	9	1	1	2	4	1%	3	3	1	7	3%	32	3%
Divorce/Separation	6	5	7	18	6	5	7	18	5	6	6	17	5%	17	10	6	33	12%	86	7%
Military Service	-	-	-	-	-	-	-	-	3	-	-	3	1%	-	-	-	-	0%	3	0%
Student Loans	-	-	-	-	-	-	-	-	3	2	3	8	3%	1	-	3	4	1%	12	1%
Unemployment	4	10	6	20	6	7	10	23	13	14	3	30	9%	11	12	6	29	10%	102	9%
Poor Money Mgmt/Excess Spend	28	38	33	99	34	26	31	91	33	20	35	88	28%	33	28	27	88	32%	366	31%
Reduced Income	30	21	18	69	35	33	41	109	36	35	38	109	34%	25	14	22	61	22%	348	30%
Medical Expense	15	7	14	36	11	14	10	35	12	17	7	36	11%	13	7	10	30	11%	137	12%
Unexpected/Catastrophic	-	-	-	-	-	-	-	-	4	2	1	7	2%	3	4	3	10	4%	17	1%
Tornadoes in Oklahoma	1	1	1	3	-	2	-	2	-	-	-	-	0%	-	-	-	-	0%	5	0%
Legal (Not debt-related)	-	1	-	1	2	1	1	4	-	-	1	1	0%	1	-	1	2	1%	8	1%
Totals	90	89	92	271	101	96	108	305	113	105	102	320		115	83	81	279		1,175	
Appointment Results (all appt. types)																				
Client Can Handle (CCH)	32	25	30	87	19	18	25	62	34	23	28	85	16%	29	21	11	61	13%	295	15%
DMP Counseling (DMP)	42	21	46	109	38	33	41	112	51	45	41	137	25%	34	28	36	98	21%	456	23%
Financial Counseling (FCO)	71	90	76	237	93	81	88	262	92	76	78	246	45%	92	71	64	227	49%	972	49%
HECM (Reverse Mortgage Counseling)	11	23	20	54	22	5	6	33	7	13	8	28		22	21	15	58		173	9%
Incomplete Session (IS)	2	4	1	7	3	7	0	10	8	10	5	23	4%	1	3	2	6	1%	46	2%
Referred for Legal Advice (RLA)	6	-	3	9	3	2	3	8	7	5	2	14	3%	3	2	2	7	2%	38	2%
Referred To Other Agency/Org. (ROA)	1	1	1	3	0	0	0	-	0	1	0	1	0%	0	0	0	-	0%	4	0%
Workshop (WSC)	0	-	-	-	0	0	0	-	0	0	8	8	1%	2	0	0	2	0%	10	1%
Other	1	1	2	4	0	0	0	-	0	0	0	-	0%	0	1	1	2	0%	6	0%
Totals	166	165	179	510	178	146	163	487	199	173	170	542		183	147	131	461		2,000	
Call Center Inbound Calls																				
Client Care (1300 queue)	547	517	572	1,636	528	479	549	1,556	624	623	666	1,913	52%	587	586	631	1,804	54%	6,909	51%
First Time Callers (1400 queue)	504	546	574	1,624	479	384	470	1,333	562	511	577	1,650	45%	502	445	446	1,393	42%	6,000	44%
Housing Calls (1500 queue)	156	67	66	289	64	32	34	130	49	43	29	121	3%	39	34	45	118	4%	658	5%
Military OneSource (3100 queue)	3	6	5	14	8	2	2	12	10	5	1	16	0%	5	6	5	16	0%	58	0%
Totals	1,210	1,136	1,217	3,563	1,079	897	1,055	3,031	1,245	1,182	1,273	3,700		1,133	1,071	1,127	3,331		13,625	

EDUCATION																				
# of Participants in Classes/Workshops	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	#	
Financial Education	280	141	163	584	140	53	377	570	26	27	45	98	-	64	25	20	109	-	1,361	-
Fiscally Fit Bootcamp	-	30	30	60	198	79	54	331	12	-	80	92	-	38	34	-	72	-	555	-
Housing	93	56	64	213	101	39	133	273	23	8	71	102	-	34	20	15	69	-	657	-
Totals	373	227	257	857	439	171	564	1,174	61	35	196	292	-	136	79	35	250	-	2,573	-
DEBT MANAGEMENT PLANS																				
Beginning DMP Clients	558	541	530		508	511	500	508	504	490	485			495	499	497				
New DMP Accounts Opened (A & AR)	8	15	12	35	22	13	19	54	19	20	25	64		28	27	19	74		227	
Less Discontinued DMPs																				-
Non-Payment (NP)	6	12	7	25	7	7	4	18	11	9	9	29	40%	6	7	7	20	27%	92	32%
Self Administration (SA)	3	3	3	9	5	5	1	11	5	3	2	10	14%	3	4	3	10	13%	40	14%
Successful Completions (SC)	16	11	23	50	6	11	10	27	17	13	4	34	47%	14	16	12	42	56%	153	53%
Deceased (DC)	-	-	-	-	-	-	-	-	-	-	-	-	0%	-	-	-	-	0%	-	0%
Bankruptcy (BK)	-	-	1	1	1	1	-	2	-	-	-	-	0%	1	2	-	3	4%	6	2%
Total DMP Accounts Closed	25	26	34	85	19	24	15	58	33	25	15	73		24	29	22	75		291	
Net DMP Gain (Loss)	(17)	(11)	(22)	(50)	3	(11)	4	(4)	(14)	(5)	10	(9)		4	(2)	(3)	(1)		(64)	
Month-end Total DMP Clients	541	530	508		511	500	504		490	485	495			499	497	494			494	
BANKRUPTCY SERVICES																				
Bankruptcy Certificates Issued																				
Pre-Filing Certificates	60	66	66	192	58	31	46	135	47	32	45	124	51%	49	39	23	111	54%	562	54%
Debt Education Certificates	54	23	39	116	42	58	61	161	50	29	38	117	49%	29	35	29	93	46%	487	46%
Totals	114	89	105	308	100	89	107	296	97	61	83	241		78	74	52	204		1,049	
Bankruptcy Counseling Appointments																				
Internet Counseling Sessions not in DMS	84	65	78	227	64	73	83	220	71	52	68	191		61	57	34	152		790	
Bankruptcy Appointments & Workshops	40	37	32	109	52	27	31	110	33	29	24	86		30	23	18	71		376	
Totals	124	102	110	336	116	100	114	330	104	81	92	277		91	80	52	223		1,166	
Primary Cause To Seek BK Counseling; DMS Stats Only -- No Internet																				
Death of Family Member	-	3	1	4	7	1	5	13	2	-	-	2	2%	4	1	1	6	8%	25	7%
Disability/Accident	-	4	2	6	-	-	-	-	-	4	1	5	6%	5	-	1	6	8%	17	5%
Divorce/Separation	11	-	5	16	7	3	5	15	1	3	2	6	7%	5	5	2	12	17%	49	13%
Gambling	-	-	-	-	1	1	1	3	-	-	-	-	-	-	-	-	-	-	3	1%
Medical Expense	12	11	4	27	10	8	4	22	11	4	5	20	23%	2	5	3	10	14%	79	21%
Poor Money Mgmt/Excess Spending	9	11	13	33	13	5	10	28	8	15	9	32	37%	7	5	9	21	30%	114	30%
Reduced Income	4	3	5	12	10	4	3	17	3	1	3	7	8%	4	6	1	11	15%	47	13%
Unemployment	2	5	-	7	3	2	3	8	6	2	2	10	12%	2	-	-	2	3%	27	7%
Unexpected / Catastrophic	-	-	-	-	-	-	-	-	2	-	1	3	3%	1	-	-	1	1%	4	1%
Other / Unknown	2	-	2	4	1	3	-	4	-	-	1	1	1%	-	1	1	2	3%	11	3%
Totals	40	37	32	109	52	27	31	110	33	29	24	86		30	23	18	71		376	
Bankruptcy Counseling Calls	# Calls	# Calls	# Calls	# Calls	# Calls	# Calls	# Calls	# Calls	# Calls	# Calls	# Calls	# Calls	# Calls	# of Calls	# of Calls	# of Calls	# of Calls	# of Calls	# Calls	# Calls
BK Calls Into Call Center (2300 queue)	194	177	181	552	181	162	181	524	151	152	206	509		233	169	188	590		2,175	
WEBSITE TRACKING																				
Total Number of Website Visits	2,348	2,579	2,796	7,723	3,236	2,845	2,532	8,613	2,898	2,507	2,495	7,900		2,357	2,078	1,925	6,360		30,596	
Unique Visitors	1,801	1,970	2,177	5,948	2,438	2,111	1,872	6,421	2,159	1,880	1,789	5,828		1,709	1,525	1,477	4,711		22,908	
Number of Pages Viewed	6,062	6,622	6,944	19,628	7,476	7,035	6,136	20,647	7,169	6,051	6,672	19,892		5,913	4,989	4,933	15,835		76,002	
Duration	2:29	2:34	2:21	2:28	1:59	2:33	2:15	2:15	2:29	2:15	2:45	2:29		2:29	2:18	2:19	2:22		2:23	