



Money Advice Performance Management Summary

East Lothian 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 East Lothian 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 to external service providers is £138,474
- There are 5.1 FTE staff members and 4.7 FTE volunteers engaged in delivering the service
- The total number of current clients is 747
- Over 65% of service users have a household income of less than £15,000
- The total amount of debt owed by service users is £5,372,044
- The average financial gain for service users equates to £863.00¹

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	-	271	20750
		Female	-	393	24699
		Don't know	-	83	3301
	Age	0-15	-	0	215
		16-24	-	51	3660
		25-34	-	143	8484
		35-44	-	168	9558
		45-59	-	255	9293
		60-74	-	67	6377
		75+	-	17	4979
		Not Recorded	-	46	2568
	Ethnicity	White	-	635	37012
		Any Mixed or Multiple Ethnic Groups	-	5	437
		Asian, Asian Scottish or Asian British	-	0	2147
		African	-	1	1125
		Caribbean or Black	-	1	314
		Other Ethnic Group	-	14	1102
		Not Recorded	-	-	2418
	Disability or long-term condition	Yes	-	290	19247
		No	-	319	22122
Not Recorded		-	138	3654	
Income	£6,000 or less	-	62	11413	
	£6,001-£10,000	-	47	10934	
	£10,001-£15,000	-	97	7362	
	£15,001-£20,000	-	51	4406	
	£20,001-£25,000	-	28	1743	
	£25,001-£30,000	-	13	922	
	£30,001-£40,000	-	10	499	
	Over £40,000	-	3	249	
	Not Recorded	-	436	5424	
Economic Status	Self employed	-	37	1038	
	Employed full time	-	138	7332	
	Employed part time	-	111	5041	
	Looking after the home or family	-	47	2993	
	Permanently retired from work	-	91	4519	
	Unemployed and seeking work	-	58	5805	
	At school	-	4	291	
	In further / higher education	-	7	526	
	Gov't work or training scheme	-	0	136	
	Permanently sick or disabled	-	103	7641	
	Unable to work because of short-term illness or injury	-	15	5536	
	Other	-	16	1290	
	Don't know	-	120	3034	



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Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
	Housing Tenure	Owner occupied	-	164	8458
		Social rented	-	297	21807
		Private rented	-	110	6057
		Other	-	69	6409
		Don't know	-	107	3134
	Household Composition	Single adult (One adult over 16)	-	172	18995
		Single family (One or more children under 16)	-	111	6463
		Adult family (Two or more adults over 16 and no children under 16)	-	81	6739
		Mixed family (Two or more adults over 16 and one or more children under 16)	-	82	6015
		Don't know	-	301	4637



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Ref	Indicator	2014/15	2015/16	Scotland 2015/16
C1	Number of money advice services in the LA area			
	In-house	-	0	23
	Externally funded	-	2 ²	72
C3	Amount of debt owed by client	-	£5,372,044.00	£241,023,838.00
	Benefit Overpayment	n/a	£188,535.00	£7,868,253.00
	Council Tax Arrears	n/a	£489,318.00	£18,001,129.00
	Utility Arrears	n/a	£167,698.00	£4,958,318.00
	Credit, Store and Charge debts Catalogue	n/a	£136,073.00	£8,947,460.00
	Unsecured Personal Loan	n/a	£785,474.00	£27,309,611.00
	Payday Loan High cost credit	n/a	£123,136.00	£4,325,758.00
	Overdrafts	n/a	£171,053.00	£9,966,188.00
	Mortgage arrears	n/a	£795,286.00	£16,616,216.00
	Rent Arrears	n/a	£255,712.00	£6,094,397.00
	Rent to own	n/a	£31,592.00	£3,764,929.00
	Others	n/a	£1,271,933.00	£92,224,064.00
	I1	Number of FTE staff		
In-House		-	0	100.09
External		-	5.1	207.45
Number of Volunteer FTE staff				
In-House	-	0	0	
External	-	4.7 ³	130.05	
I2	Funding			
	In-House	-	0	£4,592,753.00
External	-	£138,474	£8,754,376.00	
A1	Volume			
	Contacts	-	3,740	67690
	New Clients	-	408	48206
	Open SNSIAP cases			
	Type I	-	0	2581
	Type II	-	89	6385
	Type III	-	82	3028
	Closed SNSIAP cases			
	Type I	-	266	2232
Type II	-	525	3431	
Type III	-	147	5251	

2. Musselburgh and Haddington CABx

3. Volunteers are responsible for initial advice and information gathering. Strategies, negotiations, and formal representation is carried out by specialist advisers



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Ref	Indicator	2014/15	2015/16	Scotland 2015/16
A1	First reason for contacting agency			
	Benefit Overpayment	n/a	37	1079
	Council Tax arrears	n/a	197	2399
	Credit, store and charge card debts	n/a	150	2131
	Catalogue debts	n/a	40	818
	PPI	n/a	13	128
	Payday Loan /High cost credit	n/a	24	374
	Unsecured personal loan (except payday loans)	n/a	118	1530
	Bank and Building society overdrafts	n/a	62	948
	Mortgage arrears	n/a	43	486
	Rent arrears	n/a	111	1580
Other (Please specify)	n/a	179	1990	
OP 1.1	Breakdown of debt strategy agreed with client		4	
	Sequestration	-	86	1547
	Debt Arrangement Scheme	-	25	966
	Trust Deed	-	24	83
	Awaiting sequestration	-	21	430
	Token payments	-	25	1633
	Pro rata offers	-	62	1455
	Moratorium	-	0	268
	Debt written off	-	2	271
	Repayment plan	-	8	1130
	Nil Payments/Offer	n/a	0	122
	Consolidation Loan	n/a	0	27
	Mortgage to rent/Shared equity	n/a	11	90
	Did not agree a debt strategy	n/a	29	2906
	Still awaiting outcome	n/a	78	1637
Other: please specify	-	0	827	
OC1	Verified financial gain	-	£958,147	£55,342,537.15

4. Figures extrapolated from a number of sources, so should be taken as indicative