

Money Advice Performance Management Summary

Midlothian 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 Midlothian 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 external services decreased by 15% between 2015/16 and 2016/17 to £44,500¹
- 58% of clients accessing the service in 2016/17 were in employment or permanently retired, while 13% were unemployed and seeking work²
- In 2016/17, 68% of clients accessed the service face-to-face, 25% via telephone, 4% via email, and 3% via letter
- The average client financial gain for service users in 2016/17 was £971³

1. This includes funding for one external service only – the level of investment in the other external service is unknown
2. Excludes 'Don't Know' category from analysis
3. Calculated by dividing total financial gain by total clients

Midlothian						
Ref	Demographic	Categories	2014/15	2015/16	2016/17	Scotland 2016/17
C2 ⁴	Sex	Male	146	317	73	23,094
		Female	171	447	83	27,304
		Don't know	4	14	1	1,029
	Age	0-15	0	0	0	218
		16-24	14	76	9	4,015
		25-34	41	146	26	9,057
		35-44	57	161	37	9,771
		45-59	76	265	45	12,274
		60-74	45	108	12	6,287
		75+	-	-	4	4,860
		Not Recorded	74	23	11	2,166
	Ethnicity	White	527	750	129	41,767
		Any Mixed or Multiple Ethnic Groups	1	2	0	601
		Asian, Asian Scottish or Asian British	1	6	2	2,253
		African	2	0	1	1,315
		Caribbean or Black	0	1	0	346
		Other Ethnic Group	5	2	5	680
		Not Recorded	6	17	1	4,559
	Disability or long-term condition	Yes	155	350	75	23,308
		No	146	373	64	20,830
		Not Recorded	20	55	5	5,366
	Income	£6,000 or less	34	20	33	13,325
		£6,001-£10,000	28	15	30	12,538
£10,001-£15,000		41	28	27	8,372	
£15,001-£20,000		36	19	22	4,683	
£20,001-£25,000		13	8	15	1,964	
£25,001-£30,000		7	3	4	1,131	
£30,001-£40,000		10	2	6	689	
Over £40,000		4	1	1	362	
Not Recorded		148	682	6	5,685	
Economic Status	Self employed	14	33	7	1,301	
	Employed full time	76	197	42	7,646	
	Employed part time	48	104	21	5,726	
	Looking after the home or family	9	31	13	3,098	
	Permanently retired from work	21	42	13	4,796	
	Unemployed and seeking work	35	76	19	6,872	
	At school	0	0	0	619	
	In further/higher education	3	19	1	231	
	Gov't work or training scheme	0	0	0	141	
	Permanently sick or disabled	70	157	21	15,605	
	Unable to work because of short-term illness or injury	23	47	2	1,107	
	Other	5	26	4	1,501	
	Don't know	17	46	1	2,921	

4. Recording difficulties have resulted in reported demographic figures fluctuating over the three years

Midlothian						
Ref	Demographic	Categories	2014/15	2015/16	2016/17	Scotland 2016/17
C2	Housing Tenure	Owner occupied	92	185	23	8,720
		Social rented	139	337	69	25,651
		Private rented	45	121	24	7,153
		Other	20	98	26	7,113
		Don't know	14	37	2	2,777
	Household Composition ⁵	Single adult (non pensioner)	69	267	56	23,194
		Single pensioner	n/a	n/a	2	620
		Single parent (one or more children)	13	131	21	7,818
		Family (two adults, and one or more children)	38	154	30	6,815
		Adult family (two or more non-pensioners, and no children)	120	134	18	6,507
		Older adult family (contains at least one pensioner)	n/a	n/a	8	462
		Don't know	33	93	9	5,472

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

Midlothian					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
C1	Number of money advice services in the LA area			6	
	In-house	0	0	0	20
	Externally funded	2	2	2	76
	Case management system/s	n/a	n/a	PG Debt, CASTLE	-
C3	Amount of debt owed by client	£4,157,623.93	£1,729,500	£1,699,415.81	£231.6m
	Benefit overpayment	n/a	£90,996	£108,511.43	£10.47m
	Council Tax arrears	n/a	£143,100	£185,061.64	£20.75m
	Utility arrears	n/a	£65,846	£24,802.89	£4.4m
	Credit, store and charge debts	n/a	£407,374	£517,743.50	£40.7m
	Catalogue	n/a	£60,648	£40,798.78	£5.45m
	Unsecured personal loan	n/a	£232,983	£398,269.09	£27.48m
	Payday loan high cost credit	n/a	£17,344	£63,207.08	£3.56m
	Overdrafts	n/a	£96,669	£66,134.84	£7.29m
	Mortgage arrears	n/a	£459,284	£134,042.47	£29.83m
	Rent arrears	n/a	£58,504	£60,446.95	£8.62m
	Rent to own	n/a	£24,787	£36,696	£54.69m
Others	n/a	£71,965	£63,701.14	£3.67m	
I1	Number of FTE staff				
	In-House	0	0	0	94.14
	External	3.10	1.10	2	211.07
	Number of Volunteer FTE staff				
In-House	0	0	0	0	
External	2	0.30	2.70	130.05	
I2	Local Authority Funding				
	In-House	£0	£0	£0	£4.1m
	External ⁷	-	£53,085.12	£44,500	£7.62m
	Other Sources of Funding				
	Scottish Legal Aid Board	n/a	n/a	£6,582	£555,116
	Scottish Government	n/a	n/a	£2,501	£38,517
Big Lottery Fund	n/a	n/a	-	£138,421	
Housing Associations	n/a	n/a	-	£0	

6. External: Dalkeith and District CAB, Penicuik CAB

7. Includes funding for Penicuik CAB only; Dalkeith CAB cannot provide a funding figure for money advice only

Midlothian					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
A1	Volume				
	Contacts	-	3,950	3,273	111,231
	Total clients	431	-	695	59,641
	New clients	87	116	445	49,565
	Contacts by channel				
	Face-to-face	n/a	n/a	1,986	57,660
	Telephone	n/a	n/a	747	15,553
	Email	n/a	n/a	121	7,599
	Web	n/a	n/a	0	1,544
	Webchat	n/a	n/a	0	0
Letter	n/a	n/a	95	-	
A1	Referrals				
	Health	n/a	n/a	4	633
	Social Care	n/a	n/a	0	498
	Third Sector	n/a	n/a	1	1,118
	Other	n/a	n/a	2	4,678
	Open SNSIAP cases				
	Type I	-	-	-	2,581
	Type II	-	-	170	5,197
	Type III	63	36	100	1,604
	Closed SNSIAP cases				
	Type I	-	-	-	3,499
	Type II	-	-	-	5,209
	Type III	90	72	44	3,294
	First reason for contacting agency				
	Benefit overpayment	n/a	152	90	1,186
Council Tax arrears	n/a	315	209	2,949	
Credit, store and charge card debts	n/a	417	213	2,707	
Catalogue debts	n/a	160	67	871	
PPI	n/a	7	0	107	
Payday loan/high cost credit	n/a	40	30	571	
Unsecured personal loan (except payday loans)	n/a	270	231	1,551	
Bank and building society overdrafts	n/a	140	74	1,117	
Mortgage arrears	n/a	97	34	198	
Rent arrears	n/a	228	163	1,722	
Other (Please specify) ⁸	n/a	199	379	2,740	

8. Includes court fines, fuel debt, Social Fund loans etc.

9. Includes clients who are 'undecided' and 'other'

Midlothian					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
OP 1.1	Breakdown of debt strategy agreed with client				
	Sequestration	49	29	7	1,833
	Debt Arrangement Scheme	45	21	7	903
	Trust Deed	0	0	0	102
	Awaiting sequestration	0	10	8	547
	Token payments	12	21	35	1,917
	Pro rata offers	7	29	31	3,091
	Moratorium	0	1	2	389
	Debt written off	1	18	3	736
	Repayment plan	0	0	7	1,161
	Nil payments/offers	n/a	2	2	436
	Consolidation loan	n/a	0	0	28
	Mortgage to rent/shared equity	n/a	4	2	125
	Did not agree a debt strategy	n/a	41	0	2,103
	Still awaiting outcome ⁹	207	28	47	2,196
Other: please specify	0	-	-	757	
OC1	Financial gain				
	Verified	£1,704,366.68	£1,944,826	£674,630.31	£50.1m
	Unverified	-	-	-	£50.5m