



Money Advice Performance Management Summary
City of Edinburgh Council



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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 the City of Edinburgh 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 in the service has increased internally by 0.5% and externally by almost 40%
- Staffing numbers have fallen by 3.6 FTE internally and 17 FTE externally
- The total number of clients has increased by 65%
- Almost 80% of service users have a household income of less than £15,000
- The total amount of debt owed by service users has fallen by almost 15%
- The average financial gain for service users equates to £937.00¹

1. Calculated by dividing total verified financial gain by contacts



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Ref	Demographic	Categories	2014/15	2015/16 ²	Scotland 2015/16
C2	Sex	Male	455	1023	20750
		Female	625	1357	24699
		Don't know ³	68	108	3301
	Age	0-15	0	0	215
		16-24	92	112	3660
		25-34	252	272	8484
		35-44	378	463	9558
		45-59	314	244	9293
		60-74	27	42	6377
		75+	0	20	4979
Not Recorded		0	-	2568	
Ethnicity	White	1028	1024	37012	
	Any Mixed or Multiple Ethnic Groups	0	-	437	
	Asian, Asian Scottish or Asian British	46	23	2147	
	African	18	31	1125	
	Caribbean or Black	0	9	314	
	Other Ethnic Group	56	74	1102	
	Not Recorded	-	-	2418	
Disability or long-term condition	Yes	286	585	19247	
	No	862	568	22122	
	Not Recorded	0	-	3654	
Income	£6,000 or less	-	172	11413	
	£6,001-£10,000	524	325	10934	
	£10,001-£15,000	324	395	7362	
	£15,001-£20,000	189	165	4406	
	£20,001-£25,000	72	57	1743	
	£25,001-£30,000	30	22	922	
	£30,001-£40,000	0	8	499	
	Over £40,000	9	5	249	
	Not Recorded	0	-	5424	
Economic Status	Self employed	40	24	1038	
	Employed full time	294	362	7332	
	Employed part time	230	268	5041	
	Looking after the home or family	33	20	2993	
	Permanently retired from work	47	45	4519	
	Unemployed and seeking work	178	197	5805	
	At school	-	-	291	
	In further / higher education	20	8	526	
	Gov't work or training scheme	-	-	136	

2. Figures for sex demographic include those from both the Advice Shop and Granton Information Centre, while all other demographics include only those from the Advice Shop
3. Recorded as 'Couples' by the Council



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Ref	Demographic	Categories	2014/15	2015/16 ²	Scotland 2015/16
		Permanently sick or disabled	169	134	7641
		Unable to work because of short-term illness or injury	83	79	5536
		Other	54	16	1290
		Don't know	0	-	3034
	Housing Tenure	Owner occupied	181	143	8458
		Social rented	622	751	21807
		Private rented	219	176	6057
		Other	126	83	6409
		Don't know	0	-	3134
	Household Composition	Single adult (One adult over 16)	573	408	18995
		Single family (One or more children under 16)	47	198	6463
		Adult family (Two or more adults over 16 and no children under 16)	364	197	6739
		Mixed family (Two or more adults over 16 and one or more children under 16)	164	257	6015
		Don't know	-	-	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	1	1	23
	Externally funded	3	3	72
C3	Amount of debt owed by client	£15,735,490.67	£13,665,165 ⁴	£241,023,838.00
	Benefit Overpayment	n/a	-	£7,868,253.00
	Council Tax Arrears	n/a	-	£18,001,129.00
	Utility Arrears	n/a	-	£4,958,318.00
	Credit, Store and Charge debts Catalogue	n/a	-	£32,000,054.00
	Unsecured Personal Loan	n/a	-	£8,947,460.00
	Payday Loan High cost credit	n/a	-	£27,309,611.00
	Overdrafts	n/a	-	£4,325,758.00
	Mortgage arrears	n/a	-	£9,966,188.00
	Rent Arrears	n/a	-	£16,616,216.00
	Rent to own	n/a	-	£6,094,397.00
	Others	n/a	-	£3,764,929.00
			n/a	-
I1 ⁶	Number of FTE staff			
	In-House	11	7.4	100.09
	External	22	5	207.45
	Number of Volunteer FTE staff			
In-House	0	0	0	
External	150 (est.)	30 ⁵	130.05	
I2	Funding			
	In-House	£448,407	£450,000	£4,592,753.00
	External	£443,641	£708,583	£8,754,376.00
A1	Volume			
	Contacts	1,197 ⁶	7791	67690
	New Clients	1,148	2961	48206
	Open SNSIAP cases			
	Type I	-	863	2581
	Type II	-	2116	6385
	Type III	-	400	3028
	Closed SNSIAP cases		⁷	
	Type I	144	144	2232
	Type II	475	475	3431
Type III	502	502	5251	

4. Includes Advice Shop and all externally-funded agencies

5. Unverified

6. Does not include external services

7. Includes Advice Shop only



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Ref	Indicator	2014/15	2015/16	Scotland 2015/16	
OP 1.1	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	
	Breakdown of debt strategy agreed with client			9	
	Sequestration	104	102	1547	
	Debt Arrangement Scheme	61	40	966	
	Trust Deed	3	3	83	
	Awaiting sequestration	1	0	430	
	Token payments	89	163	1633	
	Pro rata offers	3	44	1455	
	Moratorium	45	74	268	
	Debt written off	13	13	271	
Repayment plan	135	213	1130		
Nil Payments/Offer	n/a	-	122		
Consolidation Loan	n/a	-	27		
Mortgage to rent/Shared equity	n/a	-	90		
Did not agree a debt strategy	n/a	-	2906		
Still awaiting outcome	204	137	1637		
Other: please specify	694 ⁸	5013	827		
OC1	Verified financial gain	£3,357,497	£4,217,776 ¹⁰	£55,342,537.15	

8. Includes mortgage to rent, direct deductions, other option, undecided

9. Includes Advice Shop only

10. Includes Advice Shop, GIC, and Community Help and Advice Initiative; includes debt written off via bankruptcy and trust deeds less contributions