



Money Advice Performance Management Summary

North Lanarkshire 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 North Lanarkshire 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 for external services has remained stable but for in-house services has reduced by c12%
- The total amount of debt owed by service users is £8,241,036.32
- The average financial gain for service users equates to £164.00¹

1. Calculated by dividing total verified financial gain by number of clients



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Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
C2	Sex	Male	-	-	20750
		Female	-	-	24699
		Don't know	-	-	3301
	Age	0-15	-	-	215
		16-24	-	-	3660
		25-34	-	-	8484
		35-44	-	-	9558
		45-59	-	-	9293
		60-74	-	-	6377
		75+	-	-	4979
		Not Recorded	-	-	2568
	Ethnicity	White	-	-	37012
		Any Mixed or Multiple Ethnic Groups	-	-	437
		Asian, Asian Scottish or Asian British	-	-	2147
		African	-	-	1125
		Caribbean or Black	-	-	314
		Other Ethnic Group	-	-	1102
		Not Recorded	-	-	2418
	Disability or long-term condition	Yes	-	-	19247
		No	-	-	22122
Not Recorded		-	-	3654	
Income	£6,000 or less	-	-	11413	
	£6,001-£10,000	-	-	10934	
	£10,001-£15,000	-	-	7362	
	£15,001-£20,000	-	-	4406	
	£20,001-£25,000	-	-	1743	
	£25,001-£30,000	-	-	922	
	£30,001-£40,000	-	-	499	
	Over £40,000	-	-	249	
	Not Recorded	-	-	5424	
Economic Status	Self employed	-	-	1038	
	Employed full time	-	-	7332	
	Employed part time	-	-	5041	
	Looking after the home or family	-	-	2993	
	Permanently retired from work	-	-	4519	
	Unemployed and seeking work	-	-	5805	
	At school	-	-	291	
	In further / higher education	-	-	526	
	Gov't work or training scheme	-	-	136	
	Permanently sick or disabled	-	-	7641	
	Unable to work because of short-term illness or injury	-	-	5536	
	Other	-	-	1290	
	Don't know	-	-	3034	



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Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
C2	Housing Tenure	Owner occupied	-	-	8458
		Social rented	-	-	21807
		Private rented	-	-	6057
		Other	-	-	6409
		Don't know	-	-	3134
	Household Composition	Single adult (One adult over 16)	-	-	18995
		Single family (One or more children under 16)	-	-	6463
		Adult family (Two or more adults over 16 and no children under 16)	-	-	6739
		Mixed family (Two or more adults over 16 and one or more children under 16)	-	-	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	5	5	72
C3	Amount of debt owed by client	-	£8,241,036.32	£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	n/a	-	£32,000,054.00
	Catalogue	n/a	-	£8,947,460.00
	Unsecured Personal Loan	n/a	-	£27,309,611.00
	Payday Loan High cost credit	n/a	-	£4,325,758.00
	Overdrafts	n/a	-	£9,966,188.00
	Mortgage arrears	n/a	-	£16,616,216.00
	Rent Arrears	n/a	-	£6,094,397.00
	Rent to own	n/a	-	£3,764,929.00
	Others	n/a	-	£92,224,064.00
I1	Number of FTE staff			
	In-House	11.68	10.74	100.09
	External	5	5	207.45
	Number of Volunteer FTE staff			
In-House	-	-	0	
External	-	-	130.05	
I2	Funding			
	In-House	£319,222.92	£279,462.36	£4,592,753.00
External	£151,750.00	£151,750.00	£8,754,376.00	
A1	Volume			
	Contacts	-	-	67690
	New Clients	-	2,284	48206
	Open SNSIAP cases			
	Type I	-	-	2581
	Type II	-	-	6385
	Type III	-	-	3028
	Closed SNSIAP cases			
	Type I	-	-	2232
Type II	-	-	3431	
Type III	-	-	5251	



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Ref	Indicator	2014/15	2015/16	Scotland 2015/16
A1 ⁶	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	
OP 1.1	Breakdown of debt strategy agreed with client			
	Sequestration	-	-	1547
	Debt Arrangement Scheme	-	-	966
	Trust Deed	-	-	83
	Awaiting sequestration	-	-	430
	Token payments	-	-	1633
	Pro rata offers	-	-	1455
	Moratorium	-	-	268
	Debt written off	-	-	271
	Repayment plan	-	206	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	n/a	-	1637
Other: please specify	-	-	827	
OC1	Verified financial gain	-	£375,781.82	£55,342,537.15