



Money Advice Performance Management Summary

# West Lothian Council



West Lothian  
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 West 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 are detailed below. It is important to stress that the comparisons between years may not be possible as the figures for 2014-15 relate to all advice services (including money advice) whilst those for 2015-16 are solely for money advice.

- The number of in-house and external money advice services in the local authority area have both decreased by one
- The verified financial gain for money advice clients equates to £7,645,000
- The total amount of debt owed by service users is £11,705,744

## What this means for individual clients

***West Lothian's money advice service helped a client become debt-free, as well as refer him to appropriate services to help him deal with family and drug-related issues.***

The client was referred to West Lothian's Young Parents project, facing a legal battle for custody of his son and a history of drug use. The Family Support worker built a support plan for the client, while the Money Adviser worked with him to ensure he received Housing Benefit. He had substantial debts, owing the local authority over £8,000 in rent and council tax arrears. The client faced court action for his rent arrears, and a member of the Court Advice project was able to put the case on hold. However, he was reluctant to engage with the service following this. It took several appointments, home visits, calls, and letters to convince him to consider his debt



options. The client's drug use was also uncovered during these home visits, and he was referred to the Social Work Addictions team.

The client was awarded full custody of his son, and the money adviser helped him apply for Child Tax Credits and Child Benefit. The service also helped him find part-time work, which allowed him to successfully apply for a minimal asset bankruptcy and become debt-free. He has continued to attend drop-in sessions for young fathers, as well as drug rehabilitation meetings to prevent relapse. He has also learned to manage his finances to ensure he does not fall into the same cycle again, and plans to set up a savings account.



## West Lothian Council

Ref	Demographic	Categories	2014/15	2015/16 <sup>1</sup>	Scotland 2015/16
C2	Sex	Male	5,919	449	20750
		Female	8,127	637	24699
		Don't know	0	6	3301
	Age	0-15	13	1	215
		16-24	1,270	94	3660
		25-34	2,240	177	8484
		35-44	2,209	176	9558
		45-59	3,689	278	9293
		60-74	2,585	211	6377
		75+	1,475	101	4979
		Not Recorded	565	53	2568
	Ethnicity	White	6,307	-	37012
		Any Mixed or Multiple Ethnic Groups	0	-	437
		Asian, Asian Scottish or Asian British	4,379	-	2147
		African	859	-	1125
		Caribbean or Black	-	-	314
		Other Ethnic Group	224	-	1102
		Not Recorded	7,388	-	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	

1. Have changed CRM recording mechanism for 2016/17 to enable demographic information to be recorded in future



### West Lothian Council

Ref	Demographic	Categories	2014/15	2015/16 <sup>1</sup>	Scotland 2015/16
C2		Unable to work because of short-term illness or injury	-	-	5536
		Other	-	-	1290
		Don't know	-	-	3034
	Housing Tenure	Owner occupied	-	-	8458
		Social rented	-	-	21807
		Private rented	-	-	6057
		Other	-	-	6409
		Not recorded	-	-	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/Other	-	-	4637



## West Lothian Council

Ref	Indicator	2014/15	2015/16	Scotland 2015/16
C1	Number of money advice services in the LA area		2	
	In-house	2	1	23
	Externally funded	3	2	72
C3	Amount of debt owed by client	£14,161,684	£11,705,774	£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 <sup>3</sup>	Number of FTE staff		3	
	In-House	32	8.5	100.09
	External	-	3.5	207.45
	Number of Volunteer FTE staff			
I2	In-House	5	0	0
	External	-	0	130.05
I2	Funding			
	In-House	£819,976	£289,929.90	£4,592,753.00
	External	-	£119,382.90	£8,754,376.00
A1	Volume			
	Contacts	11,754	-	67690
	New Clients	13,644	1,372	48206
	Open SNSIAP cases			
	Type I	9,725	-	2581
	Type II	2,794	-	6385
	Type III	1,125	366	3028
	Closed SNSIAP cases			
	Type I	7,803	-	2232
	Type II	2,537	-	3431
Type III	1,415	965	5251	

- In-house: Advice Shop and Revenues now under 1 service area – no reduction in in-house funding – two teams part of one service ; External: Almond, Bridge community
- Figures consist of money advisors, court advice team, revenues money advisor and 2 FTE generic advice shop staff



## West Lothian Council

Ref	Indicator	2014/15	2015/16	Scotland 2015/16
A1	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		4	
	Sequestration	121	114	1547
	Debt Arrangement Scheme	16	31	966
	Trust Deed	3	4	83
	Awaiting sequestration	27	-	430
	Token payments	41	63	1633
	Pro rata offers	31	78	1455
	Moratorium	6	5	268
	Debt written off	-	11	271
	Repayment plan	82	272	1130
	Nil Payments/Offer	n/a	4	122
	Consolidation Loan	n/a	3	27
	Mortgage to rent/Shared equity	n/a	26	90
	Did not agree a debt strategy	70	349	2906
	Still awaiting outcome	122	-	1637
Other: please specify	30	5	827	
OC1	Verified financial gain	£27,921,920	£7,654,000 <sup>5</sup>	£55,342,537.15

4. Information based on cases closed for the period 01.04.15 – 31.03.16

5. Estimated based on total financial gain of all in-house money advice provided by Finance and Property Services