

Money Advice Performance Management Summary

City of Edinburgh 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 City of Edinburgh 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:



- Internal service funding remained steady between 2014/15 and 2015/16, then decreased by 60% to £180,000 between 2015/16 and 2016/17
- The number of new clients accessing the service increased by 160% between 2014/15 and 2015/16 to 2,961, before decreasing by 30% between 2015/16 and 2016/17 to 2,076¹
- The most common reason for first contacting the services in 2016/17 was due to council tax arrears (24%), while the second most common was credit, store and charge card debt (23%)
- The average client financial gain for service users in 2016/17 was £1,304²



Case Study

Edinburgh's money advice services helped a 68-year-old man to address multiple debts, and provided support which helped him to tackle his mental health issues.

The client was living alone in an Edinvar tenancy, and had built up rent arrears, council tax arrears, and multiple consumer debts. He also suffered from stress and anxiety - which he attributed mainly to his debt issues - and was struggling with a historic bereavement. As a result of these issues, he self-medicated with alcohol, and had never approached his GP for health advice.

1. The significant increase in new clients between 2014/15 and 2015/16 is likely due to underreporting in 2014/15
 2. Calculated by dividing total financial gain by total clients

He was referred to the money advice service by a social worker, who had regular contact with the client's neighbour. An advisor maximised the client's income via an application for Discretionary Housing Payment. Initial contact was also made with his consumer creditors, and rent arrears were prioritised. Despite initial difficulties due to overdrawn accounts, Housing Support helped the client to open a new bank account too. This allowed him to access bankruptcy and address all of his debt.

The Housing Support worker also facilitated and supported the client's first appointments with his GP, who prescribed medication to help with his mental health problems. As a result, the client's alcohol intake reduced significantly.

City of Edinburgh						
Ref	Demographic	Categories	2014/15	2015/16 ³	2016/17 ⁴	Scotland 2016/17
C2	Sex	Male	455	1,023	581	23,094
		Female	625	1,357	653	27,304
		Don't know ⁵	68	108	64	1,029
	Age	0-15	0	0	0	218
		16-24	92	112	74	4,015
		25-34	252	272	302	9,057
		35-44	378	463	337	9,771
		45-59	314	244	510	12,274
		60-74	27	42	195	6,287
		75+	0	20	14	4,860
		Not Recorded	0	-	28	2,166
	Ethnicity	White	1,028	1,024	1,152	41,767
		Any Mixed or Multiple Ethnic Groups	0	-	11	601
		Asian, Asian Scottish or Asian British	46	23	76	2,253
		African	18	31	2	1,315
		Caribbean or Black	0	9	48	346
		Other Ethnic Group	56	74	22	680
		Not Recorded	-	-	164	4,559
	Disability or long-term condition	Yes	286	585	119	23,308
		No	862	568	49	20,830
		Not Recorded	0	-	1,294	5,366
	Income	£6,000 or less	-	172	25	13,325
		£6,001-£10,000	524	325	33	12,538
		£10,001-£15,000	324	395	30	8,372
		£15,001-£20,000	189	165	38	4,683
		£20,001-£25,000	72	57	17	1,964
		£25,001-£30,000	30	22	6	1,131
£30,001-£40,000		0	8	9	689	
Over £40,000		9	5	6	362	
Not Recorded		0	-	-	5,685	

3. Figures provided for the Sex demographic include those from both the Advice Shop and Granton Information Centre, while all other demographics include only those from the Advice Shop

4. Figures from the Advice Shop and Citizens Advice Edinburgh only

5. Recorded as 'Couples' by the Council

City of Edinburgh						
Ref	Demographic	Categories	2014/15	2015/16 ³	2016/17 ⁴	Scotland 2016/17
C2	Economic Status	Self employed	40	24	96	1,301
		Employed full time	294	362	342	7,646
		Employed part time	230	268	244	5,726
		Looking after the home or family	33	20	38	3,098
		Permanently retired from work	47	45	117	4,796
		Unemployed and seeking work	178	197	179	6,872
		At school	-	-	-	619
		In further/higher education	20	8	2	231
		Gov't work or training scheme	-	-	-	141
		Permanently sick or disabled	169	134	163	15,605
		Unable to work because of short-term illness or injury	83	79	49	1,107
		Other	54	16	220	1,501
		Don't know	0	-	-	2,921
C2	Housing Tenure	Owner occupied	181	143	256	8,720
		Social rented	622	751	355	25,651
		Private rented	219	176	306	7,153
		Other	126	83	374	7,113
		Don't know	0	-	171	2,777
C2	Household Composition ⁶	Single adult (non pensioner)	573	408	442	23,194
		Single pensioner	n/a	n/a	55	620
		Single parent (one or more children)	47	198	176	7,818
		Family (two adults, and one or more children)	164	257	199	6,815
		Adult family (two or more non-pensioners, and no children)	364	197	134	6,507
		Older adult family (contains at least one pensioner)	n/a	n/a	56	462
		Don't know	-	-	399	5,472

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

City of Edinburgh					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
C1	Number of money advice services in the LA area			7	
	In-house	1	1	1	20
	Externally funded	3	3	3	76
	Case management system/s	n/a	n/a	MACS, CASTLE, AdvicePro	-
C3	Amount of debt owed by client ⁸	£15,735,490.67	£13,665,165	£2,731,672.91	£231.6m
	Benefit overpayment	n/a	-	£242,682.61	£10.47m
	Council Tax arrears	n/a	-	£421,596.41	£20.75m
	Utility arrears	n/a	-	£5,629.86	£4.4m
	Credit, store and charge debts	n/a	-	£600,011	£40.7m
	Catalogue	n/a	-	£40,539.21	£5.45m
	Unsecured personal loan	n/a	-	£53,676.43	£27.48m
	Payday loan high cost credit	n/a	-	£67,938.48	£3.56m
	Overdrafts	n/a	-	£11,129.30	£7.29m
	Mortgage arrears	n/a	-	£87,412.74	£29.83m
	Rent arrears	n/a	-	£27,722.51	£8.62m
	Rent to own	n/a	-	£182,122.55	£54.69m
Others	n/a	-	£991,211.81	£3.67m	
I1	Number of FTE staff				
	In-House	11	7.4	4.60	94.14
	External	-	5	2.22	211.07
	Number of Volunteer FTE staff				
In-House	0	0	0	0	
External	1.2	1.6	1.6	130.05	
I2	Local Authority Funding				
	In-House	£448,407	£450,000	£180,000	£4.1m
	External ⁹	£443,641	£708,583	£655,439.28	£7.62m
	Other Sources of Funding				
	Scottish Legal Aid Board	n/a	n/a	£0	£555,116
	Scottish Government	n/a	n/a	£0	£38,517
Big Lottery Fund	n/a	n/a	£91,926 ¹⁰	£138,421	
Housing Associations	n/a	n/a	£0	£0	
A1	Volume				
	Contacts	1,197 ¹¹	7,791	5,569	111,231
	Total clients	-	-	2,653	59,641
	New clients	1,148	2,961	2,076	49,565

7. Internal: Advice Shop; external: Citizens Advice Edinburgh, CHAI, Granton Information Centre

8. 2014/15 and 2015/16 figures include figures from all agencies, while 2016/17 includes figures from the Advice Shop only

9. 2015/16 and 2016/17 figures include funding for welfare rights advice

10. Funding for Citizens Advice Edinburgh

11. Does not include external services

City of Edinburgh					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
A1	Contacts by channel ¹²				
	Face-to-face	n/a	n/a	2,233	57,660
	Telephone	n/a	n/a	860	15,553
	Email	n/a	n/a	-	7,599
	Web	n/a	n/a	-	1,544
	Webchat	n/a	n/a	0	0
	Referrals				
	Health	n/a	n/a	-	633
	Social Care ⁸	n/a	n/a	-	498
	Third Sector	n/a	n/a	-	1,118
	Other	n/a	n/a	-	4,678
	Open SNSIAP cases				
	Type I	-	863	-	2,581
	Type II	-	2,116	-	5,197
	Type III	-	400	-	1,604
	Closed SNSIAP cases				
	Type I	-	144	-	3,499
	Type II	-	475	-	5,209
	Type III	-	502	-	3,294
	First reason for contacting agency				
	Benefit overpayment	n/a	-	578	1,186
	Council Tax arrears	n/a	-	1,538	2,949
	Credit, store and charge card debts	n/a	-	1,516	2,707
	Catalogue debts	n/a	-	381	871
	PPI	n/a	-	-	107
	Payday loan/high cost credit	n/a	-	161	571
	Unsecured personal loan (except payday loans)	n/a	-	674	1,551
Bank and building society overdrafts	n/a	-	666	1,117	
Mortgage arrears	n/a	-	8	198	
Rent arrears	n/a	-	686	1,722	
Other (Please specify)	n/a	-	304	2,740	

12. Does not include figures from Citizens Advice Edinburgh, CHAI, or Granton Information Centre

13. Includes Advice Shop only

City of Edinburgh					
Ref	Indicator	2014/15	2015/16	2016/17	Scotland 2016/17
OP 1.1	Breakdown of debt strategy agreed with client ¹⁴				
	Sequestration	104	102	30	1,833
	Debt Arrangement Scheme	61	40	7	903
	Trust Deed	3	3	-	102
	Awaiting sequestration	1	0	-	547
	Token payments	89	163	12	1,917
	Pro rata offers	3	44	1	3,091
	Moratorium	45	74	2	389
	Debt written off	13	13	2	736
	Repayment plan	135	213	32	1,161
	Nil Payments/offers	n/a	-	2	436
	Consolidation loan	n/a	-	2	28
	Mortgage to rent/shared equity	n/a	-	-	125
	Did not agree a debt strategy	n/a	-	42	2,103
	Still awaiting outcome	204	137	18	2,196
Other: please specify	694 ¹⁵	501	3	757	
OC1	Financial gain				
	Verified	£3,357,497	£4,217,776	£940,452	£50.1m
	Unverified	-	-	£2,521,670	£50.5m

14. Figures for Advice Shop only

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