



Money Advice Performance Management Summary

Midlothian Council



Midlothian





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 Midlothian 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:

- Staffing numbers have fallen from 3.1 to 1.1 FTE, and volunteers from 2 to 0.3 FTE
- The number of clients using the service has risen by almost 60%
- 65% of service users have a household income of less than £15,000¹
- The total amount of debt owed by service users is £1,729,500, representing a decrease of almost 60%
- The average financial gain for service users equates to £8682.26²

1. Calculated by excluding the 'not recorded' figure

2. Calculated by dividing total verified financial gain by number of clients as reported in Volume



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Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
C2	Sex	Male	146	317	20750
		Female	171	447	24699
		Don't know	4	14	3301
	Age	0-15	0	0	215
		16-24	14	76	3660
		25-34	41	146	8484
		35-44	57	161	9558
		45-59	76	265	9293
		60-74	45	108 ³	6377
		75+	-	-	4979
		Not Recorded	74	23	2568
	Ethnicity	White	527	750	37012
		Any Mixed or Multiple Ethnic Groups	1	2	437
		Asian, Asian Scottish or Asian British	1	6	2147
African		2	0	1125	
Caribbean or Black		0	1	314	
Other Ethnic Group		5	2	1102	
Not Recorded		6	17	2418	
Disability or long-term condition	Yes	155	350	19247	
	No	146	373	22122	
	Not Recorded	20	55	3654	
Income	£6,000 or less	34	20	11413	
	£6,001-£10,000	28	15	10934	
	£10,001-£15,000	41	28	7362	
	£15,001-£20,000	36	19	4406	
	£20,001-£25,000	13	8	1743	
	£25,001-£30,000	7	3	922	
	£30,001-£40,000	10	2	499	
	Over £40,000	4	1	249	
	Not Recorded	148	682	5424	
Economic Status	Self employed	14	33	1038	
	Employed full time	76	197	7332	
	Employed part time	48	104	5041	
	Looking after the home or family	9	31	2993	
	Permanently retired from work	21	42	4519	
	Unemployed and seeking work	35	76	5805	
	At school	0	0	291	
	In further / higher education	3	19	526	
	Gov't work or training scheme	0	0	136	
	Permanently sick or disabled	70	157	7641	

3. Includes those aged 75+



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Ref	Demographic	Categories	2014/15	2015/16	Scotland 2015/16
C2		Unable to work because of short-term illness or injury	23	47	5536
		Other	5	26	1290
		Don't know	17	46	3034
	Housing Tenure	Owner occupied	92	185	8458
		Social rented	139	337	21807
		Private rented	45	121	6057
		Other	20	98	6409
		Don't know	14	37	3134
	Household Composition	Single adult (One adult over 16)	69	267	18995
		Single family (One or more children under 16)	13	131	6463
		Adult family (Two or more adults over 16 and no children under 16)	120	134	6739
		Mixed family (Two or more adults over 16 and one or more children under 16)	38	154	6015
		Don't know	33	93	4637



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Ref	Indicator	2014/15	2015/16	Scotland 2015/16
C1	Number of money advice services in the LA area ²			
	In-house	0	0	23
	Externally funded	2	2	72
C3	Amount of debt owed by client	£4,157,623.93	£1,729,500	£241,023,838.00
	Benefit Overpayment	n/a	£90,996	£7,868,253.00
	Council Tax Arrears	n/a	£143,100	£18,001,129.00
	Utility Arrears	n/a	£65,846	£4,958,318.00
	Credit, Store and Charge debts	n/a	£407,374	£32,000,054.00
	Catalogue	n/a	£60,648	£8,947,460.00
	Unsecured Personal Loan	n/a	£232,983	£27,309,611.00
	Payday Loan High cost credit	n/a	£17,344	£4,325,758.00
	Overdrafts	n/a	£96,669	£9,966,188.00
	Mortgage arrears	n/a	£459,284	£16,616,216.00
	Rent Arrears	n/a	£58,504	£6,094,397.00
	Rent to own	n/a	£24,787	£3,764,929.00
	Others	n/a	£71,965	£92,224,064.00
I1 ⁶	Number of FTE staff			
	In-House	0	0	100.09
	External	3.1	1.1	207.45
	Number of Volunteer FTE staff			
In-House	0	0	0	
External	2	0.3	130.05	
I2	Funding			
	In-House	£0	£0	£4,592,753.00
External	-	£53,085.12	£8,754,376.00	
A1	Volume			
	Contacts	-	3950	67690
	New Clients	87	116	48206
	Open SNSIAP cases		4	
	Type I	-	-	2581
	Type II	-	-	6385
	Type III	63	36	3028
	Closed SNSIAP cases			
	Type I	-	-	2232
	Type II	-	-	3431
Type III	90	72	5251	

4. These are not recorded separately by type, but the majority of cases being dealt with by the approved money adviser are Type 3



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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	152	1079	
	Council Tax arrears	n/a	315	2399	
	Credit, store and charge card debts	n/a	417	2131	
	Catalogue debts	n/a	160	818	
	PPI	n/a	7	128	
	Payday Loan /High cost credit	n/a	40	374	
	Unsecured personal loan (except payday loans)	n/a	270	1530	
	Bank and Building society overdrafts	n/a	140	948	
	Mortgage arrears	n/a	97	486	
	Rent arrears	n/a	228	1580	
	Other (Please specify)	n/a	199 ⁵	1990	
	Breakdown of debt strategy agreed with client				
	Sequestration	49	29	1547	
	Debt Arrangement Scheme	45	21	966	
	Trust Deed	0	0	83	
	Awaiting sequestration	0	10	430	
	Token payments	12	21	1633	
	Pro rata offers	7	29	1455	
	Moratorium	0	1	268	
	Debt written off	1	18	271	
Repayment plan	0	0	1130		
Nil Payments/Offer	n/a	2	122		
Consolidation Loan	n/a	0	27		
Mortgage to rent/Shared equity	n/a	4	90		
Did not agree a debt strategy	n/a	41	2906		
Still awaiting outcome	207	28	1637		
Other: please specify	0	-	827		
OC1	Verified financial gain	£1,704,366.68	£1,944,826	£55,342,537.15	

5. Includes arrears of hire purchase, court fines, child support, and utilities