

Appendix C

Table 1 – Breakdown of debt

	Debt > 1 Month £ million	December 2020	December 2021	Change Dec 20 - 21
1	Total secured debt	9.37	9.04	-0.33
2	Less secured debt not yet due*	5.99	7.66	1.67
3	Secured debt due	3.38	1.38	-2.00
4	Security Pending (but currently unsecured)	2.20	2.05	-0.15
5	Unsecured:			
	Under query	0.29	0.43	0.14
	Awaiting probate	1.41	1.03	-0.38
	Instalments	1.10	1.28	0.18
	External CoP Deputyship	1.42	2.74	1.32
	With Legal services	2.07	1.46	-0.61
	ASC Deputyship	1.57	1.71	0.14
	Awaiting Deputyship allocation	0.29	0.50	0.21
	Awaiting ASC write off authorisation	0.02	0.00	-0.02
	Judge & Priestley	0.10	0.16	0.06
6	Total unsecured (blocked from debt recovery)	8.27	9.31	1.04
7	Unsecured (not subject to recovery block or pending security)	4.02	4.97	0.95
8	Total unsecured debt outstanding (inc security pending)	14.49	16.31	1.84
9	Total debt more than 1 month old	23.86	25.34	1.51
10	Total debt more than 1 month excluding secured not yet due*	17.87	17.68	-0.19
11	Charges posted in month – not yet due	3.99	4.74	
12	Secured debt not yet due*	5.99	7.66	
13	Total debt including that not yet due for payment	27.85	30.09	
14	Gross debt excluding credit balances	28.96	31.23	
15	Total live credit balances	-0.67	-0.67	
	Total deceased credit balances	-0.44	-0.47	
16	% received of amount billed previous month	105%	91%	
17	% received of amount billed (12-month average)	103%	95%	
18	% payments collected by DD	64%	64%	
19	No of cases referred to Legal	2	3	
	Value of debt at date referred	0.04	0.04	
20	Number of 'open cases' with Legal (secured and unsecured)	50	40	
	Current value of 'open cases'	3.38	2.08	

*Secured debt accrued by agreement under the council's Deferred Payment Agreement scheme. These debts become due on the earlier of, the date the property upon which a debt is secured is sold or 90 days after the date of death of the person.

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