

## Appendix A

Table 1 – Breakdown of debt

	Debt > 1 Month £ million	December 2018	December 2019	December 2020	Change Dec 18-20
<b>1</b>	<b>Total secured debt</b>	<b>8.71</b>	<b>10.20</b>	<b>9.37</b>	<b>0.66</b>
2	Less secured debt not yet due*	5.21	5.54	5.99	0.78
<b>3</b>	<b>Secured debt due</b>	<b>3.50</b>	<b>4.66</b>	<b>3.38</b>	<b>-0.12</b>
<b>4</b>	<b>Security Pending</b> (but currently unsecured)	<b>0.80</b>	<b>1.01</b>	<b>2.20</b>	<b>1.40</b>
<b>5</b>	<b>Unsecured:</b>				
	Under query	0.27	0.24	0.29	0.02
	Awaiting probate	0.62	0.75	1.41	0.79
	Instalments	0.79	0.81	1.10	0.31
	External CoP Deputyship	1.41	1.27	1.42	0.01
	With Legal services	1.27	1.53	2.07	0.80
	ASC Deputyship	1.77	2.09	1.57	-0.20
	Awaiting Deputyship allocation	0.47	0.64	0.29	-0.18
	Awaiting ASC write off authorisation	0.06	0.04	0.02	-0.04
	Judge & Priestley			0.10	0.10
<b>6</b>	<b>Total unsecured</b> (blocked from debt recovery)	<b>6.66</b>	<b>7.37</b>	<b>8.27</b>	<b>1.61</b>
<b>7</b>	<b>Unsecured</b> (not subject to recovery block or pending security)	<b>6.42</b>	<b>5.51</b>	<b>4.02</b>	<b>-2.40</b>
<b>8</b>	<b>Total unsecured debt outstanding</b> (inc security pending)	<b>13.88</b>	<b>13.90</b>	<b>14.49</b>	<b>0.61</b>
<b>9</b>	<b>Total debt more than 1 month overdue</b>	<b>22.58</b>	<b>24.10</b>	<b>23.86</b>	<b>1.28</b>
10	Total debt more than 1 month excluding secured not yet due*	<b>17.38</b>	<b>18.56</b>	<b>17.87</b>	<b>0.49</b>
11	Charges posted in month – not yet due	5.20	5.53	3.99	
12	Secured debt not yet due*	5.21	5.54	5.99	
13	Total debt including that not yet due for payment	27.78	29.63	27.85	
14	Gross debt accounting credit balances	28.60	30.53	28.96	
15	Total live credit balances	-0.56	-0.60	-0.67	
	Total deceased credit balances	-0.26	-0.29	-0.44	
16	% received of amount billed previous month	87%	94%	105%	
17	% received of amount billed (12-month average)	94%	96%	103%	
18	% payments collected by DD	65%	64%	64%	
19	No of cases referred to Legal	1	4	2	
	Value of debt at date referred	0.07	0.22	0.04	
20	Number of 'open cases' with Legal (secured and unsecured)	49	38	50	
	Current value of 'open cases'	2.16	2.52	3.38	

\*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.

**Table 2 – Expenditure, income, expenditure, bad debt provision and write offs**

	<b>2018/19</b>	<b>2019/20</b>	<b>2020/21</b>
	<b>Mar 19</b>	<b>Mar 20</b>	<b>to Dec 20</b>
	<b>£m</b>	<b>£m</b>	<b>£m</b>
Total care package gross expenditure	398.6	409.9	407.9 <sup>1</sup>
Total billed assessed fees & charges	57.3	61.9	57.6 <sup>2</sup>
Secured charges	38%	38%	39%
Unsecured charges	62%	62%	61%
<b>Total assessed charges debt &gt; 1 month old</b>	<b>22.7</b>	<b>24.4</b>	<b>23.9</b>
Adult Social Care bad debt provision	8.7	8.9	9.1
Total debt written off in year	1.6	1.5	1.4

<sup>1</sup>Forecast expenditure to March 2021 including an estimate of the cost of cases that will transfer to ASC when the temporary NHS funding ceases post hospital discharge.

<sup>2</sup>Estimate to March 2021

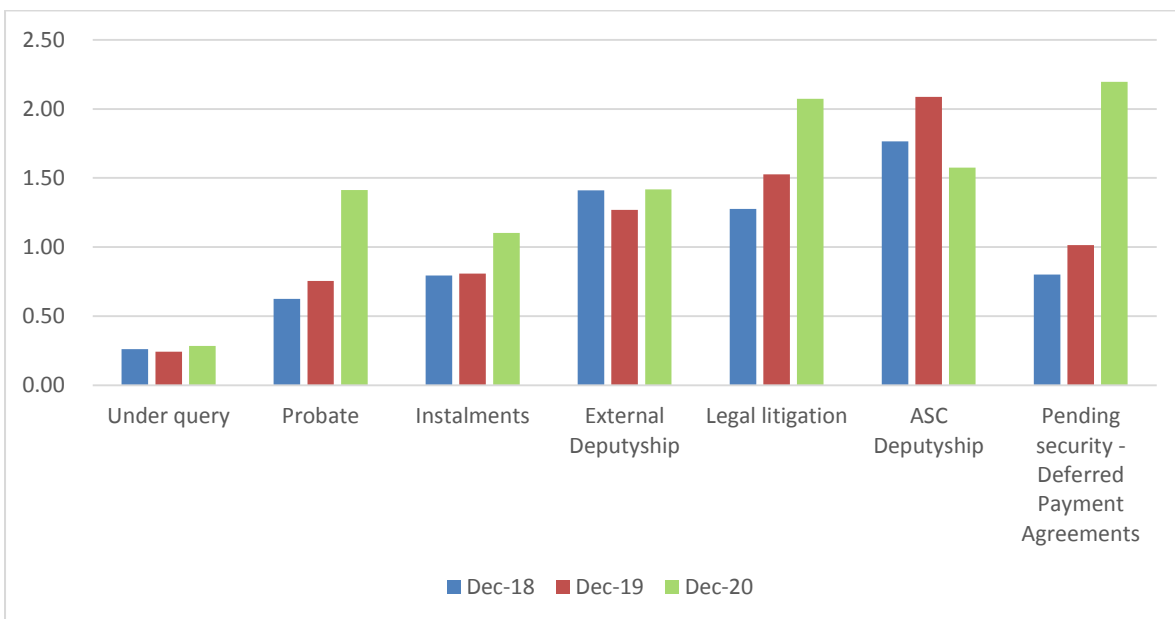
**Table 3 – High level summary**

	<b>Dec-18</b>	<b>Dec-19</b>	<b>Dec-20</b>	<b>Total change</b>
Unsecured (not Pending legal charge)	13.07	12.89	12.29	-6%
Security pending	0.80	1.01	2.20	174%
Secured	8.71	10.20	9.37	8%
<b>Total</b>	<b>22.58</b>	<b>24.10</b>	<b>23.86</b>	

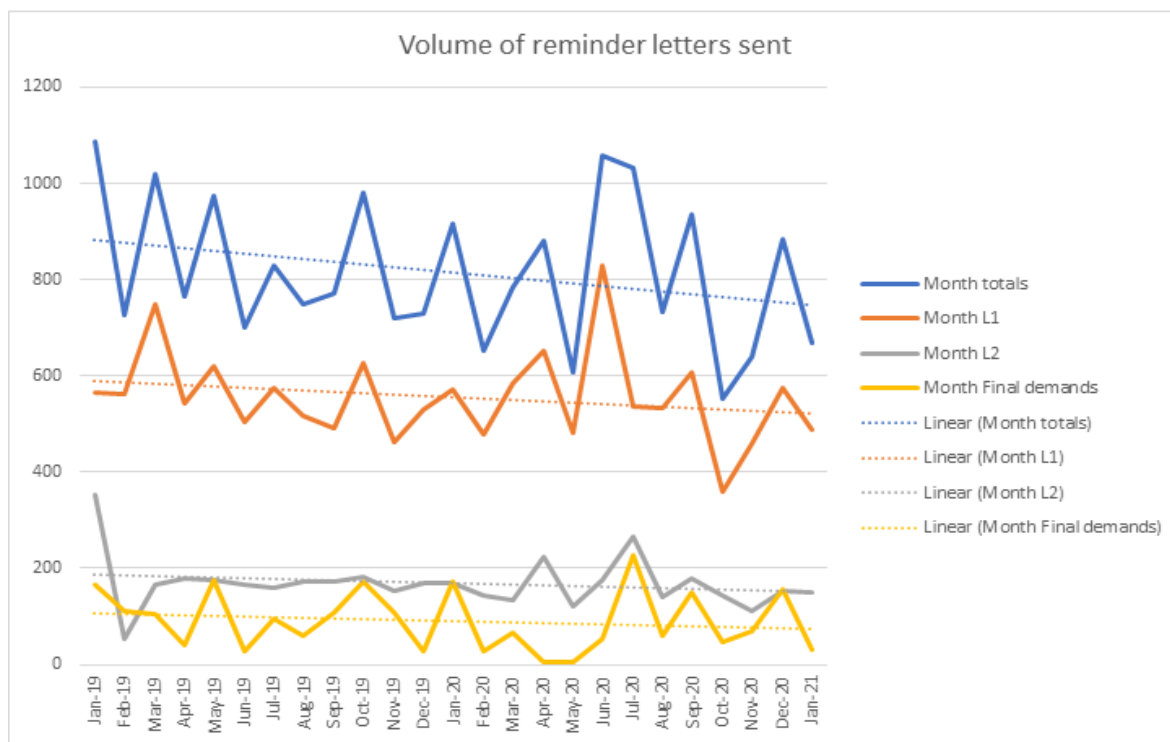


**Table 4 - Unsecured (blocked from debt recovery)**

	Dec-18	Dec-19	Dec-20	Total Change
Under query	0.26	0.24	0.29	10%
Probate	0.62	0.75	1.41	126%
Instalments	0.79	0.81	1.10	39%
External Deputyship	1.41	1.27	1.42	1%
Legal litigation	1.27	1.53	2.07	63%
ASC Deputyship	1.76	2.09	1.57	-11%
Pending security - Deferred Payment Agreements	0.80	1.01	2.20	174%



**Table 5 – Volume and type of reminder letters sent**



**Table 6 - Aged debt analysis at December 2020 (Period 9)**

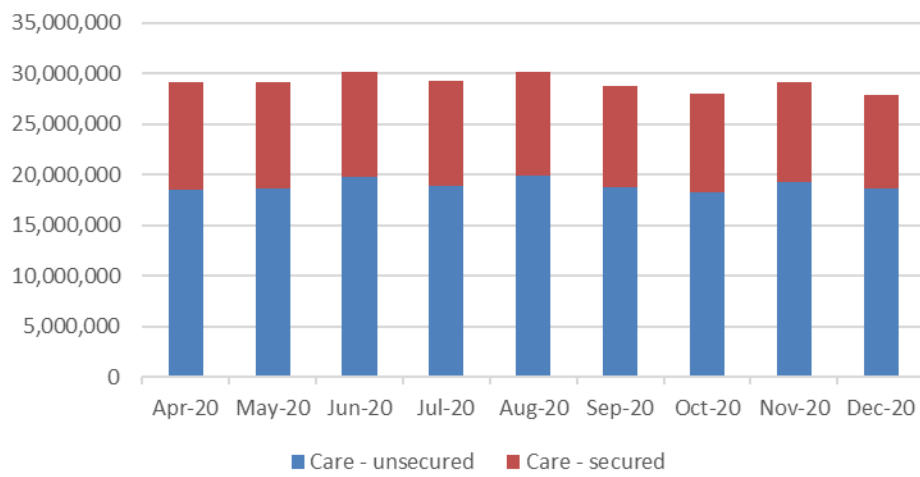
	<1 month	2-6 months	6-12 months	12-18 months	18-24 months	24> months	Total debt
<b>Unsecured</b>	3,070,557	4,338,568	2,914,430	796,162	1,848,935	5,676,675	<b>18,645,326</b>
<b>Secured</b>	-309,437	1,340,627	1,411,294	1,292,541	1,113,111	4,352,241	<b>9,200,378*</b>
	<b>2,761,120</b>	<b>5,679,195</b>	<b>4,325,724</b>	<b>2,088,703</b>	<b>2,962,046</b>	<b>10,028,916</b>	<b>27,845,704*</b>

\*Of which £5.99m of secured debt and £3.99m of charges posted in month were not due for payment

**Table 7 – Debt movement from April 2020 to December 2020 (Period 9)**

	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
<b>Care - unsecured</b>	18,504,454	18,597,005	19,793,476	18,862,140	19,924,887	18,750,583	18,320,056	19,331,667	18,645,326
<b>Care - secured</b>	10,626,992	10,605,244	10,396,814	10,376,093	10,221,253	10,051,861	9,639,709	9,875,414	9,200,378

ASC Debt movement - Apr 2020 to Dec 2020



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