**Appendix 2 – Quarter 3 Finance Report**

## Introduction

### Revenue Forecast

1. The latest revenue forecast outturn (as provided in appendix 4) shows a forecast overspend of £0.587m (0.1%).

2. Since the 2020/21 budget was set, Covid 19 has become a global pandemic requiring a combined response from public sector services and which is also having a severe impact on the economy. Central Government has issued four payments of general grant to local authorities, totalling £47.6m, in order to support the additional pressures of continuing to provide vital services during the pandemic while protecting both workforce and local residents.

3. The table below sets out the current forecast of additional costs relating to the pandemic, plus lost income and delayed savings caused by the crisis. This can be mostly funded by the government grant provided; however, this is not enough and a gap of £1m is likely to remain.

| | £m |
|---|---|
| Additional Costs | 31.857 |
| Lost income | 3.321 |
| Delayed savings | 10.733 |
| Grant funding | (46.896) |
| Shortfall | 0.985 |

*There was £0.680m of costs incurred in 2019/20 which has been funded in total from the grant.*

All grants received by Staffordshire County Council regarding Covid 19 in 2020/21 are listed below. The General Covid Grant can go against all spend, the remaining grants are specific and go directly to services.

| | £m |
|---|---|
| General Covid Grant Funding | 47.576 |
| Test and Trace | 3.634 |
| Adult Social Care Infection Control | 18.189 |
| Clinically Extremely Vulnerable | 0.507 |
| Food and Essential Supplies | 0.823 |

| | |
|---|---|
| Home to School Transport | 0.661 |
| Covid Winter Grant | 2.221 |
| Sales, Fees and Charges Funding | 0.946 |
| Contain Outbreak Management | 7.036 |
| Local Transport Authority Grant | 0.221 |
| Adoption Support Fund | 0.225 |
| Growth Hub | 0.873 |
| Schools Fund | 0.239 |
| Catch Up Premium | 0.815 |
| Mental Health Support | 0.138 |
| **Total** | **84.105** |

4. The forecast spend in the table above could change significantly now the country is in the third national lockdown and the County Council may have to divert resources into dealing with the crisis, as previously.

5. Taking this grant shortfall into account, plus some pressures and savings resulting from normal service activity results in the current forecast overspend of £0.587m. In addition, there is a great deal of uncertainty regarding future funding levels which taken together mean that services must continue to follow the '£ in, £ out' principle and find mitigating savings wherever possible and aim to live within their allocated budgets for 2020/21.

6. The following paragraphs consider the key financial issues in each of the council's portfolios.

**7. Health and Care** **Covid impact - £29.941m**
**Normal service forecast – £1.131m saving**

*8. Adults Social Care & Safeguarding* *Covid impact - £0.684m*
*Normal service forecast – £2.210m saving*

9. The increase in the forecast saving is mainly due to additional staffing relating savings against the Adults Learning Disability Teams (ALDT) from a number of vacant posts. There are also other staffing savings forecast across several other teams.

10. The restructure of the ALDT was completed last year. There have been a number of vacancies in the new teams this year which has led to a forecast saving of £0.713m which is higher than the previously forecast £0.599m. The £0.3m MTFS saving has been delivered in full.

11. A new Section 75 agreement for Mental Health South has been agreed for the year and it is still expected that the service will breakeven. There is a forecast saving on the Mental Health North team of £0.146m arising from savings on the amount of agency staff used to deliver the service. This is slightly lower than the £0.205m forecast at quarter 2. The £0.1m MTFS saving for the Mental Health North team will be delivered in full.

12. Business Support is still forecasting a saving of £0.150m due to savings from the staff restructure and generating more income than originally forecast.

13. Due to Covid 19, the council has changed the way that it is paying for the Home Care service which has reduced the running cost of the call monitoring software and therefore we are forecasting a saving of £0.2m in 2020/21. This system is in the process of being retendered and the cost of the system will change over the next 6 months. Further clarity on the new costs will be gained once the tender process has completed at the end of quarter 4 or early in 2021/22.

14. There is a forecast saving of £0.427m from staff turnover and holding vacant posts within Social Care and Adult Safeguarding.

15. There is a forecast saving of £0.1m on Deprivation of Liberties Safeguards (DoLS) assessments due to the impact of Covid 19. Between April to June there was a loss in independent Best Interest Assessor’s and lower fees were negotiated as assessments had to completed virtually. There is a forecast saving of £0.130m on Mental Health Assessments due to the impact of Covid 19, outcome from the procurement process and reduced rates with Mental Health Assessment providers as assessments were completed virtually. The accrual savings of £0.296m for 2018/19 and 2019/20 are due to culmination of lengthy negotiations with the Clinical Commissioning Groups (CCGs) which have only now been concluded. It is requested that Cabinet agree that this £0.526m saving is carried forward to 2021/22 to fund the completion of 950 referrals from the waiting list.

16. Other variances amount to a saving of £0.168m.

17. There is a forecast overspend of £0.197m in the Learning Disability In-House Residential services due to the vacancy factor built into the budget not being met in full so far this year. This is a reduction from the £0.591m forecast at quarter 2 mainly due to additional Covid 19 infection control grant provided to the service. There is now a small forecast saving of £78,000 for the Specialised Day Opportunity Service which is a small improvement from quarter 2. Additional costs from the temporary operating model for these services are being funded by the Covid 19 grant funding.

18. And update on the Adult Leaning Disability 2022 Community Offer was presented to Cabinet on 18 November 2020. Cabinet agreed capital investment in Douglas Road and Hawthorn House sites. The financial analysis demonstrates a positive Net Present Value (NPV) for both schemes (£3.353m for Douglas Road and £6.358m for Hawthorn House) which are achieved through reduced staffing and site costs. It is proposed that £2m is allocated towards the capital costs of these schemes. This would reduce the Councils borrowing costs by £0.450m over the MTFS period.

*19. Care Commissioning* — *Covid impact - £29.257m*
*Normal service forecast – £1.079m overspend*

20. The Mental Health placement budget is forecast to overspend by £0.171m. This is largely due to delays in delivering the £0.250m MTFS saving due to Covid 19. However, the position has improved from earlier in the year when the forecast overspend was £0.569m, due to reductions in the cost of some Supported living care packages following reviews and an increase in the Health Income forecast. The overspend has been offset by forecast savings on the Mental Health contracts of £0.235m.

21. The Learning Disability Placement budget is now forecast to save £3.517m which is an increase from the quarter 2 position of £2.921m. Since quarter 2 there has been a slight increase in residential care costs due to a small increase in placement numbers but this has been more than offset by reductions in Direct Payments and Adult Placements as well as lower respite costs due to Covid 19 which reduced their take up. We are experiencing the full benefit of increases in health income negotiated in recent years. However, the Community Offer and Reviews Programme MTFS savings will not be delivered

in full due to the impact of staff resources being diverted to respond to the Covid 19 pandemic. It is expected that all additional unplanned care costs from the pandemic will be met from the additional grant funding. There remains a risk that demographic growth and care prices increases will exceed the budget assumptions, but these will be monitored as we move through the year.

22. The council will continue to work with CCGs to support the discharge of people with learning disabilities or autism from specialist hospitals to community-based settings under the Transforming Care Partnership (TCP). The government has provided the Staffordshire and Stoke on Trent TCP grant funding of £0.467m for 2020/21 to support further discharges. However, as a result of the National Health Service England (NHSE) reducing the amount of funding that accompanied individuals, there has been a substantial cost pressure for the Staffordshire Health and Care economy in recent years. In 2020/21 the county councils' total cost is forecast to have grown to almost £2.4m and there remains a significant risk of further pressures in 2020/21 and for the remainder of the MTFS period.

23. The planned recommissioning of the Carers service has been delayed due to Covid 19 and the new service will now begin next year. As a result, the savings from last year are forecast to reoccur this year - £0.333m. There is also a forecast savings for the Advocacy contract of £0.210m, unchanged from the previous forecast.

24. The forecast overspend on Extra Care has increased from £86,000 at quarter 2 to £0.236m due to the costs of additional waking nights.

25. Prisoners related care activities are now forecast to save £0.518m, £0.242m of which is staffing and lower care costs.

26. There is a forecast saving of £0.766m on centrally managed costs, which has arisen as transformation programmes have been delayed.

27. The Older Peoples service is forecast to save £4.097m, an increase from the quarter 2 position of £2.430m. This increase is mainly a result of further reduction in the residential and nursing forecasts as the number of placements are lower than budgeted. One of the key factors being the number of completed assessments is lower than initially anticipated, while we continue to review the

residents who were discharged from hospital to free up NHS capacity (Pathway 3).

28. There is still great uncertainty about the longer-term impact of the Covid 19 pandemic on the care market which has resulted in higher costs and lower income levels for providers. These issues continue to pose a considerable risk to the Council moving forward.

29. There are forecast savings of £0.183m for Domiciliary Care, £0.281m for Direct Payments and £0.159m for Short Stay Respite. The forecast position for income for Older Peoples Placements has improved slightly from a shortfall of £5.164m at quarter 2 to £4.968m at quarter 3.

30. Further forecast savings are reported for Physical Disabilities of £0.579m, Residential and Nursing Placements of £0.673m and Community Based Services of £0.259m. Other variances amount to an overspend of £2.152m.

31. There has been increasing concern about the level of debt held within Health and Care – currently £27.2m – and the systems and processes that are in place to recover outstanding sums. An officer task group has been created to look at outstanding debt and the group meet on a regular basis. The scope of the group it to identify how the debt has accumulated, recommended actions to prevent this re-occurring and recommend how the function can be designed and resourced in the long term. One of the areas of focus has been to review the debt that has been categorised in the system for write off. Work to provide additional information and analysis to process the write-off of £3.580m of Health and Care debt has been completed and this will be approved in accordance within schemes of delegation. The costs will be met from the bad debt provision for Health and Care and there is no impact on the 2020/21 financial position.

*32. Digital Transformation*

**33.** Staffordshire County Council wants to improve how colleagues work, refine processes and further improve interactions between the Council, its partners, and Staffordshire's residents. The Council wants to use technology and data to develop relationships with our communities, enabling and encouraging more residents to help themselves and each other. Furthermore, systems transformations can reduce costs through automation and streamlining processes. The Council recognises that true digital transformation will require significant investment and it is therefore appropriate to ensure adequate provision of £2.5m is made now for these costs in future years.

**34. Families & Communities** **Covid impact - £5.913m**
**Normal service forecast - £62,000 saving**

*35. Children's Services* *Covid impact - £4.752m*
*Normal service forecast - £1.942m saving*

36. The forecast is a saving of £1.942m which is mainly a result of a forecast saving of £1.6m due to staff vacancies in the Prevention Service, Family Group Conferencing team and Short Stay Residential teams, as well as additional grant income for Unaccompanied Asylum-Seeking Children.

37. There has been a forecast saving of £0.6m in Early Help and Safeguarding arising through staffing vacancies and Section 17 savings of £0.8m in the Early Help and First Response teams but offset by a forecast overspend of £0.2m in the safeguarding teams due to additional agency staffing costs.

38. There is also a forecast overspend in the Independent Conference Chair service of around £0.3m due to additional staffing levels.

39. The budget this year included additional investment of £2.570m for the continuation and progression of planned transformation works as outline in the business case previously approved. This is expected to be fully spent this year and before the Covid 19 outbreak, was forecast to deliver MTFS savings of £4.7m.

40. Unfortunately, due to the pandemic, it is likely that planned savings this year will be delayed for reasons that are beyond our control.

41. There has been additional exception costs due to Covid 19, for example to support providers that have seen reduced demand for services, additional support for our foster carers, and additional care package costs to ensure that the most vulnerable are protected and that in the longer term, business continuity and market sustainability is assured. There has also been lost income from contributions for respite care. These additional costs and loss of income will be funded by Covid 19 grants.

*42. Education Services* — *Covid impact - £0.527m*
*Normal service forecast - £2.367m overspend*

43. The forecast overspend is £2.367m a small improvement since quarter 2. This position is largely due to the continued pressure from SEND transport which is forecast to overspend by £2.311m. This is as a result of both increasing transport costs and demand due to a greater move of pupils towards single occupancy taxis to manage more effectively any specialist needs and / or disruptive behaviour.

44. There is a £0.815m additional investment in SEND stabilisation works as approved by Cabinet earlier this year, which is forecast to be fully utilised.

45. These overspends have been offset by a forecast saving on historic pensions costs of £0.4m and other vacancy savings of £0.3m.

46. While the service faces further pressures of £0.5m as a result of the non-delivery of MTFS savings it is expected that this can be mitigated this year by the use of other service reserves and forecast savings across the service. However, going forward this will remain a pressure and will be addressed as part of the wider transformation programme.

47. There have been additional exceptional costs due to Covid 19 in relation to SEND transport and cleaning.

*48. SEND High Needs Block*

49. The High Needs Block is currently forecast to overspend by £5.5m. This is higher than previously forecast and reflects additional demand for SEND support including pressures arising as the backlog of EHCP (EHCP) assessments is addressed through the SEND stabilisation programme approved earlier this year. This overspend will be charged against the DSG reserve which will likely go into deficit at the end of the current financial year.

50. Schools Forum, at its meeting in October 2020, approved a deficit management plan utilising surplus Growth Fund money (after amounts have been used to fund NFF shortfalls and contributions to schools for in year growth) that will be transferred to the DSG reserve. It is forecast that, for 2020/21, this will be around £2.5m and in 2021/22 will provide for a further £1m - £1.5m.

51. This policy will be reviewed annually and until such time that accumulated DSG balances are returned to the target level of £4m (equivalent to 2.5% of the annual DSG, excluding Schools).

52. Going forward, it is anticipated that the SEND transformation programme, with the imminent full roll out of the district hub model, will provide for a more inclusive system that enables the necessary early support and intervention to manage demand within overall resources.

53. *Culture & Communities* — *Covid impact - £0.368m*
*Normal service forecast - £0.175m saving*

54. There is a £0.245m forecast overspend from undelivered MTFS savings within Archives and Libraries. It is forecast that these will be mitigated by staffing vacancies of £0.315m and other savings of £0.105m as a result of reduced costs of service provision due to Covid 19. Going forward it is forecast that target savings will be delivered through staffing restructures once planned transformation programmes can be finalised post Covid 19.

55. The Covid 19 pandemic has led to reduced income for the service from reduced trading activity.

56. *Rural County* — *Covid impact - £0.266m*
*Normal service forecast - £78,000 saving*

57. The service faces a forecast overspend of £0.190m as a result of undelivered savings. It is forecast that this will be mitigated in year by staffing vacancies within the service of £0.268m leading to an overall forecast saving of £78,000. Going forward it is forecast that alternative savings will be brought forward within Rural Services and/or the wider Families and Communities Directorate to deliver target savings in full over the MTFS period.

58. The Covid 19 pandemic has meant loss of income for the service from reduced trading activity, parking and penalty fines.

59. *Community Safety* — *Covid impact – nil*
*Normal service forecast - £0.233m saving*

60. While Regulatory Services faces forecast overspend of £0.250m as a result of undelivered savings, it is forecast that this will be mitigated by staffing vacancies and other savings within the service of £0.383m. There is a further

one-off saving in Community Safety against the shortbreaks contract of £0.1m as a result of families shielding during the Covid pandemic.

**61. Economy, Infrastructure & Skills** **Covid impact - £5.353m**
**Normal service forecast - £0.109m saving**

62. *Business & Enterprise* *Covid impact - £0.166m*
*Normal service forecast - £0.271m overspend*

63. The forecast overspend of £0.271m is a reduction from the quarter 2 position of a saving of £52,000. The main reason for this change is the inclusion of estimated holding costs for the Magistrates Court, which is offset by reductions in spend in other areas including an extended staff vacancy and some additional income.

64. The Covid 19 pressures are now forecast to be £99,000, less that the quarter 2 position of £0.166m. This is due to successful efforts to recover income from Enterprise Centre tenants, and to make savings within areas where partner income has reduced, such as Staffordshire Business and Environment Network and Destination Management Partnership.

*65. Infrastructure & Highways* *Covid impact - £0.797m*
*Normal service forecast - £68,000 saving*

66. The forecast is a small saving of £68,000 which is a slightly improved position from the breakeven position reported at quarter 2.

67. The small forecast overspend of £49,000 on Lighting and Signals which is largely the non-achievement of the advertising MTFS saving can still be mitigated by vacancies in the Street Lighting and Traffic Signals teams. Within Strategic Asset and Network Management there has been a significant increase in the forecast income arising from the new permit scheme and licencing activities (e.g. traffic regulations orders). The permit scheme is being closely monitored as the County Councils is only allowed to recover the additional costs it has incurred in setting up the scheme and any surplus over this amount should be reflected in reduced charges in subsequent years. It is prudent to allow for a certain element of the additional income to be taken to a reserve to provide for this possibility in future years. Therefore £0.7m has been set aside for this purpose and the remaining has been used to offset the

additional expenditure now anticipated within Highways Operations and the business as usual element of On-Street Parking.

68. The forecast impact of Covid 19 is forecast to be £0.797m, a reduction of £0.303m from quarter 2. This reflects a reduction in the forecast spend in relation to school crossing patrols and a potential reduction in the forecast loss of income from licencing activities.

*69. Transport, Connectivity & Waste* — *Covid impact - £0.910m*
*Normal service forecast - £38,000 saving*

*70.* The Transport and Connectivity the forecast saving is £0.103m which is an increase from the quarter 2 position of £17,000.

*71.* The Transport and Planning Team has a forecast saving due to staff vacancies and opportunity to recharge time against specific externally funding projects. Significant savings in the Concessionary Fares budgets, as well as a forecast saving of £0.225m on Public Transport which has been impacted by the Covid 19 pandemic still remain. It is forecast that spend in future years will be in line with budgets as passenger demand increases. Nearly all of these forecast savings totalling £0.5m will be used to fund Transport Assessment work to support Local Plans in the period 2021/26 (£1m in total is required). This work is necessary to support the economy and ensure that development is made acceptable in transport and environmental terms.

72. There are £0.279m additional costs relating to Covid 19, for additional cleaning of home to school mainstream transport. This is almost a £0.750m reduction from the quarter 2 forecast, which included costs for extra capacity for which specific Covid funding has been received.

73. Sustainability and Waste is forecast to overspend by £65,000 which in an increase from the breakeven position at quarter 2. This forecast includes a £40,000 forecast overspend on Woodfuels due to lower than anticipated recharge income and a net overspend across Waste services.

74. The impact of Covid 19 on Sustainability and Waste is now forecast to be £0.630m which is a £0.420m increase from quarter 2. This is predominantly a loss of third-party income from selling spare capacity at the Energy to Waste facilities, due to the increase in tonnages from the County Council. There is

also a loss of income in the Woodfuels areas due to biomass boilers being switched off during the school closures in the pandemic.

*75. Skills* *Covid impact - £0.230m*
*Normal service forecast - £89,000 saving*

76. There is a small forecast saving of £90,000 which is an increase from the £24,000 saving reported at quarter 2. This forecast saving is due to current vacancies within the team and a forecast saving against the budget for the Entrust IAG contract. There are £0.230m additional costs relating to Covid 19, which includes £0.165m for the Skills Start Up scheme and £65,000 for additional cost relating to SEND Supported Internship delays.

*77. EI&S Business Support* *Covid impact - £1.050m*
*Normal service forecast – £90,000 overspend*

78. There is a small forecast overspend of £90,000 which is an increase from the breakeven position at quarter 2. This is predominantly due to an increase in the provision for bad debts for 2020/21.

79. There are forecast to be £1.050m for Covid 19 related costs. This is an increase of £0.139m from quarter 2 which is nearly all for cleaning materials at the Enterprise Centres.

**80. Corporate Services** **Covid impact - £5.516m**
**Normal service forecast - £0.146m saving**

81. The service is forecast to save £0.146m. The forecast overspend in HR which is the non-delivery of and MTFS saving is offset by a forecast saving in Assets, and Business Support which is the over achievement of MTFS savings. This position includes a provision for M365 costs in the Digital area in 2021/22 of £0.250m as well as a contribution to forecast costs for the new recruitment system of £50,000.

82. The forecast for Covid 19 expenditure has increased from the quarter 2 forecast by £0.659m. This increase is due to the forecast loss of income in the Registrars area and the additional costs of continuing to use the County Showground for mortuary facilities and equipment storage.

**83. Centrally Controlled**

84. The business as usual forecast is £1.050m which is all in the Insurance area, this is due to a steady increase in insurance premiums. There is a small reduction to the Covid 19 forecast costs due to the MTFS saving on rental income potentially being partly achieved this year, and a forecast saving on the Landlords Repairs and Maintenance budgets as many sites have been operationally closed for the majority of the year. This forecast position includes the provision of £0.3m from this years LLR&M budget to be used in 2021/22 for the repair works that have had to be postponed into next year due to Covid 19.

**85. Capital Forecast**

86. Appendix 5 compares the latest capital forecast outturn of £146.1m, an increase from the quarter 2 position of £143.0m. The key reasons for this increase of £3.1m are set out in the following paragraphs.

**87. Health and Care — Forecast spend £1.928m**

88. There has been an increase of £0.150m due to the introduction of a Specialist Learning Disability Services project in Lichfield.

**89. Families and Communities — Forecast spend £33.246m**

*90. Maintained Schools — Forecast Spend £32.409m*

91. There has been an increase of £2.511m within Maintained Schools which is mainly due to the increase in Anker Valley s106 contribution of £2.244m.

92. There has also been an increase of £0.475m for Vulnerable Children to the reintroduction of In-House Residential project as a property has now been identified as suitable.

**93. Economy, Infrastructure and Skills Forecast spend £100.597m**

*94. Economic Planning & Future Prosperity Forecast spend £17.005m*

95. There has been a reduction of £0.470m since quarter 2, this is primarily due to the reprofiling of the i54 Western Extension project of £0.237m, the reduction in the dilapidation costs for Enterprise centres of £0.118m and the reprofiling of the recently approved Enterprise Centre projects at Cannock and Silverdale of £0.146m.

*96. Highways Schemes Forecast spend £80.989m*

97. There has been an increase of £3.329m since quarter 2. This includes a £2.263m increase on Major schemes which is largely the reprofiling of Stafford Western Access Route, and an increase to the Covid 19 costs which are now forecast at £2m.

98. There is also a minor reprofiling of costs on Lichfield Southern Bypass moving £0.144m of costs into 2020/21 from 2021/22. Maintenance and Integrated Transport schemes have increased by £1.239m which is predominantly additional third-party funding of £0.818m and the re-distribution of the anticipated over-recovery of indirect costs since quarter 2. There are offset by a decrease in Other Highway and Developer funded schemes of £0.173m which is the net effect of the refinement of a number of Developer funded schemes including both rephasing as well as in year fluctuations.

**99. Finance and Resources & ICT Forecast spend £1.953m**

100. There has been a small increase of £70,000. This is due to the Public Sector Network Exchange of £0.245m being reprofiled to 2021/22, and a Firewall project of £0.315m being brough forward in response to increased demand due to remote working.

**101. Property Forecast spend £7.166m**

102. There has been a reduction of £2.994m, this is due to rephasing of Greenwood House of £2.894m due to Covid issues, reduction in Fire Compartmentation costs of £0.270m and a net increase of £0.107m in pre-sale costs and improvements due to refinements of the overall budget offset by the inclusion of

payment of £0.325m to Newcastle District Council regarding the transfer of Kidsgrove Leisure Centre

**103. Financial Health**

104. Appendix 6 provides a forecast outturn performance against the key Financial Health Indicators approved as part of the 2020/21 budget setting process.

105. There have been 97.5% of invoices paid within 30 days of receiving them at the end of quarter 3, exceeding the financial health indicator target. This position also reflects early payments to suppliers to help them with cashflow during the pandemic.

106. The estimated level of outstanding sundry debt over 6 months old is £22.610m, this is over the target of £14.7m by £7.910m. This is an increase of £3.599m since the quarter 2 report. The debt recovery process involves chasing by a range of methods with the eventual escalation to the external collection agent or to Legal for the possibility of a court decision to recover the debt. It should be noted that a return to full debt recovery services, including legal action was only possible from September due to Covid 19.

107. The level of CCG health debt over 6 months old is £0.4m above the target figure. The increase from September to December relates to debt newly falling into the over 6-month-old age category. It is recoverable and payable as nothing has been disputed.

108. Client debt now stands at £10.166m and could potentially increase as a consequence of the pandemic. A working group has been established to look at why clients are not paying debts and to implement ways to avoid clients getting into debt in the first instance.

**Appendix 2 – Quarter 3 Finance Report**

| Debtor Type | 2020/21 Target | 30/09/2020 | 31/12/2020 | Increase / (Decrease) |
|---|---|---|---|---|
| | **£m** | **£m** | **£m** | **£m** |
| Health Bodies & CCGs | 3.900 | 2.568 | 4.252 | **1.684** |
| | | | | |
| Other Govt. and Public Bodies | 2.000 | 2.699 | 3.927 | **1.228** |
| | | | | |
| Other General Debtors (Individuals & Commercial) | 4.700 | 3.711 | 4.265 | **0.554** |
| | | | | |
| Health & Care Client Debt | 4.100 | 10.033 | 10.166 | **0.133** |
| | | | | |
| **TOTAL** | **14.700** | **19.011** | **22.610** | **3.599** |