Introduction

Revenue Forecast

1. The latest revenue forecast outturn (as provided in appendix 4) shows a forecast saving of £1.770m (0.3%).

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 £0.5m is likely to remain.

	£m
Additional Costs	35.070
Lost income	2.871
Delayed savings	9.489
Fees & Charges Grant Estimate	(1.500)
Grant funding	(46.896)
Shortfall	(0.966)

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	8.233
Adult Social Care Infection Control	18.190

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	14.076
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
Other	0.419
Total	**97.261**

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

6. Health and Care **Covid impact - £32.010m**
Normal service forecast – £4.199m saving

7. Public Health & Prevention *Forecast – Breakeven*

8. Adults Public Health is forecast to save £2.358m which will be transferred to the Public Health reserve at the financial year end. Some of this funding is earmarked for commitments in the new financial year and this position will be finalised at the outturn.

9. The Sexual Health contracts are forecast to save £0.660m, the main elements of this are a forecast saving of £0.271m on STI Test & Treat and a forecast saving of £0.292m on GP contraception costs. There is also a forecast saving

of £82,000 on t he emergency contraception contract. These savings have arisen from lower activity resulting from the impact of Covid 19.

10. The forecast position for Drugs & Alcohol budget is now a saving of £0.174m which due to lower activity due to Covid 19. The Healthy Communities budget is forecast to save £0.1m which is mainly due to a reduction in the workplace health payment by results (PBR) costs.

11. There was a contingency budget of £0.374m held in Public Health which has not been required as activity has generally been lower than forecast due to the pandemic. The remainder of the savings have arisen as a significant amount of staff time has been redirected to supporting the council's response to Covid 19 and these costs have been recharged to the Contain Outbreak Management Fund.

12. *Adults Social Care & Safeguarding* *Covid impact - £0.394m*
Normal service forecast – £2.181m saving

13. The restructure of the Adults Learning Disability Team (ADLT) 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 £0.753m which is higher than the £0.713m previously forecast. The £0.3m MTFS saving relating to this has been delivered in full.

14. A new Section 75 agreement for Mental Health South has been agreed for the year and it is still expected that the costs will equal the budget. There is a forecast saving on the Mental Health North team of £0.149m arising from savings on the amount of agency staff used to deliver the service. This is slightly higher than the £0.146m forecast at quarter 3. The £0.1m MTFS saving for the Mental Health North team will be delivered in full.

15. There is a forecast overspend of £0.239m in the Learning Disability In-House Residential services due to the vacancy factor built into the budget not being met in full during the year. This is small increase from the £0.197m overspend forecast at quarter 3. There is now a small forecast saving of £80,000 for the Specialised Day Opportunity Service. Additional cost from the temporary operating model for these services have been funded by the Covid 19 grant funding.

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

17. There is still a saving forecast of £0.2m for the Home Care system, which is in the process of being retendered and further clarity on the new costs will be gained once the tender process is complete in 2021/22.

18. There is a forecast saving of £0.405m from staff turnover and holding vacant posts within Social Care and Adult Safeguarding. There is also still a saving of £0.526m for Mental Health and Deprivation of Liberties Safeguarding which will be carried forward to 2021/22. Other variances amount to a saving of £0.157m.

19. Care Commissioning — *Covid impact - £31.616m*
Normal service forecast – £2.018m saving

20. The Mental Health placement budget is now forecast to overspend by £0.348m, an increase from the £0.171m forecast at quarter 3. This is largely due to an increase in the number of Supported Living placements along with some extra homecare costs. The £0.250m MTFS saving from care reviews is now expected to be achieved. The position has improved from earlier in the year when the forecast overspend was £0.569m. This is due to reductions in the cost of some Supported Living care packages following reviews and an increase in the health income forecast. The placement overspend has been partially offset by expected savings on the Mental Health contracts of £0.235m which is unchanged from quarter 3.

21. The Learning Disability Placement budget is now forecast to save £4.436m which is an increase from the £3.517m forecast at quarter 3. Since quarter 3 there has been a reduction in the forecast residential care costs due to a small reduction in placement numbers and in general, we have not experienced the budgeted demographic growth in the second half of the year. There have also been further transport and Adult Placements savings due to the Covid 19 pandemic which has reduced their take up. We are experiencing the full benefit of increases in health income negotiated in recent years. The health income forecast has increased from quarter 3 due to a number of historic disputes being resolved and an increase in the number of people for which the county council is receiving Continuing Health Care (CHC) funding. However, the Community Offer and Reviews Programmes MTFS savings will not be

delivered in full due to the impact staff resources being diverted to respond to the Covid 19 pandemic.

22. The council will continue to work with the local Clinical Commissioning Groups (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 council's total cost is now forecast to be close to £3m and there remains a significant risk of further cost pressures for the remainder of the MTFS period.

23. The planned recommissioning of the Carers service has been delayed due to the Covid 19 pandemic and the new service will now begin next year. As a result, the savings from last year are forecast to occur again this year, of £0.335m, slightly higher than the £0.333m forecast at quarter 3. There is also a forecast saving for the Advocacy contract of £0.210m which is unchanged from the previous forecast. There is a forecast saving of £0.247m on the Learning Disability & Mental Health Commissioning team as some of the cost of the team has been funded by the Contain Outbreak Management Fund which is an increase from the £62,000 forecast at quarter 3.

24. The forecast saving for the Older People & Physical Disability Team has increased to £0.224m compared to the £38,000 reported at quarter 3 as some costs have been charged to the Contain Outbreak Management Fund.

25. There has been a slight reduction in the forecast overspend for Extra Care Contracts to £0.187m compared to £0.236m at quarter 3. Prisoners related care activities are still forecast to save £0.518m due to staffing savings and lower care costs.

26. There has been a slight improvement in the forecast saving for other centrally managed costs which stands at £0.865m, compared to £0.766m at quarter 3. These savings against the redundancy budget have arisen as several transformation programmes have been delayed due to Covid 19 and have been partially offset by some central pension costs.

27. The Older People placement budget is now forecast to save £11.104m, compared to £4.097m at quarter 3. The main reason for this movement is a reduction in the forecast for residential and nursing placements of £3.310m. The number of placements is significantly lower than had been budgeted for quarter 4. The forecast number of packages for the clients that were discharges from hospital under pathway 3 haven't materialised and overall client numbers have continued to fall as the number of leavers continues to exceed the number of new starters.

28. Neither the reviews savings (staff resources have been diverted to respond to Covid 19) or the planned savings to be achieved by developing and using additional capacity at the Hillfield site (pandemic resulting in project delays and changes in design requirements which have made the scheme financially unviable) will be delivered in full this financial year and have been reprofiled within the MTFS.

29. There is still huge uncertainty about the longer-term impact of the pandemic on the care market which has meant higher costs and loss of income for providers. These issues will continue to pose a significant risk for the council in the future. In the quarter 3 report it was proposed that the care risk reserve was increased to £5m to mitigate these risks. This risk has been compounded as the latest funding settlement for Local Authorities was only for one financial year and there is a real concern that future government allocations will be reduced as the Treasury look to manage its financial position in light of the significant sums provided to tackle Covid 19. Furthermore, the latest indications are that society will be living with the virus for much longer than had initially been anticipated. In recognition of this, it is proposed that a further £6m contribution is made to the reserve, in addition to the existing £6m, resulting in a total care risk reserve of £12m.

30. The overall forecast for homecare packages has reduced by £2.062m since quarter 3. The forecast for non-contracted provision has been reduced to reflect the ongoing work to move as many packages as possible to contracted providers and there has also been a reduction in the number of commissioned hours.

31. The downward trend of residents in receipt of a direct payment continues resulting in a further saving of £0.204m.

32. The overall forecast for older people placement income has increased by £1.528m. There has been an increase in the forecast for residential and nursing placements of £0.905m and an increase in the forecast for income from health partners of £0.781m. This includes income received for health care tasks where the number of hours has been increasing since the beginning of the financial year. While the amount of client income forecast to be received is significantly lower than the sum budgeted in the MTFS (£3.265m shortfall), this has been negated by a reduction in the older people placement costs.

33. The forecast savings for Physical Disabilities placements has increased from £0.579m at quarter 3 to £0.980m. This is mainly due to a reduction in the forecast for domiciliary care which has reduced by £0.390m since quarter 3 to reflect the ongoing work to move as many packages as possible to contacted providers.

34. Other variances amount to an overspend of £1.818m.

35. As part of the ongoing review of bad debts, the Health & Care bad debt provision has been increased by £4m in the current financial year. Following a further review at quarter 4, it is proposed that the provision is increased by a further £1m to recognise the current anticipated level of risk, thereby resulting in a total increase of £5m.

36. Families & Communities **Covid impact - £5.961m**
Normal service forecast - £0.510m saving

37. Children's Services *Covid impact - £4.017m*
Normal service forecast - £2.237m saving

38. The forecast saving of £2.237m is mainly a result of a saving of £2m as a result of staff vacancy savings in the Intensive Prevention Service, Family Group Conferencing team, and Short Stay Residential teams and also addition grant income for Unaccompanied Asylum Seeking Children. There is also a forecast saving of £0.5m in Early Help and First Response teams and £0.9m forecast savings for Section 17 in the Early Help and First Response teams but offset by a £0.4m forecast overspend in the safeguarding teams due to additional agency staffing costs. There is also a forecast overspend of £0.3m in the Independent Conference Chair service 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, this was forecast to deliver the MTFS savings of £4.7m. However, due to the pandemic, planning savings this year have been delayed and have been reprofiled within the MTFS accordingly.

40. Education Services *Covid impact - £1.328m*
Normal service forecast - £2.575m overspend

41. The forecast overspend has increased by £0.208m from quarter 3, and is largely due to the continued pressure for SEND Transport which is forecast to be £2.5m over budget 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 particular specialist needs and/or disruptive behaviours.

42. There is a £0.815m forecast overspend for additional investment in SEND stabilisation works, as approved by Cabinet earlier this year. There is a forecast saving on historic pensions costs of £0.6m, and a provision of £0.6m for historic deficits accrued by Flash Ley School following the temporary relocation and subsequent return, this will place the school in a sustainable position for the future. This one-off cost can be offset by other legal cost savings, staff vacancy savings and additional income impacting across the service.

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

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

45. SEND High Needs Block

46. The High Needs Block is currently forecast to overspend by £6.5m. This is higher than previously forecast (by £1m and impacting mainly in Independent Special Schools) and reflects additional demand for SEND support including pressures arising as the backlog of outstanding Education, Health and Care

Plan 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.

47. 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 National Funding Formula 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 to £1.5m.

48. This policy will be reviewed annual 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).

49. Going forward it is forecast 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.

50. Culture & Communities *Covid impact - £0.361m*
Normal service forecast - £0.238m saving

51. There is a £0.245m forecast overspend due to undelivered savings within Archives and Libraries, it is anticipated that these will be mitigated by staffing vacancies of £0.338m and other savings of £0.145m largely as a result of reduced costs of service provision due to Covid 19. It is forecast that target savings will be delivered through staffing restructures once planned transformation programmes can be finalised post Covid 19.

52. Covid 19 has led to reduced income for the service from reduced trading activity.

53. *Rural County* *Covid impact - £0.255m*
Normal service forecast - £0.133m saving

54. The service has forecast overspends of £0.190m due to undelivered savings, however these will be mitigated in year by staffing vacancies within the service of £0.298m and other savings of £25,000. It is forecast that alternative savings will be brought forward within the service to deliver target savings in full over the MTFS period.

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

56. *Community Safety* *Covid impact – nil*
Normal service forecast - £0.477m saving

57. While Regulatory Services faces forecast overspends of £0.250m as a result of undelivered savings, its is assumed that these will be mitigated by staffing vacancies and other savings of £0.377m. There is a further one-off saving in Community Safety against the short breaks contact of £0.370m as a result of families shielding during the pandemic, which is partially offset by additional other one-off pressures within the service.

58. Economy, Infrastructure & Skills **Covid impact - £5.389m**
Normal service forecast - £78,000 saving

59. *Business & Enterprise* *Covid impact - £0.167m*
Normal service forecast - £0.267m overspend

60. The forecast is an overspend of £0.267m which is similar to the position reported at quarter 3. This includes a contribution of £0.180m towards the cost of purchasing the Magistrates Courts for the Eastgate Regeneration project. The quarter 4 position includes in year savings on the MPIM event, a real estate conference, which was cancelled, a reduced overspend on Enterprise Centres and savings on legal fees and County Farms.

61. The Covid 19 costs have not changed since quarter 3.

62. Infrastructure & Highways *Covid impact - £0.793m*
Normal service forecast - £0.473m overspend

63. The forecast is an overspend of £0.473m which is an increase of £0.541m from the small savings position reported at quarter 3.

64. The change is predominantly due to an overspend on the Winter Maintenance budget as a result of the harder than average recent winter weather. The small overspend of £49,000 overspend on Lighting & Signals which is largely the

non-achievement of the advertising MTFS saving can still be mitigated by vacancies in t he Street Lighting and Traffic Signals teams. Revised plans are being made to achieve this saving during 2021/22. As previously reported, within Strategic Asset and Network Management there has been a significant increase in the anticipated income arising from the new permit scheme and licencing activities (e.g. traffic regulation orders). There has been an amount of £0.7m set aside to transfer to reserve to cover the possibility of reduced charges in future years as the County Council is only allowed to recover the additional costs incurred in setting up the scheme. This permit scheme is continuing to be monitored closely.

65. The expected impact of Covid 19 is forecast to be £0.793m, which is broadly in line with the position reported at quarter 3.

66. Transport, Connectivity & Waste — *Covid impact - £0.834m*
Normal service forecast - £0.383m saving

67. The Transport and Connectivity the forecast saving is £0.287m which is an increase from the quarter 3 position of £38,000.

68. The Transport Planning team has a saving due to staff vacancies and opportunity to recharge time against specific externally funded projects. Significant savings in the Concessionary Fares budget area, as well as a forecast saving of £0.210m 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. The quarter 4 position assumes a contribution of £0.2m towards the Transport Assessment work to support Local Plans in the period 2021 – 2026 (There is £1m in total required). This work is necessary to support the economy and ensure that development is made acceptable in transport and environmental terms.

69. There are £0.204m additional costs relating to Covid 19 for additional cleaning of home to school mainstream transport. This is similar to the position at quarter 3.

70. The Sustainability and Waste service is forecast to save £96,000, which is an improved position from the £65,000 overspend reported at quarter 3. This change is largely due to a reduced forecast overspend on the Household Waste Recycling Contracts.

71. The impact of Covid 19 in the Sustainability and Waste area is now estimated at £0.630m which is the same as reported previously. This spend 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 area due to biomass boilers being switched off during the school closures in the pandemic.

72. Skills — *Covid impact - £0.230m*
Normal service forecast - £95,000 saving

73. There is a forecast saving of £95,000 which is a small increase from the quarter 3 report. This is due to current vacancies within the team and a saving against the budget for the Entrust Information, Advice and Guidance contract. There are no changes to the Covid variance from quarter 3.

74. EI&S Business Support — *Covid impact - £1.025m*
Normal service forecast – £65,000 saving

75. There is a forecast saving of £65,000 which is an improved position from quarter 3, this is due to in year savings on the training and actuarial strain budget areas. This position includes a £0.1m contribution to the purchase of the Magistrates Court and an increase of £50,000 to the bad debts provision.

76. There are forecast to be £1.025m of Covid related costs which is little change to the quarter 3 report.

77. Corporate Services — **Covid impact - £3.834m**
Normal service forecast - £0.529m saving

78. The service is forecast to save £0.529m, this is an improved position from the quarter 3 savings position of £0.145m. The main change is within Legal Services which is forecast to save £0.3m due to the high level of staff vacancies net of locum spend and an over achievement of income in the capital receipts area. There is also an increased forecast saving within ICT due to increased project income levels. This position includes provision for Microsoft 365 costs in the Digital area in 2021/22 of £0.250m as well as a contribution to potential costs for the new recruitment system of £50,000. There is also a provision to cover forecast costs of £0.160m for the Electronic and Document Records Management System which is needed in 2021/22.

79. The forecast for the impact of Covid 19 is forecast to be £3.834m, a significant decrease from the previously reported £5.516m, however this change is due to the PPE costs moving into the Health & Care figures. There is no net decrease across the County Council for PPE.

80. Centrally Controlled

81. The business as usual forecast overspend is £1.943m, £0.569 of which is in the Insurance area, this is due to a steady increase in insurance premiums. There is a forecast liability of £1.374m for property charges. There is a reduction to the Covid 19 costs at quarter 4 due to reduced cleaning material costs and a reduction in lost rental income which is now not anticipated to materialise. The remaining balance of the unachieved MTFS savings have been offset by several in year saving of around £0.550m on lower energy, waste and water bills.

82. There is a forecast saving on the Landlords Repairs and Maintenance budgets as many sites have been operationally closed for most of the year. This forecast outturn position includes the provision of £0.3m from this year's budget to be used in 2021/22 for the repair works that have had to be postponed into next year due to Covid 19.

83. Capital Forecast

84. Appendix 5 compares the latest capital forecast outturn of £143.6m, a decrease from the quarter 3 position of £146.1m. The key reasons for this decrease of £2.5m are set out in the following paragraphs.

85. Health and Care — Forecast spend £1.381m

86. There has been a reduction of £0.547m since quarter 3, this is due to slippage of £0.891m for the two Nursing Homes and the Dementia Centre of Excellence due to Covid 19. For the Care Director project, the forecast now includes the costs for both Health & Care and Families & Communities and has increased by £0.344m.

87. Families and Communities — Forecast spend £32.579m

88. Maintained Schools — Forecast Spend £32.216m

89. There has been an overall reduction of £0.193m since the quarter 3 report, which is due to the refining and rephasing of a number of projects, including £0.1m to 2021/22 for Chaselea PRU.

90. Vulnerable Children *Forecast Spend £2,000*

91. There has been a reduction of £0.473m since quarter 3 due to the forecast completion date for a property purchase now being in 2021/22, therefore the budget has been rephased into the new financial year.

92. Economy, Infrastructure and Skills **Forecast spend £100.909m**

93. Economic Planning & Future Prosperity *Forecast spend £18.119m*

94. There has been an increase of £1.114m since quarter 3, this is primarily due to increased costs of the i54 Western Extension project in 2020/21 due to the impact of asbestos being discovered in top soil of £1.129m and reprofiling of the Cannock Chase and Silverdale Enterprise Centres of £0.158m and £41,000 respectively, These increases are offset by slippage on the A50 project into 2021/22 of £0.262m.

95. Highways Schemes *Forecast spend £80.497m*

96. There has been a decrease of £0.492m since quarter 3. The forecast position on Major Projects has decreased by £1.417m due to the slippage on SWAR into 2021/22 due to the impact of Covid 19 and inclement weather causing flooding, plus very minor budget refinement on Lichfield Southern Bypass. There is a decrease from quarter 3 of £0.781m on Maintenance and Integrated Transport schemes due to rephasing on the bridge maintenance schemes of £0.237m, Carriageway Maintenance of £0.106m, and Integrated Transport schemes of £0.438m. These decreases are offset by a £1.706m increase on Other Highway and Developer schemes due to rephasing.

97. *Sustainability & Connectivity* *Forecast spend £0.443m*

98. There is a reduction of £0.310m since the quarter 3 report due to delays in starting Health and Safety upgrades and Leek Household Waste Recycling Centre (HWRC) of £0.210m as well as the deferral of ground surveys at Newcastle HWRC of £0.1m.

99. Finance and Resources & ICT **Forecast spend £2.045m**

100. There has been an increase of £92,000 since the quarter 3 report due to the refinement of the Network Switch Refresh project.

101. Property **Forecast spend £4.974m**

102. There has been a decrease of £2.192m since the quarter 3 report, this is due to the impact of Covid 19 on a number of projects, including Responding to Accommodation Change of £0.104m, District Property Rationalisation of £1.748m and Family Contact Facilities Newcastle of £0.232m.

103. In addition, Oakdene demolition budget of £0.123m is no longer required and the Fore Compartmentation budget has increased by £15,000 as orders for Oakleaf Surveys have been placed.

104. Financial Health

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

106. There have been 97.4% of invoices paid within 30 days of receiving them at the end of February, exceeding the financial health indicator target. This position also reflects early payments to suppliers to help them with cashflow during the pandemic.

107. The estimated level of outstanding sundry debt over 6 months old is £20.019m, this is over the target of £14.7m by £4.319m. This is a decrease of £2.591m since the quarter 3 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.

108. The level of CCG health debt over 6 months old is £1.7m below the target figure. This is a decrease of £2.024m since the quarter 3 report.

109. Client debt now stands at £10.098m 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 including activity to write off £3.304m of Health & Care uncollectible client debt which is covered by the service's bad debt provision.

Debtor Type	**2020/21 Target**	**31/12/2020**	**31/03/2021 Est**	**Increase / (Decrease)**
	£m	**£m**	**£m**	**£m**
Health Bodies & CCGs	3.900	4.252	2.228	**(2.024)**
Other Govt. and Public Bodies	2.000	3.927	3.960	**0.033**
Other General Debtors (Individuals & Commercial)	4.700	4.265	3.733	**(0.532)**
Health & Care Client Debt	4.100	10.166	10.098	**(0.068)**
TOTAL	**14.700**	**22.610**	**20.019**	**(2.591)**