

# Current Issues in Revenues & Benefits

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# The Credit Crunch !

# A Depressing View of the R&B World

## DEBT WOES ON THE RISE

By Tracy Robinson  
NEWS REPORTER

CASH-STRAPPED localities in Aylesworth struggling to meet their requirements are being harassed by collection agencies.

As people across North Westcoastshire deal with record levels of debt a report produced by the Citizens Advice Bureau shows that the number of debtors is becoming widespread.

North Westcoastshire CAB has dealt with a situation of new debtors this year alone," explained Carol Morgan, business manager at the North Westcoastshire CAB based at the Parish Room in Aylesworth.

"Our clients find being in debt extremely stressful and many of them are too embarrassed to speak to us by phone or even their phone," she added.

One man with multiple debts was subjected to up to eight calls a day from collection agencies with some calls being made as late as 11.30pm the report noted.

CAB staff found the volume of calls to lower to the banks concerned and the harassment especially severe.

The number of debtors has escalated in spite of guidelines issued by the Office of Fair Trading regarding debt collection.

Nationally CAB and Trading Standards are calling on the Office of Fair Trading and legislators to take a more proactive approach to ensure compliance monitoring other consumer protection of the guidelines leads to financial penalties for the companies concerned.

They are also recommending that the OFT takes enforcement action against all the guideline and their rights.

Money worries... North Westcoastshire CAB has dealt with more of new debt totaling £400m.



- Council Tax down by 0.1% on 2007/08 in England and 1.2% in Scotland (compounded by Water Charges)
- Progress in 2009/10 to date ?
- Benefit Caseload Increases
  - Above Average Increase in Benefit Claimants in UK (7.3%)
  - 19.3% Taxpayers in receipt of HB
  - 23.9% Taxpayers in receipt of CTB
- More Recovery Action needed
- Backdrop of Year on Year Savings compounded in Scotland by commitment to a NIL increases

## How to achieve these savings ?

- Cost Reductions – Economies of Scale
- Avoidance of Duplication by joining up services
- Improved Commercial Bargaining
- Optimum use of existing and emerging technologies
- Better use of scarce resources, skills and knowledge
- Attract External Funding
- Deliver Service Redesign

# Maximising Technology and Equality of Access

Local government  
National report  
May 2006

audit commission

**bacs**

Tax by DD  
Direct Debit

Payment Instructions  
Your instalments are:  
20 Apr 2003 35.10  
20 May 2003 39.00  
20 Jun 2003 39.00  
20 Jul 2003 39.00

**Improving income collection**  
Efficient collection of council tax, housing rent and other income by direct debit

go & pay

payzone

North Warwickshire Borough Council

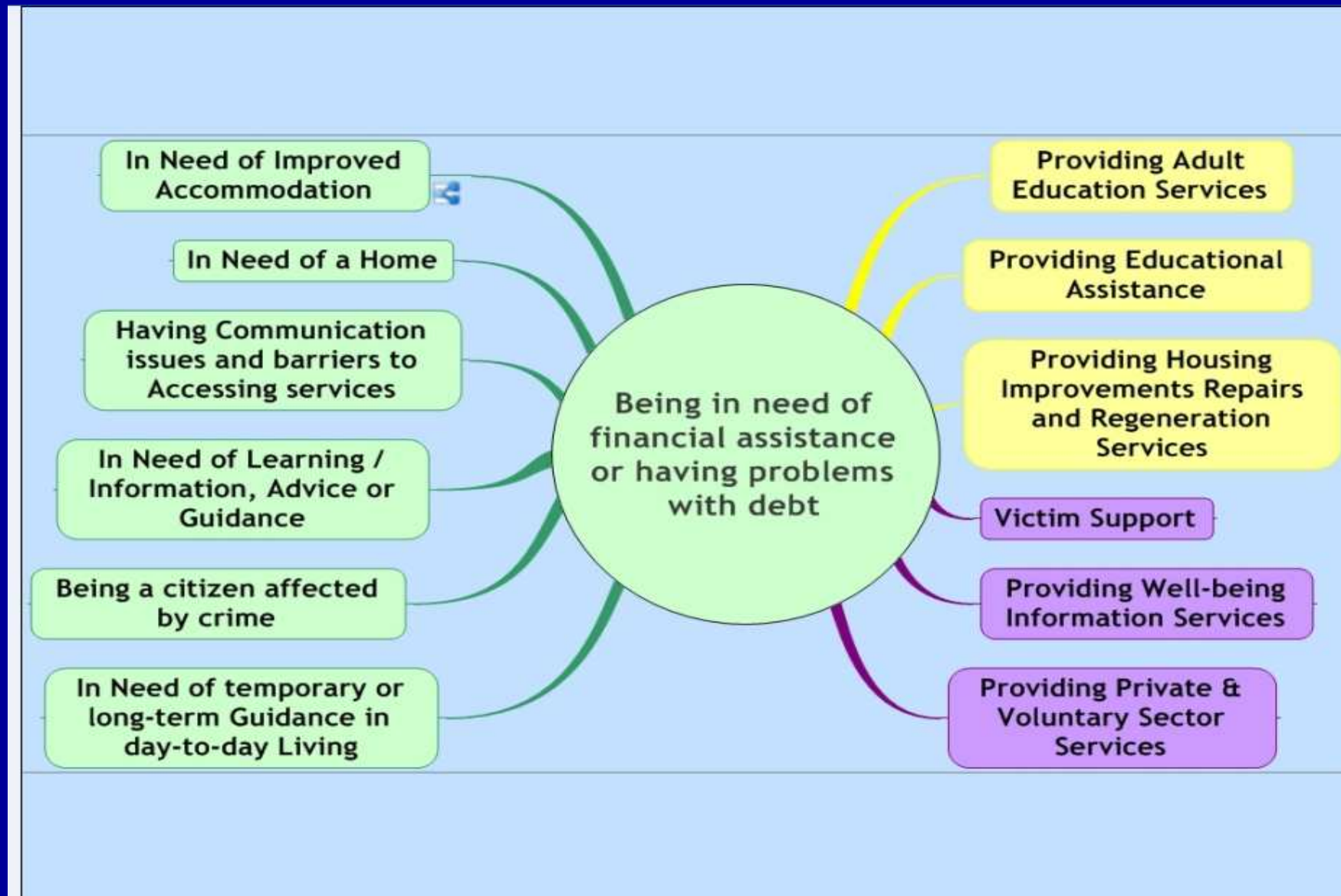
- Joined Up Awareness Campaigns offering help
- Promote cheaper and more flexible payment methods
- Maximise use of BACS
  - Paying Benefits and Refunds
- SMS, Self Serve, migrating to Cheaper Access Channels and More Interactive Information – 24/7
- Greater Automation, Integration and Interfacing across systems
- Government Connect to deliver the transformation agenda



# New Ways of Working

- Home & Flexible working
  - Use of Tablet and Wireless Technology
- LEAN thinking (Redesigning Processes)
- Joint Procurement of Goods and Services
- Sharing Services with others and the Third Sector
- Tailoring Services for the Customer
  - Customer Insight
  - Delivering services how people want to receive them

# Understanding a Customers Needs



# Helping Others To Help Themselves

- Ensuring promotion of financial and social inclusion
  - Debt and Benefit Advice Work must be joined up
  - Alleviating Fuel and Child Poverty through coordinated activity
  - Promoting Health, Well Being and Independence
  - A “One Stop” verification & financial assessment process
  - Working Corporate Debt Strategies
- Reaching Out to “Hard To Reach” Groups
  - Shaping and coordinating responsive and holistic welfare benefit, financial advice and care services to the most vulnerable and needy
  - Working in, and with communities across sectors to maximise awareness and entitlement

Good Luck. Through your studies and contributions, you can make a difference