

## ANNEXE 2 – DEBT

- 1.1 NfP agencies reported 39,374 completed debt cases in 2004-05.
- 1.2 The average length of all debt cases is **312 minutes** [5 hours, 12 minutes]. This varies by region.

Regional office	Numbers of cases	Average case time [minutes]	Variation from the mean
Birmingham	5,213	298	-14
Brighton	1,062	351	+39
Bristol	4,092	271	-41
Cambridge	3,070	360	+48
Cardiff	3,329	354	+42
Leeds	3,041	299	-13
Liverpool	2,517	283	-29
London	2,569	329	+17
Manchester	6,849	298	-13
Newcastle	3,958	310	-2
Nottingham	2,907	316	+4
Reading	767	398	+86

- 1.3 There are variations in average case times between the types of case recorded as Matter Type Part 1. Nationally the position is as follows:

Code	Description	Numbers of cases	Percentage of cases	Average case time	Variation from the mean
DHOD	Housing debt	2,852	7%	262	-50
DCCD	Bank loans etc	8,272	21%	286	-26
DMUL	Multiple debts	22,748	58%	346	+34
DSLVI	Insolvency	1,832	5%	316	+4
DCTB	Council tax	1,322	3%	181	-131
DOTH	Other	1,585	4%	208	-103
DHUD	Utilities	763	2%	207	-105

- 1.4 The regional variations in average times in relation to Matter Type Part 1 are as follows:

<b>Regional office</b>	<b>DHOD</b>	<b>DCCD</b>	<b>DMUL</b>	<b>DSLX</b>	<b>DCTB</b>	<b>DOTH</b>	<b>DHUD</b>
Birmingham	280	295	303	330	201	288	194
Brighton	228	350	366	273	176	243	173
Bristol	192	262	315	262	156	162	167
Cambridge	260	336	385	407	226	324	292
Cardiff	270	339	382	323	215	184	309
Leeds	321	244	324	262	194	201	216
Liverpool	264	251	330	304	180	186	175
London	313	331	418	356	178	178	196
Manchester	215	271	338	268	153	173	198
Newcastle	251	264	352	359	214	211	166
Nottingham	263	263	357	325	203	232	197
Reading	339	387	432	402	282	254	254
National average	262	286	346	316	181	208	207

1.5 The variations nationally in respect of Matter Type 2 are as follows:

<b>Code</b>	<b>Description</b>	<b>Numbers of cases</b>	<b>Percentage of cases</b>	<b>Average case time</b>	<b>Variation from the mean</b>
DOTH	Other	4,984	13%	293	-19
SCH	Client needs to reschedule debts	31,094	79%	313	+2
CRE	Client is a creditor	77	-	247	-65
MIX	Client needs to challenge and reschedule	2,032	5%	375	+63
VAL	Client needs to challenge debts	1,187	3%	248	-63

1.6 The relationship between recorded disability and average case times is as follows:

<b>Code</b>	<b>Description</b>	<b>Number</b>	<b>Percentage of cases</b>	<b>Average case time</b>	<b>Variation from mean</b>
N	No disability	25,927	66%	298	-14
U	Unrecorded	5,943	15%	359	+47
Y	Disability	7,504	19%	325	+13

1.7 As far as gender is concerned, 16,821 cases involved male clients with an average time of 307 minutes. 22,553 cases involved female clients with an average time of 316 minutes.

1.8 The relationship between client's ethnicity and average case times is as follows:

Code	Ethnic Origin	Numbers	Percentage of cases	Average case time	Variation from the mean
0	Other	643	2%	360	+48
1	White British	34,143	87%	310	-2
2	White Irish	251	1%	328	+16
3	Black or Black British African	622	2%	290	-22
4	Black or Black British Caribbean	934	2%	336	+24
5	Black or Black British Other	267	1%	410	+98
6	Asian or Asian British Indian	265	1%	327	+15
7	Asian or Asian British Pakistani	412	1%	300	-12
8	Asian or Asian British Bangladeshi	319	1%	298	-14
9	Chinese	81	-	242	-69
10	Mixed White & Black Caribbean	146	-	301	-11
11	Mixed White & Black African	38	-	307	-5
12	Mixed White & Asian	31	-	284	-28
13	Mixed Other	68	-	331	+19
14	White Other	348	1%	327	+15
15	Asian or Asian British Other	125	-	297	-15
99	Unknown	681	2%	315	+3

1.9 The relationship between average times and first end point code is as follows

<b>Code</b>	<b>Description</b>	<b>Numbers</b>	<b>Percentage of cases</b>	<b>Average case time</b>	<b>Variation from mean</b>
A	Proceeded under other CLS funding	278	1%	267	-45
B	Client referred	256	1%	237	-74
C	Client advised and taking action themselves or with help	3,130	8%	236	-76
D	Client advised and third party action or decision awaited	619	2%	250	-62
E	Outcome not known / client ceased to give instructions	10,162	26%	254	-58
F	Client receives lump sum or property	404	1%	355	+43
G	Client receives new or increased regular payment	429	1%	433	+121
H	Sum owed to third party is reduced	1,730	4%	404	+92
I	Liability to make regular payments is reduced	7,869	20%	374	+62
K	Client housed, re-housed or retains home	651	2%	295	-16
L	Client's credit references improved	104	-	387	+75
M	Third party action benefits client	360	1%	307	-5
N	Third party action prevented	1,596	4%	362	+50
O	Third party action delayed	295	1%	368	+56
P	Client secures explanation or apology only	43	-	279	-33
Q	Client advised and enabled to plan/manage better	8,887	22%	319	+7
R	Matter stopped on adviser's recommendation	1,183	3%	302	-9
S	Matter concluded otherwise	1,349	3%	340	+28

1.10 The relationship between average case times and the second end point code is as follows:

<b>Code</b>	<b>Description</b>	<b>Numbers</b>	<b>Percentage of cases</b>	<b>Average case time</b>	<b>Variation from mean</b>
N	No significant wider public benefits	38,777	98%	310	-2
P	Significant wider public benefits	597	2%	438	+127

1.11 The relationship between average case times and the third end point code is as follows

<b>Code</b>	<b>Description</b>	<b>Numbers</b>	<b>Percentage of cases</b>	<b>Average case time</b>	<b>Variation from mean</b>
A	First meeting	3,248	8%	120	-192
B	Further work	10,380	26%	265	-47
C	Putting case for client	23,650	60%	348	+36
D	Representation at court / tribunal	1,908	5%	448	+136