

## Public Services News – February 2014

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Lambeth Town Hall

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### Local Government Finance Settlement in England 2014/15

The local government financial settlement for England for 2014/15 was announced as expected on 18<sup>th</sup> December 2013. Revenue Support Grant is being reduced by 9.4% on average in 2014/15 with further reductions in 2015/16 taking the total reduction to 13.2%. The government calculates that this will lead to an average reduction in spending power (taking account of other sources of income in local government) of 2.9% in 2014/15 and 1.8% in 2015/16. Last year the government stated that this year's reduction in spending power for local authorities would be 1.7%.

The Secretary of State has suggested that local authorities can manage with these reduced resources by 'cutting waste and making sensible savings'. However, everyone I know who is involved in local government is agreed that the local government financial settlement will force councils to make significant reductions in front-line services and that some may even find their financial viability threatened.

Communities Minister Brandon Lewis said this settlement is 'fair to all parts of the country' but Labour said services would suffer and some councils could be stretched to 'breaking point'.

The total reduction in council spending power – a calculation of both government grants and council tax revenue – will be nearly £1.7billion in 2014/15. This equates to a 2.9% average reduction in funding, according to the provisional local government finance settlement.

Greater reductions are imposed on London authorities – down 4.5% on average – and metropolitan districts, reduced by 4.2%. Funding for cities will also see greater than average falls. Spending power is to be cut 5.5% for Liverpool, 5.3% for Birmingham and 5% for Manchester.

The largest cut for individual authorities is 6.9% for Chesterfield in Derbyshire and East Lindsey in Lincolnshire. A total of 38 authorities have either received a flat settlement, or will receive an increase in spending power.

Eric Pickles, the Secretary of State for Communities & Local Government said:

*"The coalition Government has tried to be fair to every part of the country – north and south, rural and urban, metropolitan and shire.*

*"Unlike the old funding system, which encouraged councils to talk down their local areas to win more funding, the decentralisation of local government finance now puts councils in the driving seat, rewarding them for supporting local enterprise, building more homes and backing local jobs.*

*"This year, councils should continue to focus on cutting waste and making sensible savings to protect frontline services and keep council tax down."*

The local government finance settlement has been analysed by the Chartered Institute of Public Finance & Accountancy. They have calculated that the amount of central government funding for local authorities in England is to fall by 9.4% in 2014/15 – three times the reduction in spending power announced by ministers.

This total is made up of baseline funding set by the Department for Communities & Local Government as part of business rates localisation and each authority's revenue support grant allocation. This is broadly similar to the old formula grant funding measure, replaced when business rates retention was introduced in April 2013.

The analysis of the figures also found that the reduction in central funding would be above average in both metropolitan areas (10%) and shires (9.5%) in 2014/15, but the cut to authorities in London was smaller (8.5%).

The Chartered Institute of Public Finance & Accountancy also highlighted that there would be greater reductions in central government support in 2015/16. According to illustrative 2015/16 settlement funding assessment figures, dedicated Department for Communities & Local Government support for councils in England will fall by 13.2%. This is made up of an 11.4% decrease in London, a 13.4% decrease in shire areas and a 14.3% decrease in metropolitan areas.

Despite local government being exempted from further budget reductions in the autumn statement, the local government finance settlement demonstrates the government's determination to make ongoing savings in local government budgets. This will inevitably lead to reductions in services, major re-organisation of local government and to the financial viability of some local authorities being called into question.

In the government's view, however, local authorities should be able to cope with the reduced funding and continue to freeze council tax if they tackle waste and become more efficient principally through improved procurement, shared services and increased use of the private sector.

The emphasis on freezing council tax can be seen as part of an agenda of limiting local autonomy and switching the balance of taxation away from direct taxes toward indirect taxes.

The savings introduced in the 2010 and 2013 spending reviews for local government were some of the largest cuts in public finance that have ever been made, and this financial austerity is expected to last until at least 2017.

This means that the financial challenges faced by local authorities are increasing and that increasingly radical approaches to local authority finance will be required. Studies have found that most local authorities will be able to manage their finances in 2014/15 but that some may cease to be financially viable from 2015/16 onwards. Austerity seems certain to continue in the local government sector, even if growth returns to the wider economy. This means that local authorities will have to develop their approaches to consulting residents and stakeholders about how to make reductions in budgets, priorities and the effects on services. Councils will need to be honest about the service levels and quality that they are able to provide and the options that are available to them.

This raises the question of whether all local authorities have the relevant strategic financial planning skills – both in the finance function and in other services. It is also critical that elected members have the appropriate skills, experience and support to appropriately scrutinise financial plans, budgets and savings programmes.

Local authorities will also need to have a focus on generating additional revenue income.

Housing development is likely to become increasingly important for local authorities as it rises up the political agenda. The government has already announced £1billion of house building loans to encourage sites to become available and has allowed a modest £300million increase in the 'borrowing cap' on local authority housing revenue accounts. The opposition is attacking what they call 'stick in the mud councils' that do not release land for housing development. All parties will be looking for a positive approach to housing development from all local authorities.

Councils may have their reservations about the un-elected Local Enterprise Partnerships but government appears to prefer them to the local authorities as a vehicle for promoting economic development. For example, the Local Enterprise Partnerships are to receive a share of the New Homes Bonus. Local authorities will therefore need to develop close working relationships with the Local Enterprise Partnerships. Similarly, there is a need to develop partnerships with health authorities around the developing public health agenda and the relationship between health and social care services.

A comprehensive briefing paper can be downloaded from our website at: <http://www.awics.co.uk/lqfin1415.asp>

**Adrian Waite**

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### **2014/15 Budgets in Croydon, Brighton and Denbighshire**

This article looks at the effect that the local government financial settlement is having in three contrasting authorities.

Croydon Council is set to cut more than £17million from its yearly budget, losing sixteen jobs and millions of pounds of spending on health and social care. Elderly care, retirement housing schemes and nursing placements has been identified as key areas for cost cutting. The cuts were outlined in a report published in January on preparations for the authority's 2014/15 budget.

Although the biggest single saving comes from a renegotiated information technology contract that will free up £3.1million, about a third of the cuts will come from the adult social care, health and housing budget, which will be cut by £5.9million. Those include saving £600,000 by opening up to two retirement blocks, in Thornton Heath and Upper Norwood, to homeless families, and reducing spending on care packages by £250,000.

Cllr Tony Newman, leader of the opposition Labour group, said adults and children's services would unfairly bear the brunt of the cuts. He said:

*"Many, many millions are being targeted from the most vulnerable people. When you take these budget proposals and consider the now-completed new council offices, one of the outcomes of that has been this huge pressure on the council's budget."*

Four finance jobs at the council are set to be cut, while two data analysts and a health and safety employee are also among the sixteen posts likely to be lost.

Brighton and Hove Council is to hold a referendum on a proposed 4.75% council tax increase, at a reported cost of £100,000. The country's only Green-led council administration said the rise would be used to fund adult social care services, including care for the elderly. Caroline Lucas, Green MP for Brighton Pavilion, said:

*"This is a bold move and one that I know the council is taking very reluctantly. The people have not voted for austerity. They have not chosen to have services they rely on destroyed by draconian cuts."*

*"This is an appalling situation, for which the coalition Government is alone to blame. A referendum would allow the people of Brighton and Hove, including my constituents in Brighton Pavilion, to decide on the best response."*

The proposal would increase council tax by £5.30 a month for a Band C property, and £5.97 a month for a Band D. Those claiming Council Tax Reduction would be protected from the increase.

Leader of the council, Jason Kitcat said:

*"The other parties... will need to decide whether they trust the people of Brighton and Hove to make this decision. The Green administration I lead did not seek an election mandate to raise taxes in this way and in previous years I have opposed going down this route. But the unprecedented pressure on our budget from Westminster can no longer be absorbed, so we are seeking a democratic opinion from local residents - those who pay council tax and those who rely on the services it funds."*

In reaction to the proposal, the Brighton and Hove Labour Group has called for the administration to resign, saying residents are unable to afford the rise. Leader of the group, Warren Morgan said:

*"We cannot support such a huge increase when people are finding it hard to meet rising bills. Instead they have handed the responsibility of dealing with the cuts to others. They cannot now remain in office playing these political games rather than running the city effectively. I am calling on the Greens to resign and allow a cross-party caretaker administration to run the council till the elections."*

Councils across Wales are also drawing up money-saving plans to deal with cuts to their budgets.

Denbighshire Council has approved £8.5million of budget cuts that include using £500,000 from cash reserves. It is the latest local authority in Wales forced to review its finances following a 4.6% reduction in funding from the local government settlement. The council said it had met most of its target from savings over recent months, but had needed to cut another £2million.

The authority's cabinet had already backed a band D council tax rise of 3.5% to help make ends meet. A budget-setting round in September identified £1.7million of savings. A second round in December identified a further £4.7million. The £6.4million total has been found by reducing funding to leisure facilities, the reorganisation of schools, reducing the number of cars in its fleets and restructuring management in some departments.

A decision to end £200,000 support for Clwyd Leisure, a company running three seaside leisure sites, has resulted in the facilities being handed back to the council. A report before the full council meeting said the proposals to close the gap included taking £500,000 from cash reserves. It said:

*"The use of balances (reserves) also does not solve the underlying issue - it merely uses cash to temporarily plug a permanent hole in the council's finances and so defers the problem to another day. The importance of appropriate levels of balances has been highlighted over the past year with major flooding events in Ruthin, St Asaph and Rhyl, and county-wide problems with snow."*

In a statement to the committee, the chief finance officer said:

*"The use of balances as proposed is not ideal, but gives the council some breathing space to develop further savings proposals for 2015/16... The council will still have sufficient balances to deal with any reasonable contingencies."*

**Adrian Waite**

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## **Autumn Statement and Local Government**

George Osborne MP, the Chancellor of the Exchequer, made his autumn statement on 5<sup>th</sup> December 2013. He said that the United Kingdom is growing faster than any other major economy, but the job of recovery was 'not yet done'. He predicted that the United Kingdom government would be 'back in the black' by 2018/19 but said that money was still tight.

The Autumn Statement is a half-yearly update on the Budget, allowing the Chancellor to give MPs a guide to his tax and spending plans. These plans are based on the economic projections provided by the Office for Budget Responsibility - a body set up in 2010 to provide independent economic forecasts.

There is a comprehensive briefing paper on our website that contains sections on:

- Macro-Economic Position
- Key Announcements
- Local Government Finance
- Pensions
- Public Assets
- Business Rates
- New Homes Bonus
- Health & Social Care
- Local Growth Fund
- Youth Employment
- Universal School Meals for Infants
- Planning
- Reactions in Local Government

A copy can be freely downloaded from: <http://www.awics.co.uk/autstatelg.asp>

**Adrian Waite**

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## **Government plans £25billion in post-2015 cuts**

Chancellor George Osborne has set out plans to cut an extra £25billion from public spending by the end of 2017/18 if the Conservatives win the next election even if the economy has recovered by that time, with welfare emerging as the main target for reductions.

In a speech in Birmingham in January 2014, the chancellor warned that the state would have to be 'permanently smaller' in the future to ensure long-term stability in the economy. It marks the first time Osborne has set out the cash cuts he believes are required across the first half of the next parliament. He said that recovery from the economic crisis was a job 'not even half done' and added:

*"If 2014 is a year of hard truths for our country, then it starts with this one: Britain should never return to the levels of spending of the last government. We'd either have to return borrowing to the dangerous levels that threatened our stability, or we'd have to raise taxes so much we'd put our country out of business. Government is going to have to be permanently smaller – and so too is the welfare system."*

*"The truth is there are no easy options here, and if we are to fix our country's problems, and not leave our debts to our children to pay off, then cutting the welfare bill further is the kind of decision we need to make."*

The government is still borrowing £100billion a year and more than £60billion of cuts still need to be made, Osborne said. On top of the £17billion of cuts planned for the coming financial year and the £20billion slated for 2015/16, £25billion more will need to be cut in the following two years, he said.

Osborne confirmed that MPs would be asked to vote on these plans later this year to ensure that the United Kingdom's commitment to economic stability was 'entrenched' and the country would 'finish the job' of spending reductions. He has previously stated he wants to run a cash surplus by 2018/19.

The Treasury has forecast that £12billion of welfare reductions will need to be made in the first two years of next Parliament. This would allow the overall savings target to be met without any need for tax rises, he indicated.

Responding to the speech, Labour's shadow chief secretary to the Treasury Chris Leslie said Osborne should 'admit his policies have failed and led to a cost-of-living crisis'. He added:

*"The reason more spending cuts are needed after 2015 is because his failure on growth and living standards since 2010 has led to his failure to balance the books. What we need is Labour's plan to earn our way to higher living standards for all, tackle the cost-of-living crisis and get the deficit down in a fairer way."*

Meanwhile, David Cameron suggested there would be further cuts to welfare expenditure including housing benefit and refused to rule out reducing provision for the elderly after 2015 that includes free television licenses, bus passes and winter fuel allowances. However, he did commit to higher state pensions each year for the rest of the decade.

The Prime Minister promised that the Conservatives would keep the so-called "triple lock" on pensions at least until 2020 if in power – which means increasing them annually in line with inflation, average earnings or 2.5%, whichever is highest. He said the decision to protect the income of pensioners above others at a time of austerity was not politically motivated but was:

*"A choice based on values, based on my values."*

He also criticised the level of housing benefit for being 'frankly far too high' and said:

*"We've put a cap on housing benefit, but I still think there's more we can do to reform our benefits system."*

## **Adrian Waite**

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### **Scots support increase in Council Tax**

A poll has found that nearly two-thirds of Scots would be willing to pay more in council tax if the money raised was spent on local services like schools and adult social care.

The survey, carried out by the Convention of Scottish Local Authorities (COSLA) as part of its Commission on Strengthening Local Democracy, also revealed that less than half of people felt councils had enough money to deliver vital local services.

Around 65% of the 1,006 people polled for Cosla by Ipsos MORI agreed either strongly or slightly that they would be willing to pay more council tax. The tax has been frozen as part of an agreement between the Scottish Government and councils for the last six years, and this will continue into 2014/15. The poll also found that a majority (82%) of those asked said they would like a greater say in how local services are delivered.

Almost all respondents (93%) agreed either strongly or slightly that local councils should deliver more public services if this led to improvement, while more than half (61%) felt decisions about public services were taken too far away from where they live.

Just under half (49%) said they thought councils had enough money to deliver necessary services, with 44% disagreeing and 6% saying they didn't know.

Speaking on behalf of the commission, COSLA president David O'Neill said the poll showed what mattered to the people of Scotland:

*"It is one part of our bigger commitment to ask some new questions about why doing things locally matters, and what stronger local democracy in Scotland might look like,*

*"For example, we've also seen hundreds of people from all walks of life, and from across Europe, come forward with ideas as part of our call for evidence. That is fantastic and shows that the issues the commission wants to hear about chime with what people in Scotland care about and want to talk about.*

*"It was only after the commission had finished collecting evidence that we will be able to draw any conclusions... But it is hugely encouraging that both our call for evidence and our polling work are already showing that right across the country there is a growing appetite for a serious discussion about why local services and local accountability matter and how we strengthen them in Scotland's future."*

This survey suggests that the conventional wisdom that the electorate will always prefer reductions in taxation to increases in public expenditure is not necessarily true, at least in Scotland. This is especially interesting in view of the Scottish government's long-term commitment to freezing Council Tax. As reported above, the Green-led Council in Brighton & Hove is proposing to ballot residents on a proposal to increase Council Tax to continue to fund services and the outcome of this has the potential to be very significant in England. Are we beginning to see a shift in public opinion away from seeking 'private affluence and public squalor' to valuing public services and being prepared to pay for them?

**Adrian Waite**

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### **AWICS customers – Oldham, Croydon, Lambeth and Southwark - nominated in LGC Innovation Awards**

A number of AWICS customers feature in the nominations for the Local Government Chronicle Innovation awards.

We have recently completed a project for Oldham Borough Council that involved providing financial advice and modelling around the introduction of service charges. We are also pleased that the Council sends representatives to AWICS seminars and workshops.

Oldham Borough Council is an excellent Council to work for and we are not surprised to find that they have been nominated for the Council of the Year award and Corporate Governance Award.

Oldham Borough Council is nominated for the Council of the Year award because it is looking to build a co-operative borough where everybody does their bit and is delivering this by developing a new model of public service delivery, working with partners and residents to re-design and co-produce services. Its 'fair energy' campaign saw 8,726 households sign up to switch supplies, delivering average savings of £171 per household. Its 'fair fares' campaign saw First Bus Group introduce a whopping 28% reduction in weekly bus fares, saving residents money and removing a potentially significant barrier to work. Residents in this borough expect and receive high quality services. The Council is building upon a foundation of excellent services and strong financial management. Its co-operative approach is enabling it to transform Oldham, lead public service reform nationally and reinvigorate its democratic leadership role to build a borough where everybody does their bit.

Oldham Borough Council is nominated for the Corporate Governance Award because after a disappointing score for 'use of resources' from the 2006/07 audit commission, it realised that to deliver improved governance and financial probity, three 'statutory recommendations' would require immediate implementation. In 2009 the Council set out its aspiration to deliver significant organisational change and become a 'co-operative council'. The transformation agenda 'Repositioning Oldham' included cultural change, significant improvements to service and operational performance and the development of an effective and fully integrated governance and financial management framework. Four focuses of the framework are: managing demand for services; changing the way services are delivered; working together and transforming business.

Croydon Borough Council is frequently represented at our seminars and workshops and has been nominated for the Efficiency award and the Most Innovative Service Delivery Model award.



The Council has been nominated for the efficiency award because it undertook a major service review within its customer services division with a view to better serving residents. It found a high volume of transactions could take place through alternative channels, allowing residents more flexibility in how they access council services. This approach would also be more cost effective and allow the council to focus in delivering more complex transactions with vulnerable customers. A review of exiting customer profiles and workshops with key service stakeholders led to a series of recommendations and the formation of the customer access strategy.

The Council has been nominated for the most innovative service delivery model award because its integrated procurement hub is focused on community equipment and is provided through a local authority trading company. Croydon Care Solutions shares the value base and purpose of the council, which makes it an option for other partner local authorities and health organisations to share. Its purpose is to help people to live independently in the community, supporting the personalisation, hospital avoidance and early hospital discharge policies. The focus is on outcomes delivered in the most cost effective way for individuals and partners. It has created flexible ways of working with partner organisations in relation to the provision of community equipment to allow access to a dynamic purchasing hub.

AWICS has supported Lambeth Borough Council as an Independent Tenants' and Residents' Advisor and in providing advice on accounting issues and a housing stock options appraisal. The Council is also frequently represented at our seminars and workshops. The Council has been nominated for the Innovation award.

This is because the establishment of the Young Lambeth Co-operative as a community commissioning organisation is a radical power shift which typifies the aims of Lambeth being a co-operative council. The co-operative has been developed as a partnership between the council, young people and the community over the past eighteen months and is the first of its kind. It will take over responsibility from Lambeth Council for commissioning £9million of services over the next three years and has plans to grow. The YLC model of outcomes based commissioning will put young people and communities at the centre of making decisions about their local services. It is also a more efficient model of commissioning that will realise savings for the Council and will lead to a growth in resources for young people.

Southwark Borough Council has commissioned AWICS to assist with its housing stock options appraisal, to provide in-house training for staff and residents and is often represented at AWICS seminars and workshops. The Council has been nominated for the Business Transformation award and the Tackling Fraud award.

The Council has been nominated for the business transformation award because it has created an entirely new customer experience for residents. Doing away with concepts of 'front' and 'back' office, it has developed a new in-house operating model where service experts work with customer care professionals on a peer-to-peer basis. In the transition year it constructed a new contact centre ; opened two new retail style access points; created forty new apprenticeships; signed up 50,000 users to its 'My Southwark' portal; achieved SOCITM's four star rating for its website; put housing applications online; raised overall satisfaction; and achieved £3million in savings.

The Council's anti-fraud services role is to clamp down on fraud. The starting point for everything it does is motivated by a desire to protect resources for those in genuine need. This has been attempted through an increase in Council Tax billing by £1.5million, the development of a hard hitting communications campaign and operations bronze and silver. Operation bronze is a housing allocation project resulting in 24 properties recovered and operation silver is a data-matching exercise analysing 2,000 leads, and working with internal and external partners. Operations are structured around building effective and secure control, which helps departments prevent fraud as part of their 'business as usual' approach.

**Adrian Waite**

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### **CIPFA takes top honours at accountancy awards**

The Chartered Institute of Public Finance & Accountancy has been named accountancy body of the year. The award, bestowed by *PQ Magazine*, recognised the institute's forward-looking approach, its global outlook and some recent training innovations. In particular, judges highlighted CIPFA's co-operative scheme in Nottinghamshire and its West Midlands finance apprenticeship pilot. CIPFA chief executive Rob Whiteman said:

*"This is a great award for CIPFA and I am extremely proud that we have been recognised for our hard work, innovation and renewed global outlook by the judges. CIPFA is now recruiting more students around the world than ever before, with people studying for our qualifications in over 80 countries. This award is a testament to the success of our global strategy and recognition that our specialist expertise in public financial management is highly sought after by governments and public service employers everywhere."*

*PQ Magazine* founder and editor Graham Hambly praised CIPFA, saying it was it was always looking for new ways to service its students and members.

Adrian Waite is a fully qualified member of CIPFA and a former member of their National Council. He is also an examiner in Management Accounting as part of their International Public Financial Management Certificate.

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### **Assessment of Company Profitability**

The Chartered Institute of Public Finance & Accountancy has stated that:

*"The usefulness of the figures shown in the statement of comprehensive income and expenditure is greatly enhanced by expressing profit as a percentage of revenue or capital employed, thereby allowing comparison with previous years and other organisations. In addition, these ratios provide an indication of how well an organisation controls its costs."*

Company profitability is often assessed by using ratios. Without using ratios it is only possible to see the actual level of profit. With ratios it is possible to see how that profit relates to other financial variables in the organisation and therefore to come to conclusions about the level of performance, areas of high and low performance, changes in performance over time and comparisons of performance between different organisations.

The most commonly used profitability ratios are:

- Return on capital employed (ROCE) (%)
- Return on equity (ROE) (%)
- Net Profit Margin (%)
- Gross Profit Margin (%)

A briefing paper on the assessment of company profitability can be freely downloaded from our website at: <http://www.awics.co.uk/AssessofCompProf.asp>

**Adrian Waite**

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### **Tullie House Museum and the Crosby Garrett Helmet**

In November I visited the Tullie House Museum in Carlisle, principally to see the Crosby Garrett Helmet, a Roman cavalry helmet that was discovered recently at Crosby Garrett a few miles from where I live. It is described by the museum as follows:

*“The exceptional rare bronze ceremonial parade helmet, named after the hamlet where it was discovered, has been hailed by experts as one of the great masterpieces of Roman metalwork. Dating from the late first century to third century AD, it is unparalleled in its detail and the most complete and elaborate of only three such helmets to have been found in Britain. The mask portrays a haunting, youthful male face framed by a ring of exquisitely detailed curls and topped by an extremely rare Phrygian cap decorated with a griffin.”*

The reason why I mention this in a newsletter that is about public services is that I believe that this case demonstrates a need to change the treasure trove laws. The helmet is certainly an important historical and cultural artefact but when it was discovered the finder and the owner of the land on which it was found were allowed to sell it to the highest bidder – a person who wishes to remain anonymous and who outbid the Tullie House Museum despite them having raised £1.9million in public donations. Luckily the owner is prepared to lend it to museums on occasions, but I can't help feeling that the helmet should be in the permanent possession of a local public museum.

The problem is that English treasure trove law only applies to items made of Gold or Silver and takes no account of the historical or cultural significance of the find. In Scotland the cultural significance of an object is already taken into account. Surely the same thing should now happen in England before another artefact of significance is found and promptly sold to a private collector.

Tullie House Museum is owned by Carlisle City Council but is managed by a Trust. The exhibition runs until 26<sup>th</sup> January 2014 and more information is available on their website at <http://www.tulliehouse.co.uk/events/crosby-garrett-roman-helmet-exhibition>

**Adrian Waite**

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### **UNISON survey reveals debt problems caused by Christmas**

A new UNISON survey reveals it will take on average until next November for low-paid workers to repay their Christmas debt as 41% admitted they had to turn to credit cards, banks or payday loans.

At the start of National Debt Awareness week, the union warned that the paper-thin finances of families across the United Kingdom are in danger of being torn apart by the next big energy or unexpected repair bill.

The snapshot survey shows that two thirds (67%) of respondents had reduced their spending by cutting back on food, drinks and presents. Despite this, one in two is worried about their ability to pay off their debt.

UNISON General Secretary Dave Prentis said:

*"There are too many families whose finances are spiralling out of control. Public service workers have been hard hit by the Government's freeze and squeeze on their pay. This has plunged many into debt making them a target for loan sharks. The poorest are paying the price for the Government's austerity agenda and that's very unfair.*

*"With rises in household bills, transport costs, housing and childcare low-paid households are only one bill away from falling into a vicious cycle of debt. Unexpected expenses such as a washing machine that needs replacing can be enough to tip families over the edge.*

*"The Government needs to start listening and take action to help those on the lowest pay. Thirteen million people in the UK live below the povertyline. In-work poverty is a growing issue with the rise in zero hour contracts and under-employment. We may be the 6th richest nation on the planet but last year 346,992\* people turned to food banks to help feed their families.*

*"Workers continue to see a squeeze on their pay and the situation will not improve as long as pay continues to rise slower than inflation. Raising wages is an imperative that would boost the economy. Britain needs a pay rise."*

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## **Skype and Twitter**

An increasing number of organisations are now using 'Skype' as a way of communicating that is more effective than a telephone call but more economic than a face-to-face meeting. I am now available on Skype – both at 'AWICS' on [Adrian.waite@awics.co.uk](mailto:Adrian.waite@awics.co.uk) and at Impact Housing Association on [adrianw\\_iha](mailto:adrianw_iha). Please feel free to call if you wish!

If you are interested in keeping up to date with me and AWICS you may want to follow my twitter feed at [@AdrianWaite](https://twitter.com/AdrianWaite)

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## **AWICS 2014 series of Seminars and Workshops**

The 2014 series of seminars and workshops has now been announced. They are as follows:

All You Want to Know about Local Authority Housing Finance:

- London – 26<sup>th</sup> February 2014
- Huddersfield – 10<sup>th</sup> June 2014
- London – 11<sup>th</sup> November 2014

Details are available on our website at: <http://www.awics.co.uk/lahfin.asp>

All You Want to Know about Housing Association Finance:

- London – 11<sup>th</sup> March 2014
- Huddersfield – 11<sup>th</sup> June 2014

Details are available on our website at: <http://www.awics.co.uk/hafin.asp>

All You Want to Know about Budgets and Management Accounts:

- London – 12<sup>th</sup> March 2014

Details are available on our website at: <http://www.awics.co.uk/budgets.asp>

All You Want to Know about Service Charges:

- London – 29<sup>th</sup> April 2014

Details are available on our website at: <http://www.awics.co.uk/schs.asp>

All You Want to Know about Scottish Social Housing Finance:

- Falkirk – 13<sup>th</sup> May 2014.

Details are available on our website at: <http://www.awics.co.uk/scotfin.asp>

Developments in Local Authority Housing Finance in England:

- London – 8<sup>th</sup> July 2014

Details are available on our website at: <http://www.awics.co.uk/devts.asp>

All You Want to Know about Welsh Social Housing Finance:

- Cardiff – 10<sup>th</sup> September 2014

All You Want to Know about Local Authority Finance

- London – 7<sup>th</sup> October 2014

Value for Money and Performance Management in Housing & Local Government:

- London – 8<sup>th</sup> October 2014

All You Want to Know about Welfare Reform:

- London – 12<sup>th</sup> November 2014

Further information is available on our website at: <http://www.awics.co.uk/seminars2014.asp>

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'AWICS' is a management consultancy and training company. We specialise in providing support in finance and management to clients in local government and housing in England, Scotland and Wales. We are well known for our ability to analyse and explain complex financial and management issues clearly.

Our mission statement is 'Independence, Integrity, Value'. We therefore provide support to clients from an independent standpoint that is designed to help the client to achieve their objectives. We are passionate about working with the utmost integrity. We believe that we offer the best value for money that is available today!

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