

REQUEST FOR A COOPERATIVE REVIEW



Please submit this document to Democratic Support once complete.

The request will be submitted to the Co-operative Scrutiny Board for consideration against the approval criteria and you will be notified of its success. If the Board approve the request for a Co-operative Review on the subject matter below then a project plan will be completed and you may be asked for further information.

What is the name of the review?	Personal Problem Debt
Please provide a brief outline of the subject and scope of the review?	To ascertain the level and depth of personal problem debt in the city and the effectiveness of how we respond as a Council
Please outline the reasons as to why you believe a review needs to take place?	According to the Money Advice Service's report "Indebted lives: the complexities of life in debt" Plymouth has 29.3% of its population over-indebted, and ranks 48th out of 406 Authorities in a league table of local debt levels. This makes us the most indebted local authority area in the South of England. We need the review to establish whether we are providing the services needed to meet this need.
What will the review attempt to achieve?	The review will a) establish the causes b) the local impact and c) the quality of the response in respect of personal problem debt
Who will benefit from the review?	Members of the public, Councillors, Officers, Partners
How long do you think the review might take?	It is expected that the review would take one calendar month from start to finish. There is potential for a wide range of witnesses from across all sectors. This will include 3 separate days of witnesses.
When do you think the review should commence and why?	The review should commence by March 2014 in order to be completed prior to the end of the Civic Year.
When do you think the review should be completed by and why?	The review should be completed by April 2014 as above.
Review requested by?	Requested by Councillor Tuffin