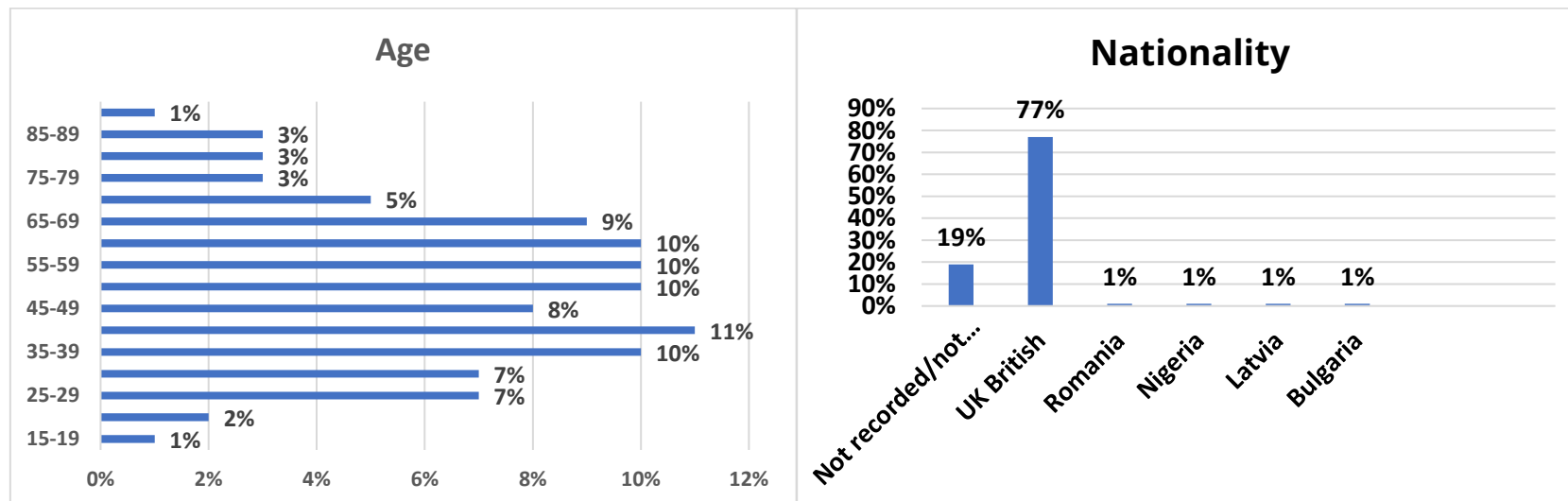
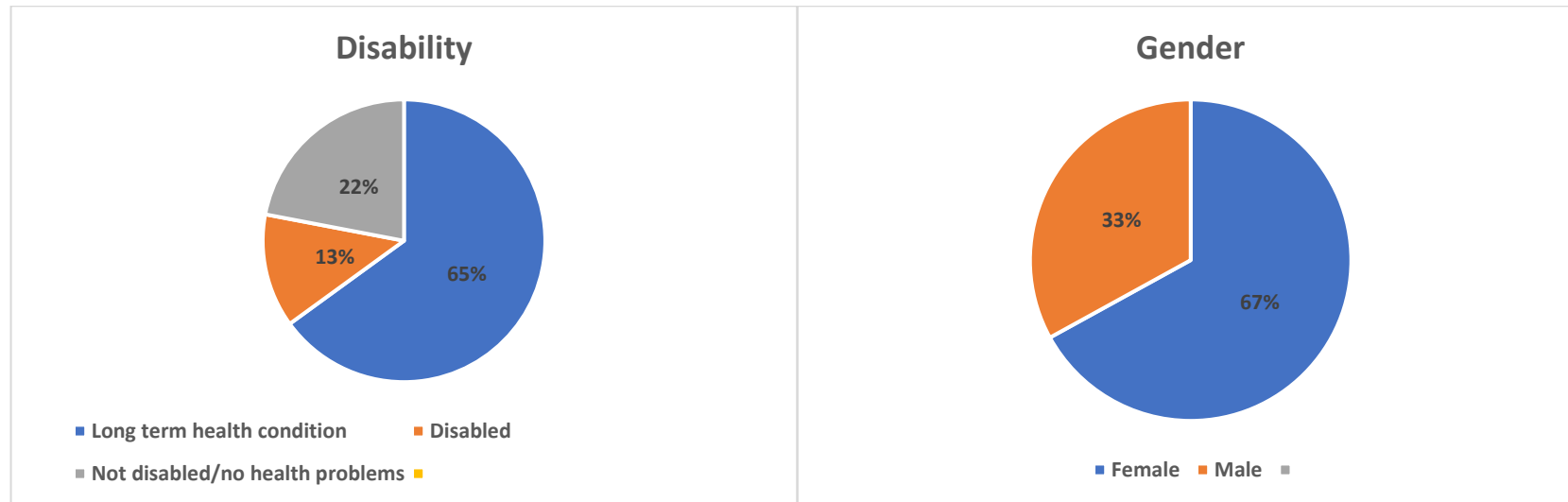
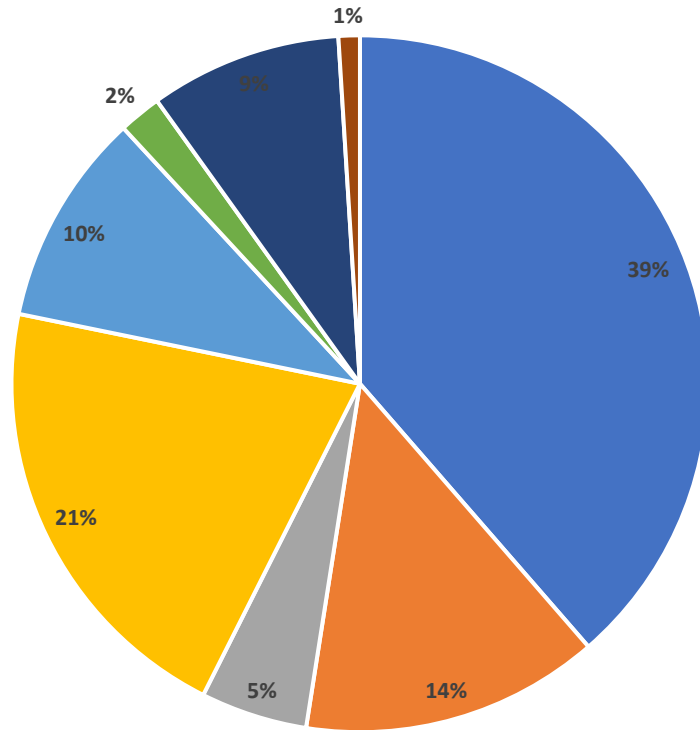


Total number of clients in the quarter = 197

## Breakdown of client demographics (Q3 2022)

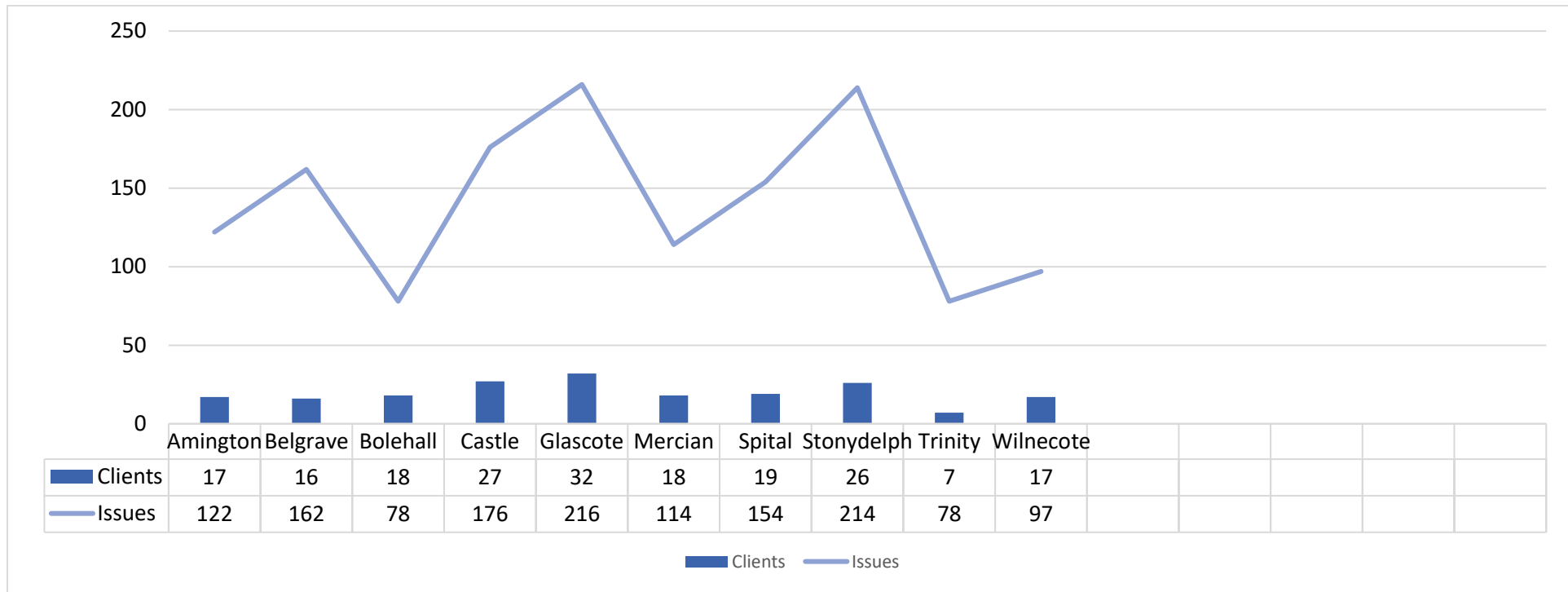


### Household Type



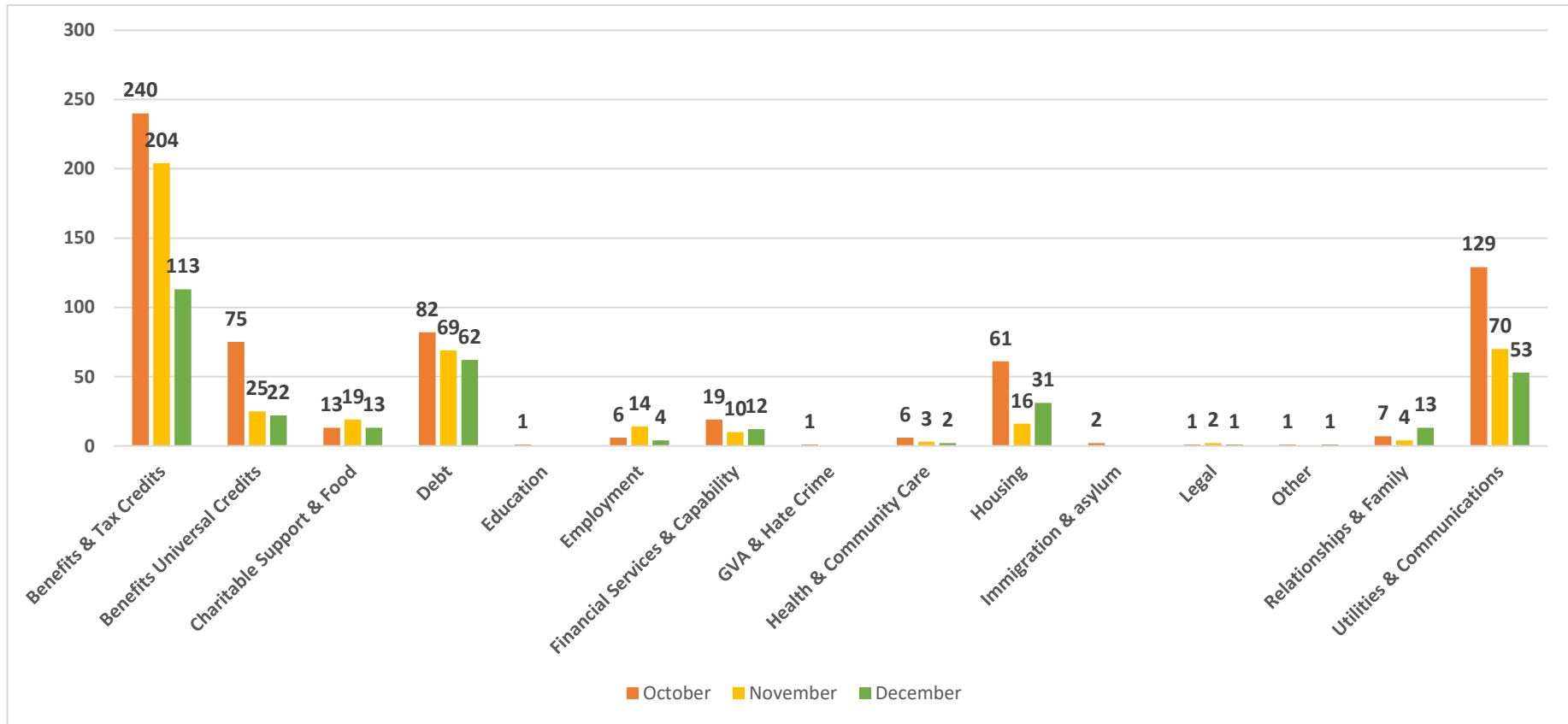
- Single Person
- Single Person with Dependent Children
- Single Person with Non-Dependent Children
- Couple
- Couple with Dependent Children
- Couple with Non-Dependent Children
- Other Adults Only
- Other adults and dependent children

## Tamworth Debt and Generalist Advice Project - Breakdown of clients and issues by Ward (Q3 2022)



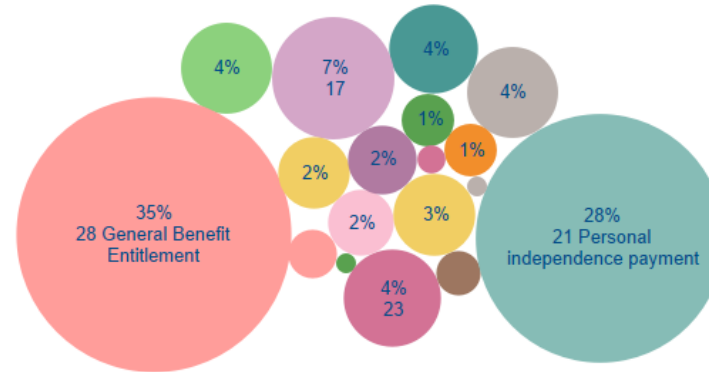
## Tamworth Debt and Generalist Advice Project - Breakdown of reported issues (Q3 2022)

Page 36



## Tamworth Debt and Generalist Advice Project - breakdown of benefits & tax credits top issues (Q3 2022)

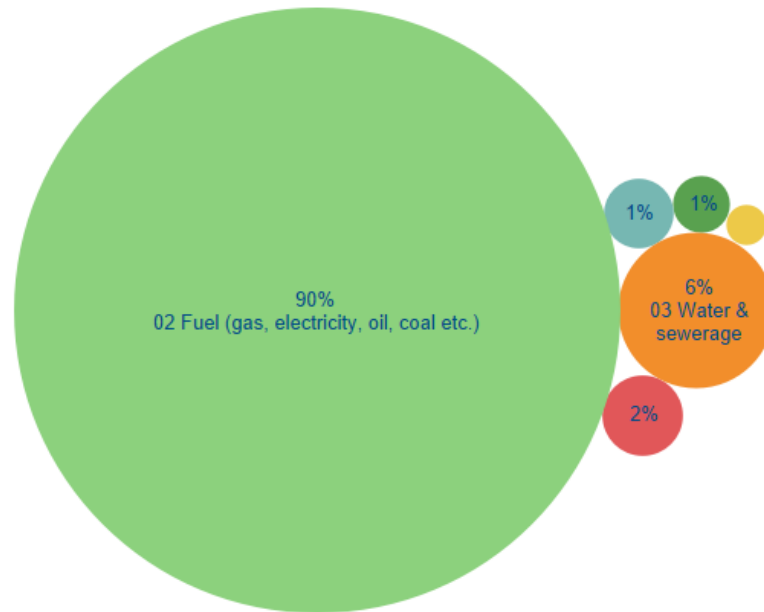
Benefits & tax credits accounted for the majority of reported issues across the quarter (39% / 557 issues). The percentage split of the issues surrounding benefits & tax credits are reported as follows:



- 03 Pension Credit
- 05 Social Fund Loans-Budgeting
- 07 Housing Benefit
- 08 Child Benefit
- 10 Working & Child Tax Credits
- 12 National Insurance
- 13 State Retirement Pension
- 15 Disability Living Allowance
- 17 Attendance Allowance
- 18 Carers Allowance
- 19 Employment Support Allowance
- 21 Personal independence payment
- 22 Localised social welfare
- 23 Council tax reduction
- 26 Complaints
- 27 Passported benefits
- 28 General Benefit Entitlement
- 99 Other benefits issues

## Tamworth Debt and Generalist Advice Project - breakdown of Utilities & Communications top issues (Q3 2022)

Utilities & Communications issues accounted for the second highest reported issues across the quarter (18% / 213 issues). The percentage split of the issues surrounding Benefits Universal Credits are reported as follows:



- 02 Fuel (gas, electricity, oil, coal etc.)
- 03 Water & sewerage
- 04 Telephone landline
- 05 Mobile phones
- 07 Internet & broadband
- 99 Other communications & utility issues

## Tamworth Debt and Generalist Advice Project – Number of Contacts and Channel (Q3 2022)

|                    | <b>In person</b> | <b>Letter</b> | <b>Email</b> | <b>Adviceline Phone</b> | <b>Telephone</b> | <b>Grand Total</b> |
|--------------------|------------------|---------------|--------------|-------------------------|------------------|--------------------|
| October 2022       | 13               | 28            | 24           | 86                      | 160              | <b>311</b>         |
| November 2022      | 16               | 24            | 35           | 47                      | 146              | <b>268</b>         |
| December 2022      | 6                | 21            | 24           | 44                      | 108              | <b>203</b>         |
| <b>Grand Total</b> | <b>35</b>        | <b>73</b>     | <b>83</b>    | <b>177</b>              | <b>414</b>       | <b>782</b>         |

## Tamworth Debt and Generalist Advice Project – Client Outcomes (Q3 2022)

|   | Number of outcomes | Client count | Amount  | Average per outcome | Average per client |
|---|--------------------|--------------|---------|---------------------|--------------------|
| Debt write off - other  | 4                  | 3            | £4,783  | £1,196              | £1,594             |
| £300 Pensioner payment  | 1                  | 1            | £300    | £300                | £300               |
| £400 Energy Support payment   | 3                  | 3            | £1,200  | £400                | £400               |
| £650 Cost of Living payment   | 1                  | 1            | £324    | £324                | £324               |
| Application made to govt scheme for financial help/energy efficiency measures | 6                  | 6            | £880    | £147                | £147               |
| Benefit / tax credit gain - a new award or increase                           | 37                 | 28           | £94,413 | £3,721              | £6,169             |
| Benefit / tax credit gain - award or increase following revision or appeal    | 14                 | 12           | £51,366 | £3,669              | £4,280             |
| Benefit / tax credit gain - Money put back into payment                       | 2                  | 2            | £2,574  | £1,287              | £1,287             |
| Better deal through switching supplier  | 1                  | 1            | £480    | £480                | £480               |
| Better deal with same supplier  | 4                  | 3            | £882    | £220                | £294               |
| Budgeting change  | 3                  | 2            | £596    | £199                | £298               |
| Charitable payment  | 4                  | 4            | £5,615  | £1,404              | £1,404             |
| Financial gain  | 3                  | 3            | £365    | £122                | £122               |
| Fuel Voucher  | 5                  | 4            | £188    | £38                 | £47                |
| Other (financial)   | 2                  | 2            | £546    | £273                | £273               |
| Other savings achieved  | 12                 | 12           | £1,800  | £150                | £150               |
| Unfair practice remedy - success  | 1                  | 1            | £711    | £711                | £711               |
| Access to, or provision of accommodation bid successful                       | 3                  | 3            | £0      | £0                  | £0                 |
| Appropriate service/ support obtained for client - successful                 | 1                  | 1            | £0      | £0                  | £0                 |
| Bailiff's action stopped/suspended/prevented                                  | 3                  | 2            | £75     | £25                 | £38                |



|  |    |    |         |        |        |
|--|----|----|---------|--------|--------|
| Barriers to employment removed                                   | 1  | 1  | £0      | £0     | £0     |
| Benefit / tax credit maintained                                  | 12 | 7  | £16,318 | £1,360 | £2,331 |
| Claim or complaint - not possible                                | 1  | 1  | £0      | £0     | £0     |
| Client familiarised with how UC works and what it means for them | 2  | 2  | £0      | £0     | £0     |
| Creditor action stopped/suspended/prevented                      | 1  | 1  | £0      | £0     | £0     |
| Debts repaid   | 8  | 4  | £38,588 | £4,824 | £9,647 |
| Enforcement action avoided/suspended                             | 1  | 1  | £0      | £0     | £0     |
| Financial situation stabilised / debts under control             | 1  | 1  | £0      | £0     | £0     |
| Flexible working hours agreed                                    | 1  | 1  | £0      | £0     | £0     |
| Homelessness averted (under a homelessness duty)                 | 1  | 1  | £0      | £0     | £0     |
| Hygiene - Bank   | 3  | 3  | £60     | £20    | £20    |
| Improved health / capacity to manage                             | 82 | 53 | £0      | £0     | £0     |
| Lump sum payment   | 1  | 1  | £907    | £907   | £907   |
| Moratorium / Agreeing a period of time when you made no payments | 8  | 3  | £300    | £38    | £100   |
| Non-financial admin issue resolved                               | 2  | 2  | £0      | £0     | £0     |
| Other  | 1  | 1  | £0      | £0     | £0     |
| Other (non-financial)  | 6  | 5  | £0      | £0     | £0     |
| Referred for energy efficiency advice                            | 1  | 1  | £0      | £0     | £0     |
| Request to be added to Priority Services Reg / Special Ass Reg   | 1  | 1  | £0      | £0     | £0     |
| Temporary accomm secured (not Part 7)                            | 2  | 2  | £0      | £0     | £0     |
| WDD - Benefit check completed                                    | 29 | 27 | £0      | £0     | £0     |
| WDD - Informed about Priority Services Register                  | 27 | 27 | £0      | £0     | £0     |
| WDD - Informed about Warm Homes Discount                         | 30 | 29 | £150    | £5     | £5     |
| WDD - PIP / AA / DLA   | 7  | 7  | £0      | £0     | £0     |
| WDD - Referred to debt advice                                    | 1  | 1  | £0      | £0     | £0     |
| WDD - Referred to other support                                  | 4  | 2  | £0      | £0     | £0     |
| WDD - Referred to switching service                              | 24 | 23 | £0      | £0     | £0     |
| WDD - Smart Meter  | 50 | 29 | £0      | £0     | £0     |
| Financial gain/improvement                                       | 1  | 1  | £391    | £391   | £391   |

|                               |            |            |                 |                |                |
|-------------------------------|------------|------------|-----------------|----------------|----------------|
| Food provision / referral     | 3          | 3          | £271            | £90            | £90            |
| Free or reduced charges/costs | 1          | 1          | £360            | £360           | £360           |
| Goods or services provided    | 4          | 3          | £1,340          | £335           | £447           |
| <b>Grand Total</b>            | <b>427</b> | <b>338</b> | <b>£225,782</b> | <b>£22,991</b> | <b>£32,616</b> |

| <b>Quarterly Comparison</b> | <b>Q4</b> | <b>Q1</b> | <b>Q2</b> | <b>Q3</b> | <b>Grand Total</b> |
|-----------------------------|-----------|-----------|-----------|-----------|--------------------|
| No. of outcomes             | 246       | 266       | 364       | 427       | <b>1303</b>        |
| Client count                | 185       | 193       | 238       | 338       | <b>954</b>         |
| Amount                      | £221,016  | £176,382  | £203,405  | £225,782  | <b>£826,585</b>    |

## Tamworth Debt and Generalist Advice Project – Debt (Q3 2022)

| Type of Debt   |    | October   | November | December   | Q3 Total | Previous Quarter Total |    |             |    |            |
|--|----|-----------|----------|------------|----------|------------------------|----|-------------|----|------------|
| Detail   | No | Amount    | No       | Amount     | No       | Amount                 | No | Amount      |    |            |
| Benefit overpayment (not HB)                                   | 1  | £19,000   |          |            | 1        | £2,950.30              | 2  | £21,950.30  | 5  | £4,704.05  |
| Budgeting advance on UC  |    |           | 3        | £570       | 1        | £676.66                | 4  | £1,246.66   | 3  | £1,642.65  |
| Business rent/Lease Arrears (not trading)                      |    |           |          |            |          |                        |    |             | 1  | £6,000     |
| Business utility/water arrears (not trading/previous supplier) |    |           |          |            | 1        | £400                   | 1  | £400        | 0  | £0.00      |
| Catalogue / Mail order   | 3  | £1,226.27 | 4        | £3,390.08  | 2        | £808.66                | 9  | £5,425.01   | 13 | £12,422.88 |
| CCJ (Origin unknown)   |    |           |          |            | 1        | £9,000                 | 1  | £9,000      |    |            |
| Child Support Arrears  |    |           |          |            |          |                        |    |             | 0  | £0.00      |
| Civil penalty (non parking or driving related)                 |    |           |          |            |          |                        |    |             | 0  | £0.00      |
| Council tax  | 7  | £3,462.91 | 9        | £9,684.34  | 8        | 8,974.52               | 24 | £22,121.77  | 10 | £10,609.76 |
| Credit Card  | 5  | £2,375.04 | 19       | £42,157.07 | 13       | £69,928.73             | 37 | £114,460.84 | 17 | £32,698.15 |
| Credit Union Loan  |    |           |          |            |          |                        |    |             | 0  | £0.00      |
| Debt Secured by Guarantor                                      |    |           |          |            |          |                        |    |             | 0  | £0.00      |
| Dual Fuel  | 1  | £100      | 4        | £2,422     |          |                        | 5  | £2,522      | 7  | £577.18    |

|   |   |           |   |           |   |           |    |            |   |            |
|---|---|-----------|---|-----------|---|-----------|----|------------|---|------------|
| Electric  | 2 | £1,424    | 1 | £710      | 3 | £3,150    | 6  | £5,284     | 7 | £10,733.11 |
| Friends / Family  | 1 | £100      | 4 | £1,159    |   |           | 5  | £2,259     | 5 | £6,379.00  |
| Funeral expenses  | 1 | £1,500    |   |           |   |           | 1  | £1,500     | 1 | £1,500.00  |
| Gas   | 1 | £900      |   |           | 4 | £3,234    | 5  | £4,134     | 6 | £2,448.33  |
| Gas / Electricity / Dual Fuel Arrears (former supplier) | 2 | £413.54   | 3 | £1,383.49 | 1 | £500      | 6  | £2,297.03  | 2 | £4,045.60  |
| High Cost short term loans                              | 3 | £888.80   |   |           |   |           | 3  | £888.80    | 0 | £0.00      |
| Hire Purchase (HP)/Conditional Sale                     | 1 | £6,159    |   |           | 1 | £10,021   | 2  | £16,180    | 2 | £818.00    |
| HMRC Tax Credit Overpayment                             | 1 | £1,000    | 2 | £1,048.95 | 1 | £210.60   | 4  | £2,259.55  | 3 | £763.93    |
| Housing Benefit Overpayment                             | 1 | £627.71   |   |           |   |           | 1  | £627.71    | 0 | £0.00      |
| Income Tax Arrears                                      |   |           | 1 | £9,000    | 1 | £500      | 2  | £9,500     | 1 | £3,554.00  |
| Insurance   |   |           |   |           |   |           |    |            | 1 | £151.00    |
| Magistrates Court Fine Arrears                          |   |           |   |           |   |           |    |            | 0 | £0.00      |
| Mobile phone  | 7 | £2,469.67 | 5 | £1,357.62 |   |           | 12 | £3,827.29  | 3 | £1,243.00  |
| Mobile phone (essential)                                |   |           |   |           |   |           |    |            | 0 | £0.00      |
| Mortgage Arrears  | 1 | £4,800    |   |           | 1 | £43,000   | 2  | £47,800    | 2 | £11,200.00 |
| Other non-priority debt                                 | 1 | £100      | 1 | £5,000    | 4 | £26,200   | 6  | 31,300     | 2 | £11,828.62 |
| Other priority debt                                     | 1 | £2,142.20 |   |           |   |           | 1  | £2,142.20  | 1 | £500.00    |
| Overdraft   |   |           | 6 | £15,174   | 4 | £3,360.23 | 10 | £18,534.23 | 9 | £2,811.42  |
| Parking/Traffic Penalty Charge Notice (PCN)             | 1 | £170      |   |           | 1 | £850      | 2  | £1,020     | 9 | £2,365.00  |

|  |           |                   |           |                    |           |                    |            |                    |            |                    |
|--|-----------|-------------------|-----------|--------------------|-----------|--------------------|------------|--------------------|------------|--------------------|
| Pawnbrokers (essential goods)              |           |                   |           |                    |           |                    |            |                    | 0          | £0.00              |
| Payday loan                                | 1         | £200              | 5         | 621.81             | 2         | £1,195             | 8          | £2,016.81          | 5          | £1,611             |
| Rent Arrears                               | 3         | £1,958.57         | 6         | £7,990.38          | 3         | £2,800             | 12         | £12,748.95         | 10         | £14,540.60         |
| Rent Arrears (former tenancy)              | 3         | £2,616.13         |           |                    | 1         | 4,419.64           | 4          | £7,035.77          | 0          | £0.00              |
| Secured loan arrears                       |           |                   | 2         | £27,212            |           |                    | 2          | £27,212            | 0          | £0.00              |
| Service Charge/Ground rent arrears         |           |                   |           |                    |           |                    |            |                    | 0          | £0.00              |
| Short term benefits or UC advance          | 3         | £276              | 1         | £800               | 1         | £100               | 5          | £1,176             | 3          | £300.00            |
| Social Fund Budgeting Loan                 |           |                   | 1         | £300               | 1         | £100               | 2          | £400               | 3          | 556.00             |
| Store Card                                 | 1         | £50               |           |                    | 6         | £16,614            | 7          | £16,664            | 2          | £2,700             |
| Student Loan                               |           |                   |           |                    |           |                    |            |                    | 0          | £0.00              |
| Telecoms Packages (tv, phone and internet) | 2         | £812              |           |                    | 2         | £715               | 4          | £1,527             | 2          | £1,217.05          |
| Telephone/Broadband                        | 4         | £445.56           | 1         | £100               | 1         | £50                | 6          | £595.56            | 1          | £91.00             |
| TV licence arrears                         |           |                   | 1         | £100               | 1         | £550               | 2          | £650               | 2          | £259.00            |
| Unpaid legal fees                          |           |                   |           |                    |           |                    |            |                    | 1          | £1,051.00          |
| Unsecured Loan / Bank Loan                 | 6         | £2,043            | 4         | £8,710.88          | 4         | £22,000            | 14         | £32,753.88         | 13         | £42,677.24         |
| VAT Arrears                                |           |                   |           |                    |           |                    |            |                    | 1          | £2,000.00          |
| Water Arrears                              | 5         | £1,015            | 6         | £3,658.84          | 5         | £2,601.20          | 16         | £7,275.04          | 11         | £12,121.75         |
| <b>GRAND TOTAL</b>                         | <b>69</b> | <b>£58,275.40</b> | <b>89</b> | <b>£142,550.46</b> | <b>75</b> | <b>£234,909.54</b> | <b>233</b> | <b>£435,735.40</b> | <b>102</b> | <b>£208,120.32</b> |

