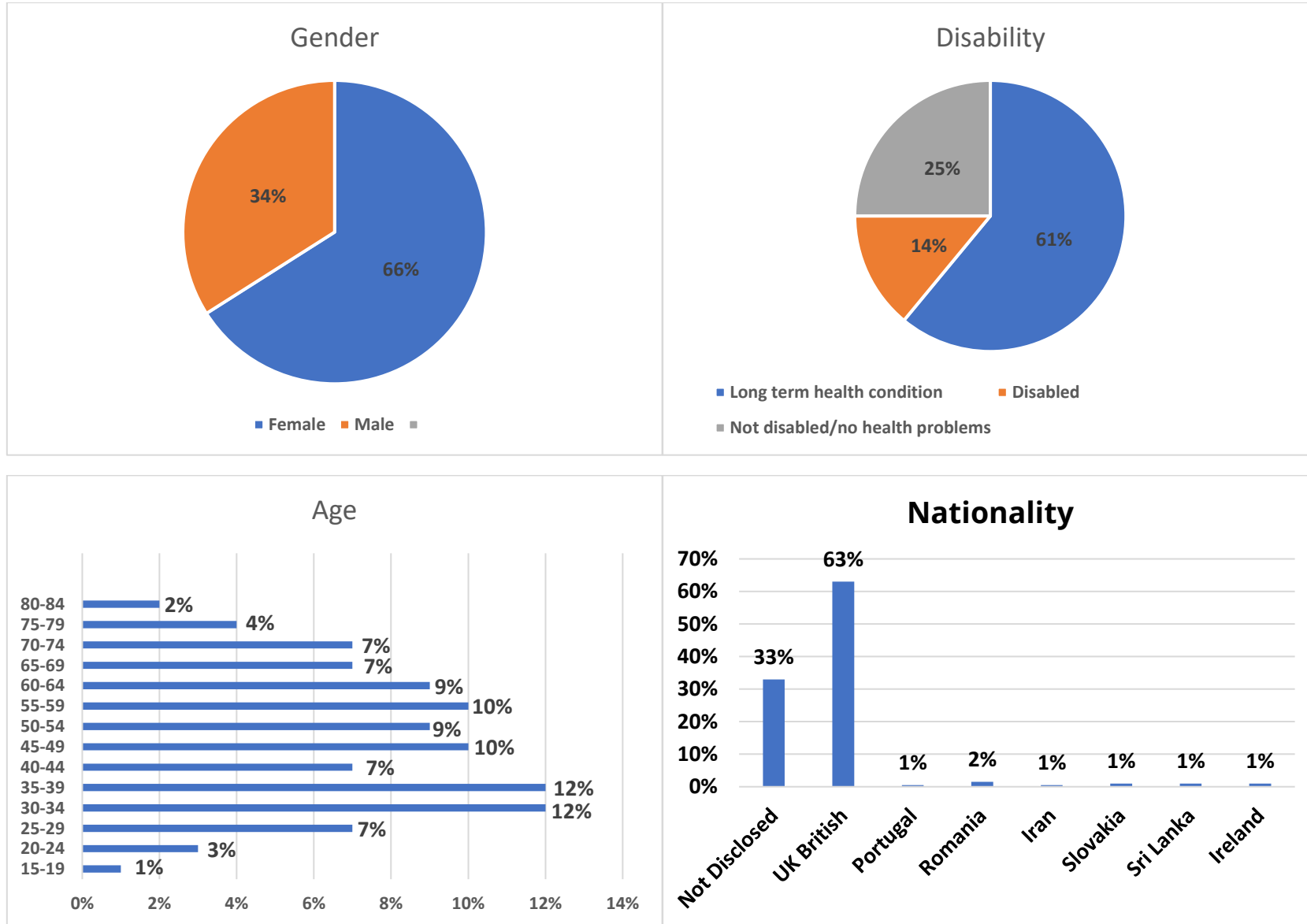
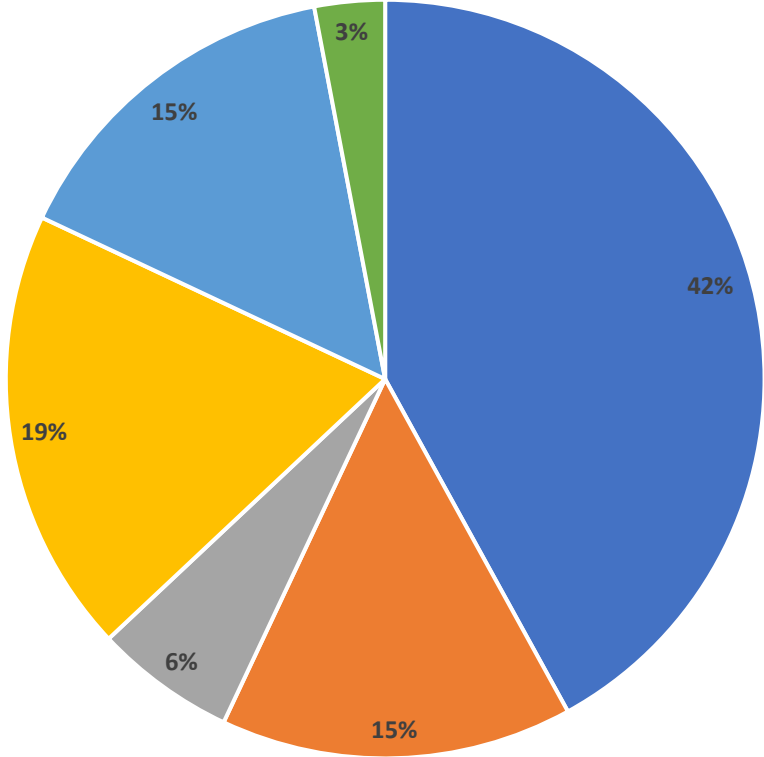


Total number of clients in the quarter = 263

Breakdown of client demographics (Q4 2023)

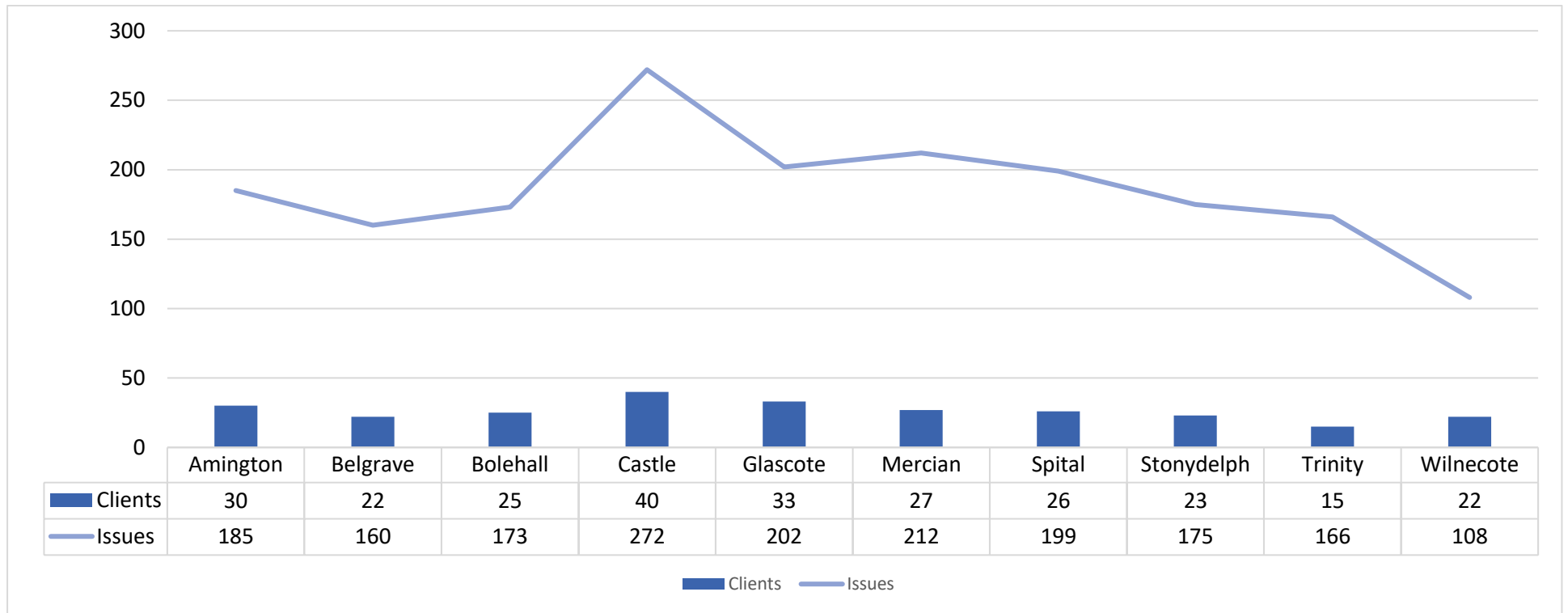


Household Type

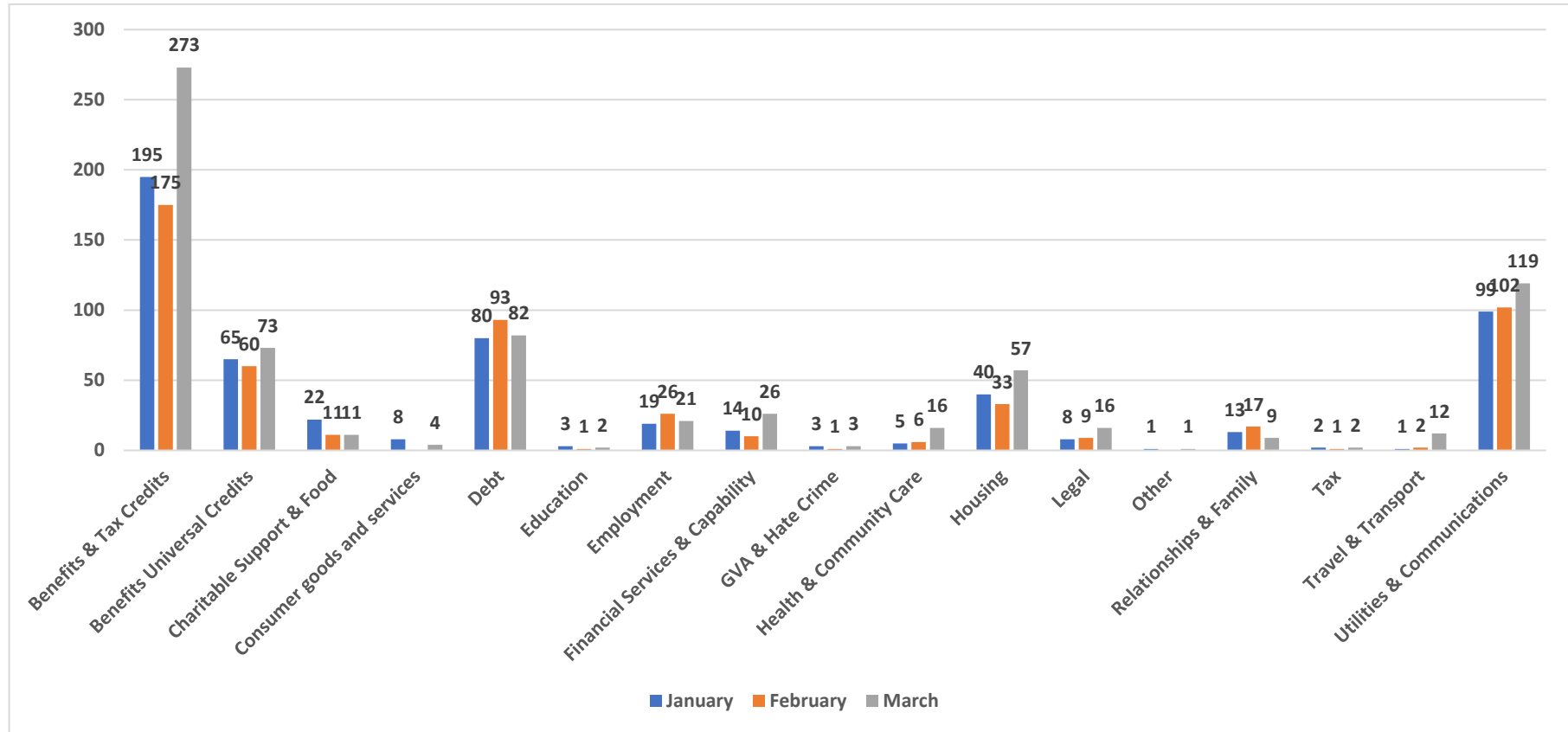


- Single Person
- Single Person with Dependent Children
- Single Person with Non-Dependent Children
- Couple
- Couple with Dependent Children
- Couple with Non-Dependent Children

Tamworth Debt and Generalist Advice Project - Breakdown of clients and issues by Ward (Q4 2023)



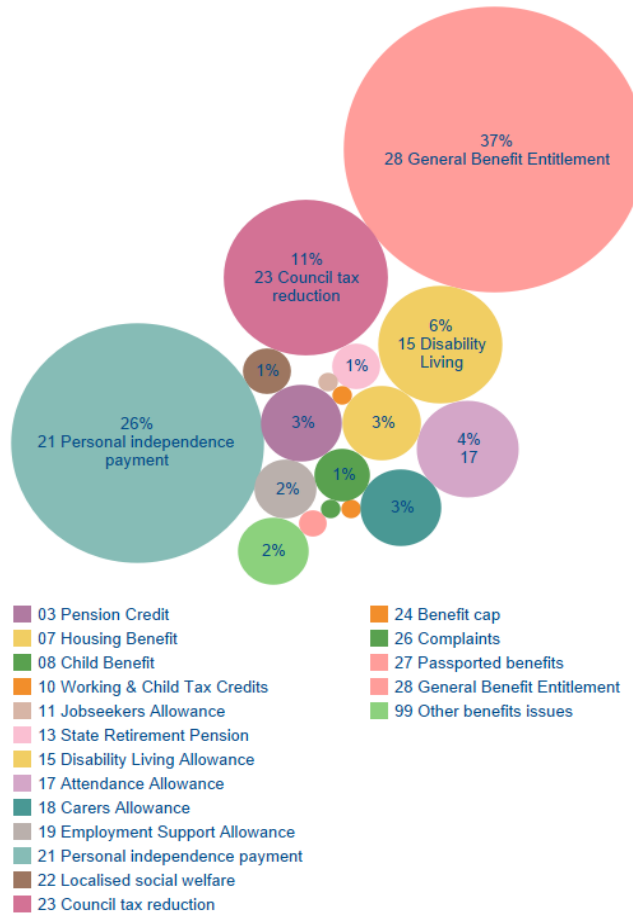
Tamworth Debt and Generalist Advice Project - Breakdown of reported issues (Q4 2023)



Tamworth Debt and Generalist Advice Project - breakdown of Benefits & tax credits top issues

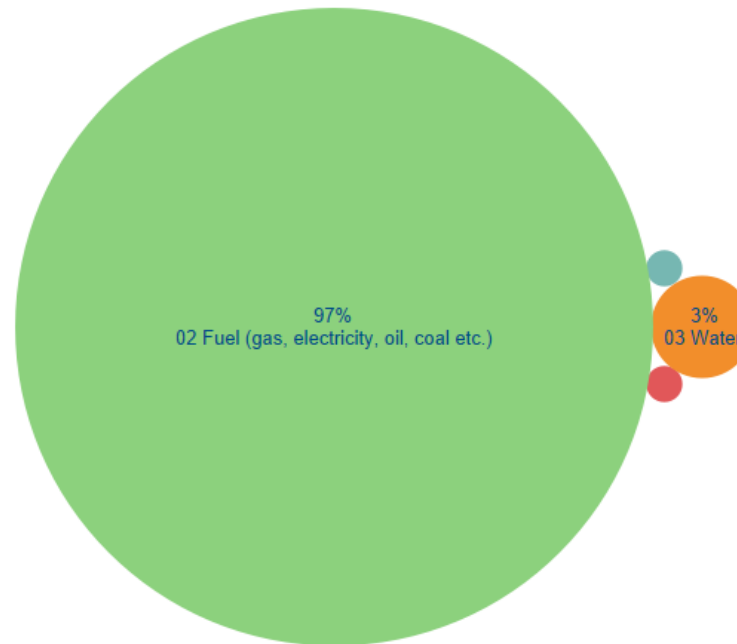
(Q4 2023)

Benefits & Tax Credits accounted for the majority of reported issues across the quarter (35%/643 issues). The percentage split of the issues surrounding Benefits & Tax Credits are reported as follows:



Tamworth Debt and Generalist Advice Project - breakdown of Utilities & Communications top issues (Q4 2023)

Utilities & Communications issues accounted for the second highest reported issues across the quarter (17%/320 issues). The percentage split of the issues surrounding Utilities & Communications are reported as follows:



- 02 Fuel (gas, electricity, oil, coal etc.)
- 03 Water & sewerage
- 04 Telephone landline
- 05 Mobile phones

Tamworth Debt and Generalist Advice Project – Number of Contacts by Channel (Q4 2023)

	In person	Letter	Email	Adviceline Phone	Telephone	Grand Total
January 2023	8	49	44	86	124	311
February 2023	7	29	34	56	140	266
March 2023	10	53	54	98	179	394
Grand Total	25	131	132	240	443	971

Tamworth Debt and Generalist Advice Project – Client Outcomes (Q4 2023)

	Number of outcomes	Client count	Amount	Average per outcome	Average per client
Debt write off - other	3	2	£1,200	£400	£600
DRO - debt relief order	20	3	£23,647	£1,182	£7,882
Benefit / tax credit gain - a new award or increase	88	46	£256,515	£2,915	£5,576
Benefit / tax credit gain - award or increase following revision or appeal	3	2	£38,541	£12,847	£19,270
Benefit / tax credit gain - Money put back into payment	1	1	£3,518	£3,518	£3,518
Better deal with same supplier	5	4	£732	£146	£183
Budgeting change	3	3	£1,164	£388	£388
Charitable payment	1	1	£65	£65	£65
Fuel Voucher	15	15	£682	£45	£45
Other (financial)	3	3	£9,479	£3,160	£3,160
Other savings achieved	25	25	£3,750	£150	£150
Access to, or provision of accommodation bid successful	1	1	£0	£0	£0
Appropriate service/ support obtained for client - successful	1	1	£0	£0	£0
Bailiff's action stopped/suspended/prevented	2	2	£310	£155	£155
Barriers to employment removed	1	1	£0	£0	£0
Benefit / tax credit maintained	18	6	£719	£40	£120
Blue badge - obtained	1	1	£0	£0	£0
Claim or complaint - not possible	2	1	£0	£0	£0
Client added to PSR	1	1	£0	£0	£0
Client familiarised with how UC works and what it means for them	14	4	£0	£0	£0

Court or committal proceedings avoided/suspended/varied	2	2	£0	£0	£0
Enforcement action avoided/suspended	1	1	£0	£0	£0
Financial situation stabilised / debts under control	4	3	£3,302	£826	£1,101
Homelessness averted (under a homelessness duty)	1	1	£0	£0	£0
Hygiene - Bank	1	1	£10	£10	£10
Improved health / capacity to manage	135	84	£0	£0	£0
Moratorium / Agreeing a period of time when you made no payments	1	1	£0	£0	£0
Not liable for debt	3	1	£71	£24	£71
Rehoused (not Part 7)	1	1	£0	£0	£0
Request to be added to Priority Services Reg / Special Ass Reg	2	2	£0	£0	£0
Tax - other (non-financial)	1	1	£280	£280	£280
Temporary accomm secured (not Part 7)	2	1	£0	£0	£0
Utility meter installed / moved / recalibrated	1	1	£0	£0	£0
Food provision / referral	9	8	£882	£98	£110
Property or management improved	1	1	£0	£0	£0
Reduction/removal charges	2	1	£925	£463	£925
Refund / Repair / Replacement agreed/scheduled	1	1	£1,000	£1,000	£1,000
DMP - debt management plan	8	4	£0	£0	£0
Repayment negotiated	19	12	£9,059	£477	£755
Token payments	1	1	£0	£0	£0
Grand Total	404	251	£355,849	£28,188	£45,365

Quarterly Comparison	Q1	Q2	Q3	Q4	Grand Total
No. of outcomes	266	364	427	404	1,461
Client count	193	238	338	251	1,020
Amount	£176,382	£203,405	£225,782	£355,849	£961,418

Tamworth Debt and Generalist Advice Project – Debt (Q4 2023)

Type of Debt	January		February		March		Q4 Total		Previous Quarter Total	
Detail	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount
Benefit overpayment (not HB)	3	£1,500	1	£100			4	£1,600	2	£21,950.30
Budgeting advance on UC	4	£1,300	3	£638.24			7	£1,938.24	4	£1,246.66
Business utility/water arrears (not trading/previous supplier)									1	£400
Catalogue / Mail order	15	£25,760.93	3	£1,850.63	3	£3,300	21	£30,911.56	9	£5,425.01
CCJ (Origin unknown)									1	£9,000
Child Support Arrears			1	£2,500			1	£2,500		
Council tax	8	£9,053.69	14	£25,212.74	10	£7,963.72	32	£42,230.15	24	£22,121.77
Credit Card	28	£64,676.28	14	£20,684.27	18	£35,395.99	60	£120,756.54	37	£114,460.84
Dual Fuel	2	£2689	3	£5,411	2	£3,200	7	£11,300	5	£2,522
Electric	3	£3,437	2	£1,300	3	£9,600	8	£14,337	6	£5,284
Friends / Family	3	£5,750			3	£3,600	6	£9,350	5	£2,259
Funeral expenses									1	£1,500
Gas	2	£1,712					2	£1,712	5	£4,134
Gas / Electricity / Dual Fuel Arrears (former supplier)	1	£600	3	£1,791.35	4	£2,515	8	£4,906.35	6	£2,297.03

High Cost short term loans									3	£888.80
Hire Purchase (HP)/Conditional Sale	1	£5,235.57	1	£6,112			2	£11,347.57	2	£16,180
HMRC Tax Credit Overpayment	2	£2,700	2	£6,634.42	3	£3,000	7	£12,334.42	4	£2,259.55
Housing Benefit Overpayment					1	£1,300	1	£1,300	1	£627.71
Income Tax Arrears	1	£3,800	1	£2,338.50			2	£6,138.50	2	£9,500
Insurance	1	£1,000	1	£373.28	2	£800	4	£2,173.28		
Magistrates Court Fine Arrears	1	£390	1	£700			2	£1,090		
Mobile phone	5	£1,463.06	3	£3,194	1	£600	10	£5,257.06	12	£3,827.29
Mortgage Arrears			2	£9,988	2	£5,024.78	4	£15,012.78	2	£47,800
Other non-priority debt	12	£14,274.06	7	£3,052.69	2	£3,700	21	£21,026.75	6	31,300
Other priority debt									1	£2,142.20
Overdraft	8	£9,404.52	5	£2,581.33	5	£3,124	18	£15,109.85	10	£18,534.23
Parking/Traffic Penalty Charge Notice (PCN)	2	£461	3	£1,014			5	£1,475	2	£1,020
Payday loan	2	£5,100	1	£450	2	£3,600	5	£9,150	8	£2,016.81
Rent Arrears	7	£8,653.64	6	£3,305.77	7	£9,351.34	20	£21,310.75	12	£12,748.95
Rent Arrears (former tenancy)			3	£5,235.76	1	£737.35	4	£5,973.11	4	£7,035.77
Secured loan arrears									2	£27,212
Short term benefits or UC advance	2	£850	1	£73.34	1	£100	4	£1,023.74	5	£1,176
Social Fund Budgeting Loan									2	£400
Store Card	3	£8,307			3	£3,076.69	6	£11,383.69	7	£16,664
Telecoms Packages (tv, phone and internet)	3	£420	2	£232.50			5	£652.50	4	£1,527

Telephone/Broadband			1	£90.54	1	£630	2	£720.54	6	£595.56
Telephone/Broadband (essential)			1	£50			1	£50		
TV licence arrears									2	£650
Unpaid legal fees			1	£800			1	£800		
Unsecured Loan / Bank Loan	14	£27,215.79	10	£41,650.46	6	£47,240.88	30	£116,107.13	14	£32,753.88
Water Arrears	6	£4,887.44	9	£4,586.74	2	£366	17	£9,840.18	16	£7,275.04
GRAND TOTAL	139	£210,640.98	105	£151,951.56	82	£148,225.75	326	£510,818.29	233	£435,735.40