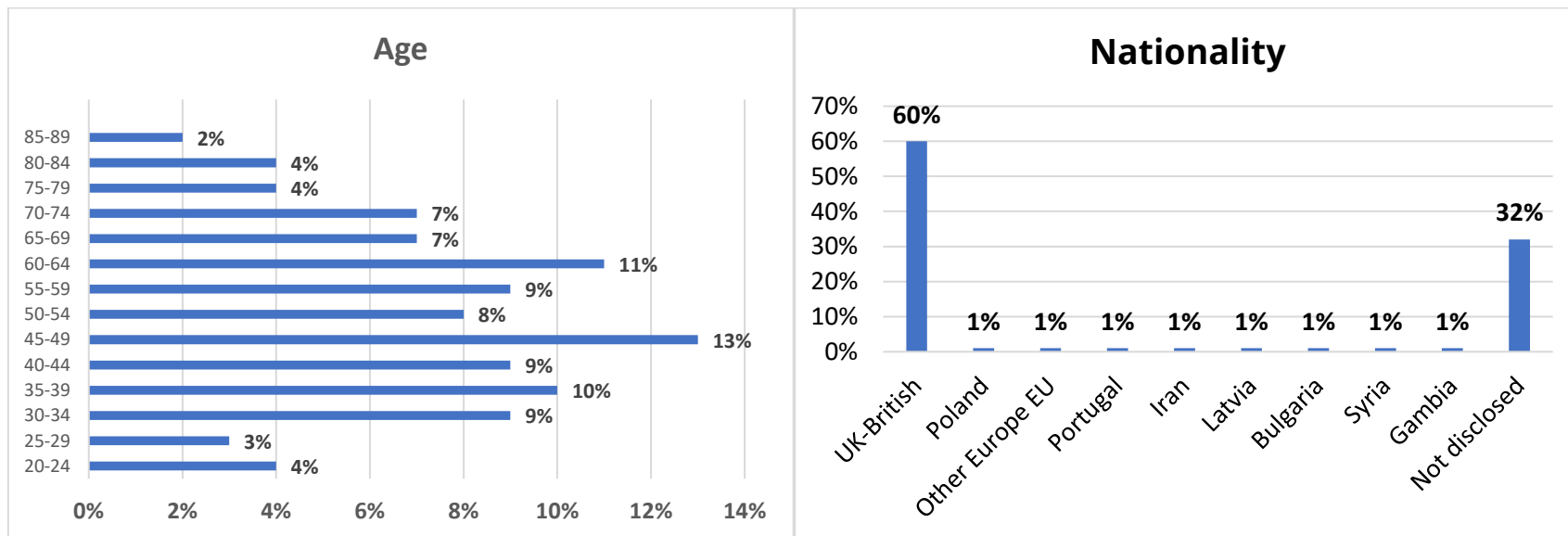
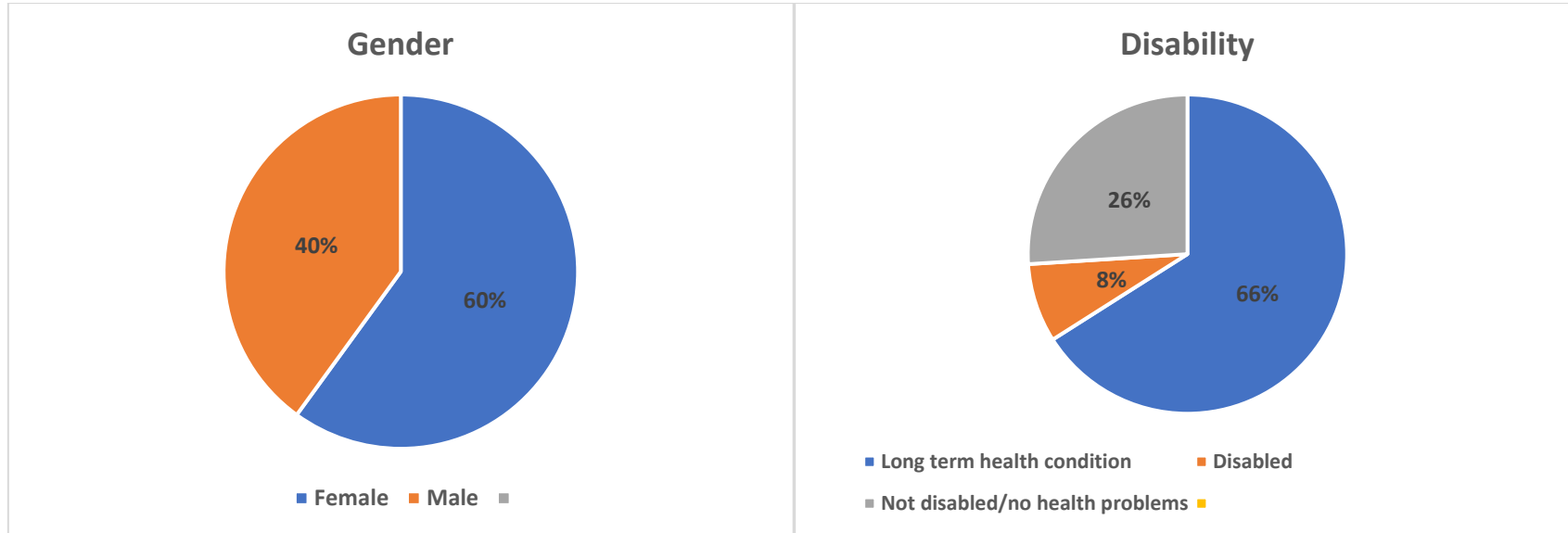
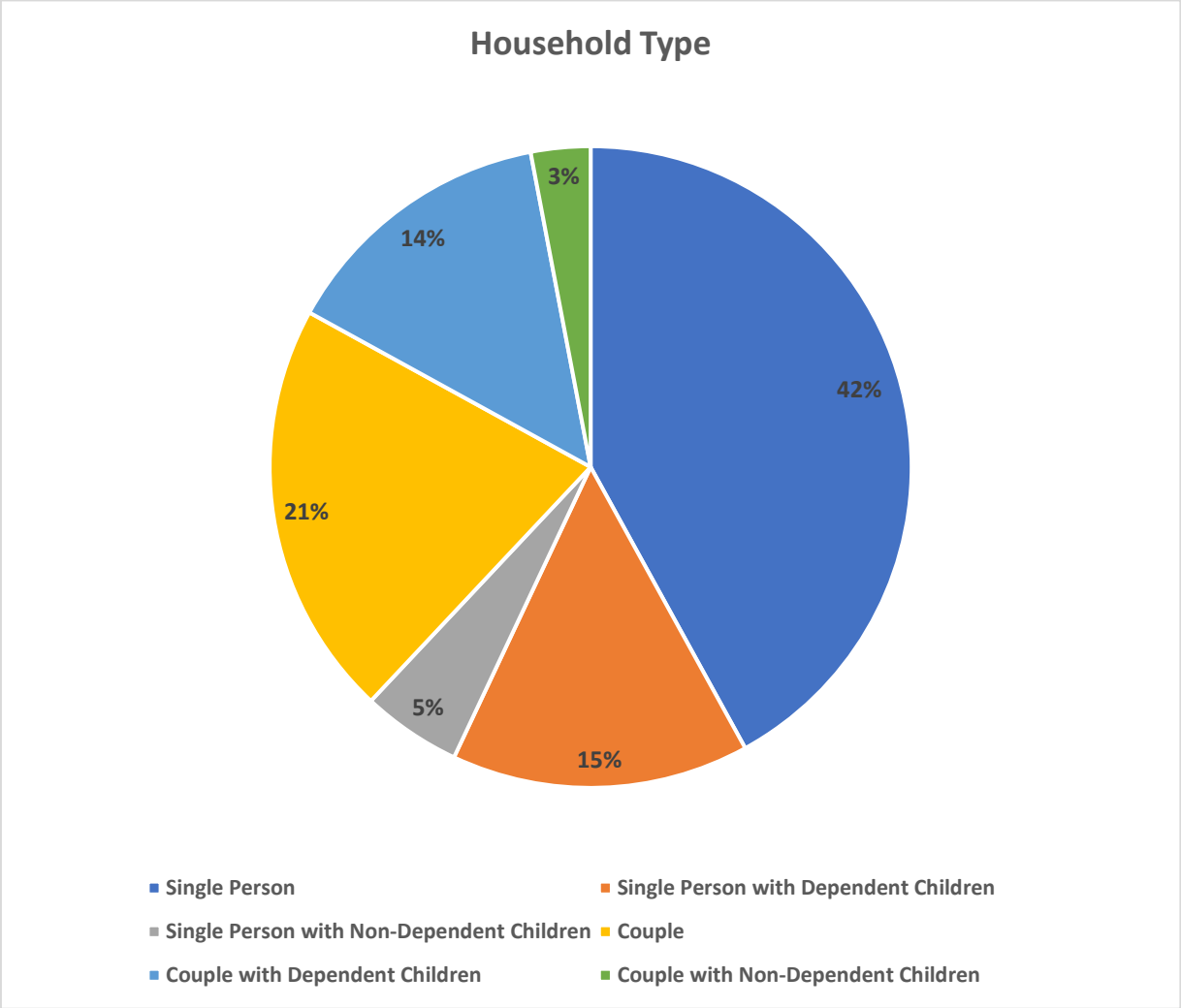


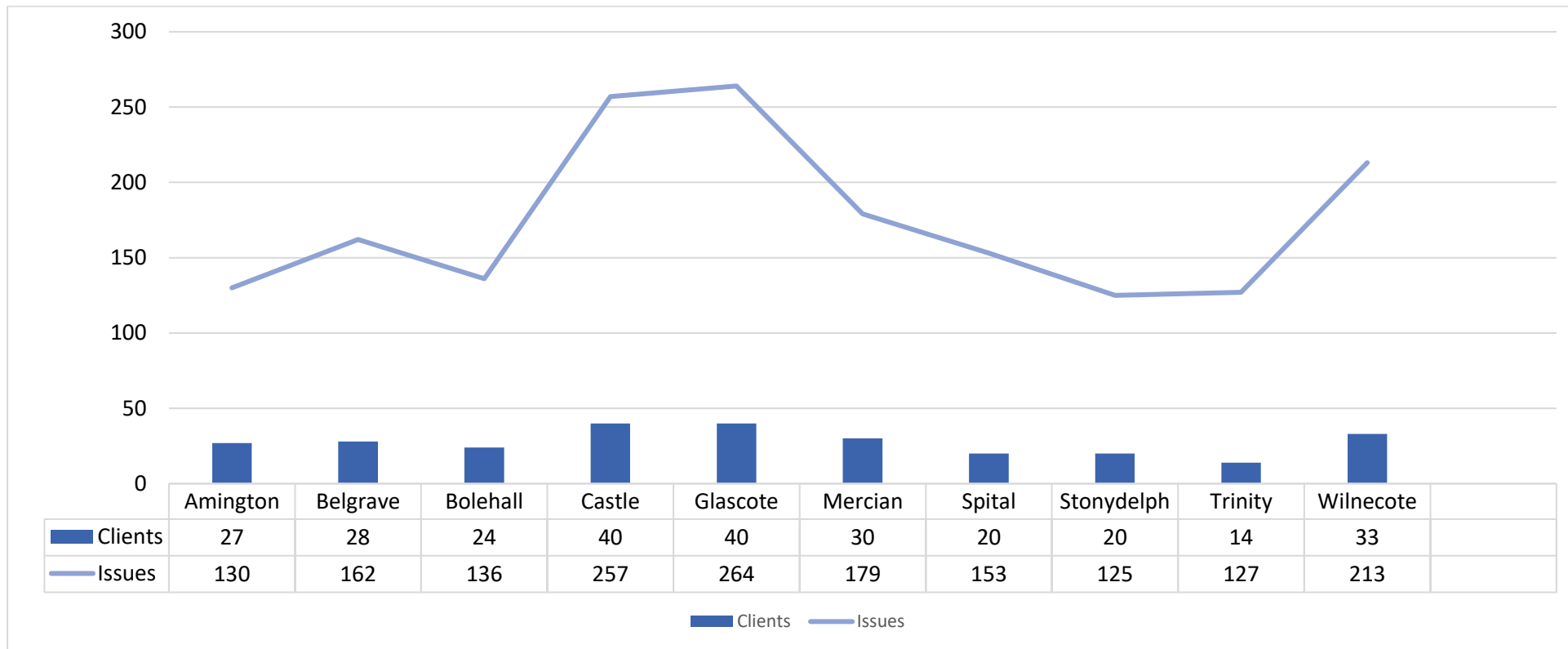
Total number of clients in the quarter = 276

## Breakdown of client demographics (Q1 2023)

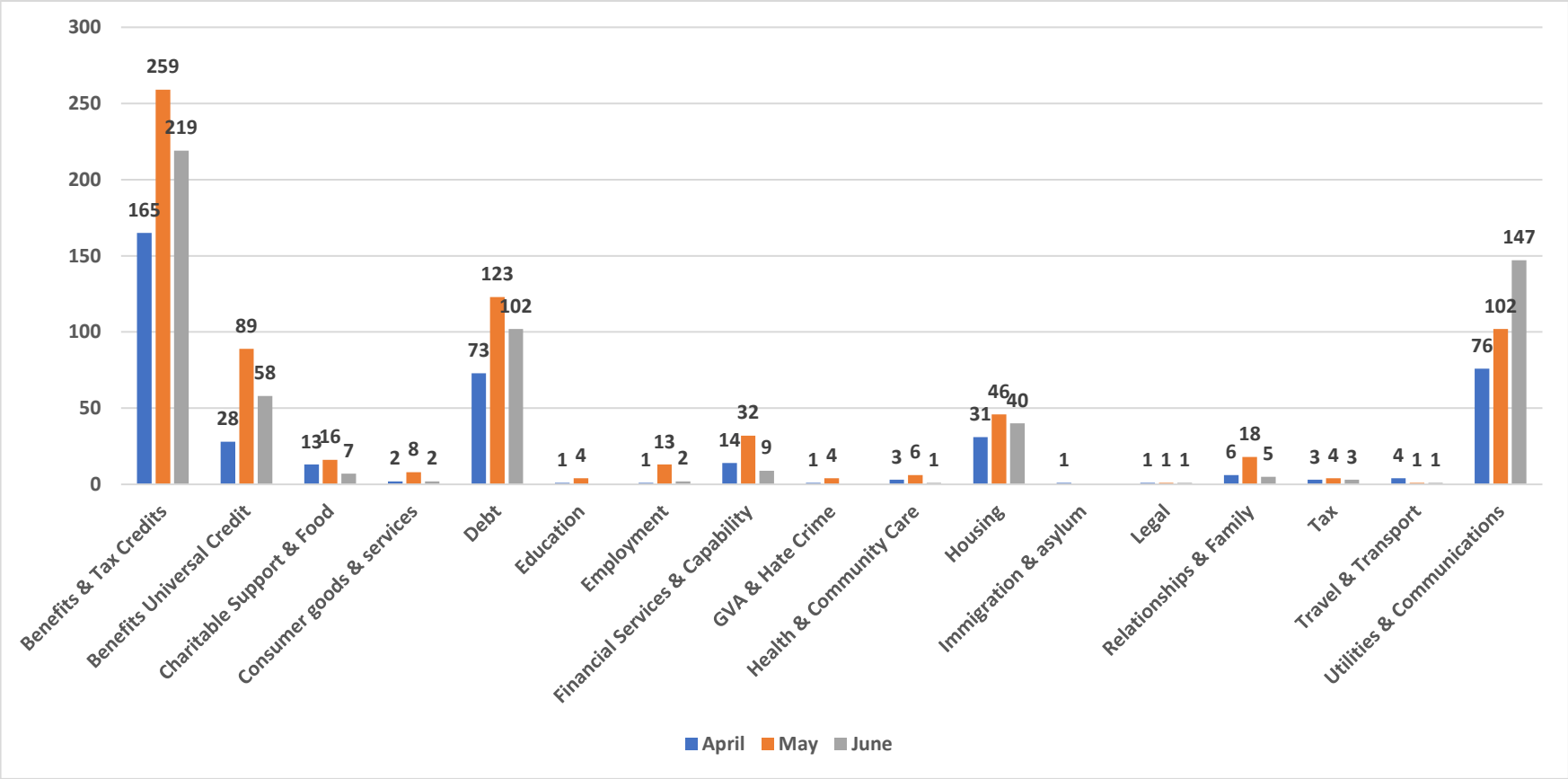




## Tamworth Debt and Generalist Advice Project - Breakdown of clients and issues by Ward (Q1 2023)



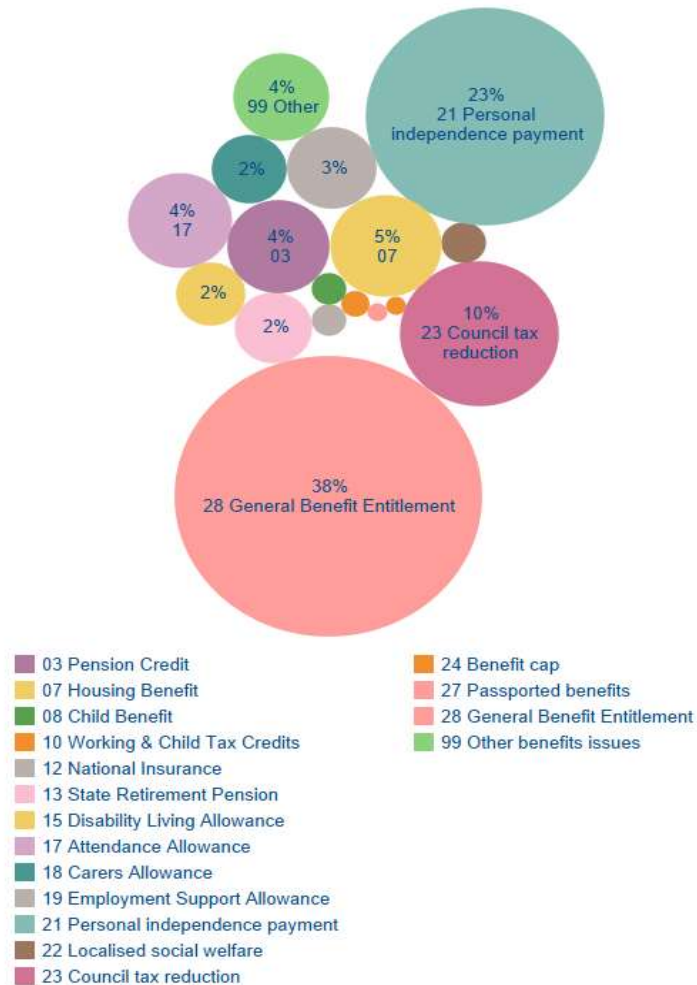
# Tamworth Debt and Generalist Advice Project - Breakdown of reported issues (Q1 2023)



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

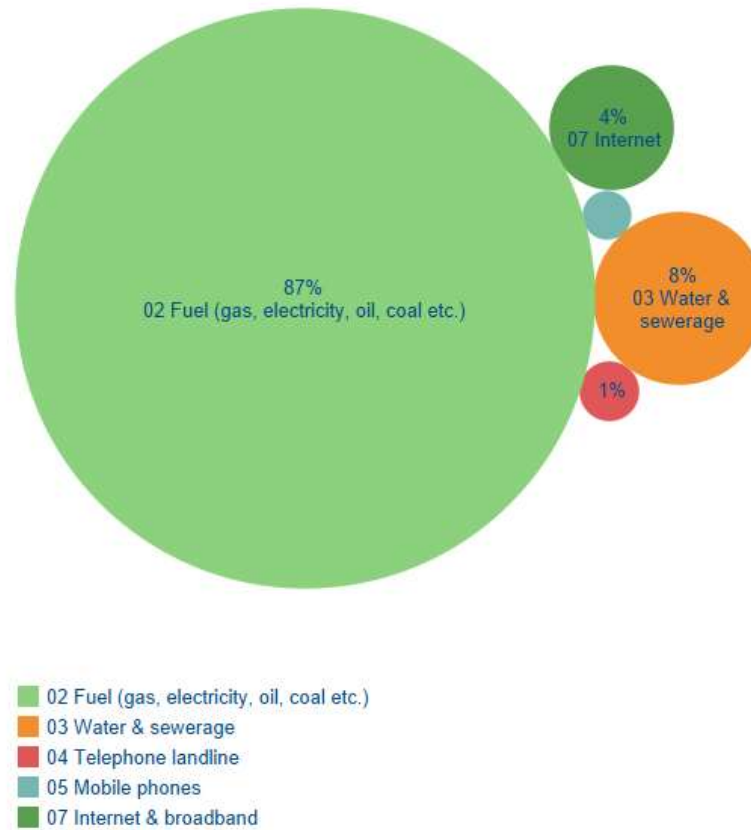
(Q1 2023)

Benefits & Tax Credits accounted for the majority of reported issues across the quarter (36%/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 (Q1 2023)

Utilities & Communications issues accounted for the second highest reported issues across the quarter (19%/325 issues). The percentage split of the issues surrounding Utilities & Communications are reported as follows:



**Tamworth Debt and Generalist Advice Project – Number of Contacts by Channel (Q1 2023)**

	<b>In person</b>	<b>Letter</b>	<b>Email</b>	<b>Adviceline Phone</b>	<b>Telephone</b>	<b>Grand Total</b>
April 2023	10	52	55	74	124	<b>315</b>
May 2023	16	46	39	92	171	<b>364</b>
June 2023	4	57	33	77	178	<b>349</b>
<b>Grand Total</b>	<b>30</b>	<b>155</b>	<b>127</b>	<b>243</b>	<b>473</b>	<b>1028</b>

## Tamworth Debt and Generalist Advice Project – Client Outcomes (Q1 2023)

	Number of outcomes	Client count	Amount	Average per outcome	Average per client
£150 Disability payment	2	2	£300	£150	£150
Access to, or provision of accommodation bid successful	1	1	£0	£0	£0
Application made to energy trust fund	1	1	£6,900	£6,900	£6,900
Application made to govt scheme for financial help/energy efficiency measures	1	1	£150	£150	£150
Bailiff's action stopped/suspended/prevented	3	3	£0	£0	£0
Benefit / tax credit gain - a new award or increase	56	31	£167,598	£2,993	£5,406
Benefit / tax credit gain - award or increase following revision or appeal	5	4	£16,700	£3,340	£4,175
Benefit / tax credit gain - Money put back into payment	2	2	£5,850	£2,925	£2,925
Benefit / tax credit maintained	16	5	£0	£0	£0
Better deal with same supplier	1	1	£400	£400	£400
Blue badge - obtained	3	2	£0	£0	£0
Budgeting change	1	1	£0	£0	£0
Charitable payment	2	2	£165	£83	£83
Claim or complaint - not possible	5	3	£0	£0	£0
Client familiarised with how UC works and what it means for them	5	3	£0	£0	£0
Complaint resolved	2	2	£0	£0	£0
Debt write off - other	6	5	£3,737	£623	£747
DMP - debt management plan	5	2	£0	£0	£0
DRO - debt relief order	10	3	£17,000	£1,700	£5,667
Financial gain/improvement	2	1	£2,200	£1,100	£2,200
Financial situation stabilised / debts under control	18	8	£0	£0	£0



Food provision / referral	6	4	£310	£52	£78
Fuel Voucher	8	7	£1,500	£188	£214
Hygiene - Bank	2	2	£20	£10	£10
Improved health / capacity to manage	113	62	£0	£0	£0
Income Maximisation	1	1	£100	£100	£100
Not liable for debt	1	1	£977	£977	£977
Other savings achieved	14	14	£2,177	£155	£155
Repayment negotiated	17	10	£3,179	£187	£318
Tax return completed	1	1	£0	£0	£0
Token payments	3	1	£27	£9	£27
<b>Grand Total</b>	<b>314</b>	<b>187</b>	<b>£231,990</b>		

<b>Quarterly Comparison</b>	<b>Q2</b>	<b>Q3</b>	<b>Q4</b>	<b>Q1</b>	<b>Grand Total</b>
No. of outcomes	364	427	404	314	<b>1,109</b>
Client count	238	338	251	187	<b>1,014</b>
Amount	£203,405	£225,782	£355,849	£231,990	<b>£1,017,026</b>

## Tamworth Debt and Generalist Advice Project – Debt (Q1 2023)

Type of Debt	April		May		June		Q1 Total		Previous Quarter Total	
Detail	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount
Benefit overpayment (not HB)	2	£40,254.06	4	£15,527.40	3	£20,370	9	£76,151.46	4	£1,600
Budgeting advance on UC			8	£3,589.35	11	£100	19	£3,689.35		
Business utility/Water arrears (still trading/current supplier)			1	£100	1	£203.03	2	£303.03		
Buy now pay later (BNPL)			1	£160			1	£160		
Catalogue / Mail order	4	£1,241	7	£4062.83	1	£250	12	£5,553.83	21	£30,911.56
CCJ (Origin unknown)	2	£3,693					2	£3,693		
Council tax	3	£3,218.35	37	£37,438.82	29	£17,111.33	69	£57,768.50	32	£42,230.15
Credit Card	19	£62,664.92	13	£19,763	13	£11,343.56	45	£93,771.48	60	£120,756.54
Credit union loan			1	£300			1	£300		
Dual Fuel	3	£2,780	9	£20,862.22	11	£10,481.94	23	£34,124.16	7	£11,300
Electric	4	£3,835.23	10	£10,135.24	5	£9,240	19	£23,210.47	8	£14,337
Friends/Family			4	£9,100			4	£9,100		
Gas	2	£1,911.84	3	£3,760	4	£4,178	9	£9,849.84	2	£1,712
Gas / Electricity / Dual Fuel Arrears (former supplier)	4	£3,992	1	£600	1	£52	6	£4,644	8	£4,906.35

Hire Purchase (HP)/Conditional Sale			3	£6,737			3	£6,737		
HMRC Tax Credit Overpayment			5	£6,963.95	1	£100	6	£7,063.95		
Housing Benefit Overpayment			3	£22,000	1	£20,000	4	£42,000		
Income Tax Arrears			3	£21,013.79			3	£21,013.79		
Insurance			2	£61.05	1	£103	3	£164.05		
Magistrates Court Fine Arrears			1	£428	3	£3,155	4	£3,583		
Mobile phone	2	£1,030	1	£37	2	£146.98	5	£1,213.98	10	£5,257.06
Mortgage Arrears	2	£58,655	6	£17,992.71			8	£76,647.71	4	£15,012.78
Mortgage Shortfall					3	£56,797.50	3	£56,797.50		
Other non-priority debt	3	£4,547.84	16	£5,630.04	13	£6,222.97	32	£16,400.85	21	£21,026.75
Other priority debt	1	£2,000					1	£2,000		
Overdraft	8	£8,797	6	£3,329	8	£2,397.24	22	£14,523.24	18	£15,109.85
Parking/Traffic Penalty Charge Notice (PCN)			3	£2,300			3	£2,300		
Payday Loan			4	£5,776			4	£5,776		
Rent Arrears			15	£17,450.50	14	£26,977.06	29	£44,427.56		
Rent Arrears (former tenancy)			3	£9,839.28	1	£1,000	4	£10,839.28		
Short term benefits or UC advance	1	£500	4	£333.30	10	£2,454.95	15	£3,288.25	4	£1,023.74
Social Fund Budgeting Loan			2	£857	4	£1,232	6	£2,089		
Store Card	12	£11,260	4	£1,688	2	£770.01	18	£13,718.01	6	£11,383.69
Student loan	2	£100					2	£100		
Telecoms Packages (tv, phone and internet)	11	£7,168	2	£119	19	£13,983.40	32	£21,270.40	5	£652.50
Telephone/Broadband	2	£3,800	3	£856.69	5	£794.25	10	£5,450.94	2	£720.54

Telephone/Broadband (essential)			1	£256.69			1	£256.69		
TV License Arrears			1	£200	2	£70	3	£270		
Unpaid legal fees									1	£800
Unsecured Loan / Bank Loan	12	£47,567.84	9	£34,250	13	£80,454.83	34	162,272.67	30	£116,107.13
Water Arrears	6	£7,164.61	12	£7,383.46	11	£11,695.07	29	£26,243.14	17	£9,840.18
<b>GRAND TOTAL</b>	<b>105</b>	<b>£276,180.69</b>	<b>208</b>	<b>£290,901.32</b>	<b>182</b>	<b>£301,684.12</b>	<b>495</b>	<b>£868,766.13</b>	<b>326</b>	<b>£510,818.29</b>