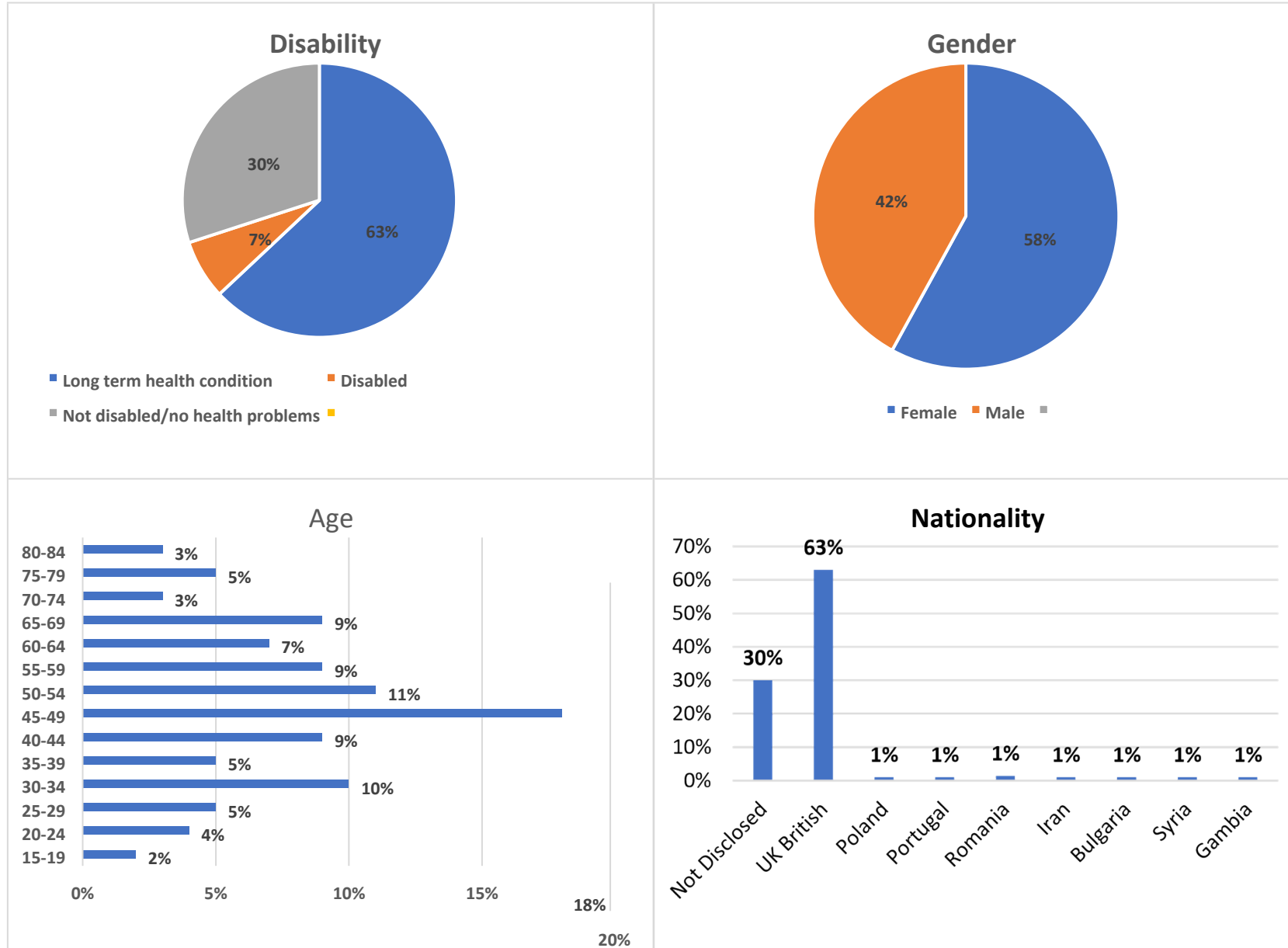
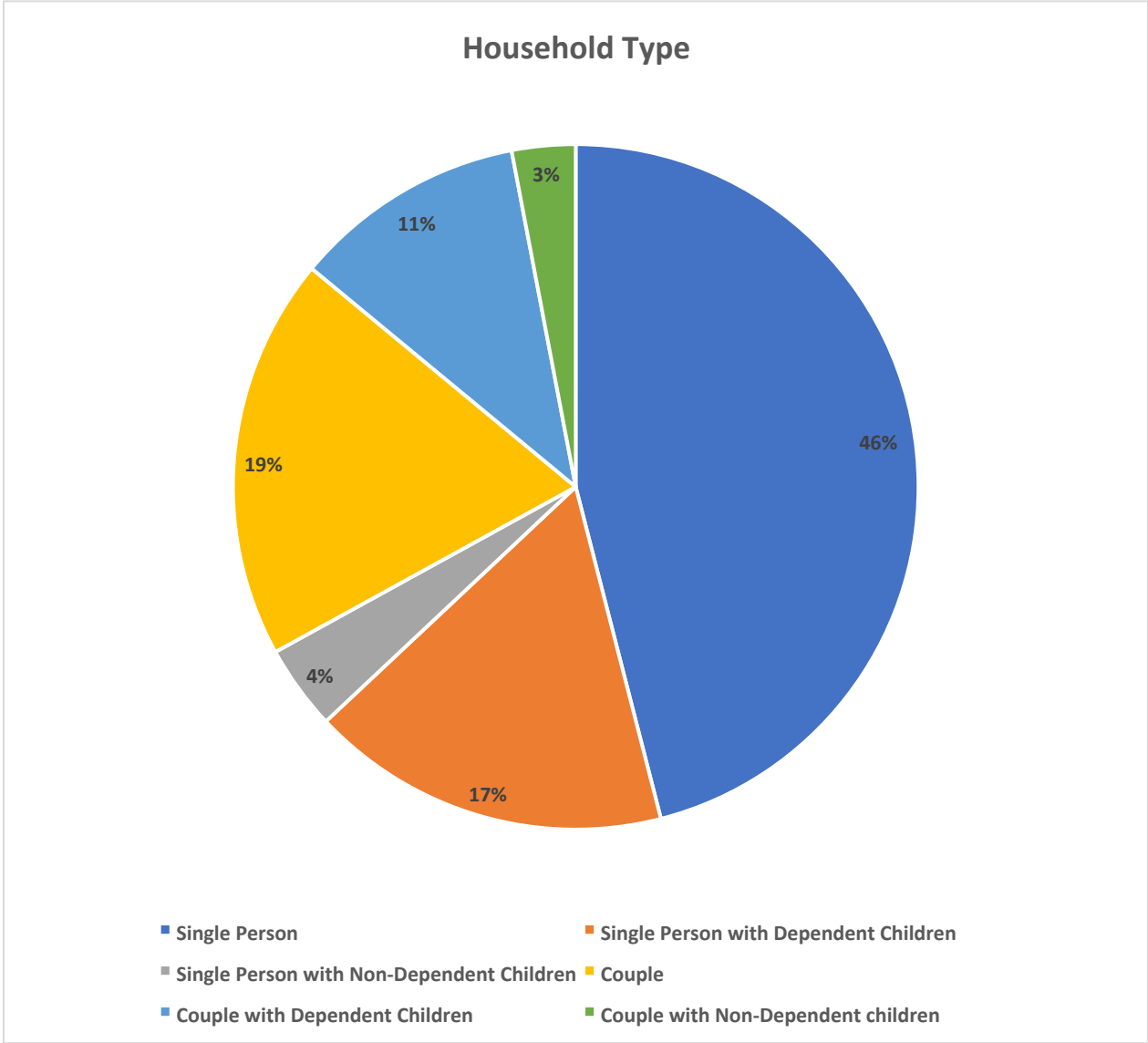
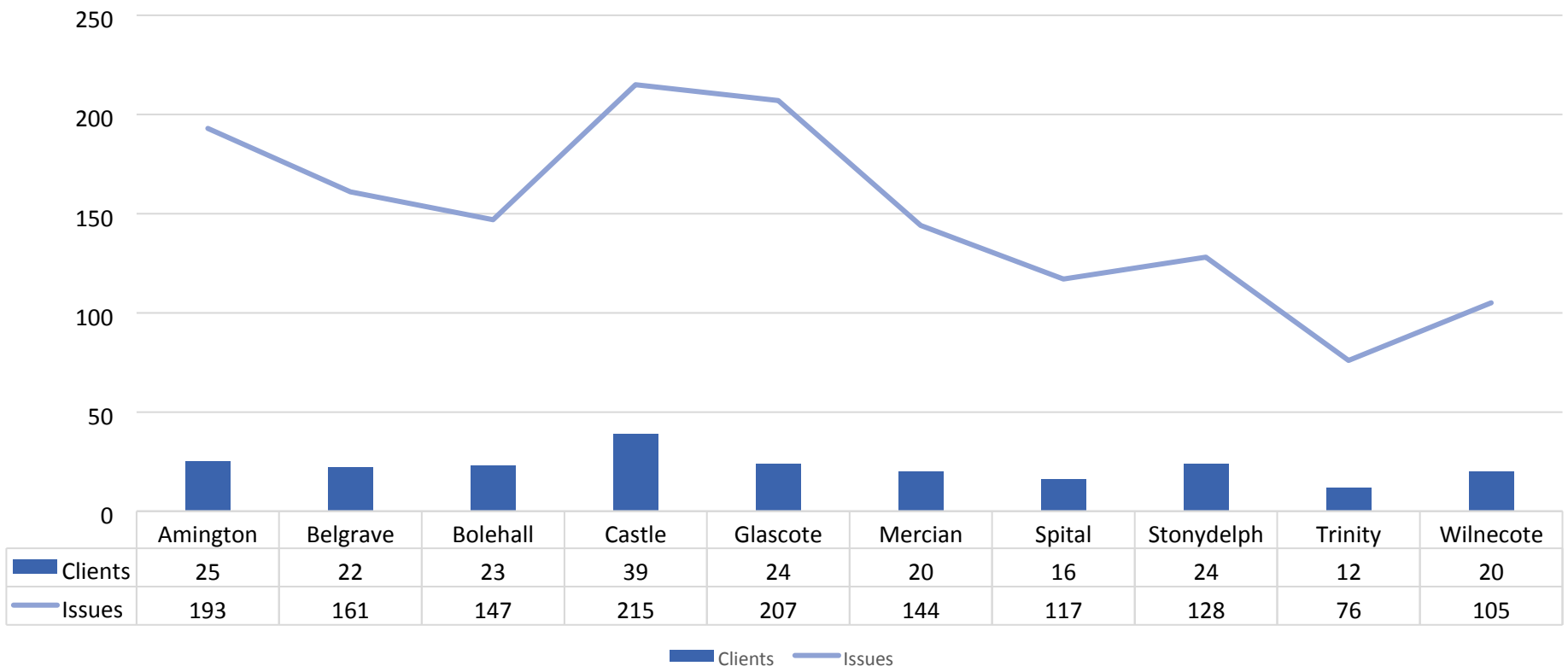


Breakdown of client demographics (Q2 2023)

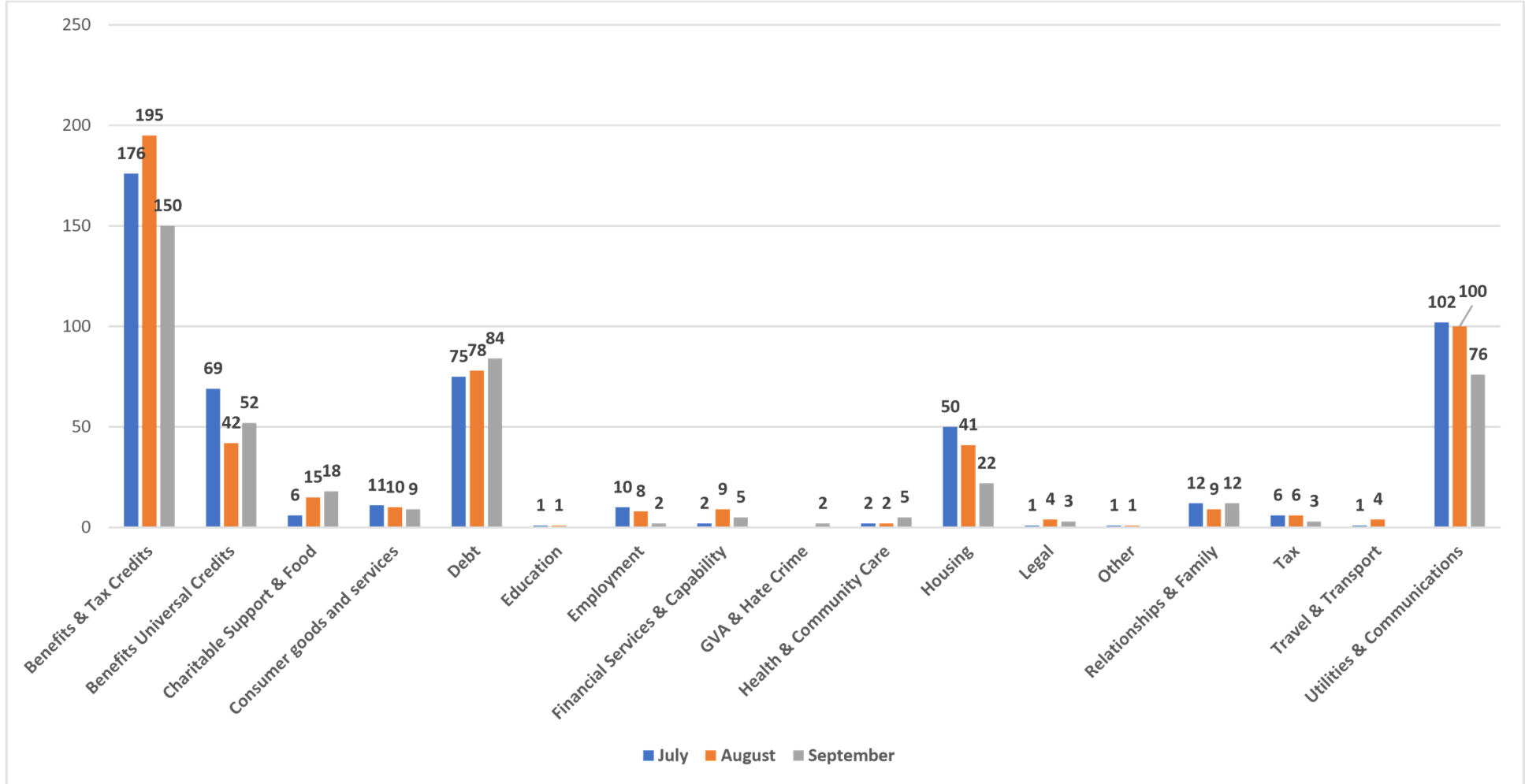




**Tamworth Debt and Generalist Advice Project - Breakdown of clients and issues by Ward
(Q2 2023)**



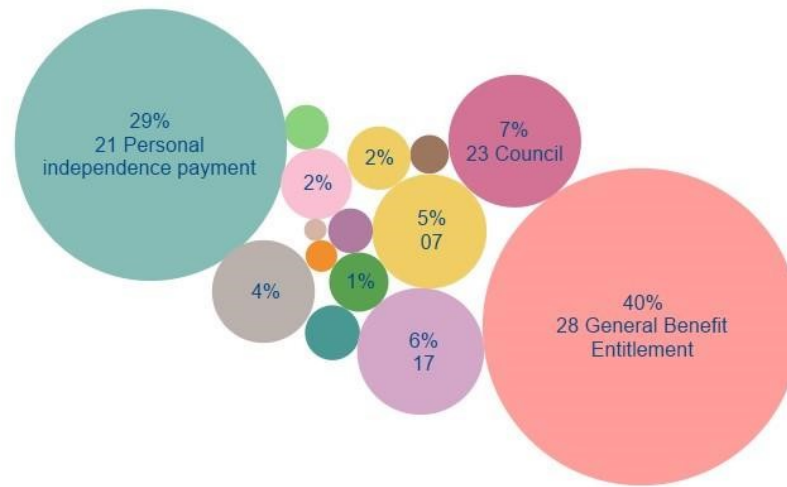
Tamworth Debt and Generalist Advice Project - Breakdown of reported issues (Q2 2023)



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

(Q2 2023)

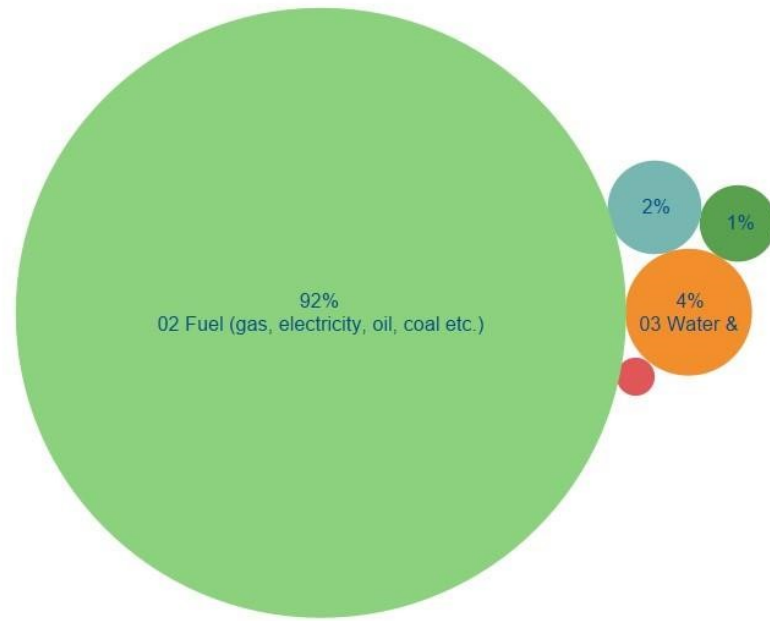
Benefits & Tax Credits accounted for the majority of reported issues across the quarter (35%/506 issues). The percentage split of the issues surrounding Benefits & Tax Credits are reported as follows:



- 03 Pension Credit
- 07 Housing Benefit
- 08 Child Benefit
- 10 Working & Child Tax Credits
- 11 Jobseekers Allowance
- 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
- 28 General Benefit Entitlement
- 99 Other benefits issues

Tamworth Debt and Generalist Advice Project - breakdown of Utilities & Communications top issues (Q2 2023)

Utilities & Communications issues accounted for the second highest reported issues across the quarter (19%/276 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
- 07 Internet & broadband

Tamworth Debt and Generalist Advice Project – Number of Contacts by Channel (Q2 2023)

	In person	Letter	Email	Adviceline Phone	Telephone	Grand Total
July 2023	10	48	61	55	136	310

August 2023	16	41	69	63	131	320
September 2023	11	34	75	47	118	285
Grand Total	37	123	205	165	385	915

Tamworth Debt and Generalist Advice Project – Client Outcomes (Q2 2023)

	Number of outcomes	Client count	Amount	Average per outcome	Average per client
Access to, or provision of accommodation bid successful	1	1	£0	£0	£0
Additional evidence for completion of the claims process successfully submitted	1	1	£0	£0	£0
Bailiff's action stopped/suspended/prevented	2	2	£1,095	£547	£547

Benefit / tax credit gain - a new award or increase	62	44	£182,857	£2,949	£4,156
Benefit / tax credit gain - award or increase following revision or appeal	10	7	£24,492	£2,449	£3,499
Benefit / tax credit maintained	5	3	£0	£0	£0
Business not found or ceased trading	2	1	£0	£0	£0
Charitable payment	1	1	£500	£500	£500
Client added to PSR	1	1	£0	£0	£0
Client familiarised with how UC works and what it means for them	5	1	£0	£0	£0
Debt write off - other	6	3	£10,632	£1,772	£3,544
Debts repaid	6	5	£3,690	£615	£738
DMP - debt management plan	2	1	£2,985	£1,493	£2,985
DRO - debt relief order	4	1	£8,178	£2,045	£8,178
Enforcement action avoided/suspended	1	1	£0	£0	£0
Financial situation stabilised / debts under control	8	3	£0	£0	£0
Food provision / referral	5	5	£255	£51	£51
Fuel Voucher	6	6	£1,020	£170	£170
Hygiene - Bank	2	1	£0	£0	£0
Improved health / capacity to manage	59	59	£822	£6	£14
Non-financial admin issue resolved	1	1	£0	£0	£0
Not liable for debt	1	1	£0	£0	£0

Quarterly Comparison	Q3 2022	Q4 2023	Q1 2023	Q2 2023	Grand Total
No. of outcomes	427	404	314	258	1403
Client count	338	251	187	207	983
Amount	£225,782	£355,849	£231,990	£261,012	£1,074,633

Other (financial)	7	6	£14,787	£2,112	£2,465
Other (non-financial)	7	7	£0	£0	£0
Other savings achieved	30	30	£4,350	£145	£145
Referred for energy efficiency advice	2	2	£0	£0	£0
Refund / Repair / Replacement agreed/scheduled	1	1	£97	£97	£97
Rehoused (not Part 7)	1	1	£0	£0	£0
Repayment negotiated	16	9	£5,132	£321	£570
Settled accomm secured (not under a homelessness duty)	1	1	£0	£0	£0
Token payments	2	1	£120	£60	£120
Grand Total	258	207	£261,012		

Tamworth Debt and Generalist Advice Project – Debt (Q2 2023)

Type of Debt		July	August	September	Q2 Total		Previous Quarter Total
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Detail	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount
Benefit overpayment (not HB)					1	£150	1	£150	9	£76,151.46
Budgeting advance on UC	1	£100	2	£792.32	1	£100	4	£992.32	19	£3,689.35
Business utility/Water arrears (still trading/current supplier)									2	£303.03
Buy now pay later (BNPL)									1	£160
Catalogue / Mail order	3	£482	5	£2,654	3	£3,341.86	11	£6,477.86	12	£5,553.83
CCJ (Origin unknown)									2	£3,693
Child support arrears					1	£1,000	1	£1,000		
Council tax	12	£14,537.79	12	£12,968.33	9	£7,719.38	33	£35,225.50	69	£57,768.50
Credit Card	8	£23,291.45	5	£1,793.93	9	£16,229.20	22	41,314.58	45	£93,771.48
Credit union loan									1	£300
Dual Fuel	3	£3,504.97	6	£5,475.88	5	£9,095.60	14	£18,076.45	23	£34,124.16
Electric	2	£1,650	4	£6,600	4	£7,393	10	£15,643	19	£23,210.47
Equipment leases (not trading)					1	£206.40	1	£206.40		
Fixed penalty notice (driving/vehicle related)			1	£70			1	£70		
Friends/Family	2	£10,450			2	£5,125	4	£15,575	4	£9,100
Funeral expenses					1	£1,878	1	£1,878		

Gas			3	£12,300	3	£3,900	6	£16,200	9	£9,849.84
Gas / Electricity / Dual Fuel Arrears (former supplier)	4	£2,785			2	£2,965.25	6	£5,750.25	6	£4,644
Hire Purchase (HP)/Conditional Sale									3	£6,737
HMRC Tax Credit Overpayment	1	£100			1	£150	2	£250	6	£7,063.95
Housing Benefit Overpayment			2	£14,000	1	£7,000	3	£21,000	4	£42,000
Income Tax Arrears									3	£21,013.79
Insurance	1	£100	3	£2,700			4	£2,800	3	£164.05
Magistrates Court Fine Arrears					2	£260	2	£260	4	£3,583
Mobile phone	2	£1,200	1	£55	2	£1,316.30	5	£2,571.30	5	£1,213.98
Mortgage Arrears			1	£1,000	1	£6,000	2	£7,000	8	£76,647.71
Mortgage Shortfall									3	£56,797.50
Other non-priority debt	2	£2,000	2	£325	6	£1,426	10	£3,751	32	£16,400.85
Other priority debt									1	£2,000
Overdraft	3	£2,635.17			2	£4,000	5	£6,635.17	22	£14,523.24
Parking/Traffic Penalty Charge Notice (PCN)	2	£265			1	£100	3	£365	3	£2,300
Payday Loan			4	£1,053.40			4	£1,053.40	4	£5,776
Rent Arrears	6	£9,260	7	£12,200	5	£6,907	18	£28,367	29	£44,427.56
Rent Arrears (former tenancy)	1	£1,500			4	£9,193.82	5	£10,693.82	4	£10,839.28

Short term benefits or UC advance	6	£912.27	4	£600	4	£635.30	14	£2,147.57		15	£3,288.25
Social Fund Budgeting Loan			1	£100	1	£300	2	£400		6	£2,089
Store Card	4	£1,652.12	7	£3,797.58	5	£3,609.13	16	£9,058.83		18	£13,718.01

Student loan									2	£100
Telecoms Packages (tv, phone and internet)	3	£1,244.21			3	£1,000	6	£2,244.21	32	£21,270.40
Telephone/Broadband	4	£525	2	£799.34	2	£243.55	8	£1,567.89	10	£5,450.94
Telephone/Broadband (essential)									1	£256.69
TV Licence arrears			2	£1,000	1	£175	3	£1,175	3	£270
Unsecured Loan / Bank Loan	4	£5,866.34			5	£16,500	9	£22,366.34	34	162,272.67
Water Arrears	9	£8,386.15	7	£5,074.29	7	£2323.33	23	£15,783.77	29	£26,243.14
GRAND TOTAL	83	£92,447.47	81	£85,359.07	95	£120,243.12	259	£298,049.66	495	£868,766.13

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