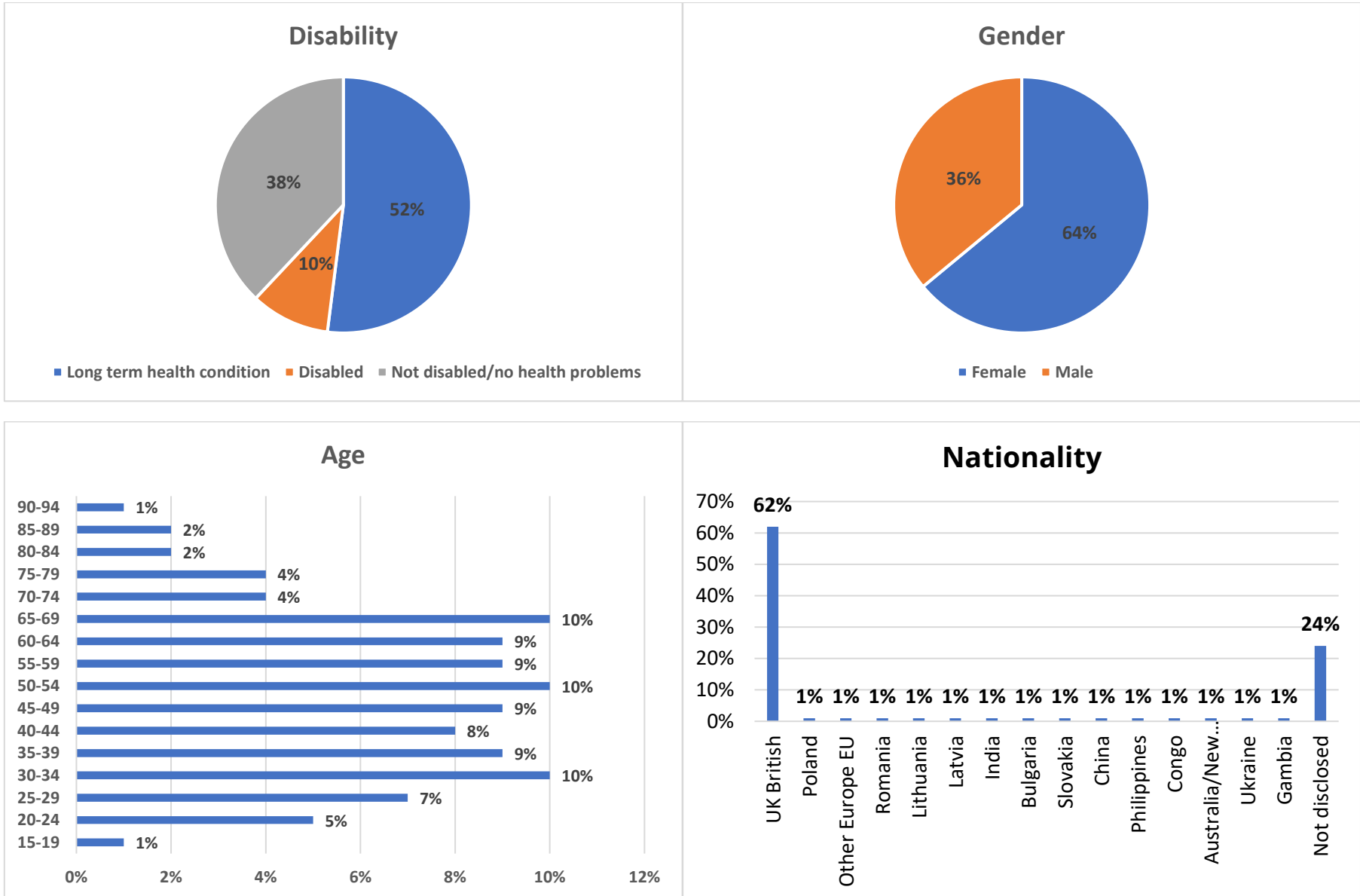
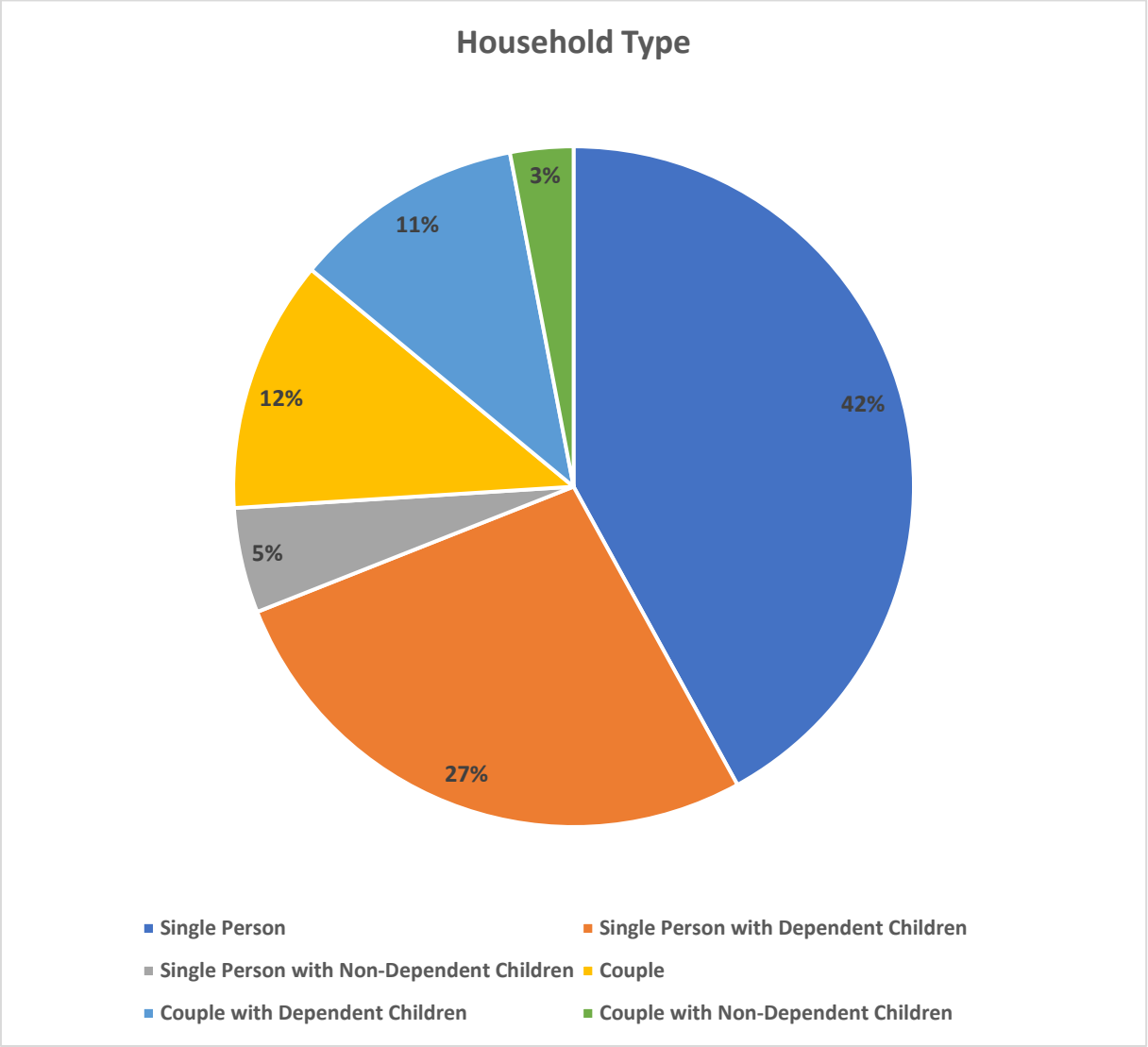


Tamworth Debt and Generalist Advice Project Report – Q4 2024

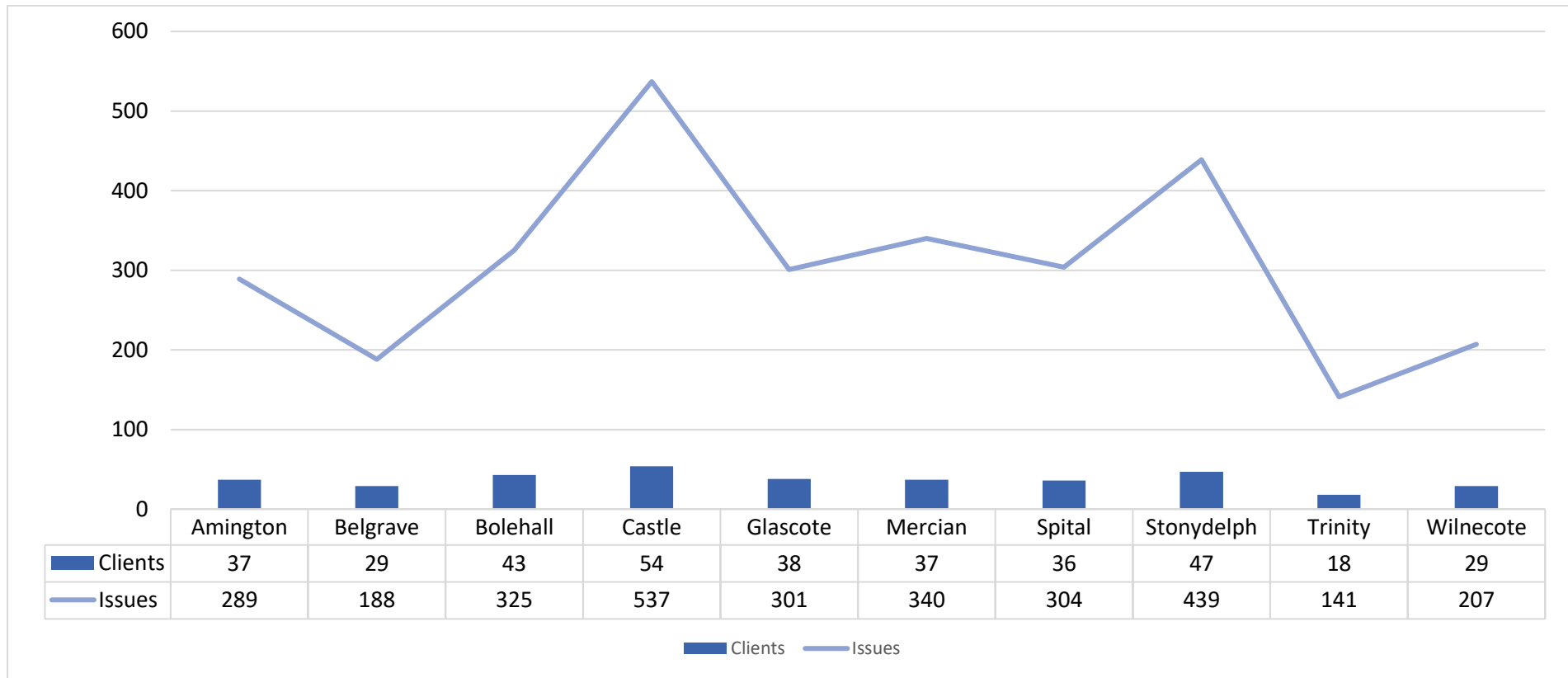
Total number of clients in the quarter = 368

Breakdown of client demographics (Q4 2024)

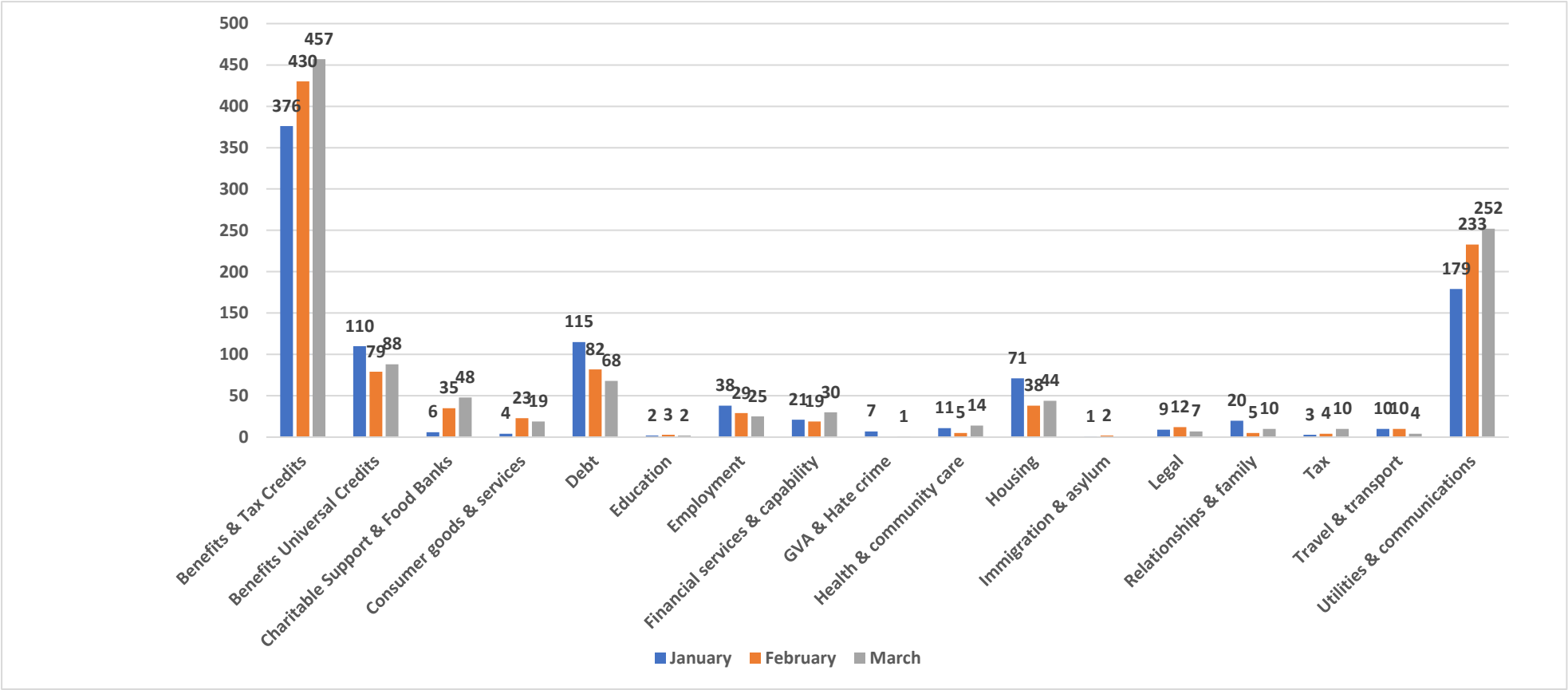




Tamworth Debt and Generalist Advice Project - Breakdown of clients and issues by Ward (Q4 2024)

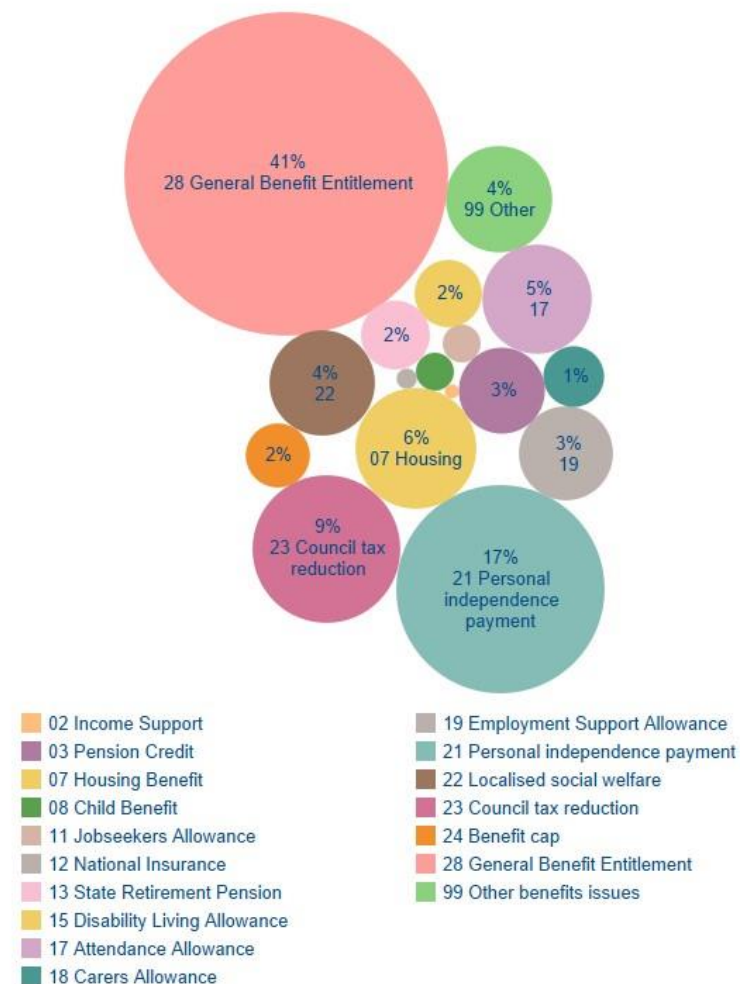


Tamworth Debt and Generalist Advice Project - Breakdown of reported issues (Q4 2024)



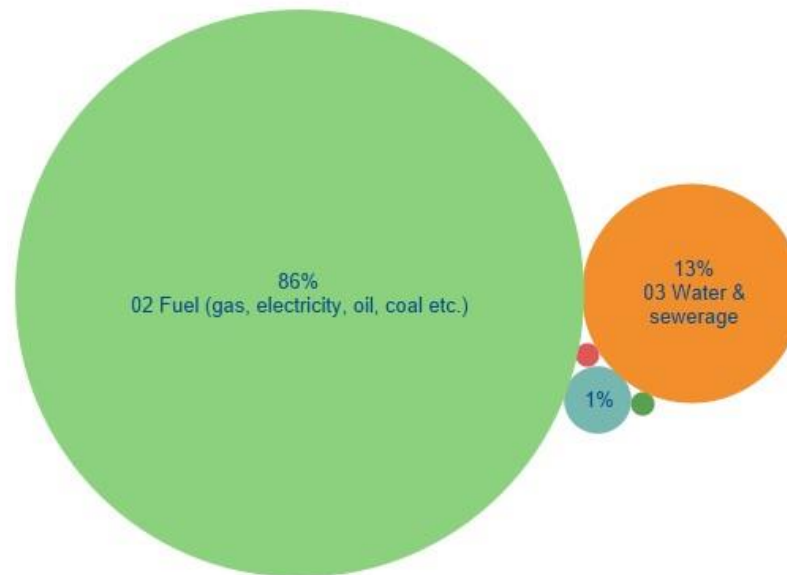
Tamworth Debt and Generalist Advice Project - breakdown of Benefits & tax credits top issues (Q4 2024)

Benefits & Tax Credits accounted for the majority of reported issues across the quarter (41%/1263 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 2024)

Utilities & Communications issues accounted for the second highest reported issues across the quarter (22%/664 issues).
The percentage split of the issues surrounding Utilities & Communications are reported as follows:



- 02 Fuel (gas, electricity, oil, coal etc.)
- 03 Water & sewerage
- 06 TV including cable, digital & satellite
- 07 Internet & broadband
- 99 Other communications & utility issues

Tamworth Debt and Generalist Advice Project – Number of Contacts by Channel (Q4 2024)

	In person	Letter	Email	Adviceline Phone	Telephone	Grand Total
January 2024	35	47	63	73	236	454
February 2024	32	47	80	103	211	473
March 2024	35	39	43	64	219	400
Grand Total	102	133	186	240	666	1327

Tamworth Debt and Generalist Advice Project – Client Outcomes (Q4 2024)

	Number of outcomes	Client count	Amount	Average per outcome	Average per client
Able to access / engage in community activities	2	2	£0	£0	£0
Accepted on to housing register	3	3	£0	£0	£0
Access to, or provision of accommodation bid successful	2	2	£0	£0	£0
Additional evidence for completion of the claims process successfully submitted	2	2	£0	£0	£0
Appropriate service/ support obtained for client - successful	1	1	£0	£0	£0
Benefit / tax credit gain - a new award or increase	137	90	£374,500	£2,734	£4,161
Benefit / tax credit gain - award or increase following revision or appeal	7	7	£15,611	£2,230	£2,230
Benefit / tax credit gain - Money put back into payment	2	2	£8,555	£4,278	£4,278
Benefit / tax credit gain - overpayment reduced or not recovered	1	1	£550	£550	£550
Benefit / tax credit maintained	17	11	£0	£0	£0
Better deal through switching supplier	12	12	£3,138	£262	£262
Better deal with same supplier	23	20	£4,779	£208	£239
Blue badge - obtained	2	2	£260	£130	£130
Cadent Winter Support Fund	26	26	£2,127	£82	£82
Charitable payment	12	12	£700	£58	£58
Claim or complaint - not possible	18	11	£0	£0	£0
Client familiarised with how UC works and what it means for them	43	19	£0	£0	£0
Community Care assessment obtained	1	1	£0	£0	£0
Compensation or remedy awarded by court/tribunal	1	1	£1,000	£1,000	£1,000
Debt write off - other	13	7	£31,597	£2,431	£4,514

Debts repaid	2	1	£0	£0	£0
Disputed fine / charge / action - successful	1	1	£60	£60	£60
DRO - debt relief order	11	2	£15,231	£1,385	£7,616
Financial gain	2	2	£130	£65	£65
Financial gain (please specify)	2	1	£2,521	£1,260	£2,521
Financial gain/improvement	1	1	£769	£769	£769
Financial situation stabilised / debts under control	2	2	£438	£219	£219
Food provision / referral	2	2	£30	£15	£15
Fuel Voucher	8	8	£588	£74	£74
Goods or services provided	1	1	£100	£100	£100
Greater choice and/or involvement and/or control of services	1	1	£0	£0	£0
Housing - Tenancy sustained following advice	1	1	£0	£0	£0
Improved capacity to manage through information given and options explored	1	1	£0	£0	£0
Improved health / capacity to manage	71	71	£13,720	£76	£193
Moratorium / Agreeing a period of time when you made no payments	6	2	£15,283	£2,547	£7,641
National Fuel Vouchers - Fuel Bank Foundation	33	31	£2,401	£73	£77
Non-financial	1	1	£0	£0	£0
Non-financial admin issue resolved	27	16	£0	£0	£0
Not liable for debt	2	2	£847	£424	£424
Other (financial)	10	9	£30,672	£3,067	£3,408
Other savings achieved	37	31	£5,230	£141	£169
Property or management improved	1	1	£0	£0	£0
Referred for energy efficiency advice	1	1	£0	£0	£0
Repayment negotiated	6	6	£2,398	£400	£400
Right to benefits secured	1	1	£0	£0	£0
Tax - other (financial gain)	2	2	£837	£418	£418
Temporary accomm secured (not Part 7)	1	1	£0	£0	£0
Token payments	1	1	£1,673	£1,673	£1,673
Grand Total	560	432	£535,745		

Quarterly Comparison	Q1	Q2	Q3	Q4	Grand Total
No. of outcomes	314	258	216	560	1348
Client count	187	207	176	432	1,002
Amount	£231,990	£261,012	£259,084	£535,745	£1,287,831

Tamworth Debt and Generalist Advice Project – Debt (Q4 2024)

Type of Debt		January	February	March	Q4 Total	Previous Quarter Total				
Detail	No	Amount	No	Amount	No	Amount	No	Amount		
Benefit overpayment (not HB)	1	£100	1	£199.08			2	£299.08	3	£7,989.04
Business rent/Lease arrears (not trading)									1	£400
Business utility/Water arrears (not trading/previous supplier)	1	£100					1	£100		
Business utility/Water arrears (still trading/current supplier)	3	£2,797.97					3	£2,797.97		
Buy now pay later (BNPL)	4	£1,938					4	£1,938	2	£909.20
Catalogue / Mail order	8	£3,863.46	3	£1,122.36	1	£300	12	£5,285.82	7	£12,714.29
Council tax	14	£9,4841.26	4	£2,922.12	7	£6,897.12	25	£19,300.50	34	£41,445.94
Credit Card	39	£58,749.63	23	£42,009.48	2	£964	64	£101,723.11	28	£49,049.56
Dual Fuel	10	£13,784	3	£5,000	4	£6,700	17	£25,484	17	£16,843.31
Electric	1	£75.97	1	£302.67			2	£378.64	5	£4,204
Friends/Family			2	£350	1	£400	3	£750		
Gas			2	£1,600			2	£1,600	5	£3,181
Gas / Electricity / Dual Fuel Arrears (former supplier)	2	£2,946.94					2	£2,946.94	9	£22,809.24
Hire Purchase (HP)/Conditional Sale	3	£4,442.40					3	£4,442.40	1	£8,000

HMRC Tax Credit Overpayment	2	£8,800	3	£4,393.67	2	£993	7	£14,186.67	4	£7,900
Housing Benefit Overpayment	3	£14,394.24	1	£8,000			4	£22,394.24	3	£13,952.73
Income Tax Arrears	3	£2,952.40					3	£2,952.40	1	£852.40
Mobile Airtime Contract									1	£600
Mobile phone	8	£2,485.24					8	£2,485.24	13	£12,023.87
Mortgage Arrears									5	£15,879.15
Other non-priority debt	2	£1,978			3	£14,650	5	£16,628	7	£8,837.85
Other priority debt									2	£160
Overdraft	7	£12,499.69	2	£1,263.17	1	£200	10	£13,962.86	8	£8,290
Parking/Traffic Penalty Charge Notice (PCN)	2	£240					2	£240	4	£1,098
Payday Loan	3	£818.90					3	£818.90	4	£8,940
Rent Arrears	12	£6,872.08	4	£4,106.78	3	£9,306.78	19	£20,285.64	22	£25,361.01
Rent Arrears (former tenancy)					1	£1,200	1	£1,200		
Service charge/Ground Rent Arrears	1	£2,784.85					1	£2,784.85		
Social Fund Budgeting Loan									4	£665.73
Store Card	5	£3,199.73	6	£5,199.74			11	£8,399.47	5	£8,945.87
Student Debts			8	£10,463.90			8	£10,463.90		
Student loan – student loans company	1	£3,500					1	£3,500	2	£4,000
Telecoms Packages (tv, phone and internet)	1	£154	1	£2,144	2	£776	4	£3,074	6	£1,672.99
Telephone/Broadband	4	£1,273.94					4	£1,273.94	8	£1,670
TV Licence arrears									2	£80
Universal Credit budgeting advance	7	£501	1	£120.54	1	£100	9	£721.54	6	£732
Universal Credit new claim advance			1	£913.47	2	£1,033.54	3	£1,947.01	1	£87

Unsecured Loan / Bank Loan	11	£13,002.12	12	£39,911.58			23	£52,913.70		9	£17,778.20
Water Arrears	2	£1550	4	£2,719.61	3	£1,687.26	9	£5,956.87		22	£26,841
GRAND TOTAL	160	£175,285.01	82	£132,742.17	33	£45,207.70	275	£353,234.88		259	£298,049.66

This page is intentionally left blank