



Mid Mercia

**Financial Well-Being, Debt & General Advice Service
Tamworth Borough Council**

Quarter 4 – 2023/24 Report

Overview of Service

Citizens Advice Mid Mercia (CAMM) are working together with Tamworth Borough Council (TBC) to assist with the council priorities:

- Living a quality life in Tamworth
- Growing strong together in Tamworth
- Delivering quality services in Tamworth.

The delivery of an inclusive Financial Well-being, Debt and General Advice Service that is accessible to all through flexible methods of service delivery for an improvement in the health and well-being of local people through effective advice.

Overview of the quarter

Quarter four has been a very busy quarter, particularly within our Debt and Generalist service where there has been a significant increase in overall activity. A lot of this additional activity has been through our Adviceline service, the main access route into our service for clients contacting us directly. Our Adviceline assessors complete an initial assessment of a client's situation and then aim to progress the client either through a combination of signposting and assisted information, or by booking an appointment with one of specialist advisers when more support is needed. Additional support may be needed either due to the complexity of a client's situation or maybe due to a client's capacity to manage the problem without further help and guidance.

We have also seen increased activity within our energy advice service as clients continue to struggle to meet high energy costs. Our energy advisers can provide energy efficiency advice as well support with income maximisation such as benefit checks, and applying for grants and other support schemes.

We are continuing to see many clients with debt concerns coming through via the self-referral route. Last quarter we forecast we might expect to see credit card and store card debt increase. Unfortunately, this

has happened, there has been a large increase in these debts, probably showing how people have been meeting their living costs. We have also seen a large increase of clients defaulting on unsecured loans and for some this equates to large debts. We don't seem to be seeing the end of the impact of the cost-of-living crisis, in fact we may still not have seen the peak. Although on a positive note gas and electric costs could be lowering for some families and we are coming into Spring and Summer, which may provide some with a little respite from these large bills.

Another positive is that benefit rates have increased along with LHA rates, and these changes will hopefully reduce a little pressure on low-income clients and families.

Financial gains and outcomes remain high. We have had some excellent results with PIP/AA/DLA and Carers Allowance this quarter. We have been successful with DHP's for both rent arrears and council tax write offs. We have seen both DRO's and bankruptcy's going through this quarter and we continue to process DRO's through this month, giving clients a chance of a fresh start.

We continue to offer a combination of channels for clients to access our service. Clients still seem to predominantly prefer telephone advice, but there has been an increase in face-to-face appointments being offered within the CT CIC offices. We are continuing with our presence in Tamworth 2 days per week. Accessibility into our service is also increased through access to Language line including to support BSL interpretation where needed.

The outreach service at Sacred Heart remains busy and we are seeing, at times, very different sets of issues at this. The client numbers are slightly lower this quarter due to a combination of annual leave and illness. A couple of weeks were also affected by adverse weather. Financial gains tend to be a little lower as we are seeing some different issues which do not necessarily have a monetary outcome.

The team is fully resourced and there have been no staff changes.

Staff remain flexible and both reactive and proactive to client's needs, for them to receive the help and advice that they need. Staff are going above and beyond to assist these clients; we are continually dealing with complex cases and fortunately we find ourselves in the unique position of being able to handle their problem for them and see it right through to its conclusion, although this can be time consuming.

We continue to work well together with council officers to assist clients effectively, to understand the client's health capabilities and history where needed and to assist the more vulnerable clients more effectively. We have been able to work collaboratively with the council to achieve the best outcome for the clients. The benefits team have helped us immensely with some of the more complex benefit situations that we are presented with, working together has not only helped the clients but has saved both the councils time and our time, this has helped to alleviate some of the workload in a timely manner, providing a blended service.

Digital inclusion

We actively communicate with clients via text message, email or WhatsApp, and we can also facilitate appointments via Zoom. This works well for some clients, but there are a lot of clients who are either not digitally aware or who just do not have the access to the technology.

We continue to use Refernet for council officers to make referrals into our service and this continues to work well. Other partner agencies are also now using the service which helps to increase partnership working and to provide a more seamless and holistic service for residents, including Communities Together and Manna House Foodbank.

Volunteers

We have access to a pool of volunteers within the organisation; this includes volunteers who are dealing with clients at the first point of access through to volunteers who deliver full advice appointments. Most volunteers are still working remotely, but some have come back into the office with advice appointments being delivered over the phone, face to face or via email. Our volunteer recruitment program is ongoing.

Promotion of the service

We continue to promote our advice email address and have a “single click” button on our website where clients can leave just a name and number and we will call them back. A “single click” button is also on the Tamworth Borough Council Website along with a banner on the home page. This has proven to be a popular route into the service for many clients, increasing accessibility into our organisation. The single click button is increasingly used over the email route.

We have attended various partnership meetings, together with the Tamworth VCSE forum. Our leaflets are available at the CIC offices and at the Assembly Rooms. All leaflets state that we offer face to face appointments in Tamworth but do not mention a location. This is to ensure that CIC aren't inundated and that the leaflets remain generic so that they remain relevant for a longer period. We are also in a newsletter that CIC have produced, which is distributed widely across Tamworth.

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