

Stratford District Core Service Annual Report

April 2024 – March 2025

Key Issues and Client Trends (2024/25)

Client Numbers and Access Channels

Over the past 12 months, we have seen a modest overall increase in client numbers, rising from 3,917 to 4,185, which represents a **6.8% increase year on year**.

The most significant shift has been in the use of our **Adviceline** service by Stratford District residents, with client numbers rising from 1,793 to 3,633 — a **remarkable increase of 102.7%**. This reflects both increasing demand and our improved capacity to support clients through remote and telephone-based channels.

Key Presenting Issues

The top presenting issues remain consistent:

- **Welfare benefits** (including issues with claims and entitlements)
- **Debt**
- **Housing**

Disability-related benefits, particularly **Personal Independence Payment**, continue to be the most underclaimed, with many clients unaware of their eligibility.

Debt and Financial Capability

- Following the removal of the Debt Relief Order application fee, we have seen an increase in clients pursuing this route to resolve unmanageable debt.
- The use of DROs is enabling clients to gain a financial fresh start, particularly when combined with targeted financial capability advice focused on income maximisation and budget management.

These interventions aim to promote longer-term financial resilience, especially for those recovering from sudden financial shocks or prolonged hardship.

Housing Pressures

- We continue to see a rise in clients living in insecure private sector tenancies, with ongoing rent increases putting substantial strain on already stretched household budgets.
- The affordability crisis in the private rented sector is becoming an increasing driver of debt, arrears, and housing insecurity.

Geographic Demand

The highest levels of demand continue to come from Stratford District wards including:

- Hathaway
- Clopton
- Avenue
- Lighthorne

Conclusion

The Core Service remains a vital point of access for clients in financial and housing difficulty. The sharp rise in telephone-based contacts and increasing complexity of issues underscores the ongoing need for responsive, high-quality advice tailored to meet local need.

Performance Stats



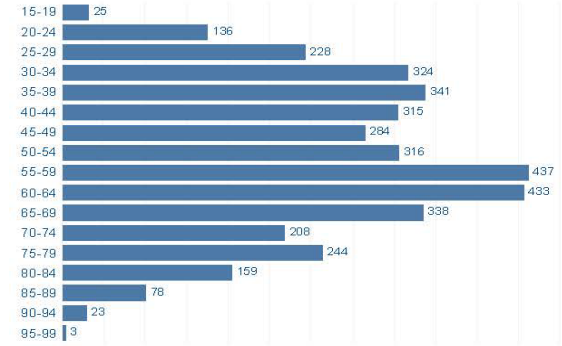
Summary

Clients	4,186
Quick client contacts	
Issues	23,687
Activities	23,053
Cases	5,885
Outcomes	
Income gain	£4,053,662
Re-imbursments, services, loans	£78,318
Debts written off	£1,094,018
Repayments rescheduled	£23,716
Other	£1,702,906

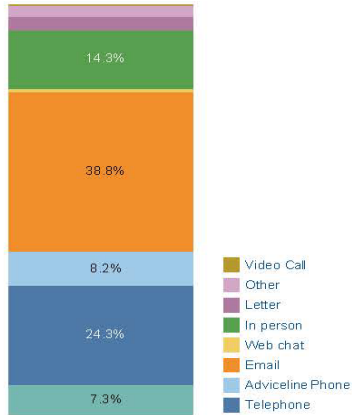
Issues

	Issues	Clients
Benefits & tax credits	6,176	1,753
Benefits Universal Credit	3,031	758
Charitable Support & Food Ban..	1,155	563
Consumer goods & services	774	344
Debt	4,333	817
Education	87	46
Employment	609	294
Financial services & capability	2,169	747
GVA & Hate Crime	96	56
Health & community care	217	134
Housing	1,694	764
Immigration & asylum	163	88
Legal	488	289
Other	91	84
Relationships & family	769	392
Tax	110	82
Travel & transport	375	262
Utilities & communications	1,350	428
Grand Total	23,687	

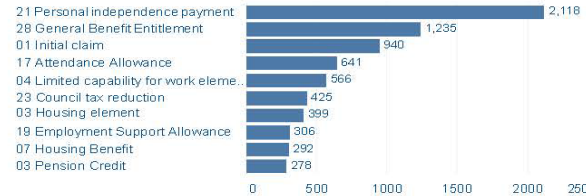
Age



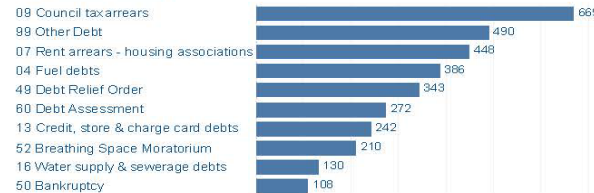
Channel



Top benefit issues



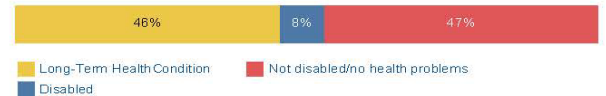
Top debt issues



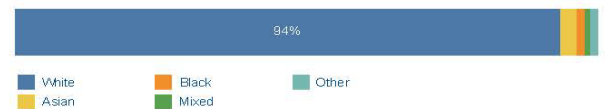
Gender



Disability / Long-term health



Ethnicity





£5,756,558 Income gained



£1,094,018 Debts written off



£3,903,784 Debts Managed

Advice Channel



Face to Face

1,694 Clients seen in person



Telephone

3,633 Clients advised over the phone



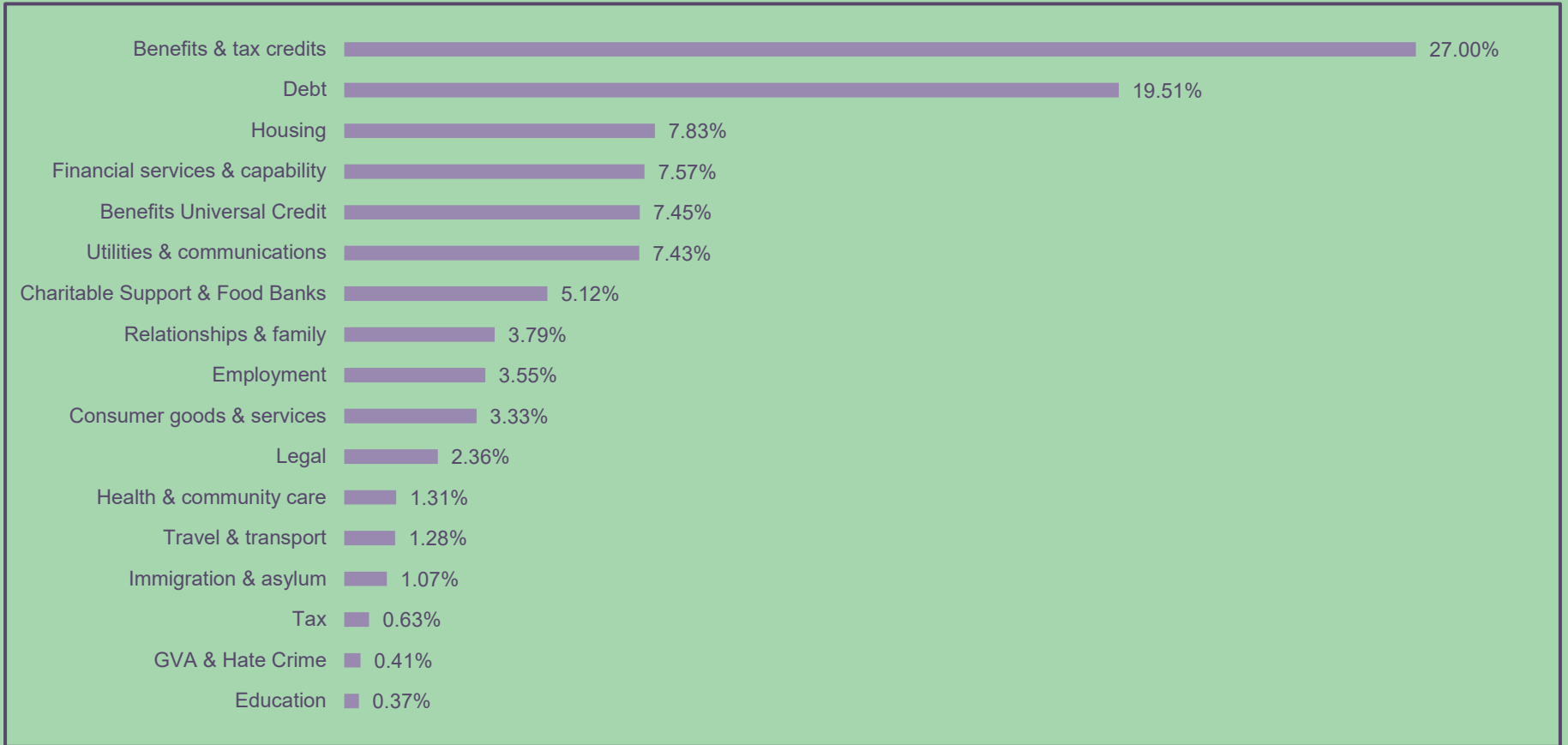
Email

1,216 Clients provided advice over email

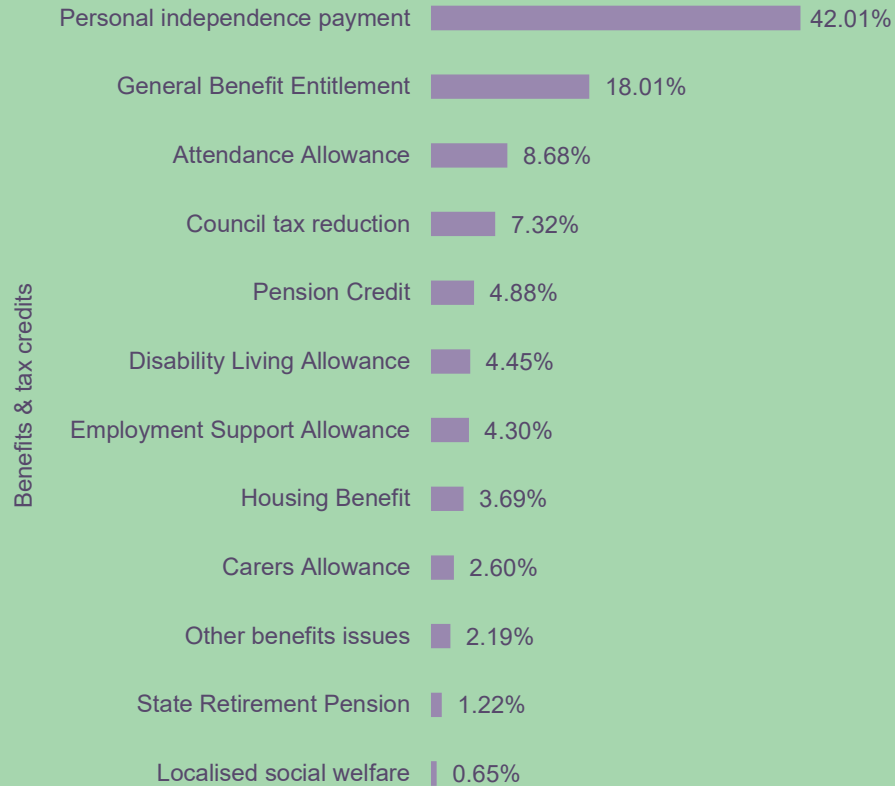
Top Issues



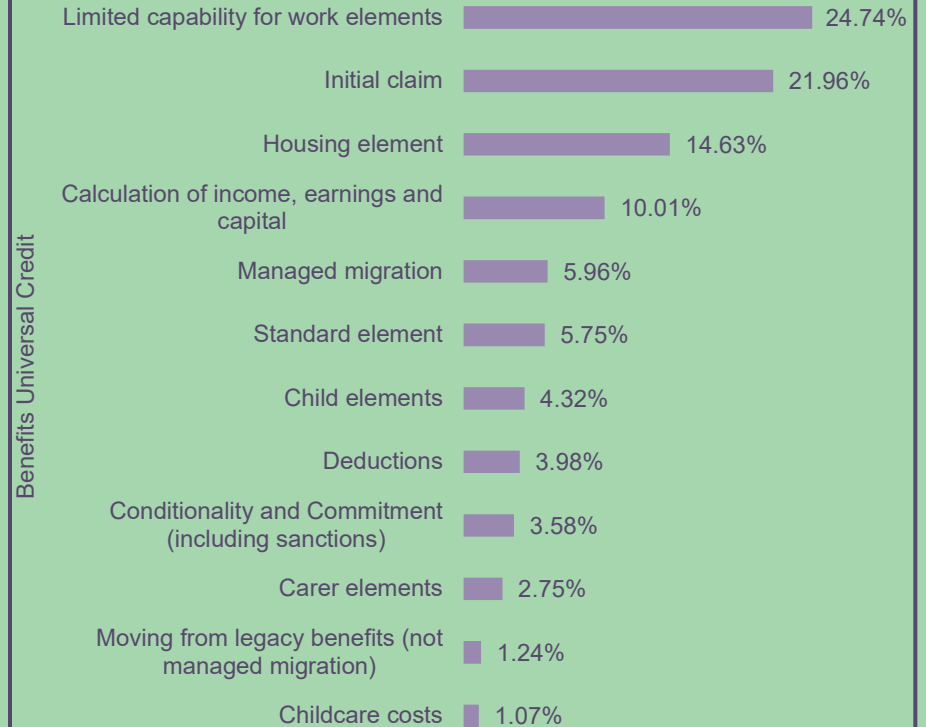
Top Client Issues



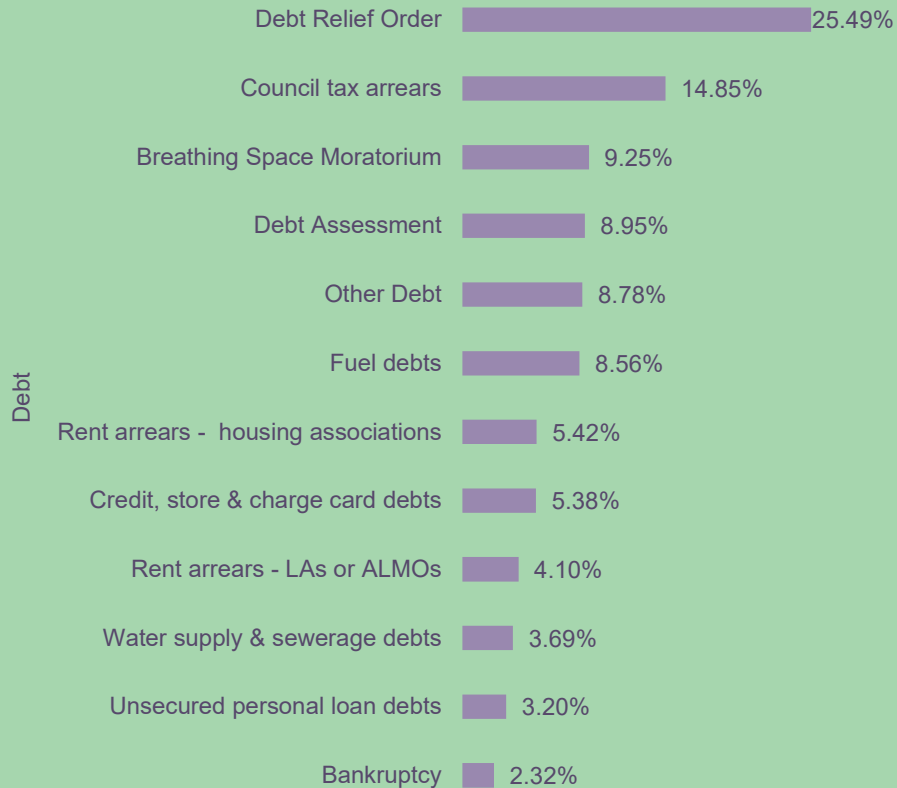
Top Benefit Issues



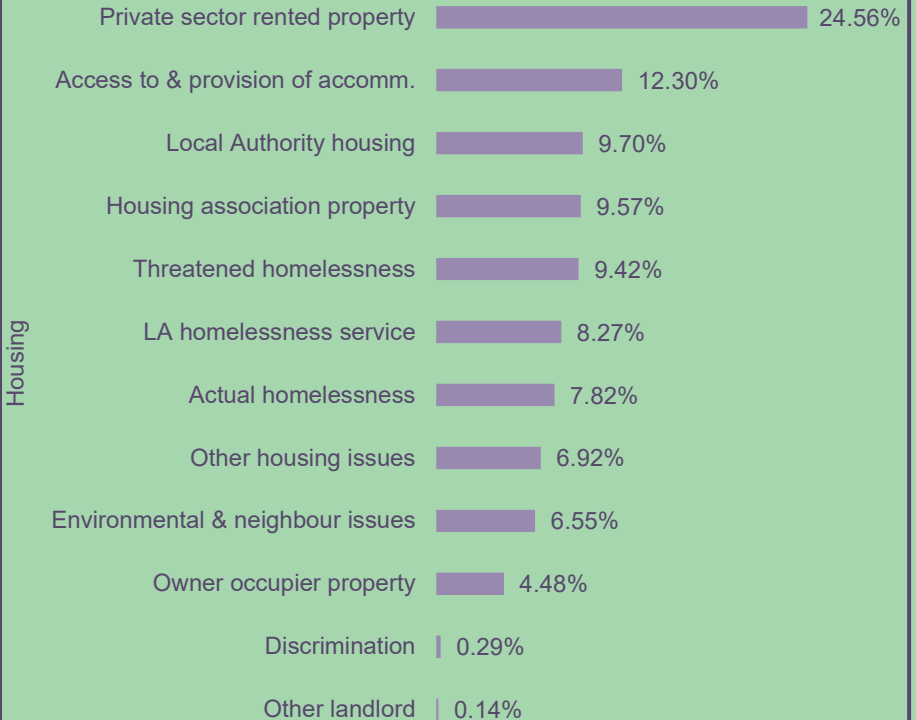
Top UC Issues



Top Debt Issues



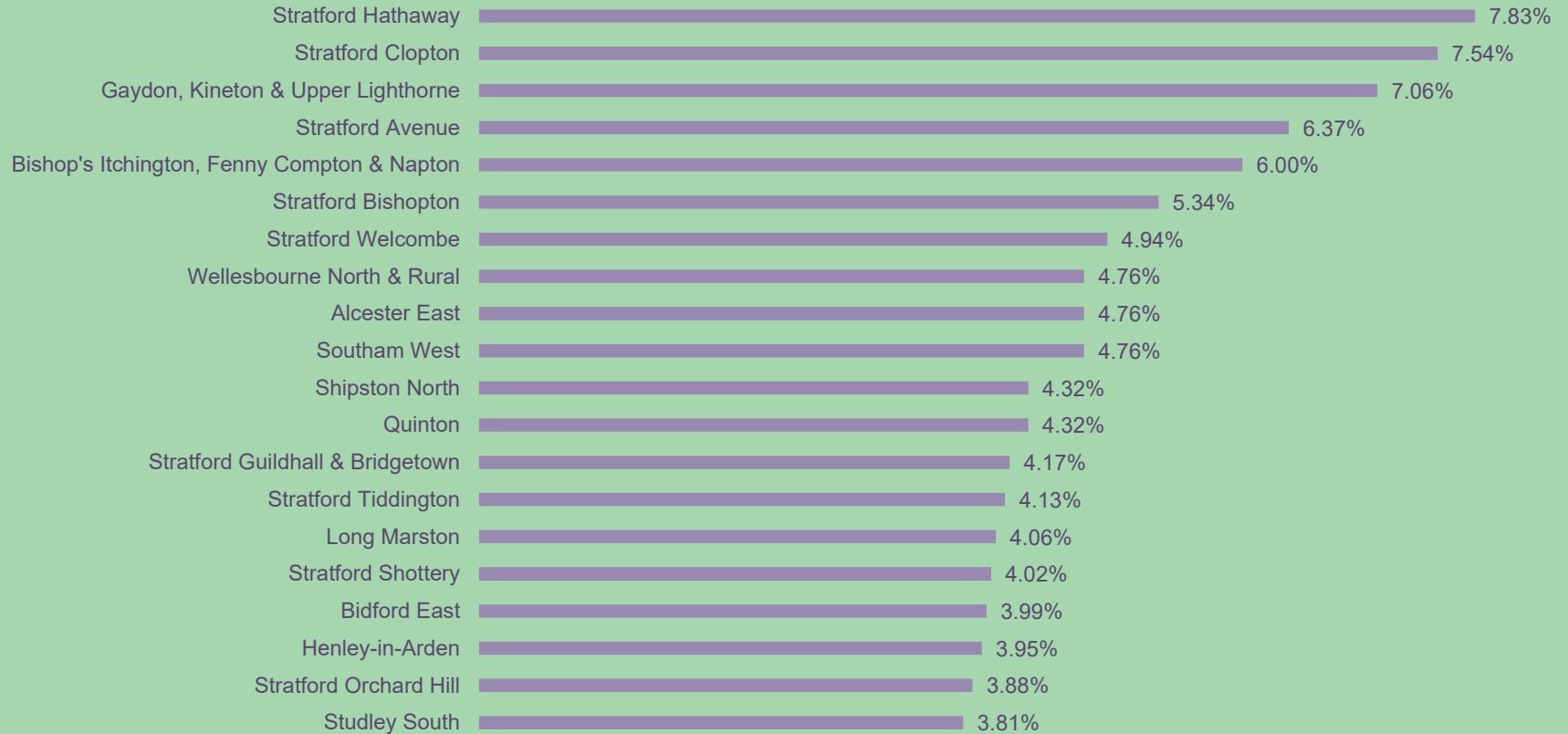
Top Housing Issues



Ward & LSOA



Demand per Ward



In this Ward we helped

Clients	1,264
Issues all	6,102

Top Issues

Benefits & tax credits	1,516
Debt	1,053

Financial services & capability	725
Benefits Universal Credit	631
Utilities & communications	463

Top 5 benefit Issues

21 Personal independence payment	510
28 General Benefit Entitlement	413
04 Limited capability for work elements	172
01 Initial claim	156
17 Attendance Allowance	131

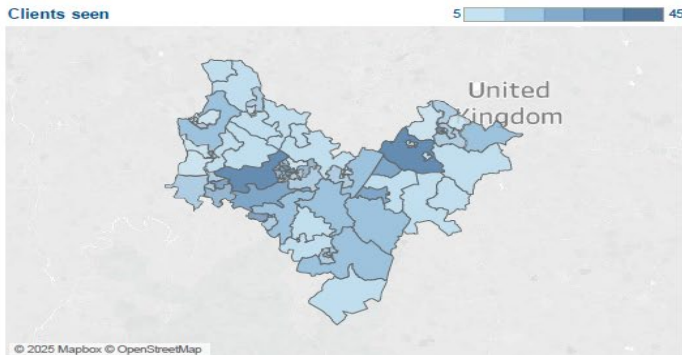
Top 5 debt Issues

09 Council tax arrears	163
99 Other Debt	108
49 Debt Relief Order	107
07 Rent arrears - housing associations	104
04 Fuel debts	100

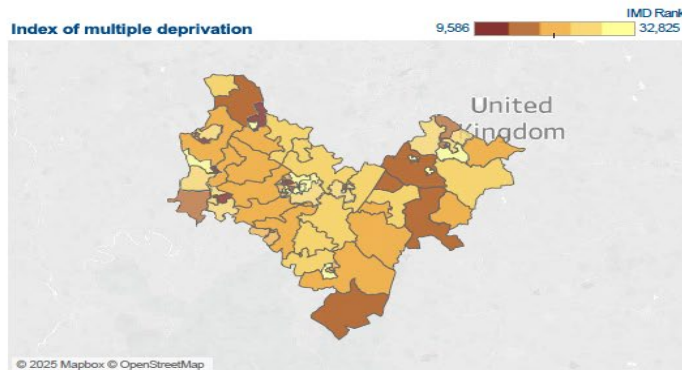
Homelessness

03 Threatened homelessness	68
02 Actual homelessness	16

Clients seen



Index of multiple deprivation

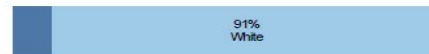


The darker colours on the IMD map show higher levels of deprivation

Gender



Ethnicity



Disabled or Long term health



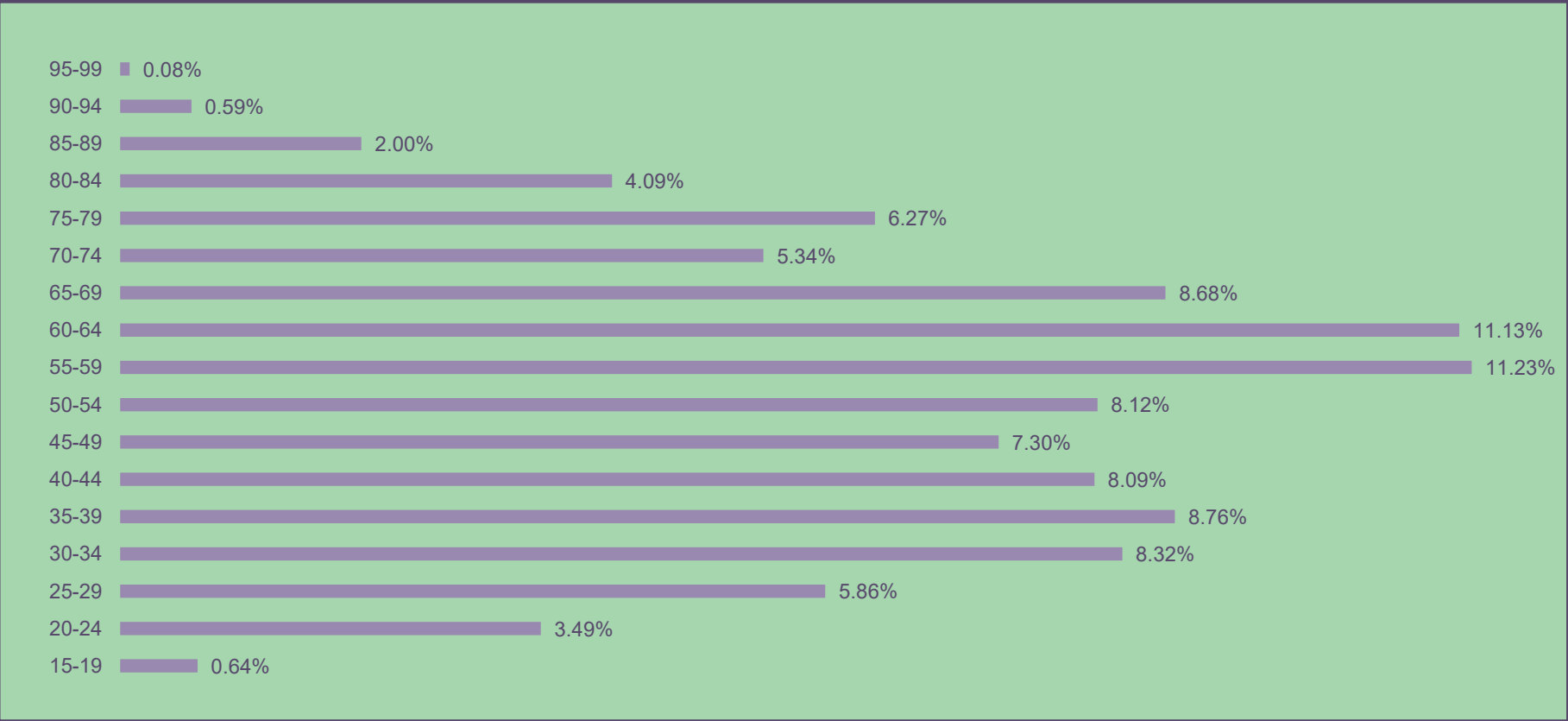
Age group



Client Profiles

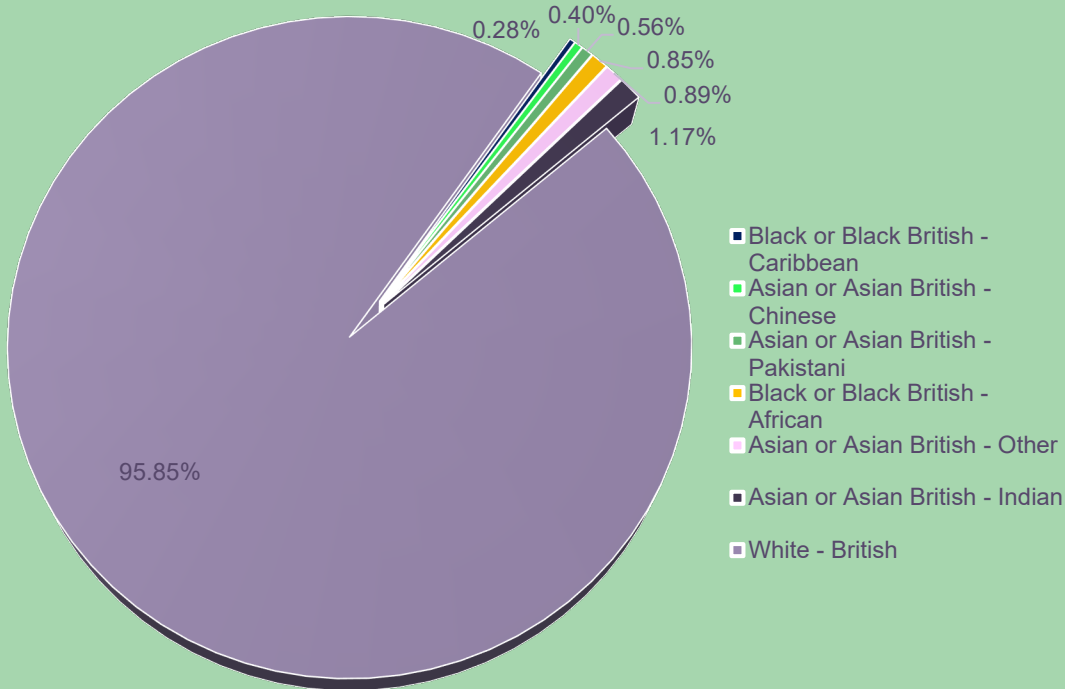


Age Profile

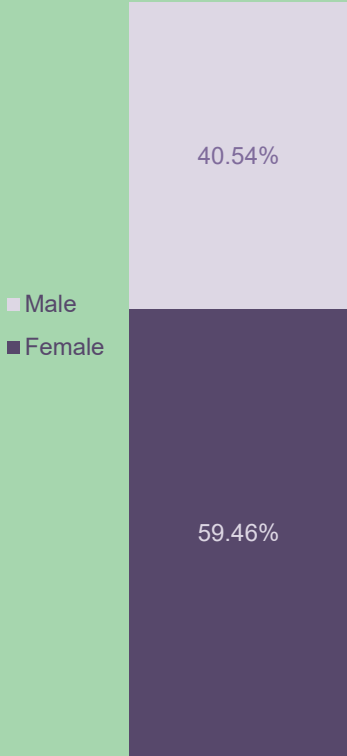


Client Profiles

Ethnicity

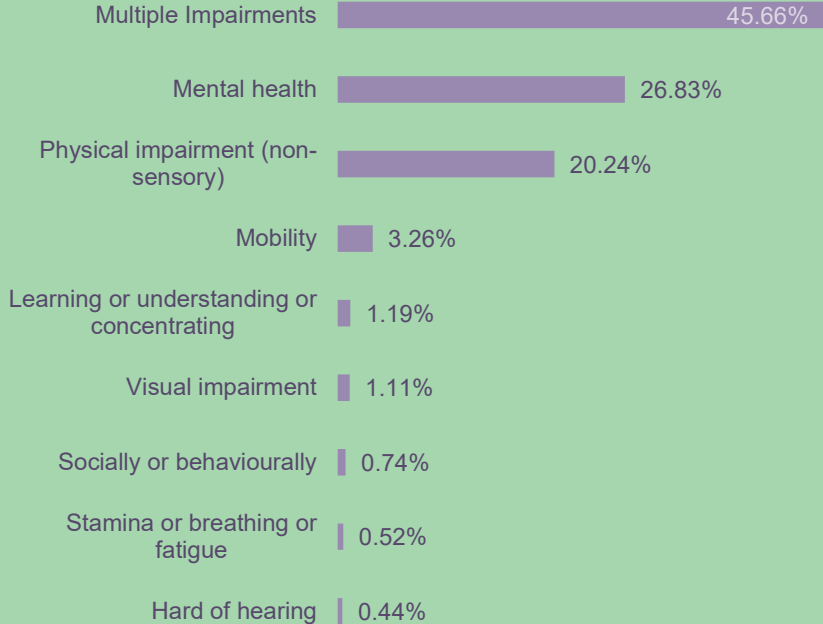


Gender

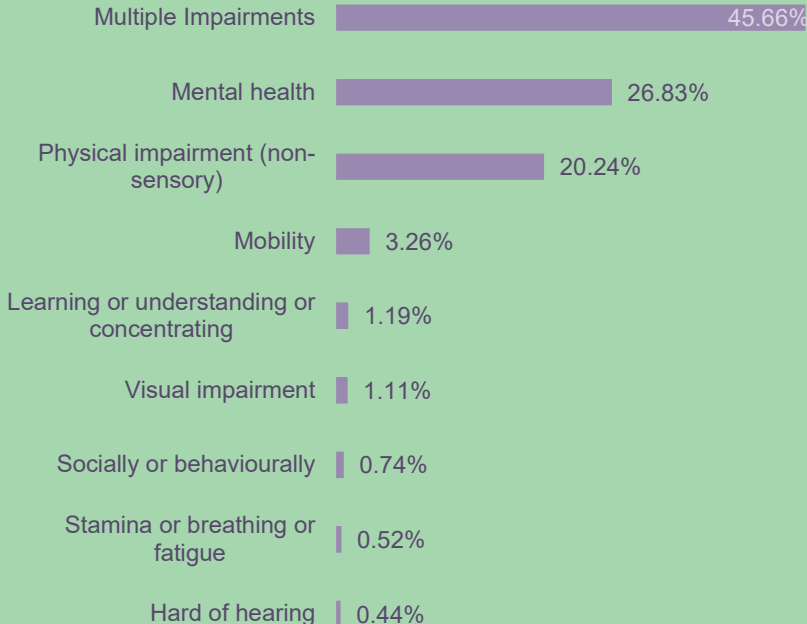


Client Profile continued

Disability Type



Disability Type



CitySave Credit Union

During the 2024–25 reporting period, **139 clients** were made aware of the services available through CitySave Credit Union as part of our ongoing commitment to promoting financial inclusion and sustainable money management.

This included information on:

- Access to low-cost loans
- Safe and ethical savings options
- Support for those at risk of financial exclusion

Providing information to our clients to responsible financial services remains a key element of our preventative approach to debt and financial hardship.

Thank you

www.casouthwarwickshire.org.uk

Presented by – Helen Clarke

Helen.clarke@casouthwarwickshire.org.uk