



**Southwark**

# **Annual Review 2016/17**

We sort out problems  
together, for good



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# Welcome

Welcome to our Annual Review, which highlights the impact and learning of your local Citizens Advice service for the financial year 2016/17.

We continue to strive towards our vision of a society where everyone can express and realise their rights, where responsibilities are understood and acted on by both individuals and organisations. Where decisions are taken with the needs of the most vulnerable in our society in mind, and where services are accessible and responsive to those who need them.

The backbone of our service is advice, we have again continued to increase the number of people that we help year-on-year, resulting in further growth in the income of our local communities.

Advice around benefits and tax credits, debt and housing, continue to be the top three areas, accounting for just under 70% of all new issues.

As our very successful Money Savvy Southwark project comes to an end, we are keen to ensure we fully understand the impact and key learning from across the delivery partnership. This will be captured by our new Money Advice Service 'What Works' project.

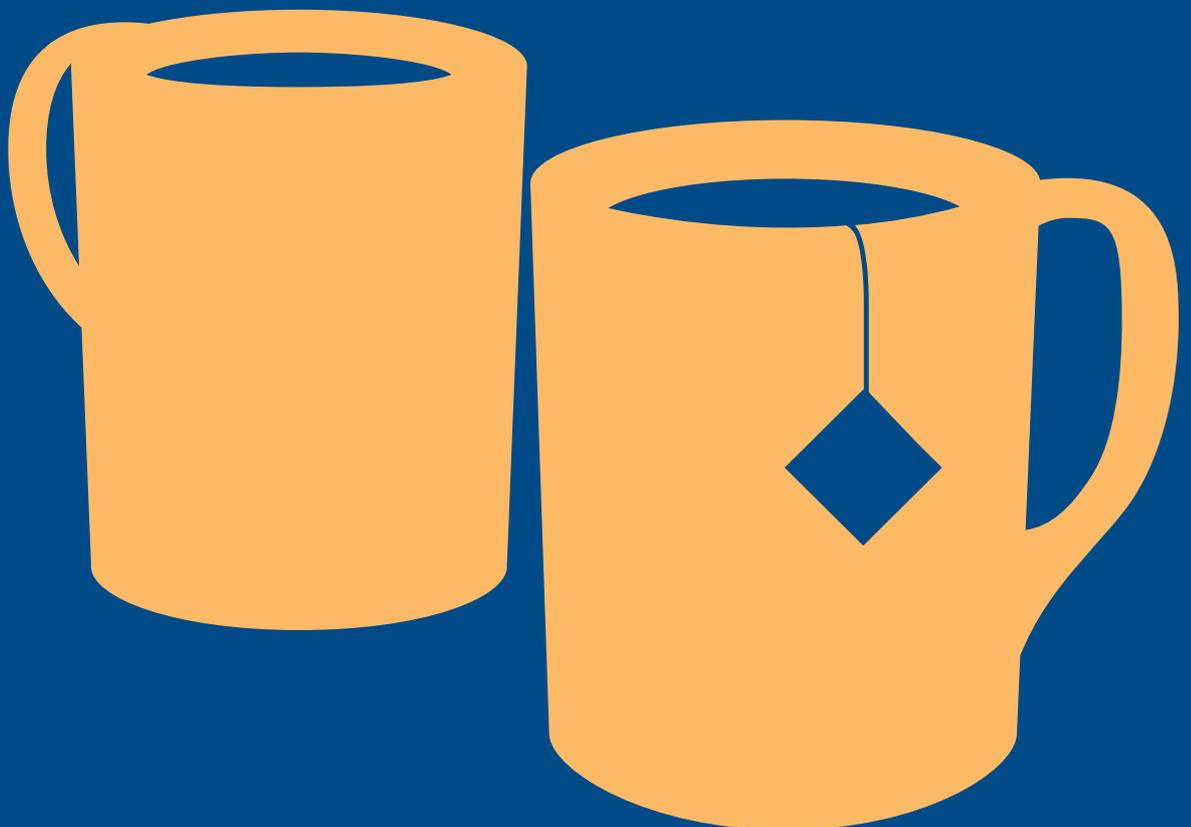
We are also excited to be starting a new service at King's College Hospital, undertaking focused work with major trauma ward patients and their families and carers.

We have also been pioneering work with The Thames Water Trust, delivering advice and support to Thames Water customers experiencing problems meeting their payments. Also training frontline workers and community representatives and sharing information through resources and events.

Our team of staff and volunteers are a constant source of inspiration, and continue to deliver above and beyond. We are pleased to report that the role satisfaction score has increased this year to 91%.

This year has also seen further improvements to our operations. Informed by last year's IT audit, we have upgraded all computers and screen sizes – to increase usability. We have also implemented a new HR system, completed health and safety reviews and full refurbishments at both of our offices – ensuring appropriate spaces for our service users and team.

As the population of the borough grows, and as Central Government continues to cut public spending, we expect to see demand for our services to further increase. We will continue to innovate and work closely with our partners, funders and supporters to respond dynamically and effectively.



# Our vision

A society where everyone can express and realise their rights, where responsibilities are understood and acted on by both individuals and organisations, where decisions are taken with the needs of the most vulnerable in our society in mind, and where services are accessible and responsive to those who need them.

## Our values

### Trust

We will live up to the trust placed in us by our clients through achieving positive outcomes with them, working with integrity and respect.

### Diversity

We will design our service to promote access to those in greatest need, challenge discrimination and celebrate diversity throughout our work.

### Progress

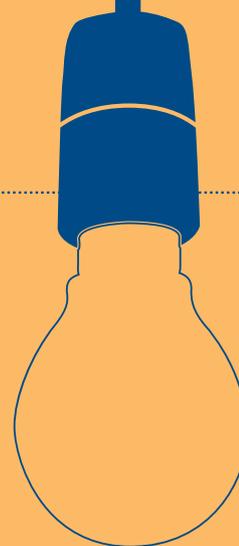
We will continuously develop our work to be the best we can be, invest in learning and development, and develop new solutions to the problems people face.

### Openness

We will act on feedback to improve our performance, recognise when our services can be improved, and learn from our mistakes

### Quality

Whatever our role we will deliver quality throughout our work.



## Our mission

**We sort out problems together, for good**

**We deliver this mission by:**

- Delivering services responsive to community need
- Empowering citizens to understand and exercise their rights and responsibilities
- Preventing problems through education and training
- Influencing social policy to achieve positive change

**Whilst adhering to the four Citizens Advice principles on which the service was founded; offering advice that is:**

- Independent
- Free
- Confidential
- Impartial

## Our plan

Our Vision, Mission and Values underpin our Business and Development Plan 2017-20.

## Plan objectives

- Increase access to high quality advice, particularly for those in greatest need
- Strengthen the effectiveness of our research and campaigns work, particularly locally
- Develop and deliver work to prevent problems from starting or recurring
- Build on our partnership working to strengthen services for local people
- Focus our resources on achieving positive outcomes for clients and value for money
- Set an example as a good employer, providing quality training and skills development

**Our objectives have been designed to meet the needs of the local community, as well as supporting the achievement of the national Citizens Advice strategic aims, which are:**

- We'll make it easy to get advice
- We'll be more influential
- We'll work together as one service
- We'll become even more sustainable and effective
- We'll be a stronger equality champion

**And also support the "Stand up for Equality" objectives, which are:**

- Challenge discrimination through advice by identifying discrimination and human rights issues, providing the equality advice people need and empowering clients to act
- Promote equality through advocacy by telling our diverse clients' stories, ensuring those in authority do their job and leading on and influencing key policy on equality
- Value diversity through our roles of employer, volunteer agency and contractor by providing visible and committed leadership, developing a strategic approach to diversity management and implementing equality competences

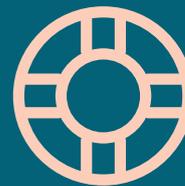
# Our impact



**15,556** Clients



**£5.3** million  
increased income



**31,138**  
Problems



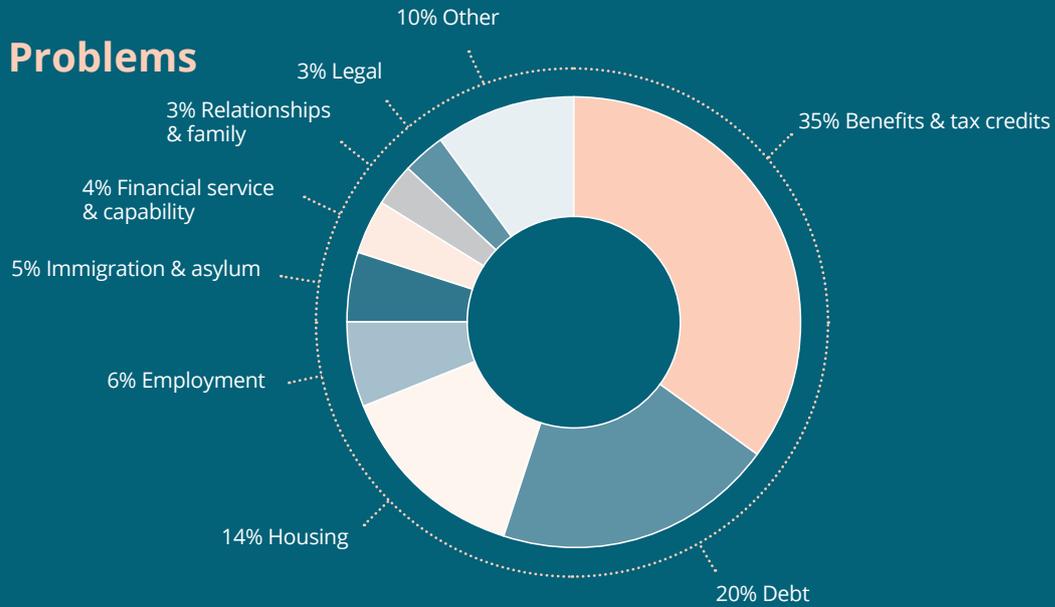
**4%** growth  
in increased income<sup>1</sup>



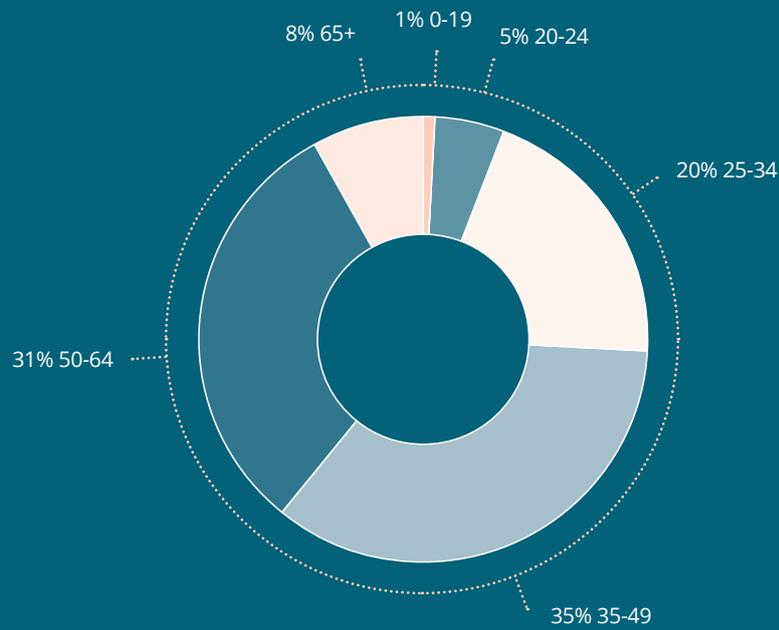
**4%** More  
people helped

<sup>1</sup> normalised by people helped

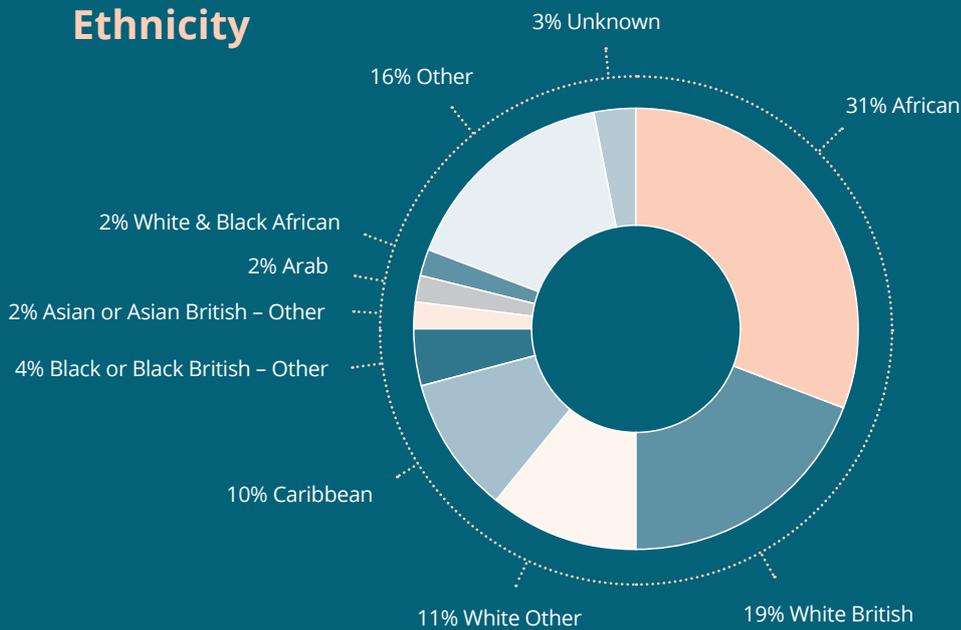
## Problems



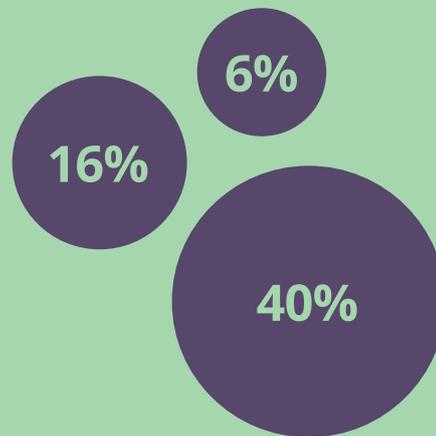
## Age



## Ethnicity



# Understanding our community



Southwark is a borough of contrasts – from gentrified and affluent areas, to some of the most deprived parts of the capital, and indeed the country. The local population represents the full spectrum of diversity, and there is an active voluntary and community sector. Below are some of the key statistics from the 2011 Census, which give a flavour of the demographic mix in the borough.

**ETHNICALLY DIVERSE,**  
16% Black Africans focused in Peckham, Liversey, Foundry and Camberwell Green, 6% Black Caribbeans focused in Peckham, Nunhead, the Lane and Camberwell Green, 40% White British population focused around Southwark Village, Surrey Docks, Rotherhithe, South Bermondsey and Riverside



**8<sup>th</sup>**  
highest population density in London



**23<sup>rd</sup>** highest proportion of people not speaking English as their first language across England and Wales



**19%**  
People where English is not their first language

**1,125**  
People who cannot speak English



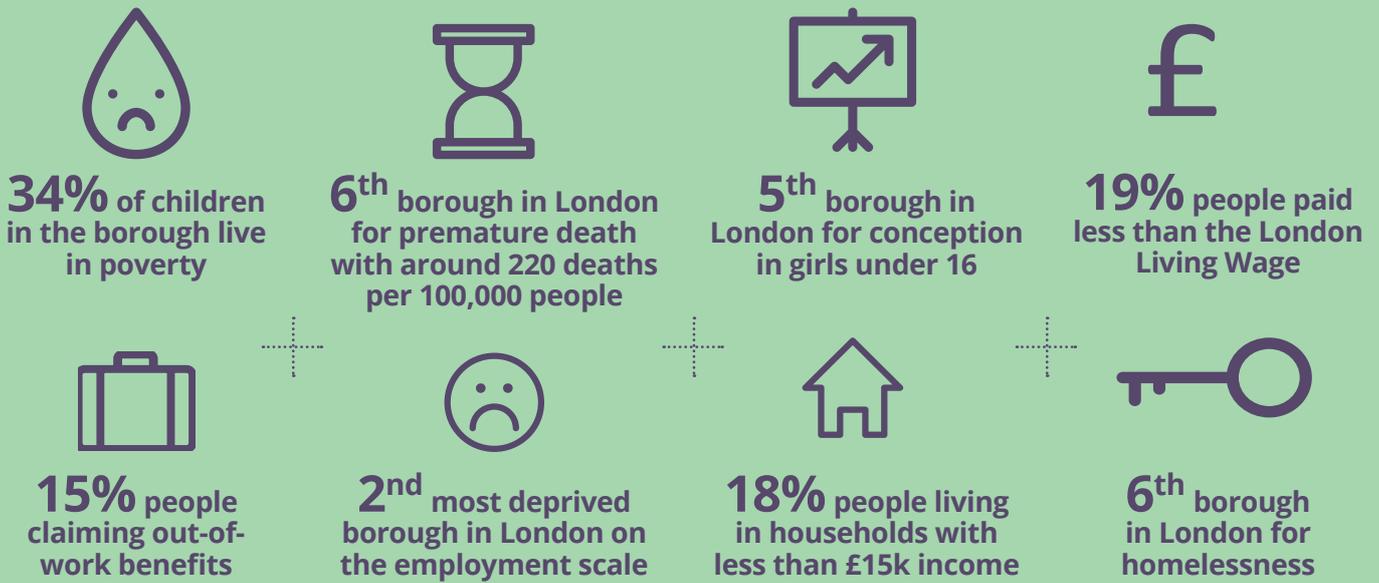
**288,283**  
People



**7%** People have a long-term health problem or disability that limits their day-to-day activities a lot, and a further 7% are limited a little

## Challenges

There are many challenges in the borough that advice services play a part in resolving.



## Improvements

Southwark is also a borough that shows positive improvements in many measures.



## The external environment

Economic conditions flowing from the recession and on-going period of austerity remain challenging for our clients and the communities of Southwark, as well as for organisations such as ourselves and those we work in partnership with.

The passing of the Legal Aid and Sentencing and Punishment of Offenders Act removed many areas from the scope of legal aid provision, and moves some of the social welfare law areas that remain into national telephone helplines or other non-local services, reducing yet further the amount of money,

and therefore services, available to Southwark residents. Advice services in Southwark are due to be re-commissioned in 2019, and we will be working to ensure the needs of communities are considered as part of the new commissioning process.

Public policy changes, in particular around welfare reform, have led to a growth in demand for advice and support services. The 2011 Census shows that the population of Southwark has risen by over 12% since 2001 – this increase, when combined with the challenges facing vulnerable communities, indicates that we can expect high levels of demand for our services in the coming years.

# Local performance and quality framework

Citizens Advice national, working with local Citizens Advice, are continually reviewing and assessing how we deliver advice to clients. This work is done most effectively in local Citizens Advice. The role of national Citizens Advice is to support and further develop good practice. The Advice Framework came out of this ethos.

## Principles

- fundamentally rely on clients' needs and advisers' judgement of how best to meet them
- emphasise putting clients in control through lots of tools, guidance and directed self-help
- ensure the processes are suitable for all channels
- keep information collection to the minimum

## Framework

Quality is measured through good outcomes for clients through our new Performance and Quality Framework.



### Leadership Self-Assessment

Following a 3 yearly site visit we achieved a score of excellent in nearly every leadership area.



### Quality of Advice Assessment

Our quarterly scores show our advice is assessed as of good quality.



### Financial Health Monitoring

We have a Green RAYG rating.



### People Management Survey

We have a Green RAYG rating.

The findings from the new Client Experience Survey which started in April 2017 are not yet statistically robust enough to draw conclusions. However we continue to undertake our own client satisfaction survey and the latest ran up to July 2017. A total of 1,243 questionnaires were completed by clients and the findings of this survey show the level of satisfaction by clients as an overall satisfaction rate of 90%.



**92%** of clients reported that they felt the help received has positively improved their situation



**93%** of clients reported that they were clear on how to proceed dealing with their problem



**87%** of clients reported that they felt more confident to manage their situation

## Quarterly

## Annually



### Client experience

Continuous automated client surveys through SMS and email. Percentage sample of clients consenting to follow-up contact. Number based on robust sample size calculations. Quarterly reporting.



### People management

Automated survey of members' paid staff and volunteers

## Quarterly

## Annually



### Quality of advice assessment (QAA)

Members review a sample of cases quarterly. The numbers are based on robust sample size calculations, banded to reflect local office size. The national charity's quality assurance team assess at least 10% of members' reviews.



### Leadership, research and campaigns, equality self-assessment

Members' trustees or chief officers complete and return a leadership assessment. The national charity verifies all local Citizens Advice self-assessments - this might mean they ask members to see documentation

## Quarterly

## Every 3 years



### Financial health monitoring (FHM)

Members resubmit standard reports to Citizens Advice to show reserves exposure and liquidity.



### An on-site visit

At least once every 3 years, the national charity will visit members. This ensures compliance with the Quality Mark accreditation requirements, advice quality standards (AQS) and Money Advice Service (MAS) debt quality framework.

# Case studies

## Housing

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Jill is a single parent with three children, two of which are under 11 years old. She was claiming Jobseeker's Allowance (JSA) but was sanctioned for failing to attend a work based programme. She missed this due to a clash with mandatory school events.

Jill's rent was £27 per week above the Local Housing Allowance (LHA) level paid via Housing Benefit, but she could not find anything cheaper. Unable to make up the shortfall from her JSA and tax credits, she got further into arrears, resulting in a section 21 Notice to Quit.

We assisted her in challenging the JSA sanction, the challenge was refused so went to appeal. In the meantime, we assisted her with basic debt work, but even after income maximisation, she could only offer nominal payments to the landlord. There were other utilities debts as well but no non-priority debts.

Jill was advised about the homelessness procedure and accessing support for finding rented accommodation. However, there was no defence against the section 21 notice as the landlord had not sought possession on mandatory grounds. Jill was eventually evicted some weeks before her appeal tribunal was heard. We provided information about emergency housing.

The appeal was eventually successful, but after she had been evicted. However, the backdated monies provided a deposit on another private sector tenancy, which was more affordable, enabling her to leave temporary accommodation. Jill's budget is manageable, but still very tight so any change can leave her housing at risk.

## Benefits

Aalia has been disabled for several years. She is single and has an 11-year-old daughter who often acts as a carer. Aalia received direct payments from social services.

Aalia was originally on Disability Living Allowance (DSA), but was transitioned to a Personal Independence Payment (PIP). After being assessed at an ATOS medical centre, she scored zero points. PIP was refused, and her direct payments were questioned as a result of this. She challenged the decision, was refused again and sought advice.

We assisted Aalia with lodging an appeal. A welfare rights volunteer considered the bundle of papers in detail and met with Aalia to prepare. Further medical evidence was obtained, targeted towards challenging the specific legal points raised by the Department for Work and Pensions (DWP), and a submission entered. We met with Aalia again to review the medical evidence, ensured it was correctly submitted and advised her of the tribunal procedure and practice. She felt confident to represent herself and was successful, achieving a higher award at tribunal than she had before. Direct payments were increased, as a result and her daughter is now no longer having to provide care.

## Debt

Themba is a single British male with no dependents. He suffers from depression, anxiety and agoraphobia. He lives in a one bedroom Housing Association flat. Themba is unable to work due to long standing health issues. The reason he sought advice was because his Employment and Support Allowance (ESA) stopped due to him not attending a Work Capability Assessment because he was too ill. This reason was not accepted by the Department for Work and Pensions (DWP).

The benefit changes had a domino effect on his Housing Benefit and Council Tax Reduction, both of which were terminated. Themba did not realise he was able to claim these benefits

without his ESA award. He found himself on the verge of being homeless with over £2,400 rent arrears.

Themba was advised about the potential consequences of priority debts, such as losing his home, and we assisted with challenges to the benefit decisions and advised on future benefit claims, including Personal Independence Payments.

Our support avoided further enforcement action. And eventually backdated payments reduced his rent arrears to less than £500 and reduced council tax arrears to zero. We assisted Themba with a payment plan to clear the remaining rent arrears and he was able to stay in his home.

# Our team



**41** staff



**76** volunteers



**22** pro bono solicitors

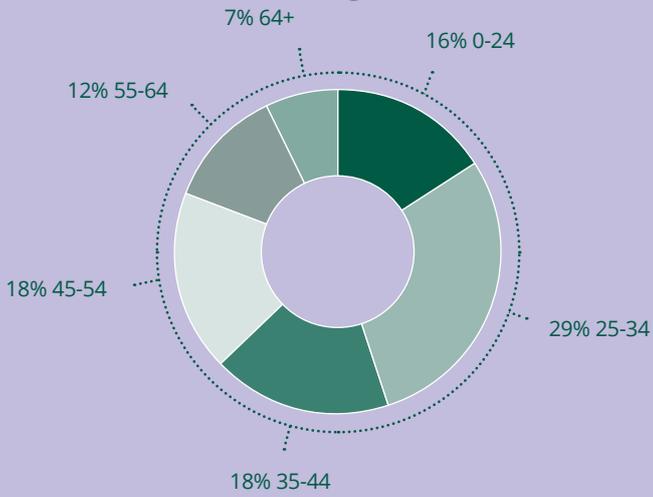
£

Volunteer help valued at  
over **£853,519**

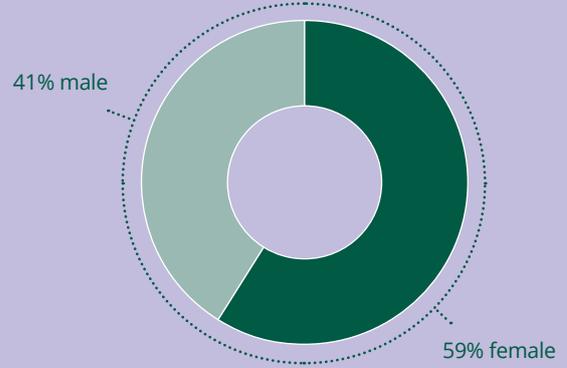


**47,840**  
volunteer hours

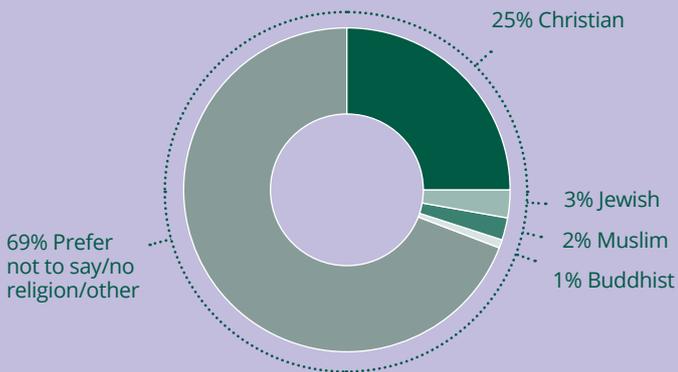
### Age



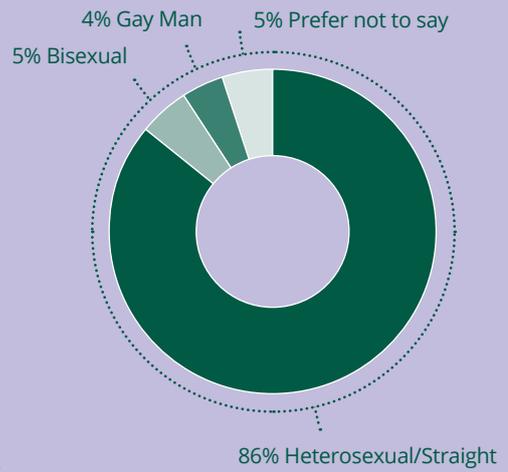
### Gender



### Faith



### Sexuality



**40%**  
identify as BAME



**6%**  
identify as disabled

# Priorities for 2017/18

- Explore how to better use service data to develop insight and influence
- Strengthen our digital offer
- Bolster internal communications
- Roll out new Casebook CRM
- Launch new core website
- Upgrade and redesign intranet
- Investigate potential upgrade to broadband connectivity

# Thank you

Thank you to our volunteers, funders and supporters. Without you we would not be able to deliver our vital services to the people of Southwark.

## Special thanks to:

London Borough of Southwark

Toynbee Hall

The Big Lottery Fund

MacMillan Cancer Support

Dimbleby Cancer Care & Palliative Care

Citizens Advice

Trust for London

The Creation Trust

London Borough of Lambeth

The Money Advice Service

London Southbank University

Guys & St Thomas's Trust

London & Quadrant Housing Trust

City Bridge Trust

Lewisham and Greenwich NHS Trust

Thames Water Trust Fund

King's College Hospital

NHS Foundation Trust

Cardinal Management Ltd

## **Citizens Advice Southwark in Peckham**

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SE15 5RS

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Southwark Park Road  
SE16 3UQ

0344 499 4134

**[citizensadvice.org.uk](https://citizensadvice.org.uk)**

Charity no. 1070263

Company limited by guarantee no. 3507093

 @SouthwarkCAB

 @SouthwarkCitizensAdviceBureaux

## **Carers information and support**

[carersadvice.org.uk](https://carersadvice.org.uk)

## **Legal information and support (SLAN)**

[southwarkadvice.org.uk](https://southwarkadvice.org.uk)

## **Benefits advice for cancer patients**

020 7732 5386

[macmillan@citizensadvice.org.uk](mailto:macmillan@citizensadvice.org.uk)



**Southwark**