

Citizens Advice Southwark

Annual review
2017/2018



CONTENTS

Welcome.....	1
What we do.....	3
Our impact.....	4
Making it easier to get help.....	5
Who we help.....	7
In focus: Universal Credit.....	9
Benefits.....	11
Debt.....	12
Housing.....	13
Immigration.....	13
Research & Campaigns.....	15
Leading the Sector.....	16
Our Services.....	17
How you can help.....	18
Thank You.....	19

Welcome

Welcome to our Annual Review

In this report we look at who we have helped, the problems we have solved or overcome and the results of our work.

Citizens Advice Southwark has been providing high quality advice and information to local people for 79 years. However, the context in which we work has rarely been more challenging, with demand for our services increasing and competition for funding at an all-time high.

A decade of pressure on public spending remains an issue for our key partner - and funder - Southwark Council. We are extremely grateful for their ongoing generosity and support in difficult times and their willingness to listen to what we are saying and take our clients' experiences on board.

Southwark is the one of the busiest Citizens Advice offices in London. Our advisers helped 16,247 people in 2017/18 across the whole of the borough and in all communities, a 4% increase on last year.

We have continued to improve and expand our services to meet this increasing need. Our Adviceline phone service is now answering 150 calls each week. We offer a webchat service. Our face to face drop in services see 50 to 60 people every day.

This year we also introduced a new digital support service which delivers regular sessions at multiple locations across the borough of Southwark. These sessions provide help and support for people to get online and manage their Universal Credit claims, switch energy suppliers, apply for housing and enable them to save money by being online.

The reduction in legal aid available for social welfare law has hit hard in recent years. However, we are delighted to have secured new legal aid contracts in housing and immigration, which allows us to help more people successfully navigate complex problems in these areas.

Specific challenges exist when reaching out to some of the most vulnerable people in our community, for example, the elderly, those with multiple long-term health conditions or complex mental health conditions.

We address this by working in partnership with a wide range of different agencies.

We use the evidence gathered from helping our clients to campaign for change.

Our experience of supporting people claiming Universal Credit has fed into both national Citizens Advice and local research and campaigns and has resulted in much needed change to the Universal Credit system and the support available to claimants.

Our services are at the forefront of helping many of the most vulnerable people in Southwark. We tackle poverty and are helping to develop a more inclusive and sustainable borough.

There is a lot to be proud of in this report, and this is down to our highly skilled and committed paid staff and volunteer team. Their hard work and dedication means we can help more people to solve their problems, fix the underlying causes, and continue to challenge ourselves to provide an outstanding service.

Citizens Advice Southwark

WHAT WE DO

Last year we helped over 16,000 local people with more than 36,000 problems. Our services are easy to access and make a real difference to peoples lives. We also work in partnership with many other local agencies to improve the help we can give people.

We do this by providing high quality and accessible advice and information in key areas of social welfare law, including welfare benefits, debt, housing, employment and immigration.

Our advice is free, independent, confidential and impartial. It is delivered face to face from our two main offices in Bermondsey and Peckham, over the phone, by email, and at outreach locations across the borough.

The majority of our frontline services utilise volunteers from across the local community, who are supervised by paid staff. Over the last year our dedicated volunteers gave us over 37,000 hours of voluntary work. We estimate the value of this help at £636,000. We also have a number of projects that provide specialist advice services. This enables us to best assist the residents of Southwark and the wide ranging and complex problems they face.

our service is delivered by:



36

paid staff



80

volunteers



40

pro bono
solicitors

OUR IMPACT



16,247
clients seen



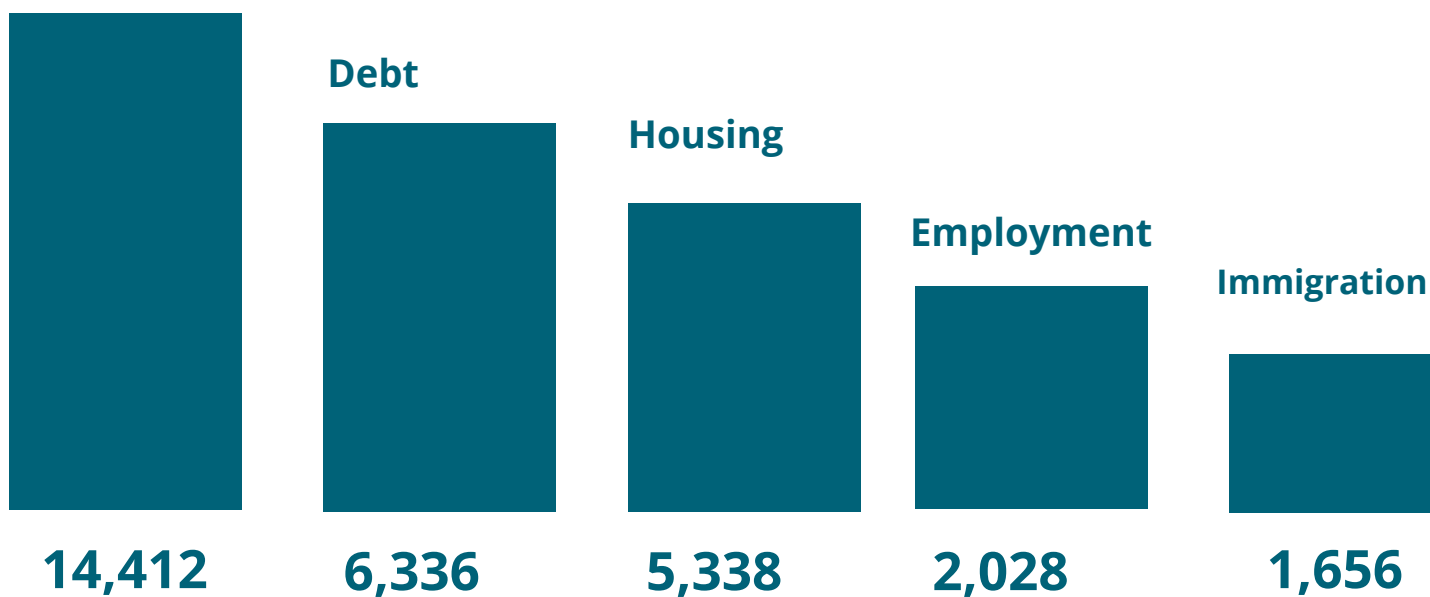
36,694
problems solved



£5.4 million
financial gains

Top 5 problems people come to us with

Benefits



92% of our clients reported our help had positively improved their situation

87% reported they felt more confident to manage their situation

MAKING IT EASIER TO GET HELP

We know that a lot of local people need our help.

Given the problems caused by welfare reform, ongoing austerity, lack of affordable housing and uncertainty around Brexit, the high demand this past year for our services looks set to continue. It has been more important than ever to make sure that people who need advice were able to get our help.

In order to achieve this, we increased access for clients across all our advice channels.

Client contact by channel



13,312

+ 1%

face to face



5,023

+ 109%

phone



969

+ 32%

email

*"You've helped me so much – thank you
all"*

In addition to significantly increasing the numbers of calls and emails we responded to over the past 12 months, we have improved access to our services in a number of other ways.



Welfare Reform Events

We run regular welfare reform events around the borough. These bring together a range of voluntary and public sector services to target help at hard to reach groups by providing a holistic and preventative service.



Digital Support

We provide 6 digital support sessions a week, across 12 community locations in the borough. This helps local people get online, apply for Universal Credit and manage their claims, and use MySouthwark.



Online Referrals

We updated our website to include an online agency referral tool. This introduced a new way for our partners to refer into our services.



Web Chat

We now provide a web chat service, in conjunction with national Citizens Advice. This allows us to reach more clients using the technology they prefer.

WHO WE HELP

Citizens Advice Southwark aims to ensure that our services are accessible to all sections of the community.

We also plan and develop our services so that groups who are more likely to experience discrimination or be affected by issues related to poverty and deprivation can access us in greater numbers than their profile within the borough as a whole.

We succeed in this across a range of indicators.



55% of our clients live in social housing, compared to 44% in the borough.



41% of our clients are in receipt of welfare benefits or tax credits, which is also higher than the borough profile.



80% of our clients are from BAME communities, compared to 60% in the borough.



39% of our clients have a long-term disability or illness, compared to 13.5% in the borough.

There are many challenges specific to the borough of Southwark. Below are some of the key statistics from the 2011 Census, which provide a brief overview of the demographic problems facing residents in the borough.



34%

of children in the borough live in poverty



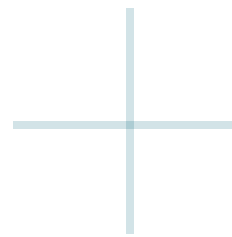
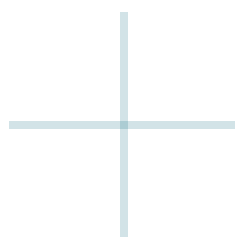
6th

highest borough in London for premature deaths



18%

people living in households with less than £15k income



2nd

most deprived borough on employment scale



5th

highest borough in London for contraception in girls under 16



6th

highest borough in London for homelessness

"Words cannot express my gratitude for the help received from my adviser - thank you - life-changing"

"Can't thank them enough. Extremely helpful advice and support when I lost my job"

in focus universal credit



Southwark was one of the first areas in the country where Universal Credit went fully live. Universal Credit is the biggest change ever to the welfare system and affects around 7 million people. The real test for the government is whether they are willing and able to act on emerging evidence, and make the necessary improvements so it works for everyone.

From our experience of advising thousands of people about the previous benefits system each year, we recognise the need to simplify the system. But it's clear more needs to be done to make sure Universal Credit works for everyone.

Managed migration to Universal Credit in Southwark is now likely to take place from April 2020 and we expect this to cause a sharp rise in the number of people seeking help.

To help mitigate the impact of Universal Credit in Southwark we are:

- Ensuring all our staff and volunteers are trained and up-to-date
- Ensuring staff in other local agencies receive training on Universal Credit through the Southwark Advice Forum that we lead
- Delivering our new digital support offer to help people get online to make and manage their claims
- Providing money management training, so we can help Universal Credit claimants budget better when they start receiving monthly payments
- Working together with our partners to provide information on Universal Credit to community agencies and groups

Mary's Universal Credit story

Mary is a lone parent with 2 children and lives in a Housing Association property. She was claiming tax credits but then took a part-time job which meant moving to Universal Credit.

Her problems started when the shift to Universal Credit left her without money for 8 weeks. This triggered the Housing Association's eviction procedures. Even after her benefit for living expenses started coming through there was still nothing being paid for her housing costs. To get by Mary relied on her credit cards and built up over £6,000 of debt. Due to the stress of the situation, Mary was signed off sick from work.

Mary was helped by our Money Advice Team to stop the eviction process and sort out the problems with her Universal Credit payments. We also helped arrange a repayment schedule for her priority debts and worked with Mary on a long-term solution for her other debts. She was given budgeting support, including helping her to switch to a new energy provider, saving £400 a year.

Mary is still in her home, is back at work and should be debt free within the next 12 months.

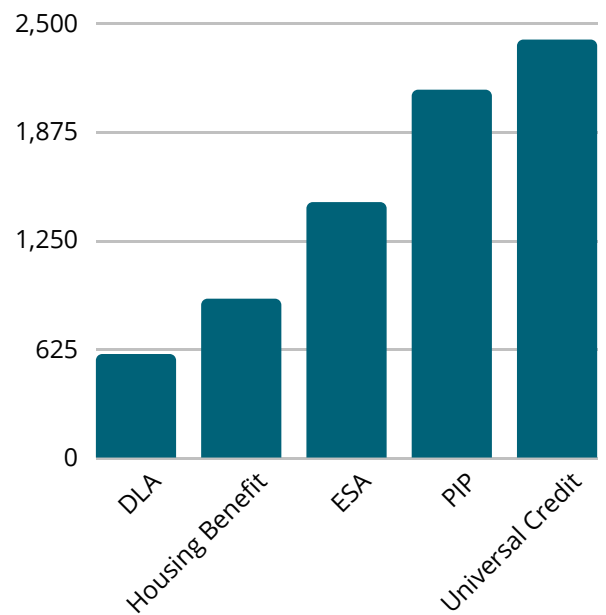
BENEFITS

Benefit problems make up 40% of all our enquiries, making a total of 14,412 issues last year.

Of these 75% relate to only three benefits; Universal Credit, Personal Independence Payment and Employment Support Allowance.

As well as people helped by our Generalist Service we provide specialist level welfare benefits advice and support up to representation at tribunal through our Carers Advice & Information Service, Macmillan and Dimbleby Welfare Benefits Advice Service, Universal Credit Mitigation project and our Major Trauma Centre Advice Service.

Benefit problems



Jasmina's story

Jasmina is single and lives in private rented accommodation. She has multiple health problems and is unable to work. She receives Employment Support Allowance and Disability Living Allowance.

Her Disability Living Allowance was running out so she was assessed for Personal Independence Payment and failed to score any points on her medical assessment.

Jasmina came to us for help with appealing the decision. We drafted and lodged the appeal and helped to gather medical evidence in support of her claim. We prepared a submission to the tribunal and helped Jasmina prepare to attend the hearing.

Jasmina could not have attended the hearing on her own and been able to represent herself effectively so we acted as her representative. With our help, her appeal was successful and as well as retaining ongoing benefit, she was awarded a backdated payment of over £4,000.

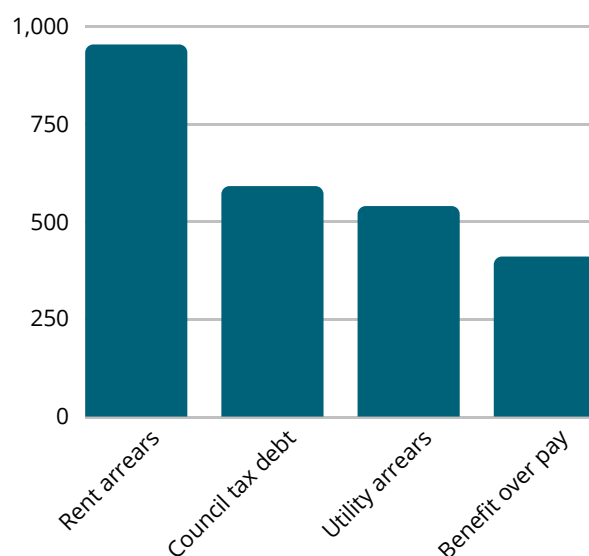
DEBT

Debt issues are identified at our drop-ins and on Adviceline. They are then referred through to our Money Advice Team for in depth face to face help when needed.

In 2017-18, our advisers across the service dealt with a total of 6,336 debt issues and our Money Advice Team helped over 1,481 people with complex debt problems.

In addition, we provide preventative services to reduce the likelihood of people getting into debt. This includes one to one and group sessions on budgeting and general money management. We also undertake financial capability training for front line workers across the borough.

Debt problems



Derrick's story

Derrick had sole care for his 2 young children following the death of his wife two years ago. He had been struggling to cope with paperwork, work commitments and caring for his children at this difficult time. He had difficulty seeing through claims for housing benefit and tax credits which had left him very short of money.

We helped Derrick with his benefit claims and got some of these backdated. His wife had worked as a nurse and we were able to access grants from occupational charities to help with rent arrears, new beds for the children and a replacement fridge.

Having dealt with Derrick's income and necessities, we also helped him draw up a financial statement. This showed he had £17,500 worth of debt and less than £50 per month disposable income to pay towards this. We advised that he was eligible for a Debt Relief Order and this meant he would make a single affordable payment to the court for a year after which the remainder of the debt would be written off.

HOUSING

We are a major provider of housing advice in the borough. Housing is our third largest enquiry area, and is on the increase (up to 15% of total enquiries from 12%). Within this, the highest number of enquiries relate to social housing (both council and housing association) at 26% of total housing enquiries, private sector housing (at 22%) and homelessness (actual or threatened) at 17%.

We have our longstanding Homeowner's Advice Project, which provides housing advice to people with a long lease of a Southwark Council property or freeholders of ex-Southwark Council properties.

Responding to the growing need for housing advice we have recently recruited a housing solicitor to give specialist advice under our new housing legal aid contract.

IMMIGRATION

Southwark is an ethnically diverse borough, and we continue to deal with high numbers of immigration related enquiries. Issues such as the Windrush scandal show how important it is for us to offer high quality help in this area. Furthermore, uncertainty around Brexit is likely to lead to increased demand for specialist immigration advice over the coming months and years.

Our specialist immigration law service is currently funded by Trust for London and we are delighted that this will now be enhanced through our new legal aid contract in immigration law. This will help us to meet increasing demand, provide a more holistic service to our clients and add to the amount of specialist provision elsewhere in the borough.

Shenice's immigration story

Shenice is a Barbadian national who has lived in the UK for over 20 years. She has 5 children born in this country aged between 2 and 16 years old.

Shenice had an extremely difficult life, experiencing abuse, neglect and exploitation as a child and some years ago she was convicted for a drugs offence and sentenced to a period in prison. At that time all her children were placed in care but after demonstrating significant changes in her life and behaviour the Family Court made an order for her youngest child to return to her care and she continued to have regular contact with her other children.

Last year she approached us to represent her in a deportation appeal. We prepared and presented the appeal, arguing her case on both refugee and family life grounds. We arranged for witnesses including the childrens' guardian and a Pastor to attend to give evidence, and obtained social worker reports. The appeal was successful and allowed by the First-tier Tribunal.

However, the problems did not end there. The Home Office was granted permission to appeal to the Upper Tribunal on a point of law. The law regarding deportation of foreign criminals is notoriously heavily weighed against the deportee and extremely complex. We then prepared and presented the Upper Tribunal appeal, defending the first judge's decision.

The Upper Tribunal dismissed the Home Office's appeal so Shenice was not deported and remains with her youngest child. She is now able to focus on her ambition of getting her other children returned to her care.

RESEARCH & CAMPAIGNS

We are in an ideal position to influence decision makers to change policies and practices. As the largest and best known advice agency in the borough we hold a huge amount of insight and data about the problems our clients and their wider communities face.

All of our staff and volunteers are trained to be able to identify issues that may require further Research and Campaigns work. We also link in with national campaigns run by Citizens Advice, for example on problems with Universal Credit or with revenge evictions in the private rented sector.

Free school meals

A number of parents started attending our drop in sessions complaining that their children were being refused free school meals. This was even though they were eligible, and, in some cases, had previously been receiving them. The common factor amongst all of these cases was that all of the parents had recently moved on to Universal Credit. On further investigation we discovered that Universal Credit was mistakenly not on the list of benefits that provided automatic access to free school meals.

As a result, we liaised with the Education Department at Southwark Council. Following our contact they sent an urgent email to all schools saying that Universal Credit should be on the list of qualifying benefits that provided entitlement to free school meals. Since our intervention we have seen no further cases of children not receiving free school meals, whose parents are claiming Universal Credit.

LEADING THE SECTOR

As one of the largest, best known and oldest charities operating in Southwark we have a responsibility to work well with other voluntary and community sector organisations, and to act as a responsible leader to the sector as a whole.

With this in mind, we continue to lead and coordinate a number of forums and partnerships across the borough, including:

Forum for Equalities and Human Rights in Southwark

Acts as a critical friend to the Council in meeting its Public Sector Equality Duty and as a mechanism for it to consult with local communities. Forum meetings are attended by a variety of local agencies and guest speakers, including Councillors, Council Directors and organisations working in the areas of equalities and human rights.

Southwark Legal Advice Network

Provides strategic direction for the local advice sector. For the first time the network has developed a Southwark-wide Advice Strategy, incorporating input from a number of key local advice agencies.

Southwark Advice Forum

Provides training and information sharing opportunities for frontline advice workers and supervisors working for local agencies, including on Universal Credit and the Homelessness Reduction Act.

OUR SERVICES

Citizens Advice Southwark provides a full range of holistic advice and information services. These include:

- Specialist advice in debt, benefits, housing and immigration
- Generalist advice and information in all areas and available face to face, over the phone, by email and webchat
- Free legal advice from local solicitors
- Advice for specific groups currently: carers, people affected by cancer, L&Q tenants, patients on the Major Trauma ward at Kings College Hospital and Thames Water customers in debt
- Money management and budgeting help through financial capability sessions
- Help with getting online through digital support services
- Help with switching energy provider through one-to-one and group sessions
- Signposting and referrals to other agencies
- Regular welfare reform events run across the borough

Access to all of these services is by face to face drop in at our Peckham and Bermondsey offices, or through our telephone Adviceline on 0344 499 4134.

In addition, some services can be accessed directly by members of the public or through partner agencies making online referrals, including our Digital Support Service.

We are always developing the services we provide, and we add new projects and initiatives on a regular basis.

Our most up to date service delivery related information can be found on our website: <https://www.citizensadviceSouthwark.org.uk/advice/>

HOW YOU CAN HELP

Citizens Advice Southwark is a charity

We provide free, confidential, independent and impartial advice.

Our service is provided digitally, by phone and in person. Many of the people we help are among the most vulnerable and disadvantaged in Southwark.

Last year we were supported by over 20 funders and individual donations.

As well as our paid staff, we have 80 volunteers and 40 pro bono solicitors.

Would you be willing to support us?

Being a Citizens Advice volunteer can be hugely rewarding and enjoyable. Around 22,000 volunteer with Citizens Advice nationally.

Citizens Advice Southwark provides a range of volunteering opportunities and welcomes people with the time and interest to learn new skills and practice existing ones.

If you are interested in volunteering or to make a donation, please visit our website:

www.citizensadviceSouthwark.org.uk

THANK YOU

Thank you to our volunteers, funders, staff 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
Trust for London
Creation Trust
London Borough of Lambeth
The Money Advice Service
London Southbank University
Guys and St Thomas's Trust
London & Quadrant Housing Trust

SGTO
City Bridge Trust
Thames Water Trust Fund
Cardinal Management Limited
Burgess Mee Family Law
Winckworth Sherwood LLP
DLA Piper
United St Saviour's Charity
Santander
Wandle

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