



Annual Review 2015/16

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 2015/16.

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 services is advice, we have continued to increase the number of people that we help year-on-year resulting in a significant increase in the income of our local communities.

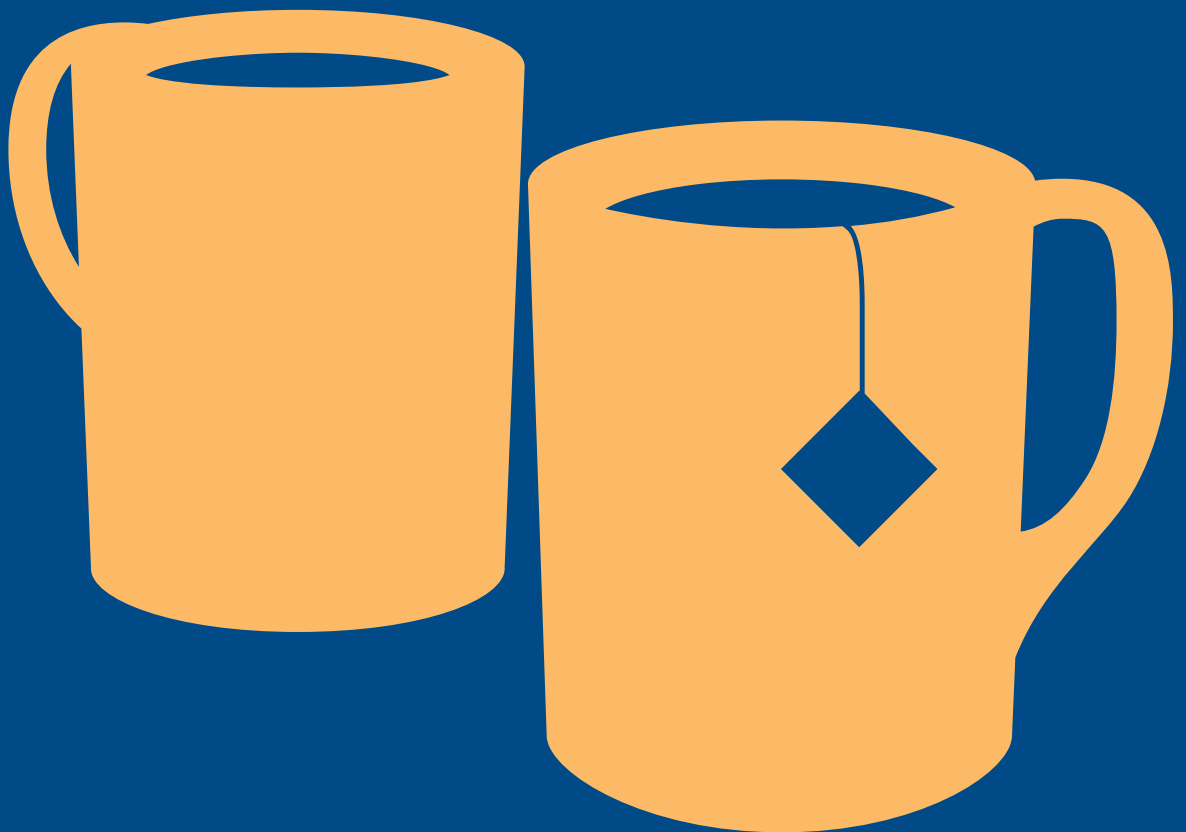
Using our understanding of the communities in Southwark we continue to be responsive with the development of specialist services that address the challenges they face. Benefits and tax credits, Debt and Housing remain the top three issues across the borough, we address these needs with our Specialist welfare benefits advice, Universal Credit support, Debt advice, our Money Savvy Southwark project, Advice for Southwark Council homeowners and Home Search support.

We are delighted to have been able to expand our Digital Team to ensure we can answer more calls and respond to more emails. Our Energy advice service continues to bring great benefit to local people and our Macmillan and Dimbleby Benefits Advice Service is of huge support to those diagnosed with cancer.

We are very proud of our team made up of staff and volunteers, including pro bono solicitors. We recognise how vital their role is in delivering everything that we do, as one of the busiest Citizens Advice services in London, so are very pleased to report an increase in role satisfaction to 88%.

This year has also seen some welcome improvements to our operations, with more effective diary management, faster broadband at our Peckham site, refreshed and new branding in our spaces, the introduction of recycling and the completion of our IT audit.

As the population of the borough grows and as Central Government remains committed to reducing the deficit through cuts to 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 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:

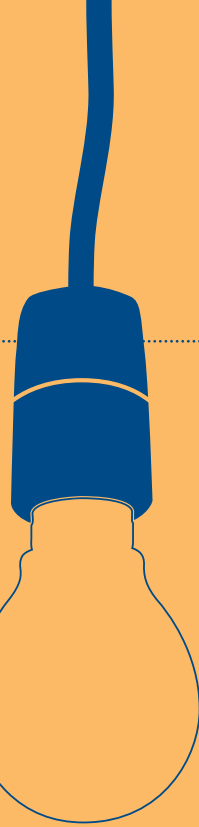
- Independent
- Free
- Confidential
- Impartial

Our plan

Our Vision, Mission and Values underpin our Business and Development Plan 2016-19.

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 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 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



14,935 Clients



£4.8 million
increased income



27,007
Problems



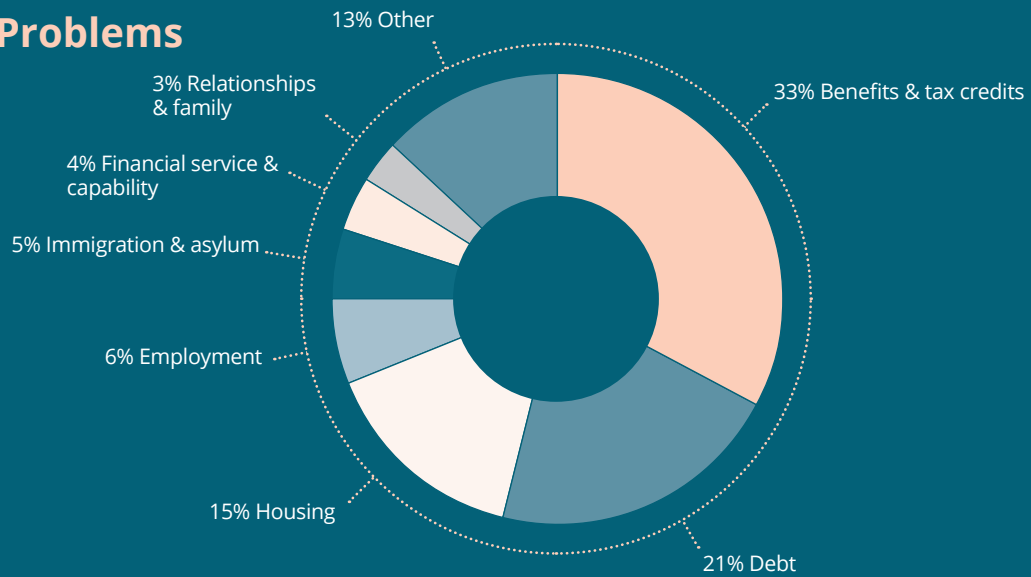
29% growth
in increased income¹



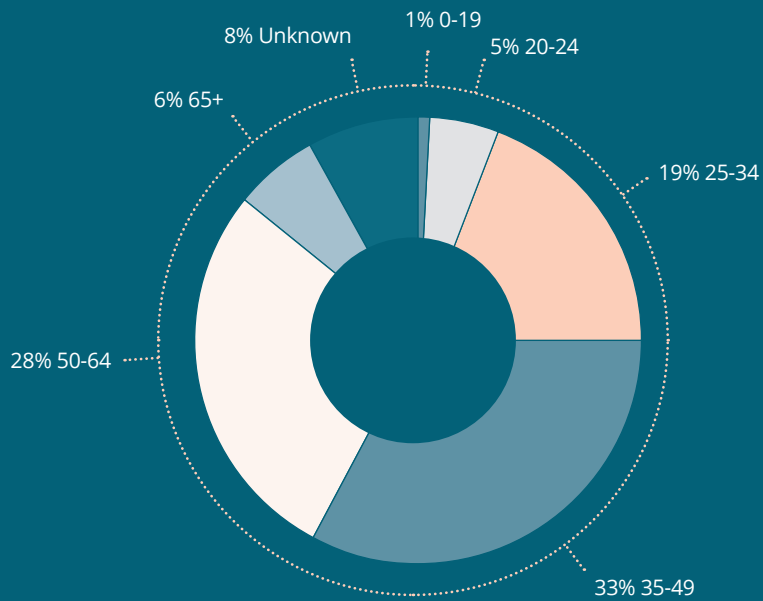
5% More
people helped

¹ normalised by per person helped

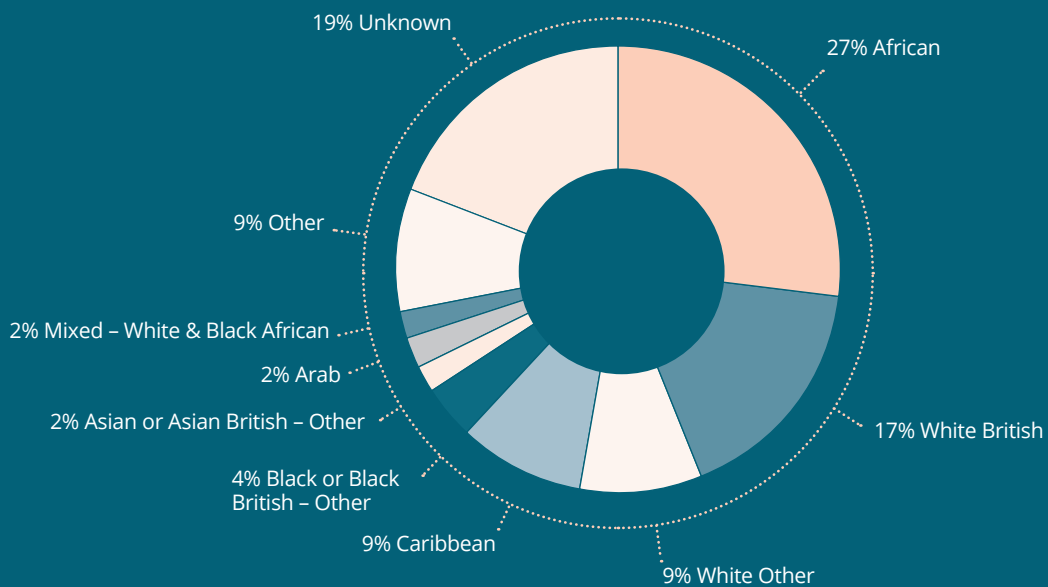
Problems



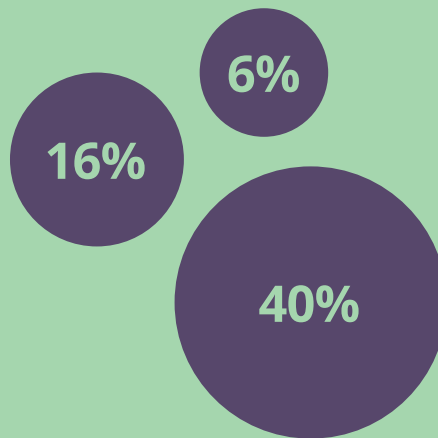
Age



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



8th

highest population density in London



23rd 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.



34% of children in the borough live in poverty



6th borough in London for premature death with around 220 deaths per 100,000 people¹



5th borough in London for conception in girls under 16



19% people paid less than the London Living Wage



15% people claiming out-of-work benefits



2nd most deprived borough in London on the employment scale



18% people living in households with less than £15k income



6th borough in London for homelessness

Improvements

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



17th in 2004 to **26th** in 2007 most deprived borough in England (of 354)

6th in 2004 to **9th** in 2007 most deprived borough in London (of 33)

Southwark is one of the most improved boroughs in London, when it comes to the proportion of people receiving out of work benefits. In 2002, it had the 5th highest rate of recipients in London. By 2009 it was 13th

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 2017, 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.

¹This is around twice the level seen in more affluent boroughs such as Richmond or Kensington & Chelsea.

Specialist services

1st

Top issue with 8,841 problems

Benefits and tax credits

Specialist welfare benefits advice

We have a full time adviser, funded by City Bridge Trust, providing casework and representation at tribunals for local people with complex welfare benefit issues.

Universal Credit support

Following the Universal Credit pilot as part of our Money Savvy Southwark project, we secured a contract for delivering personal budgeting and digital inclusion support across Southwark, Lambeth and Lewisham - now running in five Job Centres across the area.

In addition to our generalist advice services we also provide a broad range of specialist services in response to the needs of our local communities.

Immigration advice

There is a serious capacity issue in London following the withdrawal of legal aid for most immigration advice. Our generalist advice service provides basic advice with our full time specialist worker, funded by Trust for London, providing more specific advice.

Family law clinic

Working with volunteer solicitors we are able to offer two appointment based advice sessions each month, with one of these sessions being for women only. We have also developed a Mackenzie friend service, with trained volunteers supporting people attending court in family law cases.

The Southwark Legal Advice Network (SLAN)

Formed to increase access to advice and information, especially for more disadvantaged people, by advice agencies in the borough working more closely. Funding from Big Lottery starting in 2009, for our coordination of the network, concluded this year - but we continue to coordinate the service.

Consumer empowerment

We are one of five Citizens Advice services in the country to lead on developing this area, supporting other services to build partnerships to tackle issues of consumer detriment, such as the cost of pre-payment meters and problems faced by private tenants.

Pensions guidance

Citizens Advice nationally has a contract with the Treasury to provide face-to-face information and guidance for people approaching retirement and affected by the changes that came into force in April 2015. We are one of 50 local Citizens Advice services to be funded to deliver this service on the ground.

Carers information and advice service

Funded by Southwark Council this service provides information and advice through face-to-face, telephone, and online support to all carers in Southwark.

Forum for Equalities and Human Rights (FEHRs)

Funded by Southwark Council we act as a 'critical friend' on equalities and human rights issues through coordinating an open forum, reviewing policies and facilitating consultations and events.

2nd

Major issue with 5,732 problems

3rd

Significant issue with 3,963 problems

Debt

Debt advice

Priority debts, such as rent arrears and council tax arrears, account for the largest number of problems. This service is funded mainly by the Toynbee Hall Capitalise project, with support from London and Quadrant Housing Association and Thames Water.

Working in partnership with Southwark Council we provide evening clinics for people with rent and council tax arrears, supported by teams of pro bono solicitors from DLA Piper and Winkworth Sherwood.

We also have funding from London Southbank University to provide debt advice for their students.

Money Savvy Southwark

This five year Big Lottery funded financial education project aimed at people living in social housing, provides group and one-to-one sessions on key areas such as the cost of credit and prioritising housing costs.



Over **4,400** people supported in first 3 years

We run monthly welfare reform events aimed at reaching people who have been affected by changes such as the 'bedroom tax' who may be struggling and in rent arrears.



Over **2,400** people supported by welfare reform events

Housing

Advice for Southwark Council homeowners

Southwark Council provide funding for a full time worker, with an additional worker as the service was expanded part way through the year with additional funding from the Homeowners Council. The service delivers advice and casework with issues such as managing service charges and major works.



Over **333** leaseholders helped



An increase in income of over **£353,000**

Home Search support

We provide a team of volunteers to help people to register and bid for housing on the Southwark online system.



Highlights

"We know some people struggle to access advice services, so we're proud of the increased reach we now have for Southwark's residents through opening up new digital channels for them to contact us and get the help they need"

Kamal Sahota, Digital Team

Our Carers Information & Advice Service

Starting in October 2015, this new 3-year contract from Southwark Council enables us to ensure carers across the borough get the best information and advice to support their caring role.



660 carers helped this year

"A big burden is being slowly lifted off my shoulders. I just wanted to make sure you know how much we all appreciate it. Thank God for Citizen's Advice."

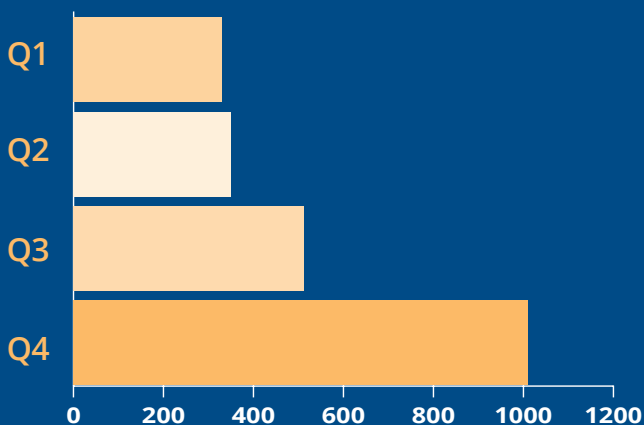
Laura.

Increasing access

From November 2015 we have been able to expand our Digital Team, bringing us to five Assessors supervised by an experienced Advice Supervisor providing a telephone gateway and email service.

We have also increased the opening times of our telephone service from 15 hours per week to 35.5 hours.

Calls answered 2015/16



Energy advice services

We have expanded the range of our energy advice services, providing support face-to-face, over the telephone, through home visit and group sessions.

We have secured funding for an Energy Champion, who coordinates our advice delivery and shares best practice across energy advice providers.

Case study

Laura is a married mother, with 3 children aged 15, 10 and 8. She is a full-time carer for her husband James who has a rare condition that requires frequent hospitalisation and surgery. His condition often renders him bedbound for weeks at a time.

In addition, her 10-year-old son Mathew has a diagnosis of obsessive compulsive disorder (OCD) which has become so severe that he has not been able to attend school for the last 6 months. Laura was signposted to the carers advice service by her GP, concerned the stress of her caring responsibilities was impacting on her depression and arthritis.

Laura was not sure what she hoped to get from the carers service, but mentioned she was struggling to cope as a carer. Mathew's social worker had made a request for a carer's assessment months ago but this had not been acted on.

Mathew's treatment plan for his OCD required Laura to intensively support him at home in preparation for returning to school. She was worried that recently she had not been able to dedicate as much time to him as her husband required round-the-clock care.

We advised Laura about carers assessments and social care needs assessments and wrote a referral to Southwark's Adult Social Care department setting out the family's eligible needs and what they hoped to get from the process. James was offered support through Southwark's re-ablement service and the family was provided funds for a cleaner so Laura would have more time to spend with her children.

We also identified that Mathew was eligible for Disability Living Allowance. Due to her busy schedule and childcare responsibilities we completed the application on her behalf over the phone. As a result the family received additional benefits of £189 per week.

We negotiated a freeze on the interest of Laura's debts of over £3,000 and reduced her repayments from £120 to £30 per month.

We are continuing to support Laura, helping her apply for Mathew's Education Health Care Plan (EHCP) and informing her about the different advocacy organisations in Southwark specialising in EHCPs.

Macmillan and Dimbleby Benefits Advice Service

We know that 4 out of 5 people living with cancer are on average £570 a month worse off as a result of their diagnosis¹

With funding from Macmillan Cancer Support and Dimbleby Cancer Care & Palliative Care we have been able to work directly with cancer patients at King's College, Guy's and St Thomas', Queen Elizabeth and Lewisham hospitals.



Over **830** people helped



74% people helped are new to the service



Over **2,500** problems addressed

¹ www.macmillan.org.uk/documents/getinvolved/campaigns/costofcancer/cancers-hidden-price-tag-report-england.pdf

Our team



42 staff



97 volunteers



19 pro bono solicitors

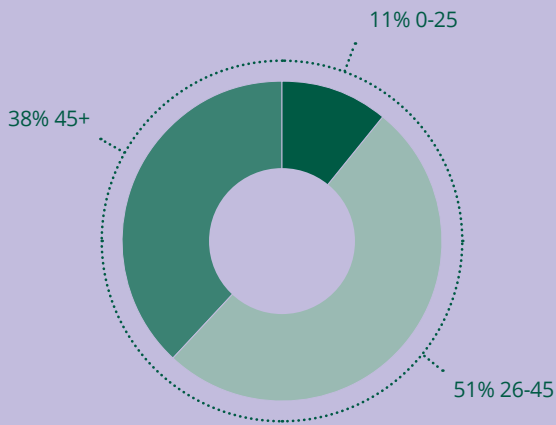
£

Volunteer help valued at
over **£895,000**

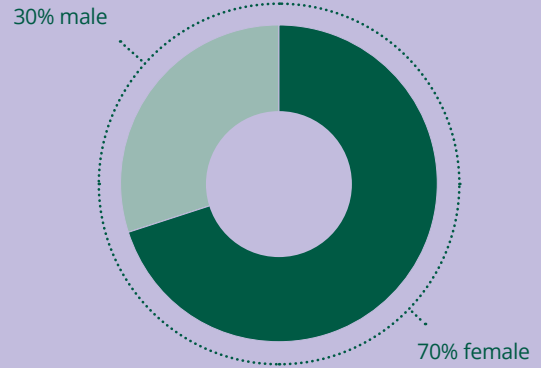


52,416
volunteer hours

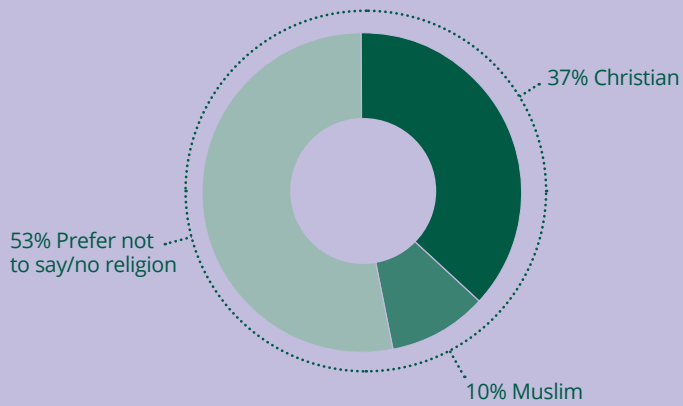
Age



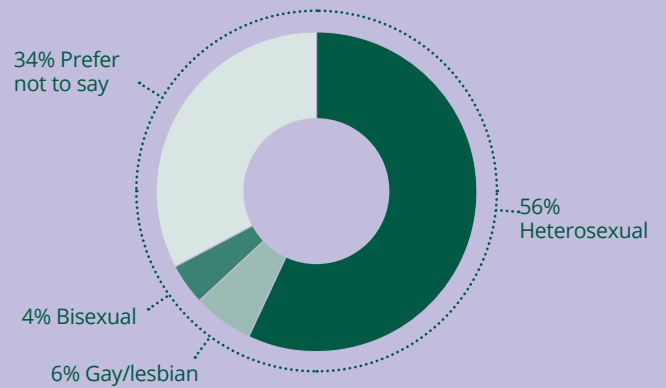
Gender



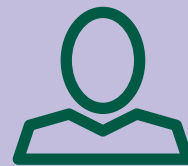
Faith



Sexuality



39%
identify as BAME



10%
identify as disabled

Priorities for 2016/17

- Further ensuring quality and accessibility of our services
- Complete a service delivery review
- Develop an advice framework
- Align with the new Citizens Advice Performance & Quality Framework
- Embracing changes to the Citizens Advice Membership Scheme
- Understand and respond to the on-going impact on local residents of Welfare Reform including increase in rent, council tax arrears and homelessness and roll out of Universal Credit
- Responding to high levels of Job Seeker Sanctions
- Respond to the impact of decreasing levels of central government funding for local authorities
- Secure continuation and development funding for key projects
- Initiate an organisational strength review to inform how to build our capabilities
- Further refresh of offices, finalising the brand update
- Review of IT infrastructure

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

SEETEC

Guys & St Thomas's Trust

London & Quadrant Housing Trust

City Bridge Trust

Age UK Lewisham & Southwark

Lewisham and Greenwich NHS Trust

Thames Water Trust Fund

King's College Hospital

NHS Foundation Trust

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SE16 3UQ

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Charity no. 1070263

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 @SouthwarkCAB

 @SouthwarkCitizensAdviceBureaux

Carers information and support

carersadvice.org.uk

Money management information

moneysavvysouthwark.org.uk

Legal information and support (SLAN)

southwarkadvice.org.uk

Benefits advice for cancer patients

020 7732 5386

macmillan@citizensadvice.org.uk



Southwark