



Citizens Advice Merton & Lambeth Strategic Aims 2016-19

Background

Who we are

Citizens Advice Merton & Lambeth (CAML) is an independent charity that provides information and advice to help people who live, work or study in Merton or Lambeth to resolve their problems.

CAML is part of a national network of over 300 local charities that deliver advice across the country, overseen by a national framework provided by Citizens Advice.

We were one of the first Citizens Advice services to open our doors after war was declared in 1939 and we continue to develop and enhance our services to ensure they are as relevant to people across Merton and Lambeth as they were when our work began.

How we work

We operate across two London boroughs, Merton and Lambeth, with our services developed in response to community need and in partnership with others where we know this will achieve better outcomes for local people.

We offer multi-channel access to information and advice. Our services are available face-to-face in offices and outreach locations across both our boroughs and through digital channels of telephone, email and webchat. We aim to empower people to the point at which they can help themselves and provide extra support when needed.

What we achieve

Every year we help thousands of people to deal with the problems they face – people from all walks of life, dealing with issues across all areas of social welfare law.

In the last year (2014-2015) we helped:

- Over 18,000 people through face-to-face advice in our offices and at outreach locations;
- Nearly 7,700 people through our telephone advice services;

- Over 800 people through email and online services; and
- Dealt with over 4,600 benefits problems, over 4,000 debt problems, over 4,000 housing problems and over 3,000 employment problems.

As we know, our work goes far beyond what numbers can convey – the clients we work with have achieved positive outcomes, from staying in their homes to getting the benefits they are entitled to, as a result of our advice and support. We know that advice changes lives.

How we developed our plans

We believe our strategy should be a living document, engaging with all our stakeholders and being actively reviewed and enhanced in response to the rapidly changing social, political and economic external environment. To ensure that we remain relevant and effective in responding to the needs that our local communities have we are committed to building on what we know works, involving the ideas of our staff and volunteers and ensuring we reflect the needs of the communities we serve. Our plans have been developed through:

- A staff, volunteer and Trustee planning day in October 2015 looking at where we are now, what our communities need and what ideas we have for the future;
- A Strategy Task and Finish Group, bringing together staff, volunteer and Trustee representatives to consider the feedback from the planning day and prioritise how we can take this work forward effectively;
- Management Team engagement to look at more detailed objectives and measures of success, to ensure progress towards our aims can be tracked;
- Discussion with key primary stakeholders to ensure our plans are relevant for the local context and build on our strong local and national partnerships;
- Circulation to all staff and volunteers to capture any views on how the plans can be further developed to achieve the vision we are working towards;
- Trustee board discussion, final review, sign off and publication.

Section one – where we're going

Introduction

We know that people's lives are enhanced by good quality advice and that better decisions are made that affect our community when they are informed by the experiences of local people.

We are committed to being the effective, knowledgeable and helpful advice service our community deserves, providing solutions to problems and using the evidence of our work to have a positive influence on the development of policy at a local and national level.

We have set ourselves the ambition to be a leading advice provider in our boroughs by 2019 and to be recognised by decision-makers as local experts in the needs and strengths of our communities.

Vision

Quality advice; excellent client service; evidence-based research and campaigns influencing policy; inclusion for all.

Mission

By 2019 CAML will be the leading advice agency delivering person-centred, accessible, inclusive and effective advice services from an increased number of locations, using evidence to give voice to and bring about change for local people.

Principles

As a member of Citizens Advice our work with the community is guided by the national principles that our service will be: free; independent; impartial; and confidential.

Values

Our team work hard to deliver on our vision and our mission and in doing so work within CAML's values of:

- People before process – challenging ourselves to meet the needs of people, whether they are clients, colleagues or partners, without letting complicated processes get in the way
- Independent but involved – fiercely guarding our independence to champion the rights of local people whilst proactively working with others to achieve more than we can alone
- Prolific and personal – being everywhere we can be to ensure that people can access us whilst ensuring our services are responsive and adaptable to people's individual needs
- Entrepreneurial and eager – being open to trying new things, not being afraid to fail, using our experiences and passion to constantly develop and improve the ways we do what we do
- Creative and grounded – thinking outside the box of traditional advice to ensure that we respond to complex client needs whilst not losing sight of our core business

Strategic Aims

To work towards our vision, and to achieve our mission, we have identified seven strategic aims that will guide our work through to 2019. These are:

- 1. Provide leadership to ensure that the needs of our communities are met.**
CAML are more able to meet the needs of our clients if we are working in partnership because often our clients have more than the issue they present with. CAML will lead the advice and wider voluntary sector in maximising our resources and positioning ourselves to ensure we are the recognised as the vital support that we are.
- 2. To strengthen governance and infrastructure.**
CAML will be our own critical friend, making the necessary changes where we need to because to provide quality advice and be a voice for our clients our own house needs to be in order.
- 3. To invest in our committed team of people to achieve excellence in all we do.**
CAML's clients are our priority and to ensure we are there for them we need to have a supported team of staff and volunteers being

given the best experience they can as they work for us or give their time. We will create a culture whereby we have the required number of staff and volunteers who continue to give their all, know they are acknowledged in all that they do, can make mistakes and learn from them in a blame-free environment and feel proud to be a part of CAML.

4. To develop and deliver effective advice services that adapt to respond to client's needs.

CAML exists to provide a service to clients – offering advice when they need it, usually at a moment of crisis. We will meet client's needs through face-to-face and digital channels. We will be visible across Merton and Lambeth and have the resources to deliver the quantity and quality of support needed.

5. To develop and deliver services to promote equality and be inclusive of those facing social exclusion and discrimination.

CAML is a service for everyone and we will build connections with those networks which will broaden our reach and with those networks, identify how we can become more accessible.

6. To expertly use our evidence to inform and influence change for local people.

CAML has prioritised improving our campaigns and research work by investing in dedicated staff time and aiming to implement dedicated volunteer roles. We will continue to support national campaigns and give more voice to local issues and communicate regularly with local councillors about their constituents.

7. To ensure financial sustainability during a challenging financial landscape.

We will get better at demonstrating the positive impact we have on our client's lives. This will support endeavours to protect statutory funding, increase trusts and foundations funding, explore alternative funding models and work with partners to identify joint-funding opportunities.

Section two – where we are now (2015)

How we work

The most common problems our clients have are benefits, debt, housing and employment. Clients can access our service face-to-face, by phone, email or webchat. Some clients are empowered to solve problems by themselves, those requiring more support receive advice and, if necessary, casework.

CAML is one of the busiest Citizens Advice services in London. In 2013-4 we helped about 2,000 clients a month. In 2014-5 that increased to nearly 3,000 per month.

By offering information and advice we aim to bring about positive changes in peoples' lives. This ranges from measurable outcomes, such as increasing household income or getting a refund for a client, through to wider improvements, such as better health and family relationships. We also aim to achieve policy changes for our local community and nationally based on the evidence we have about how decisions impact on the people we work with.

We are proud to work in the challenging environment of London in 2016 and an essential part of what we do is value diversity, promote equality and challenge discrimination.

Section three – the clients we are serving

Overview

We regularly review the data of the people we are supporting, to ensure our services are accessible to all members of our community. In doing so, we compare available data on the local community, which is featured here for reference.

Across the two boroughs we serve there are many consistent challenges, for example around housing, though it should be noted that both are different and require us to adapt our services in response to community need, rather than taking a “one size fits all” approach to service delivery.

London Borough of Merton

Over the last ten years Merton has seen a 6% increase in its resident population, with noticeable increases in the under-5s and decreases in the proportion of over-65s, with the borough having 199,693 residents in 2011 (up from 187,908 in 2001). The population of the borough continues to grow, with the mid-year estimates for 2014 showing 203,515 residents in Merton.

The borough has become more ethnically diverse over the last ten years, with a 16% fall in the White British population, a 6% rise in the White – Other group, a 6% increase in the overall Asian population, a 3% increase in the Black population and a 2% increase in the Mixed population. However, Black, Asian and Minority Ethnic communities make up just 35.1% of the local population, lower than the average for London (of 40.2%).

More people in Merton are now living in flats than 10 years ago, with an 8% increase in flats/maisonettes/apartments since 2001 and a 6% decrease in houses/bungalows. Over the decade there has been a 67% increase in private rented accommodation and a 16% fall in owned properties (with a mortgage or outright). The borough has more property owners than the London average and considerably lower numbers of people renting social housing from the council.

Locally, 8.6% of people are retired and 5.3% are looking after a home or family – both higher than the London averages.

The borough has pockets of deprivation, mainly in the east of the borough i.e. Mitcham but Merton ranks 222nd (out of 354) of local authorities on the Indices of Multiple Deprivation and sixth least deprived borough in London.

London Borough of Lambeth

At least 310,000 people live in Lambeth, across one of the geographically largest of the inner-London boroughs. The borough is one of the most densely populated places in the country, with more than 100 people living in each hectare. In a packed city, Lambeth has twice the population density of the average London borough. The local population is projected to continue to grow, by at least 1% a year for the next five years, adding to the numbers of people we may need to support.

The borough is one of significant contrasts between affluence and deprivation, but across all wards the borough has higher levels of deprivation than most London boroughs, ranking 14th most deprived of local authorities in the Indices of Multiple Deprivation (a deterioration from 2008, when the borough was 19th most deprived in England). The wards with the highest levels of deprivation include large areas of social housing.

Over half of Lambeth's residents are of working age – the mean age for the borough is 33 and the median is 31 – which has remained largely unchanged over the last decade.

Of the borough's 130,000 households, a third are single working-age people, 7% are single pensionable age people, 10% are lone parents with dependent children and 4% are lone parents with non-dependent children. 15% of households are working age people sharing accommodation, 10% are couple family households with dependent children and 14% are married or cohabiting couples without children. The borough is continuing to attract younger, working age people, with the biggest increase across these household groups coming in the "working age sharers" category, with a rise of 2.5%.

In common with other London boroughs, concerns about property affordability (to buy or to rent) remain high, with 65% of the borough's population living in rented accommodation – with just under one in five households renting from the council, and just under one in three renting privately.

Lambeth has a diverse mix of ethnic groups, with the biggest change in the last ten years coming in the "Black – Other" category (from 2% to 9% of the local population), and a noticeable increase in the "White – Other" category (from 10% to 15% of the population), whilst the White British and Black Caribbean ethnic groups decreased by around 10%. The largest group remains White British (at 40%), with the largest non-white ethnic group being Black African (at 11.5%) and then Black Caribbean (at 9.8%) – Lambeth has the second largest proportion of Black Caribbean people after Lewisham.

Around 37,000 people in the borough say their activities are limited by a long-term illness or disability and the local residents' survey shows 12-16% of adults classify themselves as being impacted, and 2-3% of people aged 11-19 do so too.

The borough has a high level of "churn" in its local population, with the latest figures (2011-12) showing 37,400 people moved into the borough that year, and 35,500 moved out – in total, 24% of the population moved in or out in a year. This rapidly changing population can create challenges for advice agencies in providing ongoing support to people and in ensuring that services remain relevant for the needs of more mobile populations.

Advice Needs Analysis

This analysis is based on data from community profiling and assessing the likely affect of forthcoming legislation on the work of CAML and potential variations in its core client group. There are some positive changes for our client group but the overall picture is negative.

The over-riding driver of advice needs and almost certainly, large-scale demographic change is likely to be housing and its affordability. There is the potential for CAML's more vulnerable clients to be caught in a three-way grip of insecure employment, high-cost/low-quality housing and changes to welfare. A likely outcome is a dramatic widening of the equality gap with CAML's client group being drawn increasingly from low-need clients who require access to information sources and high-need clients who will often be the subject of councils' statutory care duties.

What factors will drive changes in advice needs?

Advice Area	Anticipated Changes	Likely Cumulative Effects
Housing	<ul style="list-style-type: none"> - Social housing to reduce because of 'right to buy' and requirement of councils to sell properties considered to be high value - Inability to buy housing to keep rental prices high and increasing - Local Housing Allowance (i.e. the maximum that can be paid by Housing Benefit/Universal Credit) to be frozen for four years - Rents in social housing <i>can</i> rise to the "affordable" level of 80% of market rent - Secure tenancies likely to end to be replaced by a five year review cycle - Probable interest rate rise 	<ul style="list-style-type: none"> - As housing becomes less affordable (and unaffordable to those reliant on welfare benefits in private rented accommodation), there is likely to be a migration to outlying London boroughs and even out of London all together - There will likely be a huge gap between the "haves" and "have nots", more pronounced in Lambeth than in Merton but evident in both - The number of clients we deal with on benefit issues is likely to rise in the next two years but fall thereafter quite significantly as the area becomes unaffordable to those on benefits unless they are in social housing - The likely rise in interest rates may push some homeowners into repayment problems and push rents up as over-committed landlords operating a buy-to-let mortgage attempt to keep pace with rate rises
Benefits	<ul style="list-style-type: none"> - Benefit cap in London reducing from £26,000 to £23,000 - Universal Credit being phased in from February 2016 in both Merton and Lambeth - DLA to PIP transition scheduled to happen over the 2016-2018 period in Lambeth and the 2016-2019 period in Merton - Benefits for 18-21 year olds are being subjected to cuts in terms of Housing Benefit and to far greater conditionality in terms of the youth equivalent of Jobseekers Allowance (the Youth Allowance) - Under 35s and Housing Benefit. This is not 	<ul style="list-style-type: none"> -The Benefit Cap will affect many more people, especially those with larger families. As some social housing rents will creep upwards, the cap will affect many more in social housing. The lower level of the cap means many more social tenants will see their incomes drop than was the case when it was set at £26,000 rather than £23,000. - UC is late on delivery and the initial slow pace of change is likely to be increase. Despite considerable efforts from the DWP, there are likely to be those left unequipped to cope with the online nature of Universal Credit and experience significant practical problems in accessing money - UC will produce a probable decrease in income for many (as Tax Credits cuts have simply been loaded on to UC instead) - The much tougher sanctions regime of UC is likely to leave vulnerable people caught by it with hardly anything to live on

	<p>strictly a change as it has already happened but changing demographics in both boroughs means the effect of this legislation is likely to be far more apparent than it so far has been</p>	<ul style="list-style-type: none"> - DLA to PIP: we have identified a group who are not highest need (and usually therefore have their needs better catered for) and not lowest need who are able to express themselves effectively with information. This middle group is likely to lose out in the transition period through inability to make their case - Those losing out in the DLA to PIP transition are likely to suffer a catastrophic effect on their benefit income* - As particularly the under 35s on benefits and in private rented accommodation are forced into house-sharing arrangements, we are likely to see more problems in relation to sharing tenancies and communal living - Young people (18-21) falling foul of new conditionality rules are far more likely to now be living at home. If their parents are benefit claimants as well this will cause a further drop in income
Debt	<ul style="list-style-type: none"> - Evidence nationally of more reckless lending - Squeezed incomes (due to housing costs) - More severe collection methods being used 	<ul style="list-style-type: none"> - Recent research by both the Money Advice Service and the Financial Standards Authority reveal that lending in the sub-prime sector of the market has increased. This upward trajectory is likely to continue as people seek ways of maintaining their living standards. A likely outcome is people using finance options as an income supplement. This is necessarily a short-lived option - Secured loans and use of guarantors are becoming more popular with creditors. Secured loans are normally priority debts. This may affect the “parent and grandparent” generation more than younger people - The use of bailiffs for lesser debts may well increase as collection becomes more and more difficult due to clients having less money
Employment	<ul style="list-style-type: none"> - Deregulation for smaller businesses (scant details available to what this actually means) - Insecurity of under-35s working in higher paid jobs but losing them - Self-employment and interaction with UC (especially in Lambeth) - Childcare to be made more available for 3-4 year olds 	<ul style="list-style-type: none"> - Potential rise in low-paid, insecure work with illegal or sham working practices - Potential rise in rogue practices (e.g. firing people before redundancy kicks in) - Lone parents being targeted to return to work with UC claims conditional upon doing that. The figure of 38 hours childcare per week likely means that such parents will have to find work very local to them as excessive travel time cannot be undertaken. This is likely to be in small businesses with lower wages. The business failure rate is far higher in Lambeth than in

		<p>Merton</p> <ul style="list-style-type: none"> - UC claims for the self-employed likely to leave very little money as, after one year, the National Living Wage will assumed to be earned, regardless of any actual earnings being below that figure
Immigration	<ul style="list-style-type: none"> - Paucity of available specialist advice - Principle of “deport first, question later” extended beyond criminal cases - Earnings from illegal employment (including status) can be seized. 	<ul style="list-style-type: none"> - Whilst immigration levels are not set to fall in either borough, the consequences of not having the correct status become extremely serious - The “deport first, question later” principle has the potential to split families, cause clients potential harm and a whole host of serious effects - Earnings being seized erroneously can cause enormous hardship, especially if administered by the Home Office who have large delays in processing claims. Emergency situations are likely to last for months -The majority of this work is level two and three immigration advice. CAML is only insured for level one so will be looking to refer clients for more complex issues -The number of immigration advice outlets offering specialist advice is falling in both Merton and Lambeth
Other	<ul style="list-style-type: none"> - Increasing number of cases where there is little or no practical steps that can be taken 	<ul style="list-style-type: none"> -This will be enormously frustrating for volunteers and staff and leave clients with some very stark choices, probably around moving out of London
Non Advice Factors	<ul style="list-style-type: none"> - Reducing services in terms of care and mental health and voluntary organisations to refer into - Residual clients left with greater personal and advice needs – i.e. an increasing number of cases involving a complex client, complex problem or both 	<ul style="list-style-type: none"> - There is likely to be a complex web of factors involved in keeping clients out of problematic situations. The fear is that one area (such as UC or PIP) going wrong creates a domino effect that runs a railroad through clients’ lives. It is likely to take extensive work with each client the further progressed a case is before advice is first sought - Migration of working poor likely to have an impact on casework numbers – firstly more seen and then tailing off as fewer and fewer people can afford to live in the two boroughs

*Those who have access to traditional benefits *and* who claim DLA will have premiums appended to those benefits. If they come off those benefits because they have lost their DLA in the transition to PIP then they will go onto UC where there will then stay, regardless of the outcome of any appeal. Those premiums are not repeated in UC so overall income will drop quite significantly (often by £30 a week minimum and up to £100 a week maximum).