

ADVISING LONDONERS PARTNERSHIP

(FORMERLY THE COST-OF-LIVING CRISIS PREVENTION ADVICE PROJECT)

IMPROVING LONDONERS' FINANCES AND WELLBEING TOGETHER

LEARNING & EVALUATION YEAR TWO REPORT, DECEMBER 2024

“An extremely responsive and trustworthy service. It is essential the service is supported as the work they did was really helpful.” (Client)



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Abbreviations used in this report

AFA	Advice First Aid
AiCS	Advice in Community Settings
CA	Citizens Advice
COEx	Centres of Excellence
CoLCPA	Cost of Living Crisis Prevention Advice
CPA	Crisis Prevention Adviser
EOI	Expression of Interest
ESA	Employment and Support Allowance
GLA	Greater London Authority
LCA	Local Citizens Advice
LLST	London Legal Support Trust
PIP	Personal Independence Payment
UC	Universal Credit

Introduction

This report provides an update on the Cost-of-Living Crisis Prevention Advice Project, now called the Advising Londoners Partnership (ALP), following two years of operation. This builds on a [year one Learning and Evaluation Report](#), published in November 2023, and includes aggregated data over two years of delivery.

ALP is a strategic partnership collaboration funded by Greater London Authority (GLA) to support London Legal Support Trust (LLST) and London Citizens Advice to increase the capacity of advice agencies to respond to the cost-of-living crisis and support more Londoners. The partnership funds a total of 41 advice and community agencies across London and a programme of training known as 'Advice First Aid'.

The partnership was designed collaboratively in alignment with the GLA's Robust Safety Net mission to address the growing advice needs of Londoners in a cost-of-living context, build capacity, and address strategic and operational issues which identified in two important reports on London's advice sector: [Advising Londoners \(2020\)](#) and [Addressing the Skills Gap within Advice Services \(2022\)](#).

The conclusion from year one was that that the concept of the project had been proven to be effective, and that the focus of learning and evaluation for year two should shift to demonstrating outcomes for clients, advice capacity and needs, policy issues, informing development of a London-wide advice strategy and providing evidence to support the case for ongoing funding for this partnership model.

The year one learning and evaluation report adopted a similar methodology and approach to the evaluation of the [Advice in Community Settings Programme](#) using a Theory of Change platform, which describes the logic behind the project to extend the sector's reach into communities to support more Londoners. The combined elements of this Theory of Change Approach have remained the same for Year 2, so will not be repeated here.

Changes between years one and two

The core capacity, advice model and delivery partnership arrangements were largely kept in place in year two. The project has continued to prioritise advice sector engagement with faith and community groups and cooperation between advice agencies and across London borough boundaries. It has continued its focus on strengthening and building warm local referral networks between local Citizens Advice services, specialist agencies that are part of the LLST's Centres of Excellence programme (COEx), and community organisations, and the development of capacity to deliver preventative generalist and specialist face-to-face advice for the most vulnerable Londoners.

GLA increased total funding from £2.3million to £2.5million in year two. Additional funding enabled London Citizens Advice and LLST to offer cost of living increases for staff. Other changes that have been implemented over year two were:

- London Citizens Advice introduced one additional adviser role in response to increased demand arising from new groups attending Advice First Aid (AFA) sessions where it has not been possible to open new local referral channels due to constraints on capacity. The new adviser role provided direct support to AFA organisations, and some additional referral capacity, subject to specified criteria.
- LLST have continued to develop apprenticeships. The University House apprentice continued from year one into year two and completed their SQE Level 1 exams at the start of September 2024 Mary Ward Legal Centre SQE apprentice continued from year one into year two and moved to work with the Welfare Benefits team after spending the previous 6 months with the Housing team. Youth Legal, new to apprenticeships, began in Year 2 by taking on a new staff member in December 2023 and supporting them in undertaking their SQE2 in 2024. They also further developed their non-project apprentice offering, securing a levy transfer for another staff member who had a Graduate Diploma in Law and wished to start SQE1.
- Partners have also included greater emphasis on workforce wellbeing. LLST have continued to fund an Employee Assistance Programme (EAP) and partners have run staff training sessions including two 'Self-care Power Hour' sessions and 'Building Positive Resilience' training for project staff. LLST's February London Specialist Advice Forum was themed around wellbeing in the sector and provided an opportunity for staff to share their experiences and discuss actionable improvements. Regional hub meetings have continued to develop to offer delivery partners from across the project a platform discuss emerging local policy issues, identify effective practices and develop referral relationships.
- Another notable development in year two has been the extension of Advice First Aid to some COEx agencies (see page 13), demonstrating a further extension of the collaborative working model.
- Finally, there have also been staff changes at the central project management level, with key staff continuing to meet monthly.

Case studies illustrating how agencies across London have delivered ALP appear at Appendix Two.

Advice Service Delivery and Outcomes

The primary activity of the ALP project is, of course, the delivery of advice on welfare benefits, housing, debt and other matters for Londoners struggling with the high cost of living. Below are the headline figures for this service. Case studies illustrating the ways in which Londoners have been helped by the service appear at Appendix One.

- In the first two years of service delivery (commencing September 2022), the Advising Londoners Partnership (ALP) assisted **53,646 Londoners**. A further **20,498** Londoners attended cost-of-living events.
- The advice provided led to financial improvements for Londoners totalling **over £24 million**. This represents a **5:1 return on investment**. For every £1 invested in the ALP by the GLA, the finances of Londoners who were advised improved by £5.03.
- With the ALP and its services fully operational for the whole of year two, there was a markedly higher run-rate for numbers of people assisted and financial improvements. Year two has seen over 29,000 Londoners helped, with financial improvements totalling over £24 million. This compares with 24,000 Londoners helped in year one, with financial improvements of £9.5 million. The impact and returns of the service are therefore increasing as the ALP becomes embedded and the benefits of its collaborative, pan-London approach are reaped.

Delivery data – 24 months: Londoners helped

	Generalist advice & casework	Light touch intervention	Specialist advice	Community events/ presentations*	Totals
LLST - Centres of Excellence	15,246	Not recorded	6,377	1,489	23,112
Citizens Advice London - Local Citizens Advice	20,596	8,981	2,446	19,009	51,032
Totals	35,842	8,981	8,823	20,498	74,144
Londoners actively assisted with advice and information	53,646			*People attending events may be included in actively assisted with advice and information figures.	

Financial improvements (including, income gains, expenditure, and debt reductions)

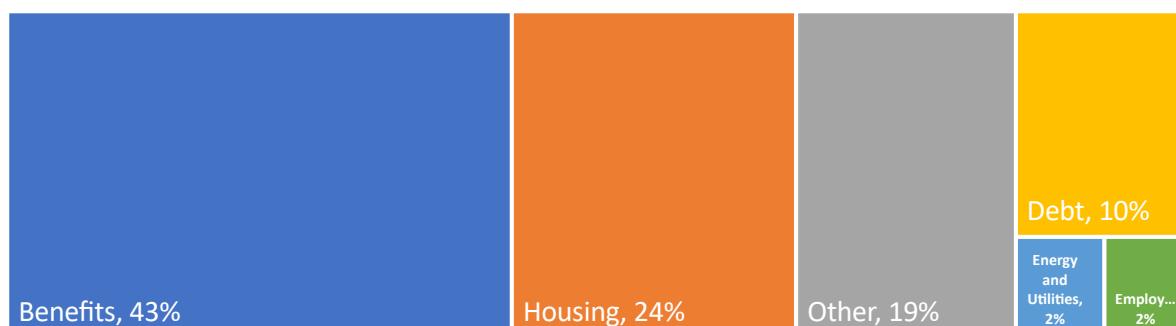
London Legal Support Trust - Centres of Excellence	£10,243,566
Citizens Advice London - Local Citizens Advice	£13,918,547
Total	£24,162,113

- **Return on investment: £5.03 for every £1 invested by GLA.**
- Average of £540.96 for every person advised at generalist or specialist level (not including light touch interventions).

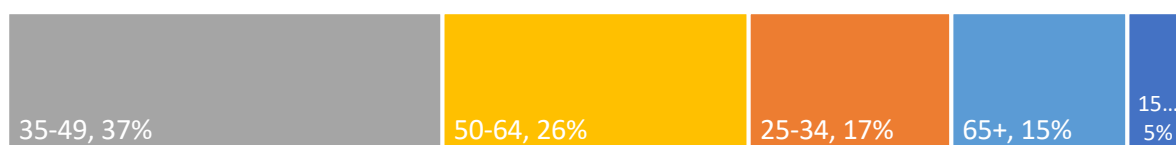
Client profiles

Project delivery partners do not record advice issues and client demographics consistently. It is therefore not possible to provide aggregated data for all characteristics. However, here are some aggregated statistics it has been possible to gather for year two of the project:

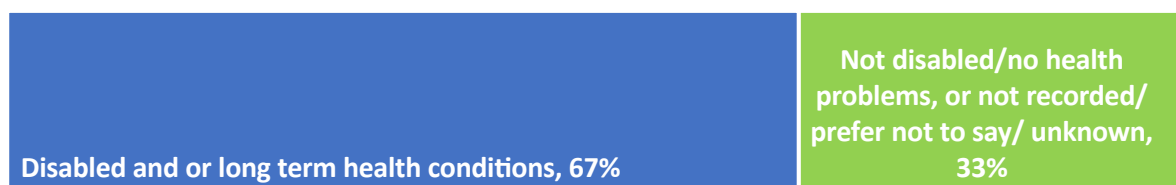
Issues Londoners Were Helped With



Age Ranges of Londoners Helped



Disabled People and People with Health Conditions



Ethnicity of Londoners Helped



Data is not available on general profile of clients and issues across all agencies involved in the partnership and the range of projects and services they provide. However, key statistics for all Citizens Advice services across London is available. Comparison with ALP project data shows:

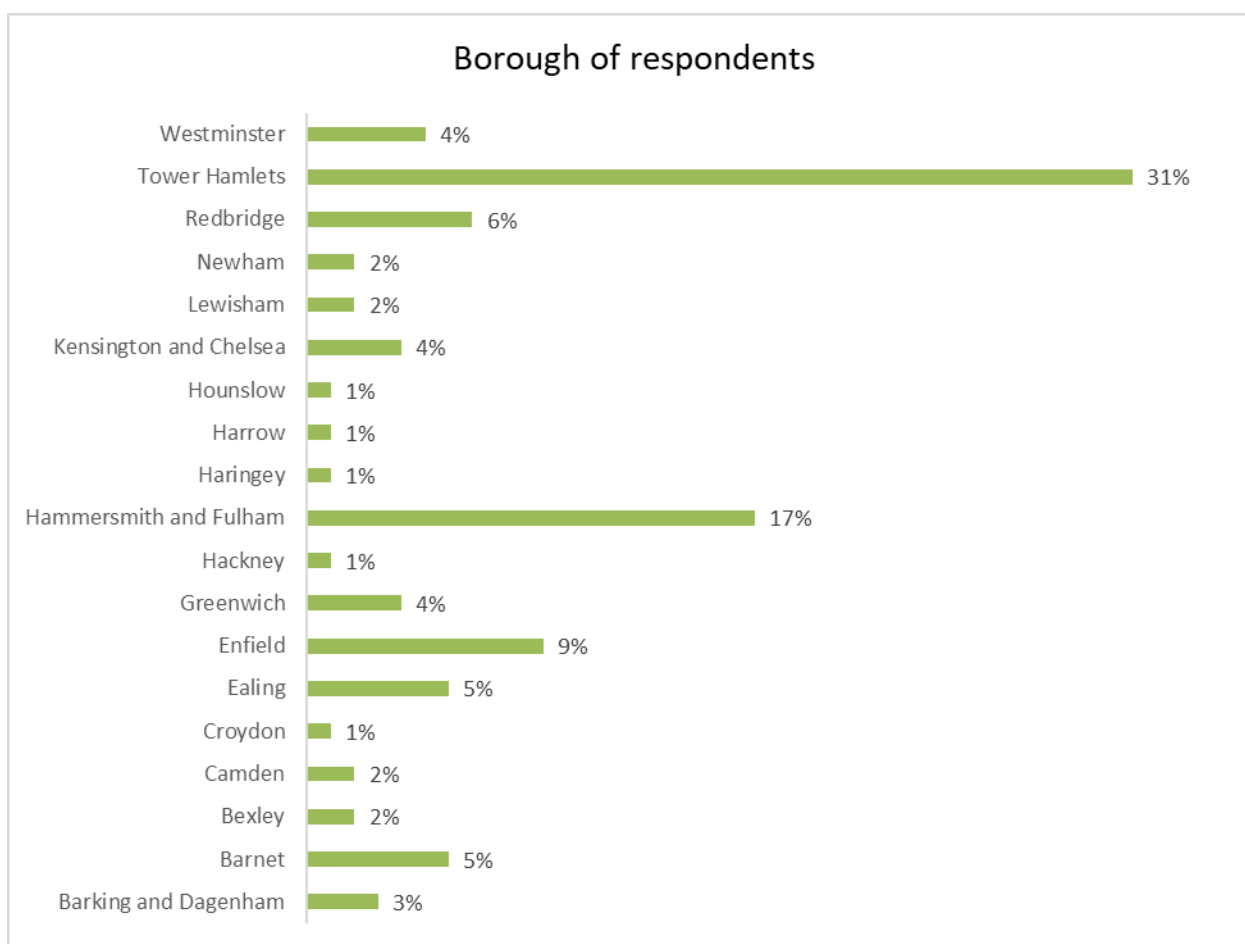
- ALP is helping with a **greater number of housing issues**. This fits with reports from across the ALP that housing issues presented by clients are high.
- ALP is helping slightly **more people in the 50-64** range and slightly **fewer 35-49**-year-olds.
- ALP clients are **more likely to be disabled or have long-term health conditions**.
- ALP clients are **more likely to be Black, Asian or Minority Ethnic**, reflecting the reach of the project into London's diverse communities.

Client feedback

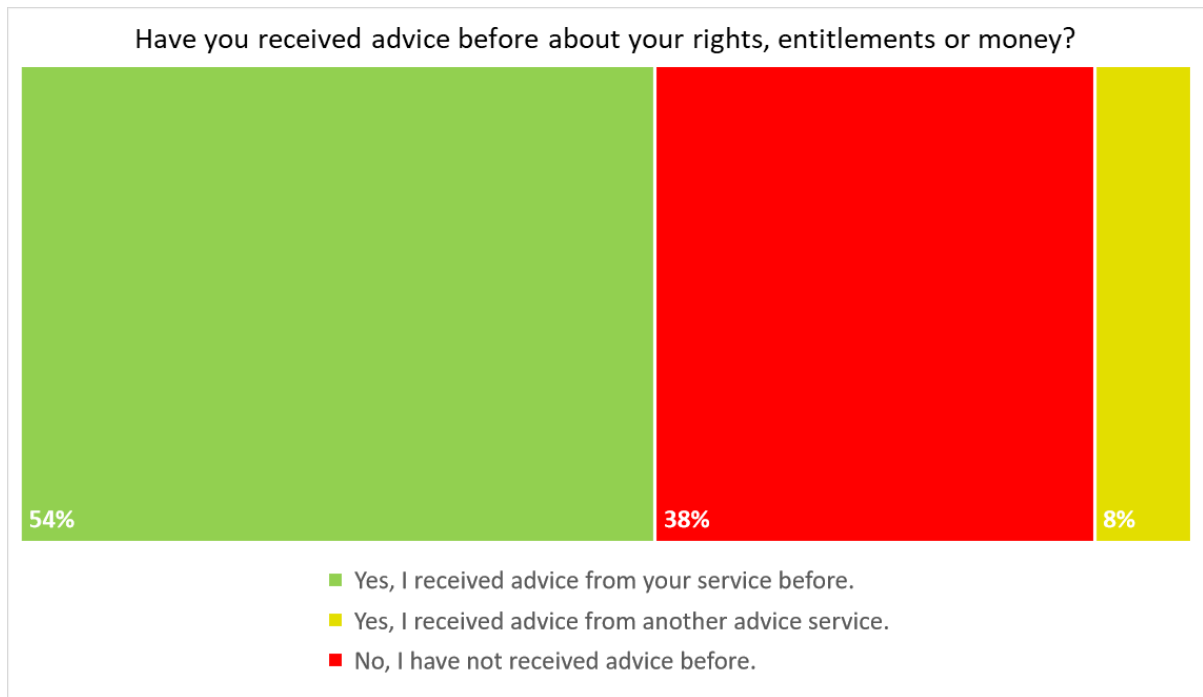
A survey of clients using ALP services was conducted in March and April 2024. Clients using the service during this period were asked to complete a simple feedback form, which they could complete on paper or online. The form was available in English, Arabic, Bengali, Bulgarian, Farsi, Nepali, Polish, Portuguese, Punjabi Indian, Punjabi – Pakistani, Somali, Spanish, Thai, Turkish, Ukrainian, and Urdu.

120 clients returned the survey: 53 local Citizens Advice Clients and 67 Centres of Excellence clients. This provided a snapshot of the experience of the service for around 5% of clients seen during this period. This is a small sample, and caution should therefore be exercised in extrapolating results, but it gives an indication of the impact of the advice service on clients.

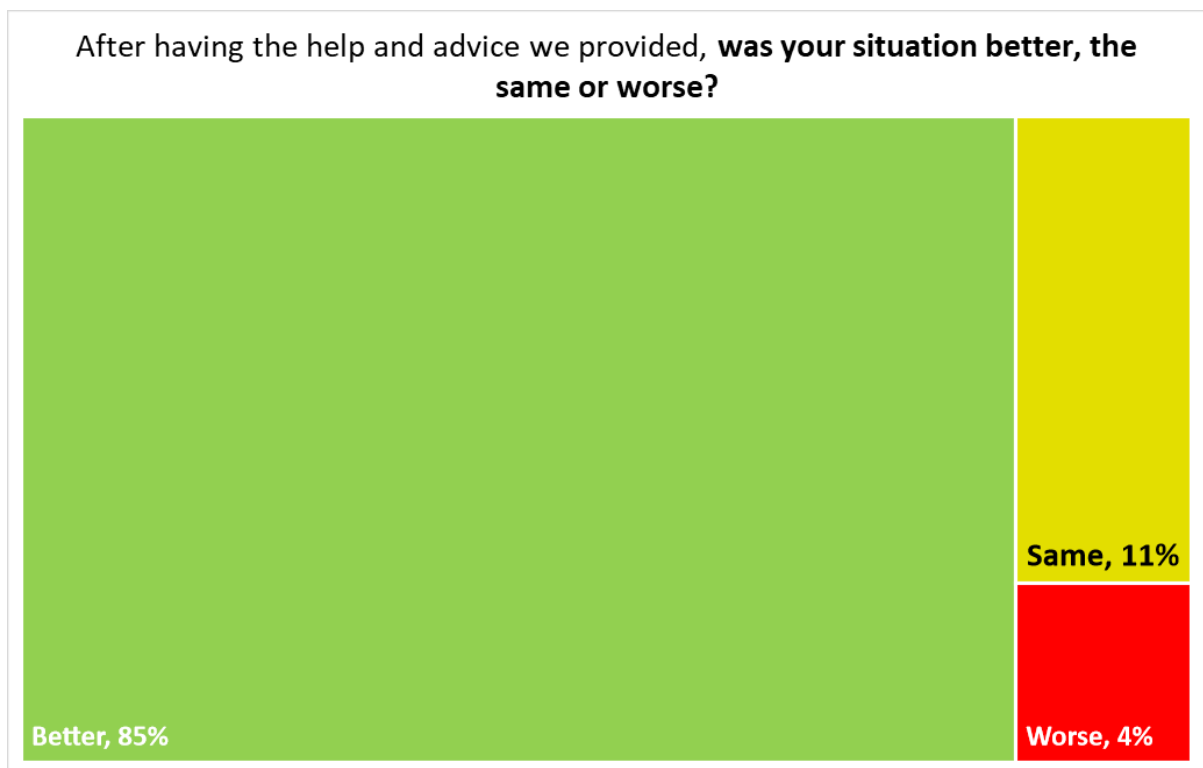
Respondents came from 19 London boroughs. Advice services in Tower Hamlets and Hammersmith & Fulham clearly had more success in encouraging clients to respond.



38% of respondents had not received advice before they accessed ALP project services.

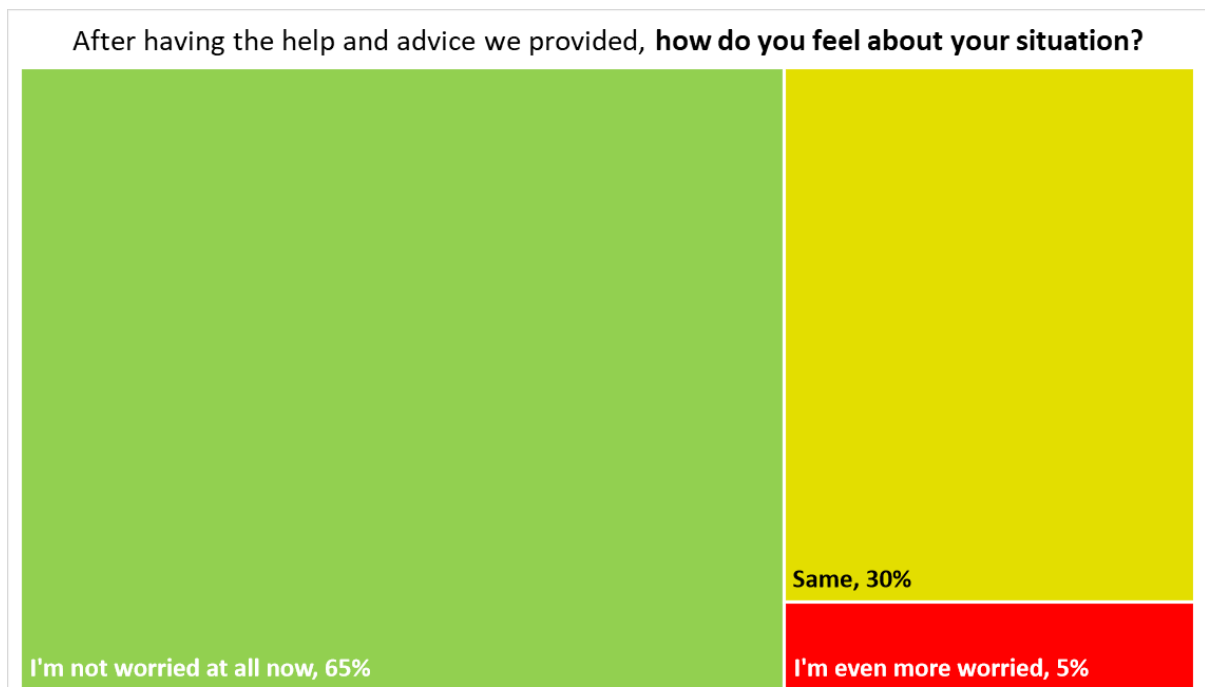


Respondents felt overwhelmingly that the advice they received made their situation better and that they had a better understanding of their rights, money, and ways to get help.

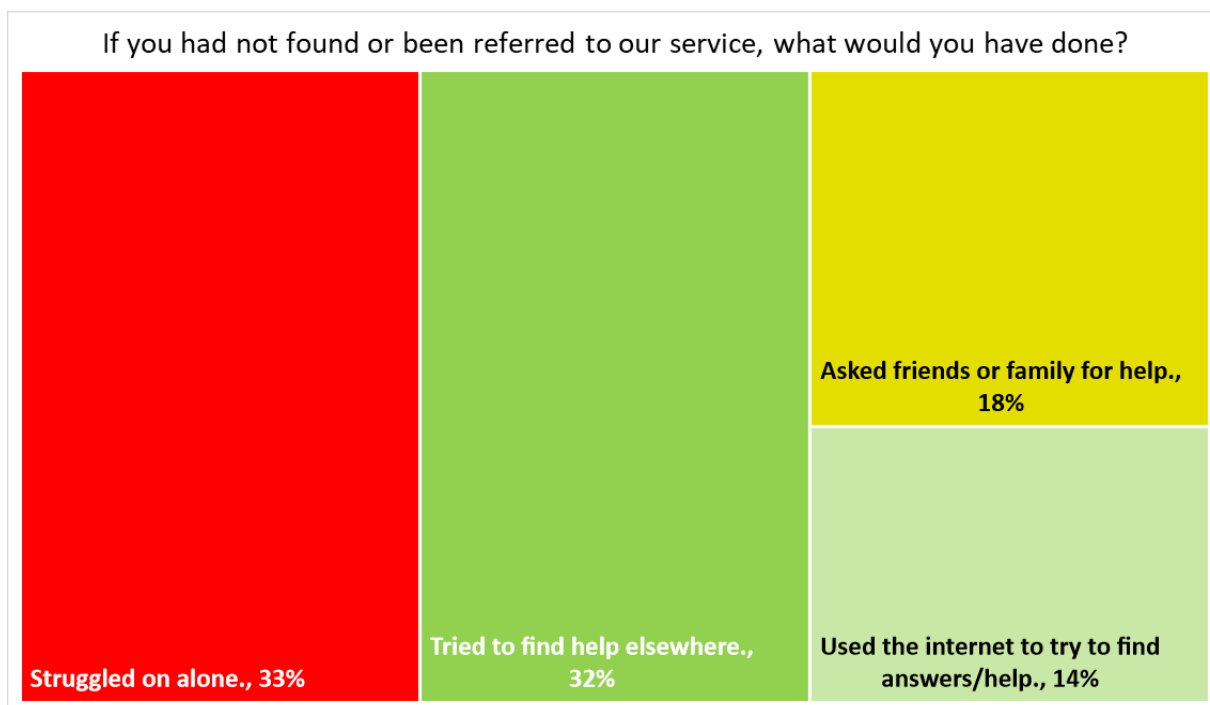




Nearly two thirds of respondents were also less worried than before they received advice.



If they had not found, or been referred to the ALP advice service, one third would have struggled on alone. Less than one third would have tried to find help elsewhere.



Respondents were asked if they had any comments or suggestions about the service. The main themes of the feedback comments are as follows:

- **Positive experience and supportive advisers:** many comments express gratitude for the support received from advisers who are knowledgeable, friendly, and understanding. Clients appreciate feeling comfortable, open, and reassured during their consultations.
- **Appreciation for the service provided:** numerous comments express satisfaction and gratitude for the service received from various advice centres. There's a consistent appreciation for the helpfulness, professionalism, and efficiency of the advice service. Clients value the advice given, the sense of being heard, and the assistance in understanding their rights and options.
- **Appreciation for clarity and support:** clients value the clarity and helpfulness of the advice provided. They feel supported and reassured in dealing with their issues and express confidence in the advice received.
- **Specific mention of advisers:** several comments specifically mention the names of advisers who provided excellent assistance, highlighting their effectiveness and empathy in addressing clients' needs.
- **Gratitude and hope:** clients express gratitude for the help received, often stating that they feel more hopeful and relieved after seeking assistance. They acknowledge the importance of the service provided by the citizens advice service and express a desire for continued support.
- **Criticism and suggestions:** while most of the feedback is positive, there are a few comments expressing dissatisfaction or suggesting improvements. These include concerns about perceived limitations of online services and dissatisfaction with automated responses. Some comments include suggestions for improvement, such as the need for more regular updates, clearer communication, or addressing specific issues.

The feedback underscores the importance of the advice service in providing valuable support and guidance to individuals facing various challenges. The feedback reflects the valuable support

provided by the advice centres and the positive impact they have on the lives of those seeking assistance.

Quotes from respondents

"[The Adviser] was very helpful and professional I felt really comfortable and open on sharing my current struggles, I am not the type to share my personal life but doing so made my anxiety feel better, I never felt judged and I got help on my issues plus advice on other issues/matters and where I could go and what I was entitled to, I felt more aware and a great sense of help, also I felt that someone just listened."

"An extremely responsive and trustworthy service. It is Essential the service is supported as the work they did was really helpful."

"I feel much better about how I will pay my bills now I am retired."

"I got a lot of help from citizens advice.....I was struggling before and did not have proper knowledge about my rights. I was introduced to the service by Community Solutions, since then I received a lot of help.....and I now recommend it to my others friends."

"I'm grateful for all the support I've received so far. Nobody else has been this helpful and I feel more hope than ever before. I hope I continue to receive support from you."

"Thank you for listening and being empathetic. It provided with hope that there are people out there who care."

"Advice given was fantastic! Easy to understand. Very professional! No wasted time! My situation was resolved very quickly! Thank you so much!"

"Thank you very much for everything! I can't manage these things without you!"

Advice First Aid (AFA)

The Advice First Aid programme delivered under ALP, and led from Citizens Advice Wandsworth, aims to share knowledge and skills to increase the ability of community and faith groups to help people in hardship. The programme of training aims to support people in non-advice roles to:

- Gather information and spot advice issues
- Use online tools and information resources
- Provide information and signposting
- Know when and how to refer for advice
- Find relevant local and national services
- Meet other local organisations and share information
- Topics include benefits, debt, housing, cost of living help and immigration signposting.

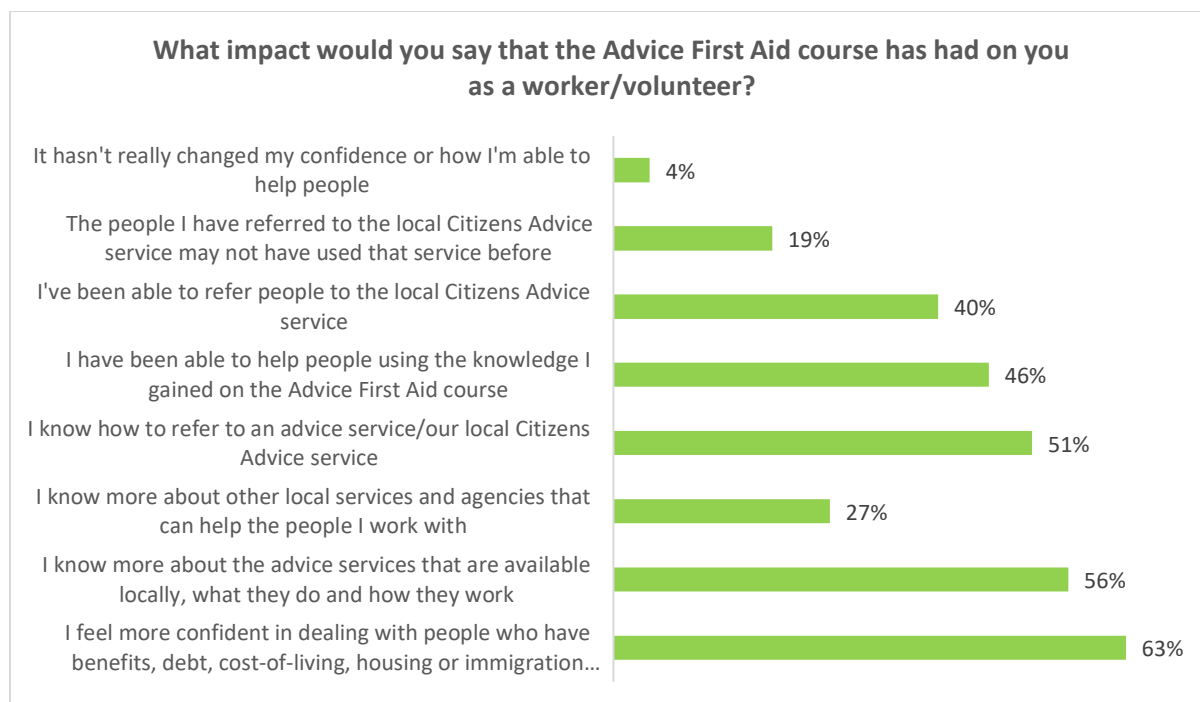
The training programme starts with a one-day Introduction to Advice First Aid course, followed by a half-day Advice First Aid Update course. Advice First Aiders can also access online bitesize training sessions throughout the year.

39 AFA training sessions were delivered in the first year of the ALP, involving a total of 508 attendees. 319 people attended 1- or 2-day introductory training courses and 189 people attended follow-up and bitesize sessions. In year two, 58 introductory courses, 35 bitesize sessions and 14 AFA follow-up/update sessions were delivered. These were attended by 1,496 individuals from around 400 community agencies. A list of agencies attending Advice First Aid training appears at Appendix Three.

In total, 146 AFA courses have been held, involving 2,004 participants across London.

All participants are invited to provide feedback via an online survey form. 113 course participants had completed the survey up to November 2024.

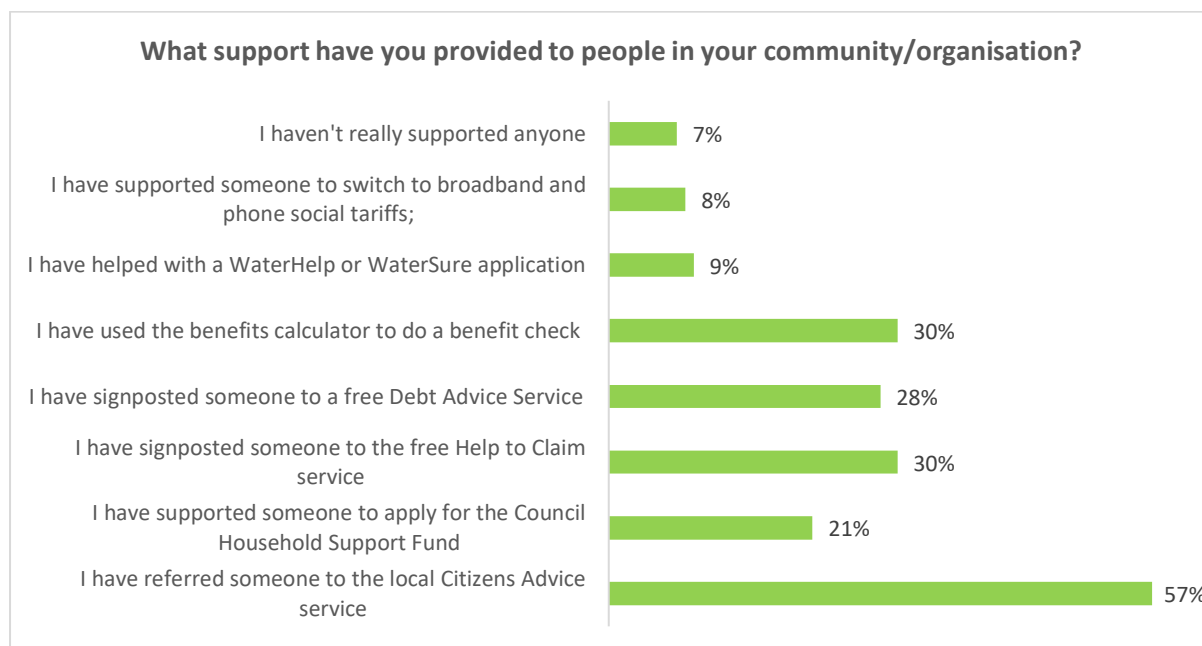
The course has improved confidence and knowledge for most participants.



It has also **strengthened referral routes and relationships** between participating organisations and local Citizens Advice in particular. In year two of the ALP, AFA was opened to delivery by Centres of Excellence (COEx), with Ealing Law Centre and Island Advice taking this up (see appendices). The feedback questionnaire was not, however, amended to invite comments on relationships with COEx agencies.



AFA has led to participants being **able to provide extra/new support for people** in the community they serve, particularly making referrals to local Citizens Advice.



Comments made by participants

Based on analysis of comments made by respondent to the post-course survey, here are the key themes and recurrent feedback:

Key Themes:

1. Increased Confidence

- Participants repeatedly mentioned feeling more confident in:
 - Supporting service users
 - Signposting people to appropriate services
 - Providing advice on complex issues like housing, debt, and benefits
 - Understanding local support systems

2. Knowledge Enhancement

- Training significantly expanded participants' understanding of:
 - Available support services
 - Referral processes
 - Local resources and organisations
 - How to help clients with various challenges

3. Team and Organisational Benefits

- Many noted they could:
 - Share learned information with colleagues
 - Improve internal processes (e.g., developing triage forms)
 - Train other team members
 - Network with other organisations

4. Practical Application

- Participants indicated they:
 - Applied training insights directly in their work
 - Refer clients to Citizens Advice
 - Feel better equipped to support service users

Recurrent Requests/Suggestions:

1. Continue providing training slides and resources
2. Consider offering more advanced/high-level training
3. Improve referral process clarity
4. Enhance accessibility of advice appointments

Overall, the training was overwhelmingly perceived as valuable, particularly for smaller charities and organisations with limited training budgets.

Requests for follow-up training and information

1. **Housing** emerged as the most frequently mentioned topic for follow-up training. Specific requests included:
 - More in-depth training on housing issues
 - Understanding housing law
 - Information about permanent and temporary tenancies
 - Clear referral routes for housing problems
 - Support for private tenants
2. **Benefits and Financial Support:** Respondents expressed interest in additional training on:
 - Benefit assessments

- Universal Credit applications
 - Council tax reduction
 - Cost of living advisory services
 - Debt management
 - Capability for work questionnaires
3. **Specialised Support Services:** Participants requested training on:
- Immigration issues and migrant employment rights
 - Casework skills
 - Communication skills
 - Safeguarding
 - Support services for parents of young children
4. **Training Delivery Preferences:** Several suggestions were made about training format:
- More accessible delivery methods (online, flexible scheduling)
 - Refresher courses
 - Spreading courses over multiple sessions
 - Case study-based learning
 - Regular knowledge review sessions
5. **Miscellaneous Training Needs**
- Information about local services and agencies
 - Advanced/next-level training
 - Updates on service changes
 - Volunteer support (e.g., voucher systems while on Universal Credit)

The comments suggest a desire for continued professional development, with a strong emphasis on practical, specialised knowledge that can directly improve volunteer capabilities in supporting clients.

Partnership and Collaboration for System Change

The Advising Londoners Partnership prioritises engagement between advice agencies and community and faith groups, aiming to:

- **Enhance engagement:** Strengthen connections between the advice sector and faith/community groups.
- **Increase capacity:** Empower faith/community groups to triage and refer individuals to crisis support and expert advice.
- **Build stronger referral routes:** Improve pathways for referrals from faith/community groups to advice services.
- **Strengthen referral networks:** Enhance connections between Local Citizens Advice (LCAs) and London Legal Support Trust (LLST) funded agencies to provide crisis prevention and specialist advice.
- **Increase advice provision and extend reach:** Broaden the reach and accessibility of advice services for Londoners affected by rising living costs through outreach, capacity building, and establishing robust referral routes.
- **Have a policy impact:** Enhance the influence and impact of policies through these partnerships.

The ALP does this by:

- Encouraging the advice agencies that are funded under the ALP to **work with local community, social and faith agencies**. The Case Studies at Appendix Two illustrate how some of this work happens, and some further examples are set out below.
- **Funding some community agencies**, such as Haringey Migrant Support Centre and Community Links.
- **Advice First Aid training** is offered in all London boroughs to build the capability of community-based agencies. (See previous section.)
- **Enabling joint working between advice agencies:**
 - **Sub regional hubs** have been established to bring advice agencies working under the ALP together to discuss social policy and practice issues.
 - **Referrals routes** between generalist and specialist agencies have been created.
 - **A central advice referral resource** to take referrals from community agencies (based at Citizens Advice Merton & Lambeth) has been created.
 - **ALP events** bring agencies working in the Partnership together at a pan-London level to discuss policy and practice matters and share best practice.
 - Citizens Advice London and London Legal Support Trust jointly manage the ALP, in partnership with the GLA.

Learning

- **Initial challenges:** Many community and faith groups couldn't participate due to capacity constraints. Referrals and inter-agency relationships were slow to develop due to staggered start times and the need for trust-based relationships. High demand on specialist caseworkers also limited their ability to accept external referrals initially.

- **Overambitious expectations:** Rapid development of relationships between community, faith agencies, and advice agencies was unrealistic. However, relationships and partnerships did develop over the first year of the ALP and have borne fruit particularly in year two.
- **Progress and impact:** Despite early challenges, the ALP has strengthened inter-agency referrals, with new routes and relationships formed across LCAs and LLST/COEx networks, supporting the ALP's broader goal of pan-London collaboration.
- **Capacity and trust issues:** Inter-agency partnerships are relational, not transactional. Effective engagement requires significant time and resources. Relationships often depend on specific individuals, making them fragile.
- **Referrals flowing:** Despite positive interactions, referrals from community groups were slow at first. Trust-building and understanding of the advice services is critical. However, 73% of agencies involved created new referral pathways in year one, and these have grown in year two. Establishing clear guidelines for referrals and casework services is crucial. Regular discussions between agencies facilitate better referral flow.
- **New relationships forged:** The ALP enabled the development of new engagements, with 63% of delivery partners reporting new relationships and at least 210 faith and community groups engaged in the first year. These partnerships have continued and been added to in year two.
- **Testing new approaches:** The ALP allowed advice agencies to explore new relationships and methods, particularly in hidden pockets of deprivation.
- **Sustaining existing Relationships:** Some partners, like Lewisham Refugee and Migrant Network, strengthened ongoing relationships, facilitating physical outreach and referral routes from various services.
- **Advice First Aid training plays a crucial role** in building capabilities and fostering stronger connections between advice agencies and community groups.
- **Colocation brings benefits:** Physical proximity of agencies enhances referrals, though delivering services at other agency/community site isn't always feasible.
- **Specialist support:** Generalist Crisis Prevention Advisers often need second-tier support. The ability to consult with specialists can prevent unnecessary referrals and enhance case handling.
- **Capacity constraints:** Agencies are sometimes unable to meet additional referral demand due to high demand from their drop-in services.
- **Translation services:** Access to translation facilities is critical, especially in diverse boroughs. All ALP advice agencies have access to LanguageLine.

Examples of collaboration and strengthened relationships:

- **Tamil Welfare Association:** Gained capacity to accept Tamil-speaking referrals from various sources.
- **Citizens Advice Merton & Lambeth:** Receiving referrals from South West London Law Centres for cases they can't handle, like UC appeals and PIP/ESA cases.
- **Citizens Advice East End:** Enhanced links with Community Links and Mary Ward Legal Centre, creating referral routes to their specialist caseworker.
- **Citizens Advice Harrow and Citizens Advice Barnet:** New partnership with referrals of two cases per week in year one.

- **Citizens Advice Bromley:** Developed close working relationships with Citizens Advice Southwark, Citizens Advice Lewisham, and Citizens Advice Greenwich, and strengthened ties with Greenwich Housing Rights for housing-related queries.
- **South West London Law Centres and Citizens Advice Croydon:** Strengthened relationship resulting in a new flow of referrals.
- **Citizens Advice Hounslow and Ealing Law Centre:** Built a referral route and improved understanding through team meetings.
- **Island Advice Centre (Tower Hamlets):** Tower Hamlets Community Advice Network (THCAN) provides an infrastructure for referrals and training programs. Delivering Advice First Aid training targeting connections through social prescribers and health service providers. Learning: Quick and flexible funding processes are crucial. Integrating advice services into health settings can enhance reach. Strong community networks bolster service effectiveness.
- **Nucleus Legal Advice Centre (Kensington & Chelsea):** New collaborations with social workers and community groups, including Hodan Somali Community group. Policy Impact: Influenced local council's approach to homelessness prevention and Local Housing Allowance rates. Learning: Flexible funding preserves essential services during financial crises. Specialisation and strong referral systems enhance service delivery.
- **Citizens Advice Haringey:** Planned outreach at St. Anne's Hospital. Rebuilt links with a wide range of local community and faith organisations. Advice First Aid: Running sessions to build community group knowledge and connections. Learnings: Rebuilding community links is essential after funding cuts. Advice First Aid training strengthens community networks.
- **Community Links (Newham):** Collaborates with Mary Ward Legal Centre and others to deliver advice in community settings. Advice First Aid sessions to extend community reach. Learning: Continuous funding is vital for meeting high demand. Community outreach extends service accessibility.
- **Citizens Advice Brent:** Involvement in community advice events and new outreach at Kensal Rise Library. Learnings: Training community groups strengthens service networks. Identifying unmet needs can guide effective outreach.
- **Citizens Advice Enfield:** Reestablished community connections post-pandemic. Developed strong links with community and faith groups for targeted advice. Addressed local council tax support issues through policy discussions. Learning: Reengaging with the community post-pandemic is crucial. Effective policy advocacy requires collaborative efforts.
- **Haringey Migrant Support Centre (HMSC):** Partnered with Islington Law Centre. Addressing immigration, housing, and destitution issues for migrants. Advocating for migrant issues at the policy level. Learning: Flexible partnerships enhance service delivery. Advocacy for marginalised groups is critical.
- **Citizens Advice Redbridge:** Collaborations with local agencies for targeted outreach. Advice First Aid sessions bolster community organisation knowledge. Learning: Multi-channel service delivery meets diverse client needs. Community training enhances local support networks.
- **Citizens Advice Southwark:** Advisers deliver in-person and telephone advice, plus outreach at asylum seeker centre and community events. Multi-agency events increase service visibility in hard-to-reach areas. Advice First Aid sessions facilitate community collaboration.

The ALP demonstrates the power of flexible, community-integrated funding to preserve and enhance advice services across London. Key learnings include the importance of quick and non-bureaucratic funding processes, the value of strong community networks, and the need for continuous policy advocacy to address systemic issues. By leveraging partnerships and community training, advice organisations have extended their reach and effectiveness in addressing the cost-of-living crisis, housing, and welfare rights issues. Advice systems have been improved by collaboration and partnership. Continued and expanded funding is essential to sustain these vital services, meet growing demand and build on the social capital created by the partnerships and collaboration. More could be done to harness the intelligence, insights and data held by ALP participants to influence and change social, welfare and economic policy and systems affecting Londoners.

Conclusions

1. **Demonstrated value and reach**

The Advising Londoners Partnership (ALP) has proved highly effective in its second year, assisting over 50,600 Londoners, improving their financial situations by over £24million, reducing worry and delivering a 5:1 return on investment. The results indicate a well-embedded, collaborative approach that is increasingly addressing the financial and social wellbeing needs of Londoners, particularly those from marginalised communities. The Partnership and its approach is reaching Londoners that may otherwise not have accessed advice and may have struggled alone with the challenges they face.

2. **Strengthened partnerships**

Partnerships between advice agencies, faith, and community organisations have expanded significantly, leading to more robust referral pathways and increased accessibility of advice services. This collaborative model is fostering resilience and trust at the community level.

3. **Growing demand and evolving challenges**

The continued economic pressures mean demand for advice services remains high. Issues such as housing instability, complex benefit needs, and financial insecurity are prevalent, with advice agencies often operating at or beyond capacity.

4. **Effectiveness of Advice First Aid**

The Advice First Aid programme has successfully increased community organisations' ability to triage and refer individuals. This has empowered local groups and strengthened their ability to serve their communities effectively.

5. **Sustainability of services**

Short-term funding and workforce challenges present risks to maintaining the level of impact achieved so far. Continuity and growth of funding are essential to sustaining progress and meeting rising demand.

Recommendations

- 1. Secure long-term funding**

Advocate for extended and increased funding from the Greater London Authority (GLA) and other stakeholders to ensure the sustainability of the ALP, allowing for the retention of experienced staff and the ability to meet growing demand.
- 2. Expand Advice First Aid**

Broaden the Advice First Aid programme to include more advanced training topics and tailor sessions to address specific local issues, such as housing law or benefits appeals. Consider offering flexible formats to increase accessibility for participants.
- 3. Data and policy advocacy**

Strengthen the collection and analysis of data across delivery partners to generate actionable insights. Use this data to inform policy advocacy, particularly around systemic issues like housing affordability, benefit administration, and digital exclusion.
- 4. Enhance capacity and resilience**

Explore innovative ways to increase workforce capacity, such as funding trainee roles or apprenticeships, and provide targeted support to address staff wellbeing and retention challenges.
- 5. Focus on systemic impact**

Build on the success of community partnerships to deepen ALP's policy influence. Create forums for community and faith organisations to contribute insights on systemic challenges and advocate for policy changes that address underlying causes of poverty and exclusion.
- 6. Support underserved areas and groups**

Prioritise expanding advice provision in identified 'advice deserts' and improving services for underserved communities, such as the Gypsy, Roma, and Traveller population and those with no recourse to public funds.
- 7. Strengthen feedback mechanisms**

Develop more robust systems for gathering and acting on feedback from service users, community partners and AFA attendees to continuously refine the ALP's approach.

Appendix One: Client Case Studies

1. Single mother of a child with additional needs, self-employed cleaner

Challenges:

- Limited working hours due to child's health needs.
- Financial struggles, including council tax arrears.
- Refusal of Universal Credit (UC) due to failing the Habitual Residence Test.
- Dependence on family and friends for rent and daily living costs.

Actions Taken:

- Provided three face-to-face appointments.
- Arranged an interpreter due to client's limited English proficiency.
- Advised on UC claim and assisted with the appeal.
- Referred to Mary Ward Legal Centre (MWLC) for tribunal representation.
- Identified lack of Council Tax Support (CTS) and helped with the application.
- Informed Enfield Council to pause enforcement actions pending CTS application.
- Advised on potential applications for Council Tax Support Hardship to further reduce bills.
- Suggested applying for DLA for her son and offered future assistance for any necessary appeals.
- Provided ongoing debt and benefits advice to reduce client's stress.

Impact:

- Legal Representation: Enhanced chances of a successful UC appeal with MWLC's help, as English is not client's first language and she is struggling to understand the appeal process.
- Financial Relief:
 - Potential CTS of £16.80 per week, easing monthly expenses.
 - Possible DLA payments for her son, boosting household income.
- Stress Reduction: Continuous support and advice on debts and benefits, leading to improved financial stability and reduced stress for the client.

2. Domestic abuse survivor disabled single parent with two children

Challenges:

- Living in a one-bedroom flat with severe health conditions, including depression, severe back and hip pain, cramps, and asthma.
- Denied Personal Independence Payment (PIP) due to a lack of points awarded by the Department for Work and Pensions (DWP).

Actions Taken:

- Collected comprehensive medical evidence.
- Drafted detailed submissions for the appeal.
- Represented the client in a video tribunal hearing.

Impact:

- Tribunal awarded the standard rate of the daily living component and the enhanced rate of the mobility component of PIP.
- Financial relief of £7,744.06 in arrears and £6,588.77 over the next 12 months.
- Improved financial stability and reduced stress.

3. Single parent to a 16-year-old son, survivor of severe domestic violence

Challenges:

- Physical and mental health issues, including migraines, fibromyalgia, and debilitating anxiety.
- Denied Employment and Support Allowance (ESA) and left without payments for months, causing Housing Benefit to be suspended.

Actions Taken:

- Assisted in restarting Housing Benefit by providing necessary information.
- Applied for permission to appeal to the Upper Tribunal for the ESA case.
- Prepared a detailed submission based on interviews with the client.
- Represented the client in a tribunal hearing.

Impact:

- ESA payments were reinstated at the basic rate, with the client placed in the highest support group.
- Backdated payments for the period without support were awarded.
- Enhanced financial security and well-being.

4. Migrant mother with a two-year-old child, previously homeless and undocumented

Challenges:

- Unsafe temporary accommodation with damp and mould issues.
- Financial and legal struggles, including unresolved NHS debts.

Actions Taken:

- Arranged a housing advice session and referred the client to a solicitor.
- Advocated with the council for better living conditions, resulting in relocation to suitable accommodation.
- Supported her child's citizenship application via referral to KIND.

Impact:

- Resolved unsafe housing conditions and secured alternative accommodation.
- Initiated a pathway for her child's citizenship application.
- Continued long-term support since 2021 for housing, legal, and financial stability.

5. 78-year-old woman with Alzheimer's and osteoarthritis, homeless after gifting her home to her estranged daughter

Challenges:

- Denied Pension Credit and deemed intentionally homeless by the local authority.
- Living in a bus garage with her adult son.

Actions Taken:

- Initiated an appeal to overturn the decision to remove her benefits.
- Referred her to the internal housing team for legal housing advocacy.

Impact:

- Successfully restored Pension Credit through the appeal process.
- Ongoing housing legal support to secure stable accommodation.

6. Full-time carer for a disabled child, with her own health issues, living in private rented accommodation

Challenges:

- Served a Section 21 notice and faced a £23k Housing Benefit overpayment caused by administrative errors.
- Non-digitally active, which impacted her ability to resolve issues promptly.
- Extremely stressed by the risk of homelessness and overwhelming debt.

Actions Taken:

- Helped the client file a homelessness application online, leading to contact with the council's housing options team.
- Supported the client in challenging the Housing Benefit overpayment, successfully reducing the debt by £17k.

Impact:

- Reduced Housing Benefit overpayment significantly, easing financial stress.
- The client expressed relief and happiness with the outcome.

7. Lone parent of two dependent children, part-time worker, living in private rented accommodation

Challenges:

- Struggled with rent and Council Tax arrears after a separation that affected her tenancy.
- Difficulty understanding Universal Credit (UC) decisions and statements.
- Low income compounded financial strain.

Actions Taken:

- Explained UC statements and helped challenge the housing costs element.
- Reported changes in circumstances to the local authority, securing single-person Council Tax discounts and support applications.

Impact:

- Client's income increased by £1,461 per month (£17,532 annually) due to corrected UC housing costs.
- Reduced Council Tax bills, improving financial stability.
- The client expressed satisfaction and noted improved budget management.

7. Single disabled male, separated from his partner and children, relocated to unfamiliar Lewisham after a homelessness application

Challenges:

- Living in a private studio rental and relying on Universal Credit (UC), Employment and Support Allowance (ESA), and Personal Independence Payment (PIP), but struggling with debts and reduced income.
- Financial hardship led to reliance on food banks.

Actions Taken:

- Identified unsustainable debt repayment levels and arranged a debt advice appointment.
- Applied to the Biscuit Fund, successfully securing £40.
- Submitted additional grant applications to cover the cost of new glasses (£90) and a replacement television.

- Facilitated immediate payment to the optician, allowing the client to collect glasses on the same day, and arranged for the television delivery.

Impact:

- Improved quality of life with restored vision and a replacement television to alleviate isolation.
- Reduced financial strain through grants and debt advice.
- The client expressed deep gratitude for the comprehensive support provided.

Appendix Two: Delivery Partner Case Studies

The following case studies illustrate how agencies delivered the ALP in year two.

GLA funding under the ALP enabled [Island Advice Centre](#) in Tower Hamlets to continue to provide welfare rights casework. The ending of a previous funding stream had placed this part of its service under threat at a time of growing need. The simple award of grant without a long-winded application process made it easy for Island Advice to retain their Caseworker and seamlessly continue to deliver advice on complex benefit matters and disability benefit appeals.

Island Advice also benefits from the already strong and well established [Tower Hamlets Community Advice Network](#) (THCAN). This network has created a referral system and a training programme for local advice providers. Despite some recent reductions in local authority funding, new investment from health funders and London Funders (under [Propel](#)), the Network is continuing to provide an effective infrastructure for local advice provision.

The exciting news in 2024 is that Island Advice is now delivering Advice First Aid training under the ALP, running courses in different community localities and targeting connections made by social prescribers and health service providers in each locality. Centre Manager Sarah Sauvat said *"Not everyone goes to community and faith organisations for support, but most people go to their GP. So, Advice First Aid provides an important part of the jigsaw - helping to raise awareness of advice support that is available in Tower Hamlets."*

From April 2024, health service funding means that advice is be available in every GP surgery in the borough. This funding has been promoted by a report by another Tower Hamlets advice provider, the Bromley By Bow Centre. Its report, [Reducing health inequities in London by improving access to social welfare advice through greater collaboration between the healthcare, local authority and advice sectors](#), funded by the Mayor for London, made the case for the inclusion of social welfare advice in Integrated Care Systems.

Island Advice Centre expects Advice First Aid training and new provision of advice in health settings to unearth new demand. Local advice providers are tracking levels of demand, including that they can't meet, very closely. They expect to face continuing challenges in meeting high demand - particularly at a time when they also face [workforce challenges](#). The Centre feels it is vital that funding for the work it is doing under the ALP is extended, long-term.

In addition to extended funding, Island Advice Centre is keen to see more work done at a pan-London level to bring caseworkers and advisers together to discuss policy issues. The biggest challenge for Island Advice at present is housing - poor conditions, overcrowding, challenging homelessness decisions, temporary accommodation, few remedies, and scarcity of specialist legal advice. Work across London to tackle this issue would be welcome.

[Nucleus](#) legal advice centre in Kensington & Chelsea employs a housing caseworker under the ALP. When the cost-of-living crisis began to bite, Nucleus saw a big rise in housing issues, with more local people being served with eviction notices. Unfortunately, this coincided with funding for its housing caseworker coming to an end. Trustees took the decision to retain the caseworker and housing advice capacity anyway, such was local need. When GLA funding under the ALP came along it was a lifesaver. Nucleus bridged the gap in funding for six months but importantly, managed to retain an experienced, qualified solicitor. This has provided a building block for increased housing advice provision. Nucleus has recently been awarded new funding by City Bridge Foundation and has taken on a new housing adviser, supervised by the ALP housing caseworker.

When Nucleus started to deliver services under the ALP, it took the opportunity to ensure that only cases requiring specialist housing advice went to its housing adviser. Referrals come largely via a web form, which was set up during the pandemic. Nucleus has established new links with some social workers and community groups under the ALP, including the [Hodan](#) Somali Community group. Nucleus receives referrals from a wide range of community groups, food banks and Ealing Advice Service. The housing caseworker is also taking referrals from RB K&C's housing team. Nucleus Director, Baljit Badesha feels that reach has definitely been increased under the ALP.

Nucleus continues to see high demand for housing advice. It has had concerns about the Local Housing Allowance for some time and is pleased to see that rates were increased from April 2024. It has also taken policy action to improve K&C Council's approach to homelessness prevention - encouraging it to make better use of Discretionary Housing Payments and Homelessness Prevention Grants.

GLA funding should continue and be provided long-term, in Baljit's view. He would also like to see the funding increased as it only covers around 75% of the full cost of the housing caseworker. However, Nucleus has been grateful for the support provided by GLA under the ALP and the coordinating role played by LLST. The funding was provided without bureaucracy and with flexibility for agencies to use it to continue otherwise threatened services.

[Hammersmith & Fulham Law Centre](#) was awarded funding for two 'Crisis Navigators', who are paid to deliver one day per week each, plus the costs of CEO Sara Taylor supervising and managing the service. Although ALP funding makes a relatively small contribution, it's a vital one. Without it, the Law Centre would be unable to offer much welfare benefits advice. The Law Centre's welfare benefits solicitor is on maternity leave, so benefits advice is undertaken by the ALP staff with support from Sara.

The Crisis Navigators were already at the Law Centre when the ALP was announced. One is an intern, on placement from Brunel University, and the other is studying to be a barrister and was

volunteering. Both were able to offer an additional day per week as paid members of staff. In practice, they do more than one day per week each.

Because the ALP funding has only really filled some gaps in capacity, the Law Centre has been unable to set up new referral pathways or outreach services. Demand for benefits and other advice and increasing complexity of problems far exceeds the Law Centre's capacity. The GLA funding means the Law Centre can offer some clients help with welfare benefits casework, form filling and tribunals. One of the Navigators has represented a client at tribunal. With most benefits work outside the scope of legal aid, the Law Centre is reliant upon funding like the GLA's to continue this service. The Centre very much hopes that funding will be extended.

Policy-wise, the digital by default nature of most council and DWP provisions presents real problems for many Law Centre clients, who lack the equipment and skill to make applications and manage claims. The Law Centre regularly raises this issue with local authority and DWP representatives.

[Islington Law Centre](#) (ILC) uses GLA ALP funding to support a 0.4 advice post – split between two members of staff. The post had previously been self-funded by the Law Centre but would not have been sustainable in the longer term without this funding. The initial focus of both of the advisers was on welfare rights but one has since moved into housing advice and is now employed on a trainee solicitor contract.

The funding has enabled the Law Centre to provide casework assistance to people affected by the rise in the cost-of-living who may previously have only had one-off advice. While some clients self-refer to the Law Centre, many are referred by other local agencies including [Help On Your Doorstep](#). Islington's voluntary sector is quite well networked, which means the Law Centre has good links with local community agencies, including those represented by [Islington BAMER Advice Alliance](#). These arrangements allow ILC to target its advice at those most in need.

ALP funding arrangements have given Islington Law Centre the flexibility to deliver what is needed, without having to create a wholly new and shiny service. Deputy Director Matt Brown hopes that the funding will continue as demand remains very high.

Two policy issues that the Law Centre has noted are around welfare benefits. They have noticed that relatively few people who are subjected to benefit sanctions challenge the decision. They have tried to encourage people to seek advice but have had little take-up - an experience that is replicated throughout Islington's advice network. They have also seen problems caused by suspensions of Universal Credit. Under legacy benefit arrangements, if one income stream was put on hold, the claimant would at least have other income. Now, if UC is stopped, the client can be destitute. Luckily there are two Islington charities that can be called on for emergency relief. If the Law Centres sees a client from neighbouring Hackney, it's a different story.

[Citizens Advice Haringey](#) (CAH) employs two Community Advice Workers under the ALP. They provide generalist advice by telephone and in-person. The advisers deliver an outreach session once a week, by appointment, at [St. Anne's Hospital](#) for mental health patients, from April 2024. Such a service was provided in the past by CAH Advice Quality Manager Marion Esson and has been revived under the ALP.

CAH has undergone substantial change over the past year because of cuts in funding and a consequent need to restructure. As a result, it has had to rebuild its links and services since autumn 2023. The ALP has provided a platform for this. In the first year of the project, the focus was on links with local foodbanks. Head of Advice & Quality, Sayeed Rahman, came into post in November 2023, and since then CAH has built links and referral pathways with a wide range of community and faith organisations. These include the London Islamic Cultural Society and Mosque, Haringey Migrants Centre, the Orthodox Jewish Community, Multi Faith Forum, Disability Action Haringey, Haringey Community Palliative Care, Haringey Welcome (a migrants' and refugees' charity), Hornsey Pensioners' Action Group, ARKS prison resettlement services, and St, Vianney's Catholic Church. CAH held a joint advice event with the Migrants Centre as part of the ALP in April 2024.

Sayeed notes several things that have helped with building these links: his own Islamic background, meeting the agencies in-person to build relationships and trust, providing a feedback loop for referrals (underpinned by a data sharing agreement) and having advisers who are willing to build links and deliver advice in the community. The ALP and the links built have definitely helped to improve the reach of CAH's advice services.

Running Advice First Aid sessions for community and faith agencies has also helped. CAH's first AFA session in November 2023 was attended by Foodbank staff and volunteers. The second drew in a wider range of groups. Both sessions were held in [Chestnuts Community Centre](#). Follow-up half day sessions are being planned for summer 2024. Sayeed and Marion both remarked on the value of AFA in bringing community groups together for the training.

Like all advice services, CAH is dealing with high levels of demand and is seeing unaffordable housing and negative budgets as a major problem. It would like to see the current funding for the ALP extended and for it to support the provision of advice in community settings.

[Community Links](#) in Newham is funded under the ALP via [Mary Ward Legal Centre](#) (MWLC). The agency had good links with MWLC before the ALP and was able to build on this established partnership. Community Links also partners with MWLC, [RAMFEL](#) and [Citizens Advice East End](#) under another GLA funded programme – [Advice in Community Settings](#).

The ALP funding enables Community Links to employ a Gateway Adviser, who triages people dropping-in to its service. The agency provides the only Monday-Friday, 9-5 in person drop-in service in the borough. Last year the service triaged 1700 people.

Memuna Iyasere, Programme Manager, Advice and Community, said that in the first year of the ALP they dealt with lots of fuel debts, hardship and enquiries about small grants and hardship funds. From October 2023 Community Links started to notice that more pensioners were attending its foodbank and more people coming for help and advice about rent arrears. The DWP's resumed recovery of overpayments was a main driver for people falling into rent arrears. Early 2024 has seen more people coming for help with form filling and for help applying to hardship funds which are coming to an end. Social housing rent increases are expected to provoke a rise in enquiries in spring, with more calls being made on Discretionary Housing Payments.

Memuna says Community Links is struggling to cope with demand. The agency has lost a generalist adviser post after City Bridge Foundation funding ended and now relies on two specialist advisers (debt and welfare benefits), plus referrals to Debt Free Advice (DFA) and MWLC advisers. A DFA

adviser is based at Community Links and MWLC delivers housing advice and pro bono advice sessions there. MWLC can also take referrals for benefits advice. However, there are still people that Community Links must signpost to other agencies, and it is concerned that those other agencies don't have capacity either. Community Links hopes that funding will be extended and uplifted in future to enable it to deal with more demand and to extend its reach by running more advice sessions out in the community.

In April 2024, Community Links hosted an Advice First Aid session, to be delivered by Citizens Advice Wandsworth. This was attended by volunteers from Community Links and its Advice in Community Settings partners.

[Citizens Advice Brent](#) (CAB) has two part-time Advisers providing cost-of-living related advice for local people. The ALP has enabled it to improve access to its advice service and also boost the capability of other local organisations. One of CAB's Advisers deals with callers to the organisation's Adviceline service: callers with cost-of-living related issues are quickly identified by telephone assessors and they are offered a call-back from the ALP Adviser. The other Adviser provides face-to-face advice for people who drop-in to the agency's offices at High Road, NW10 and people with booked appointments. She also provides face-to-face outreach advice. This has been delivered at [Sufra](#) until recently, but CAB is considering switching its outreach to [Kensal Rise Library](#), having identified an unmet need in that locality. The community library approached CAB to provide advice. Sufra now has its own adviser.

CAB takes referrals under the ALP from the local Trussell Trust foodbank. It has also set up referral links with the [Asian Women's Resource Centre](#) in Harlesden. Other community agency partnerships it has hoped to develop under the ALP have proven more difficult to set up and sustain – mainly due to lack of adviser and manager resources. However, CAB started to deliver Advice First Aid courses in late 2023 and has found these to be an invaluable to build community links. Three AFA courses plus one follow-up session on Universal Credit have been delivered, involving a range of agencies including agencies supporting carers, older people, Somali, Romanian, and Latin American communities and young people. Head of Service, Adio Garbadeen noted how the courses have provided a space for local organisations to come together and explain how their respective services work, as well as gain useful information about social welfare issues and local hardship funds.

The AFA training also led to CAB gaining a new trainee adviser. A frontline volunteer from Lewinson Centre Foodbank who had attended the AFA training was subsequently successful in his application for a trainee role at CAB which has been funded under the [Advice Workforce Development Programme](#).

In the early days of the ALP, CAB's cost-of-living advisers staffed Debt Free Advice buses that toured the borough. It also ran a workshop on cost-of-living issues for people attending the Sufra foodbank. CAB thinks there is scope for developing more 'one-to-many' information events as part of the ALP, but its resources are now tied up in providing advice to individuals.

CAB hasn't been able to make much use of referral routes to the ALP's specialist adviser at Citizens Advice Barnet or AFA Adviser based at Citizens Advice Merton and Lambeth (CAML). This is not due to lack of need, but because it has found the Barnet service to be oversubscribed and doesn't really understand how the CAML service works.

For [Citizens Advice Enfield](#) (CAE), the ALP has “*put us back in the community again and starting to talk, following the pandemic*”, according to Service and Quality Manager Mary Monaghan.

The agency employs two part-time advisers under the ALP. It delivers advice by appointment at St Monica’s Church and food hub N13, Edmonton Library Hub, All People All Places (single homeless people, rough sleepers, people with drug and alcohol support needs and no recourse to public funds), and at CAE’s main office. Another foodbank was also a venue for the ALP initially, but this service is now separately funded by Trussell Trust. Enfield Council had asked CAE to deliver services as part of another short-term ALP at St Monica’s, but CAE simply didn’t have capacity. However, they knew it would be a perfect venue for the ALP.

CAE’s links with community and faith agencies have enabled it to reach clients who would not have accessed its services before. Supervisor at CAE, Hilary Meeks said, “*we are now in all corners of need in Enfield*”. People get appointments who might not get through to CAE by telephone. CAE is seeing clients who previously didn’t make contact; homeowners who have spent their savings and are now struggling financially. It is supporting clients with fuel vouchers and charity applications. All first contact appointment bookings facilitate instant access to an interpreter, if needed. CAE has found it difficult to develop services to the Gypsy, Roma, and Traveller (GRT) community but it has found that they will attend sessions at Enfield Library. CAE is part of a project board working to improve access to services for GRT.

Advice First Aid has helped CAE to build relationships with community and faith groups, but CAE acknowledges that building and maintaining these links takes lots of time. Finding time to set up and run AFA can also be a challenge. However, CAE hopes to run a course in the north of the Borough as a means of starting engagement with community and faith groups. CAE’s feedback is that the original two-day length of the AFA course was initially an obstacle. It is better now that it is one day, but it makes for a long and demanding day. Shorter sessions may enable volunteers with other commitments to attend the training.

The ALP has provided new networking and policy opportunities. Attending the North London partner meetings has allowed CAE to find out more about issues in other local Citizens Advice and to discuss policy matters. At an early meeting CAE suggested that a “housing tag” needed to be created for the ALP, to identify the growing number of housing cases that were being dealt with. More recently CAE have raised issues regarding Enfield’s Council Tax Support (CTS) scheme. The council has capped CTS at a maximum of 50% of Council Tax band C and most family members of a household must now contribute a non-dependant deduction. This could limit some households with everyone on benefit to 10-30% support. The issue was raised by CAE with Citizens Advice London, which has in turn discussed the issue with GLA colleagues to see if GLA can provide any additional support. CAE says this has expedited issues in Enfield that might otherwise have gone unnoticed.

CAE has developed stronger links and a referral route with Mary Ward Legal Centre (MWLC) under ALP. MWLC has been very helpful, said Mary and Hilary, and CAE refers vulnerable clients who need specialist help with tribunals.

Overall, CAE is very positive about the ALP. It has opened doors and monitoring and reporting is well organised and undemanding.

[Haringey Migrant Support Centre](#) (HMSC) offers free advice and casework support on immigration, housing, homelessness, and destitution for migrants from across Greater London including refugees, asylum seekers, and those who are undocumented or at risk of losing their leave to remain. It receives funding for work under the ALP via Islington Law Centre.

HMSC reached out to LLST in year one of the ALP, having heard about it through a personal staff connection to a Law Centre. Haringey was a cold spot for ALP coverage, so LLST was already in conversation with the Law Centres Network (LCN) and Haringey Law Centre (HLC) about the provision of advice in the borough. LLST agreed to provide funding for HLC to provide outreach advice for HMSC clients. However, this arrangement didn't work as well as had been hoped: HLC was not able to offer the in-person advice service that HMSC clients needed. As Robin Walden, HMSC's Senior Housing Caseworker explained, most of its clients are destitute and homeless, without digital access and with language barriers. They may present with immigration issues, but many will have housing, homelessness, debt, benefit, no recourse to public funds and health issues.

So, in year two of the ALP, HMSC switched its partnership to Islington Law Centre (ILC). HMSC and ILC already had a long-standing relationship, with ILC providing immigration advice services at HMSC. Haringey Law Centre remain a funded organisation in year two but does not have a community partner relationship - which works better for their them.

ALP funding partly pays for the costs of a Senior Housing Caseworker and Destitution Coordinator at HMSC. Its housing, destitution and benefits advice team provides support for HMSC clients following the provision of immigration advice by ILC and HMSC immigration advisers. It helps people to resolve problems and challenge decisions and, where appropriate, make referrals to solicitors. In the first quarter of 2024, HMSC supported 56 people from Haringey under the ALP.

HMSC sees the sharp end of immigration and asylum policy and would like to see the ALP create opportunities for its voice, on behalf of migrants, to be heard by GLA and other policymakers.

[Citizens Advice Redbridge \(CAR\)](#) employs two part-time advisers under the ALP to deliver advice in Redbridge and neighbouring Havering borough. They take referrals of clients who are struggling from the agency's main public advice service, which is staffed by volunteers. Delivery of advice to referred clients is mainly by telephone. The advisers also deliver drop-in outreach advice sessions at [Hainault Forest Community Association's](#) community advice hub once a week This is important because Hainault is an area of disadvantage and was also an 'advice desert' before the ALP came along – and is still under-served. In addition, advisers attend monthly sessions at the council's [Ilford Engagement Hub](#) and have attended cost-of-living market-place events organised by the council's anti-poverty team.

According to Raj Johal, Services Manager, the ALP has certainly extended CAR's reach and increased its capacity. It has also built links with other advice providers: University House Legal Advice Centre delivers advice by appointment as part of the ALP at CAR's library premises every week and CAR's advisers make referrals to Citizens Advice East End's caseworker. CAR's involvement in the delivery of two rounds of Advice First Aid training has also encouraged and sustained links with community and faith organisations. A previous project, funded by Trust for London, had already established the link with organisations including a local mosque and [Serving Humanity Foundation](#). CAR is planning a third round of AFA training, this time targeting groups in Havering.

Advisers, Dagmar and Kristina, see lots of clients with food and fuel poverty and insecurity, with poor quality and insecure housing, debt and negative budgets. Invariably, the clients they see have multiple and complex issues, with stress and mental health impacts. CAR has seen a rise in eviction notices during the ALP, increases in people in poor quality temporary accommodation and, recently, an increasing number of asylum seekers housed in hotels with poor conditions and food. Advisers remarked that lots of clients have multiple debts that they simply don't want to deal with. Many lost track of their lives during the pandemic and can't get back control. Luckily CAR has a [Debt Free Advice kiosk](#) at its premises for clients to use and Mary Ward Legal Centre can take a few debt referrals each month due to the generosity of a donor. But it's not enough to meet demand from increasingly desperate local people. It's vital that the ALP continues – but maybe with a new name: the Hope Project?

[St Monica's Foodbank](#) is one of Citizens Advice Enfield's community partners. Gerry Bell (Foodbank Manager) hails the very fruitful relationship that has developed under the ALP. CA Enfield approached the foodbank in 2023, wanting to experiment with a regular advice session in order to increase access to its services. Gerry says the foodbank aims to make itself redundant by eliminating food poverty and helping people to become more resilient. The advice service provided by CA Enfield is definitely improving resilience. It has helped over 90 households from the 300 member families that are registered with St Monica's Church Foodbank.

Gerry recounted the story of a client who had visited the foodbank earlier in the week of the interview. She was in great distress, with a court hearing involving the council just the next day and no source of advice and support. She had been trying for three weeks to speak to Citizens Advice. Although the CA Enfield adviser was fully booked that day, she agreed to see the client and managed to make a referral to a solicitor. Gerry didn't know the outcome but was grateful that help was at hand.

St Monica's has hosted an Advice First Aid training session in its hall. Gerry attended and gained new knowledge, but he says the connections he made with other local organisations was possibly the most valuable outcome of the training. He knows more about other local services now and has built links with Southgate Mosque.

[Citizens Advice Southwark](#) (CAS) employs an adviser under the ALP who takes referrals of clients from its core advice service and via a [third party referral form](#) on its website. Advice is delivered in-person or by telephone, depending on the needs of the client. CAS has also recently started an outreach service at [Southwark Day Centre for Asylum Seekers](#) and runs regular cost-of-living roadshow events around the borough. CAS organises these events, with Southwark Council support. They are multi-agency events targeted at hard-to-reach areas and usually attract around 100 attendees. One of these events was run at the [Redeemed Assemblies Church](#) on the Old Kent Road, which is near an area of financial deprivation. CAS was already working with the church on another project which is overwhelmed with demand. The trust between the Church and CAS that has been built up has led to CAS now considering delivery of the ALP there.

CAS ran an Advice First Aid course in March 2023, attended by 16 staff and volunteers from a range of local agencies. They found this a very useful way to share basic information on debt, housing and benefits issues and local support systems and services and equip other local agencies to give pre-advice support for clients. AFA provided an opportunity to share its ['worrying about money?'](#)

resource. This locally tailored information is produced by the Independent Food Aid Network. More AFA courses are being planned.

Policy-wise, CAS saw a surge in refugee homelessness in the first quarter of 2024 as the Home Office ended its pause on evictions from asylum accommodation. Southwark is home to a high number of people in such accommodation.

CAS hopes that the ALP continues as it has provided much needed capacity to provide advice and has extended its reach and accessibility. Having capacity to deliver AFA training is also important for CAS. The 'pods' of local Citizens Advice services that have been formed under the ALP have helped agencies work together and also build links with specialist agencies that are part of the LLST Centres of Excellence network.

Appendix Three: Advice First Aid Case Studies

A sample of participants were interviewed to gather more information about their experience of AFA and the impact it has had.

Ilaria is a Family Support Practitioner at [Oldhill Community School and Children's Centre](#) in Hackney. She first encountered Advice First Aid while working to support families at [St.Vincent's Family Project](#) in Westminster: it was there that she attended a two-day course. After that she attended follow-up, online AFA training sessions on employment rights, social housing, and cost-of-living support.

When Ilaria moved to the Hackney Centre in September 2023, she took the knowledge gained via AFA with her and also asked to be kept on the AFA mailing list. Since her move to Hackney, Ilaria has also attended a three-part course on council housing allocations. She has enquired about places on the introductory AFA training for her colleagues in Hackney and hopes they will shortly be able to attend.

Ilaria says the AFA training has given her more confidence and knowledge to support the families she works with. She knows more about the systems and rules the families are likely to encounter and if she has any doubt, she knows where to look. In Hackney she also has the benefit of a Citizens Advice adviser running weekly sessions at the Centre and another site, with whom she can book appointments for her clients.

Jan Galko is a volunteer at [Hanwell Community Library](#). He found out about Advice First Aid as a course was being run at the library. Jan deals with enquiries from people at the Community Library and many have welfare advice needs, so he thought it would be useful to attend the course and find out more about how he could help people. Jan is also interested in opportunities to work in the advice sector.

Jan attended a one-day Advice First Aid course alongside some Library colleagues and other Ealing organisations. He then attended an on-line follow-up course on homelessness. Jan said the course was well run and it was good to find out about the services that are available to help people. He is now more confident in helping people with welfare and financial issues - he knows what services are available and how to refer. He now helps people to access services on-line at the library.

Isabel is an ESOL tutor at [East London Advanced Technology Training \(ELATT\)](#), in Hackney. ELATT provides access to free training for the community and takes a whole person approach to supporting students. Isabel vividly remembers some of her first one-to-one meetings with students and not knowing what to do when students told her about the difficulties they were facing outside of studies. She is now more confident in knowing what support is available for students within ELATT but she felt she needed to know more about support available externally.

Luckily a colleague told her about Advice First Aid training. Isabel attended a half-day session that was run specifically for ELATT, alongside other colleagues. The course has boosted Isabel's confidence and knowledge of the support available for students and she has used this to help students. Her colleagues say they have also used the knowledge gained and have incorporated information about things like housing into classes. Isabel gave an example of a student who informed a colleague that he was homeless. Isabel referred back to her Advice First Aid notes and slides and provided the colleague with telephone numbers and information to pass on to the student. Isabel would like to see annual refresher courses.

Carrie works and volunteers at [Woolwich Service Users Project \(WSUP\)](#), a drop in space for people in need to get food, laundry, hair cuts, shower, clothing or other support. The service helps around 85 people per session and most have some need for welfare advice. Carrie saw the Advice First Aid course advertised in an email from the local volunteer centre and signed up. She said the course boosted her knowledge and confidence and in particular helped her to recognise the complexity of people's problems and the need to delve beneath the presenting issue. She now, politely, asks a few more probing questions. If advice needs are identified, Carrie knows where to refer now. The networking opportunity that the course offered was useful, but she would like to have had more time to get to know other services that were represented.

Although Carrie was able to cascade the knowledge she gained, using case studies, to her colleagues, she hopes that in future the course will be repeated and that they get to attend themselves. However, the challenge is often one of time to attend such training. Funding for services is also a barrier: Carrie says that there is a great need for welfare advice services located at the drop-in centre. WSUP has tried to get advice agencies to co-locate at the centre but the money to pay for them has not been available. She would love to see funding and services provided under the ALP in future.


Appendix Four: Organisations Attending Advice First Aid courses

Abbey Centre	Barnet Stroke Support Services	Centre for Justice Innovation-
Abdul Mageed educational trust	(Central London Community Healthcare Trust)	Community Advice
Achieving for children	Barts Health	Chalk Farm Foodbank
Action for Community Development	BD GIVING	Charlton Park Academy
Action for Refugees in Lewisham	BDCVS	Charlton Triangle Homes
Acton (part of Ealing Foodbank)	Belina Grow CIC	Chelsea Theatre
Adult Learning Lewisham	Bellingham Linking Lives	Chipping Barnet food bank
Advice 4 Renters	Better Start Lambeth council	Christian CARE Association
Afghan Association	Blackfen Library	Christian Care Merton & Community Fridge
Afghan Association Paiwand	BLG Mind	Citygate Church
Afghanistan & Central Asian Association	Bonny Downs Community Association	Clockhouse community centre
Africa Advocacy Foundation	Bounds Green Food Bank Advice Service	Colindale Communities Trust (CCT)
African Community School	Brent	Commonside Development Trust
Age UK	Brent Carers centre	Community Association for West Hampstead
Age UK Barnet	Brent Centre for young people	Community Champions Harrow Rd
Age UK East London	Brent Food Bank- Trussel Trust	Community Connex
Age UK East London Caxton Hall	Brent foodbank	Community Hub
Age UK Hillingdon, Harrow & Brent	Brent Health Matters	Community Links
Age UK Islington	Bridgelink	Corpus Christi RC Church
Age UK Lambeth	Bromley and Croydon Women's Aid	Cre8 Coffee
Age UK Merton	Bromley Baptist Church	Credit Union
Aishah Help	Bromley Borough Foodbank	Cross road Care
Al-Emaan Centre Keston Mosque	Bromley by bow health centre	Dalgarno Trust Community Centre
Alexandra School	Bromley Homeless	DASH
All People All Places	Bromley Voluntary Sector Trust	Days and Atkindons
APASEN	Brook Lane Community Supermarket	Almshouse Charity
Ark Resettlement Services	BTSE	DeafPlus
AUKL	Camden volunteers	Dene Community Centre
B young stars	Cap Job Clubs	Derman (for the wellbeing of)
BACA	Carers' Hub Lambeth	Turkish-Kurdish Charity communities
Barking	Carers Information Centre	Diamond Club
Barnet African Caribbean Association	Caritas	Disability Action Haringey
Barnet council	Caritas Westminster	Diwis Creations CIC
Barnet Federated GP's	Castle Haven	Docklands Outreach
Barnet Social Prescribing Service	Catbytes CIC	Dollis Primary School
	Central East Peckham & Nunhead Ward	Dominion chapel (Southall)
	Central Eltham Youth Project	Dons Local Action Group
	Centre 70	DWP Job Centre
		Ealing - st Mellitus

Ealing (Hanwell)	Greater Faith Ministries	Healthwatch Kingston
Ealing food bank	Greenford Baptist Church	Healthwatch Southwark
Ealing Food Bank and Storecupboard	Greenwich Foodbank	Healthy Island Partnership
Ealing Foodbank - Perivale centre	Greenwich Housing Rights (GRIP)	help in Church activities
Ealing Foodbank & Ealing Social Club for the Blind	Greenwich Inclusion Project and Greenwich Sanctuary Project	Help on Your Doorstep
Ealing Foodbank and the North London Support Group of the Huntington's Disease Association	Grenfell Early Years Nursery	Help point centre
Ealing Hanwell	Grove Centre Church	Hestia Charity
East End Health Network	Guy's and St Thomas hospital	Hilldrop Community Centre
East London NHS Foundation Trust	H and F council	Hillingdon Council SEND Keyworker
Ebenezer Holistic Services	H4all	Hillview Community Services
ECP	Hackney Congolese Women Support Group	Holborn Community Centre
ECUK	Hackney council	Home Start Greenwich
EE Hub	Hackney CVS	Home Start Havering & Redbridge
EKTA in Harrow	Hackney Foodbank	Homestart Hillingdon
ELATT	Hackney Migrant Centre	Homestart Southwark
Elizabeth House Community Centre	Hackney Patients not Passports	Hope at the Hub part of Hope Church Newham
Eltham Green Community Church	Hackney People First	Hope for better future
Emmaus Greenwich	Hackney Works	Horn of Africa Disability and Elderly Association
Empowering Action and Self-Esteem Ltd	Hammersmith & Fulham Foodbank	Hornsey Food Bank
Enable	Hanwell Big Local	Hornsey lane community association
Enfield debt centre	Hanwell Centre - The Trussell Trust	Hornsey Lane Estate Community Association
Enfield Food Pantry	Hanwell Community Library	Hug Barnet Good Neighbours
Ethelred nursery	Hanwell food bank	Ilford High Road Baptist Church
Everyday Church, Kingston upon Thames	Hanworth Methodist Church Pastor	Inclusion Barnet
Excel Beyond Barriers	Haringey Advice Partnership - Public Voice	Irish Chaplaincy
Faiths Women Community UK	Haringey Council	Islamic Association of North London
Family Engage Community Group	Haringey Migrant Support Centre	Island Advice Centre
First Love Foundation	Haringey Welcome	Islington Chinese Association
FLAG (Families Living with Autism in Greenwich)	Harmony house	Islington GP federation / Age UK
Florence Nightingale Aid in Sickness Trust	Harold Hill Foodbank	Islington parent championship
Free Your Mind	Harrow Carers	Kensington Foodbank
FWCUK/ ASCO	Harrow foodbank	Kent Association for the Blind
GCDA	HASWA- Havering Asian Social Welfare Association	Kentish Town Community Centre
Goodmayes Baptist Church	Hayes End Methodist Church	Kentish Town Foodbank
GP federation	Headway East London	Kids Can Achieve
	health and wellbeing the Network Home Health Team	Kilburn Primary Care Coop
		Kingston Bereavement Support

Kingston Centre for Independent Living (KCIL)	Neighbours in Poplar	Redbridge CVS
Kingston Foodbank (New Malden Centre)	NHS Central & North west London	Refugee Action Kingston
Kingston Voluntary Action	NHS Richmond Wellbeing Service Talking Therapies	Rethink Mental Illness
Kurdish And Middle Eastern Women's Organisation	NHS: Jonathan Mann clinic, Clifden centre, Homerton hospital, E96SR	Revelation Church
Laburnam Boat Club	NHS- Oxleas	Richmond Council and Mortlake Community Association
Lambeth Borough Council	No1 Performing Arts	Richmond fellowship
Lambeth mutual aid	North Enfield Foodbank	Rise Community Cafe
Latin American House	North Harrow Library	Riverside The boundaries
LB Redbridge	North Paddington Foodbank	Romanian Culture and Charity Together (RCCT Romanian Hub)
LBBB	NPFB	Romford Baptist Church
Learn English Together in Merton	Octavia Housing	Rose-Tree Project
Learning life UK	Old Kent Road Mosque,	Round chapel old school rooms
Lewisham Clyde family hubs	Muslim Association Of Nigeria	Royal Borough of Greenwich
Lewisham Council	Olive Branch Aid	Royal Borough of Kingston
Lewisham Foodbank	One Bromley	Ruils
Lewisham hub donation	One true voice	SAAFI
Lewisham Local	One You Westminster	Sacred Heart Foodbank
Lewisham Multilingual Advice Services	Our Lady of Lourdes and St Michael Catholic Church	Sacred Heart Church
Lewisham Park Herbal Plot	Outward	Salvation Army
Lighthouse at SAINT	Paiwand	SELCE
London Borough of Lambeth (Lambeth Council)	Parent Action	Shaftesbury High Sch (spec needs)
London Borough of Newham	PCN 8 - GP care group	Shepherdfold Ministry
London Borough of Tower Hamlets	Peabody	Shinebright UK
Maa Shanti	Perivale	Shpresa programme
Maternity and community Abby centre	Phoenix Community Housing	Skills and Training Network
Maytree Children's centre	Pier road recovery centre.	Skylarks Charity
Merton Connected	Erith.	SLaM
Methodist Church	Poplar & Limehouse health Network	Social Action for Health
Metro charity	Positive East	Somali Parents network
Miday Somali development network	Positively UK	SOMERSTOWNCA
Migrants Organise	Praxis	South East London Community Energy
MIND	Quba Masjid & Education Centre	South Harrow Foodbank
Mind in Camden	Queens Crescent Community Association	Southall
Mind in Croydon	RAMFEL	Southwark Home Start
Mind in Harrow	RBK	Southwark and volunteer Faith Women Community UK
Mind In Tower Hamlets	RCCT CIC	Southwark Foodbank
Newham and Redbridge	RDLAC	Spear
Mind Tower Hamlets Newham	REAP	Sphere support
Redbridge	Redbridge Carers Support Service	Spiral Skills CIC
Mission Practice	Redbridge Healthwatch	Spring Community Hub
		St Edwards Church

St Luke's Community	Trussel Trust Richmond
St Luke's Community Centre	Foodbanks
St Lukes, Downham	Turn2Us
St Mary's Church Homes Trust	Underhill School & Children's
St Michael & All Angels Church	Centre
St Nicholas in Perivale Trussel	Unfold
trust	Union of Brunel Students
St Paul Old Ford	Unity Church Orpington
St Paul's Church	Universal Church of the
St Vincent's Family Project	Kingdom of God (UCKG)
St. Pauls Medical Centre	VAH (Vol Action Harrow)
Staywell	Venner Road Community Hall
Stepney Community Trust	Venture Centre
Stockwell Primary School	Via (formerly known as WDP)
Storehouse assistant	Vibrance
Stroke Association	Vineyard Community &
Stronger Together	Richmond Foodbank
Sufra - the foodbank	Voices of Hope
Sydenham Garden	Vol at Welcome Group St John
Thai Boxing Fighters Academy	Baptist Ch
The Albany	Voluntary Action Camden
The Association of Redbridge	Wellington Way Health Centre
African Caribbean	Westminster council
Communities	Whittington Park Community
The Corbett Library	Association
The Good Neighbour Scheme	Who is Hussain
for Mill Hill and Burnt Oak	Wimbledon College
The Gospel Centre Food Bank	Wimbledon Foodbank
The Greenwich Carers Centre	Woodberry Aid
The Hebe Foundation	Woodberry Down Children's
The Living Centre	Centre
The Parent House	Woolwich Front Room GCDA
The Pilion Trust	WSUP
The Round Chapel - Old School	You Glow CIC
Rooms	
The Store Cupboard	
The Stroke Association	
The Well-being Hub	
Thrive tribe	
Togetherness Community	
Centre	
Tolworth Infants and Junior	
school	
Tottenham Food Bank	
Tower Hamlets Early Detection	
Service	
tower hamlets gp care group	
Trinity homeless Projects	
Trinity Methodist Church	



**COST-OF-LIVING CRISIS
PREVENTION ADVICE PROJECT
LEARNING & EVALUATION
YEAR ONE REPORT, NOVEMBER
2023**

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Abbreviations used in this report

AFA	Advice First Aid
AiCS	Advice in Community Settings
CA	Citizens Advice
CAL	Citizens Advice London
COEx	Centres of Excellence
CoLCPA	Cost of Living Crisis Prevention Advice
CPA	Crisis Prevention Adviser
EOI	Expression of Interest
ESA	Employment and Support Allowance
GLA	Greater London Authority
LCA	Local Citizens Advice
LLST	London Legal Support Trust
PIP	Personal Independence Payment
UC	Universal Credit

1. Introduction

This report sets out learning arising from a study of the first year of the Cost-of-Living Crisis Prevention Advice (CoLCPA) Project. It provides an evaluation of the extent to which the Project has delivered its desired outcomes and impact and makes recommendations for project partners and the GLA for Project development as the Project enters its second year. It is a supplement to monitoring reports provided by project partners London Legal Support Trust (LLST) and Citizens Advice London (CAL). A supplementary report on a survey of Project delivery partners, conducted in summer 2023 has also been provided and is referred to in this overall year one report.

The CoLCPA is a strategic partnership collaboration funded by Greater London Authority (GLA) to support LLST and CAL to increase the capacity of advice agencies to respond to the cost-of-living crisis and support more Londoners. The project funds a total of 41 advice and community agencies across London and a programme of training known as 'Advice First Aid'. The partnership aligns with and supports the GLA's mission to build a "[Robust Safety Net](#)" so that by 2025, every Londoner is able to access the support they need to prevent or alleviate financial hardship.

I was appointed as Learning and Evaluation Partner by LLST and CAL in January 2023 and commenced my work in February. My methodology and evaluation framework are set out below.

2. Description of the Project

The CoLCPA Project arose from discussions between the GLA and CAL and LLST respectively in early 2022 about the advice sector response to the rapidly developing cost-of-living crisis. The decision was taken by GLA to provide £2.3million funding for advice provision via the CAL network and LLST on the understanding that the three bodies would work together to provide a coordinated response. GLA extended funding for a further year in summer 2023, with funding increased to £2.5million. The Project is designed not only address the growing advice needs of Londoners, driven by the cost-of-living crisis, but also to address some important strategic and operational issues which were identified in two important reports on London's advice sector: *Advising Londoners* (2020) and *Addressing the Skills Gap within Advice Services* (2022). These issues are summarised in the 'Problems' column of the theory of change logic model on page 3.

The Project was mobilised relatively quickly, with the CAL network and LLST inviting expressions of interest in delivery during summer 2022. This resulted in agreements to fund 20 local Citizens Advice (LCA) agencies and, via LLST, 18 Law Centres and other legal advice agencies ('Centres of Excellence - COEx'), plus three community agencies. I will refer to these funded organisations as delivery partners in this report. Delivery partners moved quickly to recruit or redeploy staff to deliver the project and set up project systems and arrangements, with some commencing delivery in September 2022.

Local Citizens Advice charities have employed 16 (FTE) Crisis Prevention Advisers (CPAs), five Specialist Welfare Advisers and an Advice First Aid training lead, supported by a CoLCPA Project Manager, the London Citizens Advice Development Manager and London Citizens Advice Steering Group. The COEx and community agencies funded via LLST have employed 3 Apprentices, 11 Crisis Navigators / Cost of Living Support Navigators / Triage Officers, 3 Casework Assistants / Paralegals, 3 Debt and Welfare Benefits Supervisors, 6 Housing/Debt/Welfare Benefits Advisors and 15 Housing/Debt/Welfare Benefits specialist Caseworkers / Solicitors.

The cost-of-living support provided under the project by Citizens Advice includes information, advice assessments, generalist advice, specialist advice and ongoing casework. The five specialist advisers

take referrals from delivery partners for cases that involve resolving more complex/specialist legal problems. Funding distribution was based on giving priority to local Citizens Advice serving areas with higher levels of deprivation.

The LCA role in the project also includes an Advice First Aid (AFA) training programme to build capacity in local organisations/communities. A key objective has been to strengthen partnership working with and referral pathways from community groups to reach Londoners in hardship who may not otherwise access support. The AFA programme is supported by staff employed by CA Wandsworth. Courses are offered locally in boroughs covered by local Citizens Advice across London and may be delivered by the CA Wandsworth staff or on a 'cascade' basis by local CA staff who have been trained to do so. The AFA training is not delivered by LLST funded agencies as this aspect of the project is not part of LLST's funding agreement with the GLA.

The cost-of-living support provided under the project by LLST delivery partners includes generalist advice and initial support, as well as significant focus on specialist legal advice and casework. Delivery partners funded via LLST have been encouraged to use the funding to best suit the needs of their local communities, so each have a different approach to delivery. Their approaches can be broadly divided into four delivery models:

- **Basic Partnership:** A specialist adviser takes referrals from their local partners (including Citizens Advice, community organisations, social prescribers, schools, healthcare providers, foodbanks. Some cover multiple boroughs.
- **Outreach:** a physical outreach service within a community organisation, library, foodbank or school. This is often in partnership with the local Citizens Advice: both organisations being present to provide wraparound advice.
- **Funded community partner:** There are three funded community organisations within the project (Haringey Migrant Support Centre, Newham Community Links, and Bromley Homeless Charity) who have employed their own support worker / triage staff. They are all paired with a local specialist advice organisation for support and referrals.
- **Apprenticeships:** apprentices employed with CoLCPA project funding are based in Mary Ward Legal Centre, University House Legal Advice Centre, and South West London Law Centres. They are working in triage, outreach, and initial advice roles. They may provide generalist advice and support with form filling, benefit eligibility checks, client onboarding, and sourcing emergency support and funds for a client. They may also provide more specialist advice under supervision, or internally refer the client on to the relevant specialist within their organisation.

Delivery partners funded through London Citizens Advice were encouraged to develop their own local delivery models tailored to local needs and each office's way of working, but with an emphasis on working with community partners for referrals, delivering outreach, and engaging in community events (for example, several local Citizens Advice have embedded adviser information sessions in local cost of living roadshows).

Citizens Advice London (CAL) and London Legal Support Trust (LLST) are working together to support respective networks to collaborate at local level. A joint Project Management Meeting is held each month.

A combined LLST and CAL project learning event was held in Croydon in February 2023, hosted by South West London Law Centres, and attended by London's Deputy Mayor, Debbie Weekes-Bernard. A further event, attended by the Deputy Mayor, was held in September, hosted by Citizens Advice

Brent. This event showcased the work of the Project in year one and the announcement of the extension of GLA funding for a second year.

CAL has also organised pan-London meetings of Citizens Advice delivery partners, held in February, May, September, and October 2023. LLST delivery partner check-in meetings were held in February, April, June, and September 2023. Regular sub-regional LCA 'pod' meetings have been expanded to include local LLST delivery partners to discuss emerging local issues.

After the start of the project an Advice and Development Group was formed and met in January 2022 and February 2023. Members include policy leads from the GLA, and representative bodies for advice and community networks. The Group plays no formal role in project governance but is intended to advise its progression within the context of the Robust Safety Net mission. It will also identify challenges and issues from the partnership that are relevant to informing the mission. The Advice & Development Group organised a special meeting on data collection in May 2023. The Group includes agencies that are not part of the CoLCPA project.

In spring 2023, a further group was set up to steer the project. The Cost-of-Living Advice Working Group is intended to provide project governance. It met in May 2023.

3. Theory of Change and Evaluation Framework

It was agreed with project partners that it would be useful for learning and evaluation work to follow a similar methodology and approach to the evaluation of another GLA funded project – [Advice in Community Settings](#) (AiCS). The AiCS programme is being evaluated by Wavehill social and economic research and Mime Consultants, appointed by the GLA. This evaluation is built on Theory of Change platform, which describes the logic behind the project: the relationships between the inputs, activities, outputs, outcomes, and impact. It was felt that a similar approach for the CoLCPA Project would be helpful as it would permit some comparison between projects that have similar intentions, but which are structurally quite different.

AiCS is a grant funding programme administered by the GLA, which followed a pilot project involving CPAG and schools. From July 2021, the programme has funded eleven partnerships led by advice and community agencies and a local authority to deliver support for varied target groups of Londoners experiencing, or at risk of, financial hardship. The CoLCPA Project is different: as noted in the introduction, the Project is a strategic relationship between the GLA, London Legal Support Trust (LLST) and Citizens Advice London (CAL) under which funding has been provided to LLST and CAL directly to distribute to respective networks of advice agencies, initially for a twelve-month period commencing September 2022 to deliver advice to Londoners affected by the cost-of-living crisis.

The Theory of Change model set out below was developed in consultation with LLST, CAL and GLA in February and March 2023. Table A (Theory of Change Approach: Logic Model) describes the context in which the project arose – the obvious cost-of-living crisis and the policy commitments made by the GLA. It then summarises the problems that the Project was designed to address and the intervention that it encompassed to address the context and identified problems.

Table B sets out the project's vision and objectives. Table C describes the way in which the project is expected to work: the inputs of resources and funding, the activities that would take place, the outputs, outcomes, and impacts that would result.

Table D distils the logic model, project objectives and elements into a framework for evaluation: a set of focal points and three groups of expected impacts against which progress will be assessed.

A. Theory of Change Approach: Logic Model

Context	Problems	Interventions
<p>Cost of Living Crisis</p> <ul style="list-style-type: none"> ➤ Almost half of Londoners either ‘financially struggling’ or ‘just about managing’ (YouGov poll for GLA) ➤ Demand for Debt Advice London’ increased by 300% since before pandemic and continues to rise. ➤ Over 2 in 5 Londoners are concerned about the impact the crisis is having on their physical health, and half concerned about the impact on their mental health. ➤ 16% of all adults in London had low or very low food security, rising to 44% amongst low-income households. 32% owed money on unsecured debt. 26% of private renters affected by housing insecurity (GLA Survey of Londoners 2021-22 by NatCen). ➤ Cost of living is the most important issue for Londoners. Around 1 in 4 Londoners are finding managing financially difficult, particularly women, renters, families and those from a minority ethnic background. Over 60% concerned about energy/utility bills and any unexpected household expense (London Councils Survey of Londoners 2021-22 by Ipsos). <p>GLA action and commitments:</p> <ul style="list-style-type: none"> ➤ A Robust Safety Net – by 2025 every Londoner able to access support they need to prevent financial hardship. ➤ Building Strong Communities - by 2025, all Londoners will have access to a community hub ensuring they can volunteer, get support, and build strong community networks. ➤ London Recovery Board Action Plan, including action to “increase both the provision and the visibility of financial and welfare advice services to Londoners”. ➤ Advice in Community Settings Grant Programme to establish and fund partnerships to deliver targeted interventions to help families or individuals on low or no incomes to access advice and support. 	<p>Problems</p> <ul style="list-style-type: none"> ➤ Advising Londoners report (2020): against a rising tide of demand, policy change, cuts and digitisation of public services, London’s social welfare advice services were struggling to maintain sustainability. ➤ Advice services unable to cope with increasing and changing demand resulting from cost-of-living crisis. More people in need of advice, unable to meet basic needs even after maximizing income and dependent on community and peer support. ➤ There are under-served communities who are not accessing advice but may be reached by and through community, faith and grassroots organisations. ➤ Need to improve advice sector links with community/faith/grassroots organisations and enhance capacity to help clients/services users to access advice, holistic support and early intervention. ➤ Need to increase specialist legal advice capacity in welfare benefits, housing and debt to support Londoners facing the cost-of-living crisis. ➤ Need to improve referral links between Citizens Advice services and other/specialist legal advice services. ➤ Under-funded provision of form filling support and one-off advice provision, particularly in the NFP specialist legal advice sector. ➤ There’s a workforce issue for the advice sector, with a skills gap, lack of training pipeline, recruitment and retention issue which impacts on advice sector capacity (<i>Addressing the Skills Gap within Advice Services</i> - Rathbone, Foster & Nyikavaranda, May 2022) ➤ Most funding for advice sector is awarded following competitive bidding process, creating additional work and delay in mobilization. 	<p>Interventions</p> <ul style="list-style-type: none"> ➤ A strategic partnership between the GLA, London Citizens Advice, and London Legal Support Trust (LLST) to protect/boost capacity alongside community outreach/engagement, building on good synergies between the LCA network and LLST funded specialist advice agencies. ➤ Boost capacity of networks of London Citizens Advice and LLST funded legal advice agencies as ‘community anchors’ where advice and support in dealing with the cost of living can be accessed. ➤ A coherent offer of support including Advice First Aid training to community and grassroots organisations to boost advice skills and increase access to advice and support. ➤ More crisis prevention advisers at advice centres to help give initial advice, assess client needs, and deal with emergency assistance. ➤ More specialist caseworkers (primarily focused on housing/welfare benefits/debt) to increase capacity and meet more of the growing need, both from existing community and new referral partnerships and pathways. ➤ Apprentice solicitors to provide specialist advice and support a more sustainable workforce.

B. Theory of Change Approach: Aims

Vision: Increased advisor capacity across the wider London advice sector to deliver an advice model that responds to the needs of Londoners struggling with the cost of living and extends the sector's reach to support to more Londoners.

Objective 1: Enhance engagement of the advice sector with faith and community groups including learning what works in gaining the trust of their users and building their capacity to triage and refer service users to crisis support and expert advice.

Objective 2: To strengthen and build warm local referral networks between LCAs, COEx, and community organisations to help ensure clients can access crisis prevention advice, and specialist advice where needed.

Objective 3: Deliver preventative generalist and specialist face-to-face advice for the most vulnerable to cost of living increases including a package of welfare benefits, and income maximisation and money management and challenging fuel debts and other one-off debts.

Objective 4: Drive awareness raising activity targeted at Londoners at risk of hardship, to promote pathways to support, self-help solutions and accessible information on financial rights and entitlements, via coordinated communications between GLA, LCA and LLST.

Objective 5: Identify trends, policy and practice issues as part of the project and use these, collectively, to feed into and contribute to policy and practice developments and improvements, particularly at GLA level.

C. Theory of Change Approach: Elements

Inputs	Activities	Outputs	Outcomes	Impacts
<ul style="list-style-type: none"> ➤ LLST allocation £1,100,000 to provide funding for 18 Centres of Excellence and 3 community partners to cover project management and increase generalist and/or specialist advisor capacity, cover core operating costs and establish outreach partnerships. ➤ 3 apprentice solicitors, 11 crisis navigators/triage officers, 3 casework assistants/paralegals, 3 debt and benefit supervisors and 6 housing/debt/welfare benefits advisors within LLST funded agencies ➤ London Citizens Advice allocation - £1,200,000 to cover new adviser posts project management costs, and delivery of Advice First Aid Training. ➤ 16 crisis prevention advisers and 5 specialist advisers at LCAs ➤ Learning & Evaluation Partner. ➤ Existing capacity and channels within LCA and COEx networks. 	<ul style="list-style-type: none"> ➤ Partnership working: GLA, LLST and London LCA ➤ Capacity building with faith and community organisations: links, referral pathways, Advice First Aid training ➤ Information campaign to reach more Londoners at risk of hardship ➤ Monitoring and evaluation ➤ Face-to-face information and advice for vulnerable, low paid and out of work clients in relation to benefits, housing, employment and immigration issues and signposting into debt advice ➤ Financial capability interventions, income maximisation strategies, guidance on energy deals, appropriate payment methods and how to access help from energy suppliers 	<ul style="list-style-type: none"> ➤ Approx. 21,000 Londoners supported by 16 crisis prevention advisers ➤ Approx. 1,750 complex legal cases resolved by specialist advisers ➤ Up to 4,400 Londoners trained to provide advice in community settings, via approx. 180 Advice First Aid and other tailored training sessions ➤ Advertising and campaigns ➤ Information events run by agencies ➤ Creation of joint Advice and Development Group to consider policy and practice issues. ➤ Creation of new jobs and training opportunities in advice sector. ➤ 4 quarterly monitoring reports ➤ One mid-way report with lessons emerging ➤ One final report with lessons learned ➤ Final event to disseminate lessons learned 	<ul style="list-style-type: none"> ➤ Advice delivery/demographic data on number of Londoners supported. ➤ Advice given (e.g., welfare, debt, energy) inc. the correlation between different issues (e.g., number of debt clients who also have benefit issues) and level and complexity. ➤ Pathways, inc. first contact place and referrals. ➤ Income improvements generated for Londoners, including one-off financial support. ➤ Policy issues and trends identified and acted on. ➤ Londoners at risk of hardship access information about services, support, self-help, rights and entitlements ➤ New entrants to and upskilling of advice sector workforce. 	<ul style="list-style-type: none"> ➤ Contributions to GLA strategies: Robust Safety Net: By 2025, every Londoner is able to access the support they need to prevent or alleviate financial hardship, increases in poverty and destitution reduced/reversed, disposable incomes maximised, costs of living cut, homelessness prevented, Londoners not pushed (further) into problem debt. ➤ The partnership model of engagement, referrals and collaborative working creates a legacy/foundation for longer term partnership work within, and across boroughs and a replicable model. ➤ By enhancing engagement within the advice sector and between the sector and faith and community groups, advice is made more accessible to people and additional people are reached and helped. ➤ Policy and practice improvements as a result of project learning. ➤ Project has contributed to advice sector workforce development.

D. Evaluation framework

Focus of evaluation:

- The overall approach of the partnership model
- Key learning and best practice from delivery partners which may be shared with others in the project and across the sector
- Whether desired objectives, outcomes and impacts have been achieved

IMPACT GROUP 1: Engagement and partnerships with faith and community groups

- Enhanced engagement of the advice sector with faith and community groups, with learning about what works.
- Enhanced capacity of faith and community groups to triage and refer service users to crisis support and expert advice.
- Stronger referral routes from faith and community groups to advice service.
- The reach of London's advice sector and accessibility of advice is increased as a result of this.
- Policy voice and impact strengthened as a result of this.

IMPACT GROUP 2: Partnership between advice agencies

- Referral networks between LCAs and LLST funded agencies are strengthened to ensure clients can access crisis prevention advice, and specialist advice where needed.
- Policy voice and impact is strengthened as a result of this.

IMPACT GROUP 3: Preventative advice and information provision

- Capacity of funded advice agencies to provide advice and support is increased.
- New job and training opportunities created to boost advice sector workforce.
- Londoners able to access advice to maximise income, tackle debt and avoid homelessness.
- Londoners at risk of hardship access information about services, support, self-help, rights and entitlements.
- Policy and prevention issues raised leading to change.

4. Methodology

The methods I am using to evaluate progress and gather learning have included the following:

4.1. Metrics and measures

- Data collected by CAL and LLST on services, advice topics, outcomes.
- Data collected on information events, website hits and other information provision/advertising/campaigns.
- Feedback from agencies about challenges, what works and impact.
- Feedback from clients about service received and impact.
- Data collected by participating agencies on client feedback – inc. outcomes/impact data.
- Case studies collected by CAL and LLST
- Information on GLA policy/strategy areas and links to the project
- Data from CAL and LLST funded agencies about faith and community groups engaged with as part of the project: *n*. where the engagement is new *n*. where engagement already existed.
- Feedback from agencies about challenges, what works and impact (referrals routes, referrals, improved reach, policy voice).
- Feedback from faith and community groups about the engagement, challenges, what works and impact on capacity, referrals, beneficiaries, policy voice.
- Data on demographics of clients supported, including where clients have not accessed advice previously.
- Evidence of new referrals routes and methods from participating agencies.
- Evidence of policy issues being raised and outcomes/impact.
- Data on Advice First Aid programme delivery.
- Feedback from Advice First Aid (AFA) programme participants about its impact.
- Feedback from agencies about challenges, what works and impact (referrals, policy voice).
- Data on inter-agency referrals collected by CAL and LLST.

4.2. Methods

- Analysis of data, feedback and case studies collected by CAL and LLST on services, demographics and AFA.
- Interviews with participating delivery agencies
- **A survey of participating agencies, conducted between July and early September 2023. A supplementary report on this survey has been provided.**
- Interviews with faith and community groups – about partnerships and AFA
- Interviews with clients/beneficiaries
- Interviews and/or focus groups with AFA course leaders and programme manager
- Feedback at project events and meetings (inc. Advice and Development Group)
- Interviews and meetings with LLST, CAL and GLA

A list of agencies and people interviewed is appended to this report.

5. Project Management, Mobilisation and General Observations

5.1. Project management and coordination

The new three-way relationship between GLA, CAL and LLST has developed during its first year. It naturally took some time to establish the most effective way to work together to govern and manage the Project.

The Advice & Development Group was set up to provide strategic steering, but on reflection it was agreed that it could not play a project governance role. It has identified some key issues so far, including that of advice sector data. A productive workshop was held on that topic in May 2023.

The new Cost-of-Living Working Group has only met once in year one of the Project. Its effectiveness has not yet been assessed.

Joint project management arrangements between LLST and CAL provide an effective platform for coordinated project management and activity. There are open lines of communication between respective project management teams and a regular monthly meeting. Some joint project events have been organised involving delivery partners funded via CAL and LLST and have been helpful in bringing together local Citizens Advice, Law Centres, other advice and community agencies. However, in terms of day-to-day management of delivery, this rests with CAL and LLST respectively.

A further observation is that the project involves new ventures. CAL itself is a new venture: an unincorporated collaborative project formed by London's network of local Citizens Advice Charities and hosted by Royal Courts of Justice Advice Bureau Service. The CoLCPA Project is its first foray into the management of a pan London Citizens Advice programme and funding stream. LLST is a fundraising charity and grant provider that supports legal advice across London and the South East. Management of a service delivery partnership project of this scale is also a new departure for LLST. And the coming together of CAL, LLST and GLA is also a new strategic partnership. It is therefore unsurprising that relationships have taken some time to bed-down.

5.2. Application and allocation process

As noted previously in this report, the CoLCPA project is not a GLA grants programme, but a strategic relationship between GLA, CAL and LLST. Funds were provided to LLST and CAL and they invited expressions of interest (EOI) in delivery from advice providers. CAL and LLST assessed the EOI and allocated funding to agencies whose expressions and proposals met the brief and ensured pan London coverage, focused on areas of greatest need. This process avoided a lengthy grant application process for the 41 delivery partners and enabled relatively quick mobilisation, subject to recruitment difficulties discussed below. Delivery partners have found this approach a refreshing change that has enabled management focus on mobilisation and delivery, rather than bidding for funding.

5.3. Targets and delivery expectations

Output targets that were set at the outset of the Project have proved unrealistic. They assumed that much of the service at Crisis Prevention Adviser level would involve triage and referral or one-off information and advice interventions. In reality, more complex advice and casework is needed by most clients. KPIs have been adjusted for year 2, based on year 1 experience.

Clients generally don't present with 'cost-of-living' problems. The high cost-of-living is a backdrop to a range of presenting issues – debt, benefits, housing, employment etc. So, creating a service dedicated to helping with cost-of-living issues may not make sense. It may be better, as some

delivery partners have done (e.g., CA Barking & Dagenham) to embed CoLCPA work into all advice services – ensuring that all advisers and assessors have cost-of-living resources and details of help that clients can get.

KPIs for specialists have also been challenging as they are dealing with complex cases that can take many months to resolve and close, so as the project progresses, taking on new cases to meet KPIs can be a challenge. This can present some difficulties in quarterly data on financial improvements for clients, as income improvements may be realised several months after a client was assisted.

Volume targets for advice and casework have also conflicted somewhat with other project expectations. Targets have not been lowered to reflect delivery of Advice First Aid (AFA) courses, which can take several days of adviser time. This has meant that some LCAs have chosen not to deliver AFA. More courses than expected are being delivered by central AFA trainers (employed by Citizens Advice Wandsworth).

To deliver some aspects of the project – for example, community cost-of-living information events – also requires more people than the one post that may have been funded within an agency, if that postholder is also focused on advice and casework.

Delivery partners were told by project management at CAL and LLST that the focus was on outcomes rather than output targets. However, concerns were raised by the GLA after the first six months of the project that the volume targets set at the outset were not being achieved. This precipitated extensive liaison between CAL, LLST and the GLA to interpret project data and reset expectations. It required CAL in particular to request new data from local Citizens Advice delivery partners.

Some review and adjustment to expectations was inevitable in a multi-faceted and innovative project of this size. The review and reset in spring 2023 provided a platform for better understanding of the project's activity and should inform future development.

An enhanced reporting framework was developed and implemented in March (applied retrospectively and ongoing) to provide:

- Consistent data – both to GLA and from across London Citizens Advice GLA partnership.
- Consistent and relevant reporting to GLA.
- Greater understanding of delivery models across the project and the range of support Londoners are receiving.
- Better understanding to how Cost of Living challenges impact data.
- Better understanding to regional differences across London.

CAL also agreed and implemented a framework for performance management and support for those delivery partners that were experiencing challenges.

5.4. Recruitment

Some delivery partners found it difficult to recruit sufficiently qualified and experienced staff to deliver the project unless they were able to appoint internally. Recruitment and retention issues are a major problem within London's advice sector, as documented in the reports, *Advising Londoners* (2020) and *Addressing the Skills Gap within Advice Services* (2022).

All posts were eventually filled, but the project experienced a staggered start. The project itself has enabled some agencies to retain staff who may otherwise have been lost to redundancy. It has also included initiatives like the creation of apprenticeship positions, which enable new people to enter the sector and develop knowledge and skills. These are highlighted later in this report.

5.5. Keeping advice services open

The CoLCPA project funding has enabled some delivery partners to continue to deliver services that might otherwise have closed due to the ending of funding. For example:

- CA Croydon had Covid-19 related funding from the National Lottery Community Fund to create direct referrals routes for community and public sector agencies. CoLCPA project funding has enabled this to continue and to be developed – new agencies have been provided with direct referral facilities and outreach events have been delivered (e.g., cost-of-living events in partnership with the local MP).
- CA Hammersmith & Fulham has a project funded by City Bridge Trust under which they work with a range of local community and faith agencies. The CoLCPA project enabled this to be expanded and was built on this ready-made platform.
- Ealing Law Centre was able to continue a project and retain a specialist benefits adviser post that was supported by Covid-19 related funding.

The flexibility afforded by the CoLCPA project to continue and build on provision that was already working rather than having to create something wholly new is a real advantage. It recognises that there are differences between boroughs in advice arrangements, relationships, and capacity and that one size doesn't fit all. In some boroughs it will shore up advice services that have been depleted because of pressures on local authority finances and maintain services that would otherwise have disappeared. In other boroughs the CoLCPA project has added to existing provision.

CoLCPA project funding was granted originally for one year only. However, in August 2023, GLA confirmed that it would be extending funding for a further year and that funding would be increased to a total of £2.5million (£1.2m for LLST and £1.3m for CAL). Increased funding will provide a 5% uplift for all delivery partners and investment in an additional adviser for LCA. It will also provide access to Languageline for LLST delivery partners. This was a welcome extension and expansion as many services and relationships the Project has supported were just beginning to hit full stride and bear fruit, the funded agencies faced the challenge of retaining staff and sustaining what has been developed.

5.6. New and unexpected opportunities

Some relationships developed under the CoLCPA project have led to new initiatives and funding. For example, CA Hammersmith & Fulham's relationship with West London Welcome, an agency for asylum seekers and refugees, had led to the agency funding the LCA to provide a dedicated adviser for their clients. In Richmond and Wandsworth, two boroughs that missed out on the GLA CoLCPA project funding due to relatively lower levels of deprivation, the local authorities decided to replicate the project and fund Crisis Prevention Adviser posts at local Citizens Advice.

The project has led to some unexpected new opportunities. For example, University House Legal Advice Centre is talking with CA Redbridge about supporting some of their caseworkers with law degrees to become qualified solicitors. The agency is also using a second-tier advice portal, developed with a National Lottery Community Fund grant, in Redbridge, Havering and Waltham Forest. The portal was designed to reach parts of the country, outside metropolitan areas, that are 'advice deserts'. But University House has found that the outer-London boroughs they are working in as part of the project also have advice deserts and the referral portal is proving useful in addressing this.

6. Engagement and partnerships with faith and community groups

6.1. Objectives

- Enhanced engagement of the advice sector with faith and community groups, with learning about what works.
- Enhanced capacity of faith and community groups to triage and refer service users to crisis support and expert advice.
- Stronger referral routes from faith and community groups to advice service.
- The reach of London's advice sector and accessibility of advice is increased as a result of this.
- Policy voice and impact strengthened as a result of this.

6.2. Engagement, relationships, and referrals

Community and faith groups identified by delivery partners when drawing up project plans have not all been willing or able to participate, due to lack of capacity. The CoLCPA project itself has only provided three community agencies with additional staff or volunteers. For many unfunded community and faith, even filling out a referral form has been beyond their capacity.

It was perhaps over-ambitious to expect that relationships with community and faith agencies and indeed between advice agencies could be developed quickly under the CoLCPA Project.

The challenges have been around getting 'traction' in and with community and faith agencies and a resulting flow of referrals. This can depend on the skills, experience, and capacity of the community/faith agency. Many community and faith agencies lack the resources to engage on a regular basis. Their engagement also depends on building a trusting relationship with the community/faith agency – and this can take time. The relationship can also be based on particular people and personalities and when someone leaves an agency it can break down. The relationship doesn't necessarily flow from a single phone call to a community agency – it requires generous investment of time by both parties - site visits, clear explanations of how the advice agency works, interpreters to break-down language barriers, on-site in-person outreach and training. Even then it can take time: CA Harrow sent a Somali speaking supervisor to speak with a local Somali group. The feedback was positive, and CA Harrow set up a referral facility for the group – but no referrals have yet been received. Likewise, a Muslim adviser visited a local mosque to talk about the CoLCPA project – the feedback was positive, but referrals have not flowed yet.

Despite the challenges, there is good evidence that delivery agencies have forged new relationships with community and faith agencies as a result of the project. Survey returns in summer 2023 show that, overall, 63% of delivery partners felt the project had enabled them to develop new engagement. At least 210 faith and community groups have been engaged with as part of the project in year one. 89 (42%) of these were new engagements.

The advantage that the CoLCPA project gives is that it allows advice agencies to try out new relationships and settings. This can be particularly important when working in boroughs in London that may be affluent but contain pockets of deprivation. Testing out ways to reach into these pockets without committing to services that must be maintained is a good way to learn about what works.

Some delivery partners have been able to continue and build on existing relationships with other agencies that might otherwise have been lost. For example, Lewisham Refugee and Migrant Network have been able to offer physical outreach to Bexley CVS, and Clockhouse Community House – both local organisations who they had an existing strong relationship with but no capacity before this

Project to offer additional partnership working. These relationships and direct referral routes from a range of statutory and VCS services are vital for enabling access to and reach of advice services. Advice services cannot be present, in person, in all locations, but providing an on-line referral form, for example, to enable community agencies, GPs, schools, foodbanks, mental health agencies, disability agencies, drug and alcohol agencies, refugee agencies, and faith agencies etc to refer a client opens access across the community.

The supplementary survey report lists some of the things that have helped delivery partners to build relationships and engagement with community and faith groups.

73% of delivery partners that responded to the summer 2023 survey said they had created new referral pathways, facilities, or systems because of the Project.

6.3. Building Capacity and Capability: Advice First Aid (AFA)

AFA training was conceived as a way to develop relationships between the advice agency and other agencies and build the capability of other agencies to know what to do if someone comes to them with a cost-of-living and welfare issue. This aspect of the project is only delivered by Citizens Advice. 79% (15) LCAs participated in AFA training in their area during year one. The aim in year two is that AFA will be delivered in all boroughs.

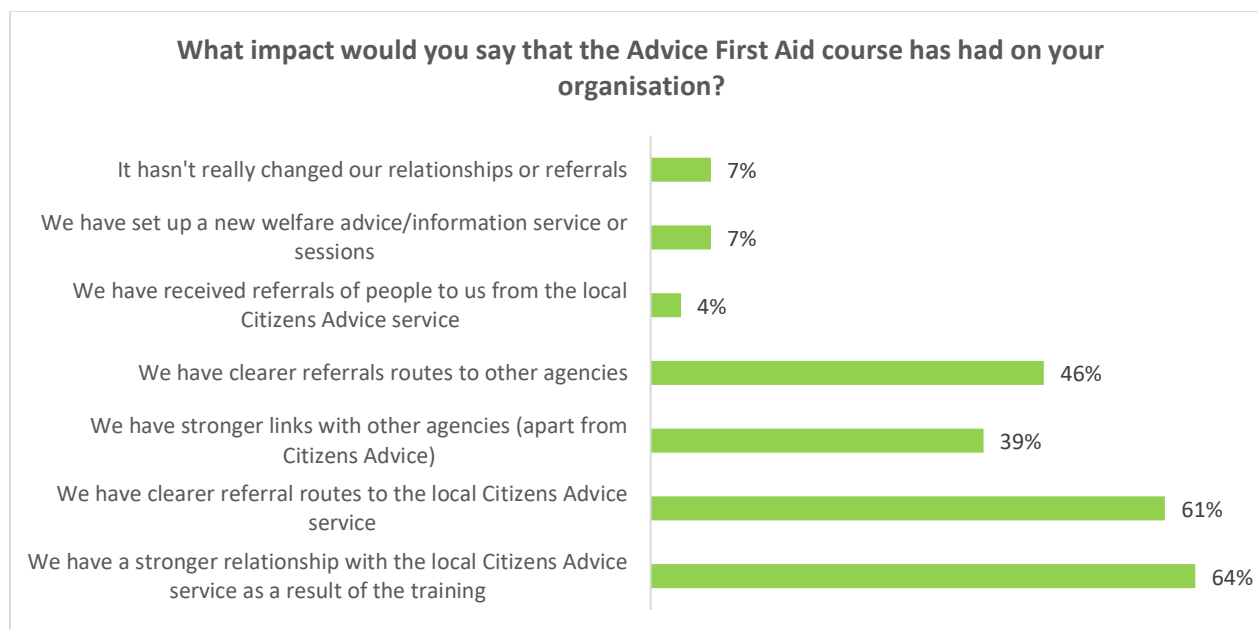
39 AFA training sessions were delivered in 21 London boroughs in the first year of the project, involving a total of 508 attendees. 319 people attended 1- or 2-day introductory training courses and 189 people attended follow-up bitesize sessions.

Some courses were delivered by the AFA Delivery Manager or Project Manager and some by local Citizens Advice staff themselves with support from the AFA/Project Manager or alone.

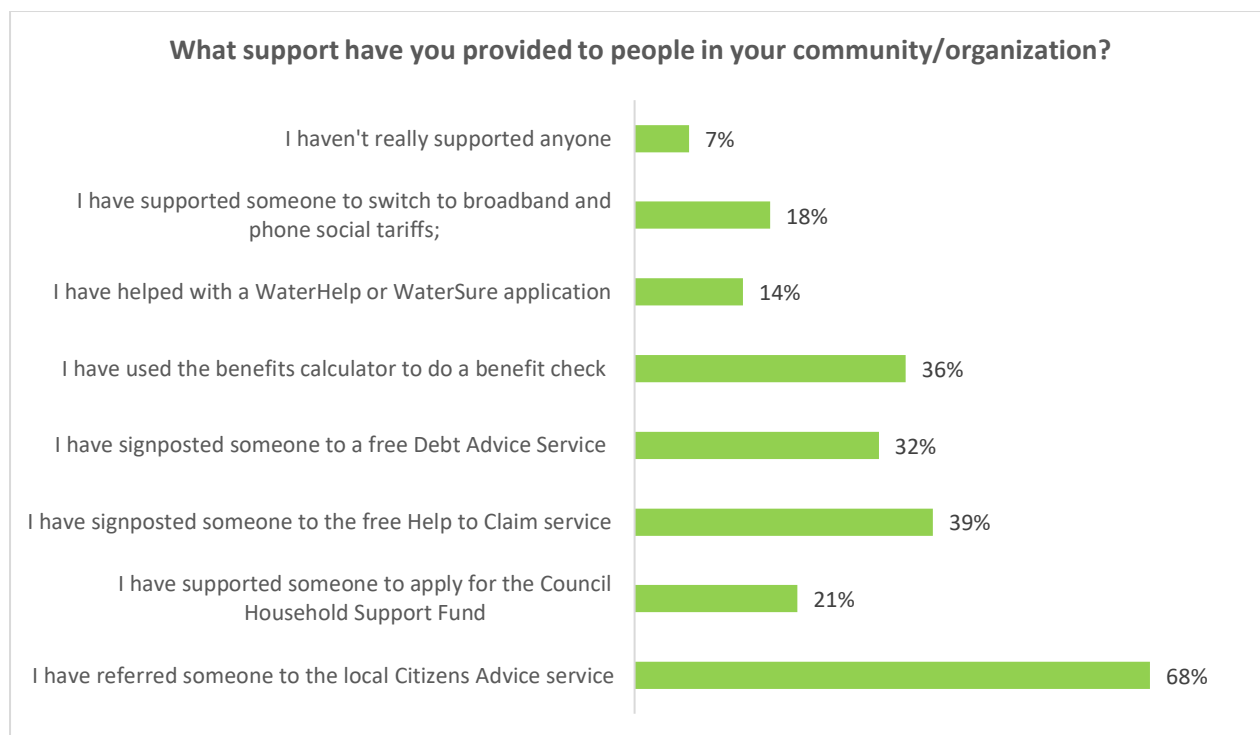
All participants were asked to complete a post-course evaluation survey. It has proved difficult to get participants to complete the survey. However, by early October, 28 returns had been received. These showed that the training has led to stronger relationships and referrals routes and has boosted the confidence and knowledge of participants.



The training has boosted relationships between local agencies and advice services and led to clearer referral routes.



AFA has enabled many participants to support members of their local community – helping with benefits, applications and referrals and signposts to other services, including Citizens Advice.



Other support that respondents mentioned:

- We have also developed information sheet handouts to help people with information about housing exchange, to refer people to the duty housing advisers at court.
- We have handouts about saving money on energy and other costs.
- We have handouts about Turn2Us and benefits agencies.

Comments made by respondents

"I have been able to cascade the information across our organisation (Church, community projects and foodbank) enabling more people to have access to the knowledge to assist."

"It was really helpful to share the information learnt with the rest of my staff team, as we could then pool all of our knowledge together and feel more confident to support service users with issues such as housing and debt, particularly those of us who haven't had to support with such issues before. "

"More confident that there are good resources to help people share information and have developed our project Triage form in consultation with the CAB form, so as to improve its range."

"Attending the AFA training was a game-changer for our charity. We set up the outreach team, but external training was too expensive for our charity. So, AFA training was free and the exact right information for an advice first aider. Plus, I got the slides so I could make sure my team was trained and up to date with their knowledge. Thank you so much so useful for small charities who don't have the budgets."

"Create more confident how to support people who are in needs."

“The training helped me increase my knowledge and confidence when discussing certain issues with service users. Though I haven't had occasion to use all the learning I gathered from the training yet, it's something I will definitely make use of in the future. “

“It is a very useful training even if it is basic.”

“I have put in practice what I learned with people I support, while I do outreach and share good practices with colleagues.”

“Very useful training - enhanced my knowledge around extra support we can provide to clients within our community and more.”

“Very useful. Enhance knowledge and helps to increase knowledge within my team.”

“Gave me the confidence to give advice in regard to homelessness and eviction process.”

Suggestions made for follow-up training, information or action

- Refreshers would be good for those members who did the course
- Delivery of the course in more accessible ways e.g. online access in people's own time, or spread over a few evenings, would enable more of our volunteers to access the AFA course. Two days is a lot of time to take out of a week.
- Casework skills, employment help, housing help, immigration help, communication skills
- Yes, there is required follow-up training in the same field.
- More in-depth training on benefit, housing issues and support.
- A more advanced training is needed if I have to be able to give advice.
- More advice regarding water and energy support.

Feedback from AFA participants who were interviewed

Interviews with a sample of AFA course attendees have revealed that the course is making an important contribution to Project objectives. Participants reported that:

- The course content and materials provided were just right – providing the attendee and their agency with enough information to know what to do if one of their clients or a member of their community approached them with a problem.
- As a result of attending the course the participant has a greater understanding of the services and help offered by Citizens Advice and a greater confidence in providing initial advice and information and referring their client/community member for advice.
- New connections were made by attending the course as it brought together a range of local agencies.

A participant from Harrow based homelessness agency [Who Is Hussain](#) commented that the provision of course slides had enabled her to cascade the training to colleagues who couldn't attend the course in person. She said that;

“The course has given us a formality, some validation and confidence in what we are doing. We have more confidence now in making referrals for advice”

A representative of Westminster, Kensington and Chelsea, and Hammersmith and Fulham older people's agency [Open Age](#), who is also a Community Champion, said the course had;

"Given me more confidence in knowing where people might go for help with a range of problems and reassurance that help is out there".

She would welcome an opportunity for participants to meet again to reflect on their experience and refresh their knowledge.

A participant from St Vincent's Family Project said that:

"The course, and a follow-up module on housing improved and consolidated my knowledge and confidence. I feel more confident in discussing things and options with clients. For example, I know more about the housing system, and they showed us how to use a benefits calculator using a case study, so now I can do a quick benefits check for a family and if they need help to apply, I can refer them."

She was about to attend a second module on employment rights and said would welcome modules on immigration and debt.

Two participants from [The Romanian and Eastern European Hub](#) found the training very informative:

"It was very interesting to find out about benefits, eligibility, how to apply and where to find more information and also about housing, different types of tenancy and about homelessness and how to refer. When a service user comes to us, I can now ask the right questions and help people to apply for benefits and housing."

"The most important part of the course was showing us how to use Entitled To benefits calculator. I had tried it before, but I needed someone to answer questions about it. Now I'm able to use it and help my clients."

The workers – a Health Ambassador and a Ukrainian Caseworker would welcome further training modules. For example, more detailed training on benefits and housing. Housing is a particularly acute need for Ukrainian refugees who are needing to move on from initial host accommodation.

As well as providing participants with important facts and knowledge, AFA is a networking opportunity, enabling agencies to make connections and build trust. Participants appreciated the opportunity to meet and build personal links with other local agencies, in addition to Citizens Advice. Links with Citizens Advice were also strengthened as a result of the training. For example, the Ukrainian Caseworker I spoke to has now made links with a Russian speaking adviser at CA Harrow.

The experience of CA delivery partners

Advice First Aid can provide a platform for building relationships, by demonstrating what social welfare advice is about and improving referrals. CA East End, for example, is hopeful that interest in AFA that has been generated by publicising the offer via the Hackney Poverty Alliance will lead to new relationships with community and faith agencies. CA Harrow strongly believes that AFA has strengthened and created new relationships. CA Bromley's in-house trainer has set up a programme of AFA courses and hopes to engage local mosques that they have not had much engagement with.

AFA, particularly if delivered by advice agency staff, can lead to new skills and confidence. CA Harrow is very proud of the way in which its Crisis Prevention Advisers delivered AFA and observed the new confidence that it gave them.

Advice First Aid is widely seen as positive, as survey results show, but there is insufficient funding to cover the costs of local Citizens Advice delivery agencies running courses themselves. If advisers or other staff are running AFA courses, this will reduce their capacity to deliver advice and hit output KPIs. For this reason, most delivery agencies are preferring the AFA course to be delivered by the AFA lead agency or Project Manager, with the support of the delivery agency.

Advice First Aid, as offered in year one of the Project, was not seen as being suitable for all areas – in some boroughs (Hammersmith & Fulham and Newham for example), training for community and faith agencies has already been delivered for several years. AFA would add little value. CA Barking & Dagenham (CABD) has received funding from its local authority to train frontline workers, so AFA must either work with or supplement that offer. The AFA team and delivery partners may need to give more consideration to how AFA can integrate with or develop existing community training in year two.

AFA is currently only delivered by Citizens Advice delivery partners (plus some involvement from SWLLC), but there is interest in the course from agencies in the LLST network and the community agencies they are working with. SWLLC have been supporting CA Wandsworth informally with delivery of the debt element of AFA, and this could be formally resourced and expanded upon. Given the impact that AFA is having on relationships, capability and referrals, plans to extend the AFA offer in year two of the project are sensible.

6.4. Extending Reach

All delivery partners that I spoke to felt that they are reaching people in crisis who may not otherwise have accessed advice. This was backed-up by the summer survey, in which 79% of respondents said they were reaching new clients under the Project. The extent to which reach has been increased depends on the arrangements that existed before the project. In some boroughs there were already good connections and networks. But even in these areas, the CoLCPA project is enabling referral pathways to be set up with community and faith agencies that did not previously exist.

As noted in the supplementary survey report, new clients being reached include carers, older people, vulnerable people, disabled people, single parents, street homeless people, members of Muslim and Eastern European communities, and generally, people who may not have accessed an advice service were it not for the Project's outreach in community locations and work with community and faith agencies. Project data provided by CAL suggests that services are reaching a slightly different client demographic than is generally reached by local Citizens Advice services. This is partly reflective of the wide impact of the cost-of-living crisis and its disproportionate effect on some groups of Londoners. It also reflects the partnerships that have been developed with community and faith organisations under the project.

The percentage of Londoners aged 25-34 years is significantly higher for the CoLCPA project. Percentages for clients aged 35-49 and 50-64 are also higher. 51% of CoLCPA project clients disclosed they are disabled or have long-term health conditions. This is significantly higher than the average of 34% for core Citizens Advice services across London .

The CoLCPA project supports a higher percentage of clients who describe their ethnicity as Black or Black British – African; Black or Black British Caribbean and Asian - 41% compared to 32% for core CA services .

The project also appears to be supporting more single person households than core CA services.

Comparable project and wider service data is far more readily available for the LCA network as they use a common database. The range of case management databases and recording systems used by agencies funded via LLST make comparisons more difficult. LLST has also noted project data includes large percentages of unspecified demographic information – i.e., where the client has preferred not to state their age, gender, ethnicity, disability/health household type, tenure or employment status. However, there is some data that suggests that higher than average or expected numbers of older people (aged 70-80+) are accessing the project. Anecdotal feedback also suggests that the project is seeing growing numbers of people who are in work but impacted by the rise in the cost of living.

6.5.Examples of engagement/partnerships with faith and community groups

CA Westminster is now running advice sessions at the Abbey Centre, St Vincent’s Family Project, Waltherton and Elgin Community Homes and the Venture Centre. St Vincent’s has joined [Westminster Refernet Partnership](#), facilitating referrals between agencies, as a result of their engagement with the CoLCPA project. CA Westminster is also keen to work with Peabody and is planning to use new funding from Citizens Advice to build on the CoLCPA Project methodology and expand work with community and faith agencies. It will also be starting a City Bridge Trust funded project that will work in outreach locations – though these will be fixed and not flexible like the CoLCPA project.

Advice First Aid courses have been running in Westminster. The sessions were fully booked and included volunteers from the local [‘Community Champions’](#) scheme.

[St. Vincent’s Family Project](#) is situated close to Westminster Abbey and supports families with children under five. It provides a creche, parenting programmes, support groups and one to one support. St. Vincent’s Senior Family Support Worker said that the CoLCPA project had enabled the first ever direct links with CA Westminster and has led to fortnightly advice sessions being provided at the centre. The links arose from a chance meeting between the two agencies at a local fair, and the realisation that the project was dealing with families who needed advice. Prior to the service starting in autumn 2022, Support Workers would have helped families as best they could on welfare issues, with reference to on-line resources and calls to colleagues. The Project had seen an increase in families with welfare issues since the cost-of-living crisis: the CoLCPA project has provided a lifeline for the families they support, and St. Vincent’s hopes it will continue in future. With family consent, the Citizens Advice adviser and support worker liaise to provide the family with support. Feedback from families has been very positive.

CA Islington is working with Brickworks Community Centre, Choices (an agency that provides pregnancy and parenting support for women), Help on Your Doorstep (a support service for Islington residents), Islington BAMER Advice Alliance, Islington Faith Forum and IMECE Women’s Centre (which supports Turkish, Kurdish, Cypriot Turkish and BAMER). These agencies are already part of Islington Strategic Advice Alliance, but new referrals routes have been created under the CoLCPA project.

CA Islington is consulting local community and faith agencies on what they want from an Advice First Aid course. They are planning a one-day course to be delivered by Project Manager Michelle Rose.

CA Merton and Lambeth (CAML) is working with Merton Carers, Kennington Cross Church and Mushkil Aasaan. Appointments for clients referred by Merton Carers are provided at CAML's Morden office. Members of the Kennington Cross Church community self-refer to the project and are seen at CAML's Kennington hub. Sessions are run by CAML at Mushkil Aasaan, one day per week. CAML is looking to recruit local groups for an Advice First Aid course but will want the AFA lead agency to deliver the course itself.

CA Croydon already had direct referral arrangements with other local agencies including social prescribers, foodbanks, Age UK and Carers' groups. Agencies refer clients using an on-line form. Referrals have been running at a rate of around 90 per month but in early 2023 this rose to 120. An adviser was funded by NLCF (lottery) to deal with these referrals, and she is now funded by the CoLCPA project. Under the CoLCPA project some new agencies have been added to the list, including a credit union, MS Society, Mind wellbeing hub and the borough council's community hubs. CA Croydon is also delivering Advice First Aid courses to further develop its relationships and community capabilities.

CA Hammersmith & Fulham have worked with a range of agencies: Action on Disability, Turning Point, CGL, Shepherds Bush Families Project, West London Welcome, Hestia, Age UK, Barons Court Project, The Upper Room and Mind.

CA Barking & Dagenham (CABD) is working with a range of local networks and providing direct referral links for other local agencies. It is considering setting up a Refernet system, like CA Westminster has done.

CA East End covers three boroughs - Hackney, Newham and Tower Hamlets – which makes the establishment of relationships and referral arrangements a challenge. It has built on existing networks including Tower Hamlets Community Advice Network (THCAN), Newham Social Welfare Alliance and the Hackney Poverty Alliance. The CoLCPA project has enabled it to open up referral routes for agencies across the three boroughs. It has created web referral forms for agencies in Newham which is generating referrals for cost-of-living crisis prevention advice from foodbanks, community centres and social prescribers and in Hackney, which has created new referral pathways for [Turning Point](#) and [Riverside](#). In Tower Hamlets referrals from new community partners are still to be developed (@ March 2023), but referrals are flowing through the THCAN referral portal. Island Advice Centre (which manages THCAN referral portal) have also seen increase in referrals from social prescribers, TH Council, and LEAP. Establishing referral arrangements with faith agencies and minority community agencies are taking time to develop and CA East End is aware that it needs to invest time and effort into developing trust with these agencies.

CA Harrow, which was the first LCA to deliver AFA under the CoLCPA project, found that running the course led to several new relationships with other groups/organisations. They decided that their Crisis Prevention Advisers would lead the course. Participants included the local Romanian and Eastern European Hub, Romanian Cultural Centre, North Harrow Library, Rethink and a special needs school. A course was also attended by a group known as Who Is Hussain, which CA Harrow had not heard of before. The feedback has been very positive, and it has generated interest from local Foodbanks and Public Health officials in the course being run again. CA Harrow is also considering the course being used as a good introduction for its own new volunteers – some of whom attended one of the courses.

CA Bromley reported that AFA has enabled it to get in touch with [St Edwards church in Mottingham](#) but mostly the groups we it has heard back from are ones it has worked with in the past (e.g. [Deaf](#)

[Plus, Bromley & Croydon Women's Aid](#)). Organisations such as the [Mosque in Keston](#) haven't responded but CA Bromley will chase them up.

South West London Law Centres (SWLLC) has set up outreach relationships with agencies that have not been possible before this project. They are working with [The Commonside Trust's New Horizons Community Centre](#) in Merton, running a weekly advice session, with [Croydon Carers Information Service](#), Norwood Foodbank and [Sutton United Football Club's Warm Space](#) as part of the project. The agency has also delivered income maximisation talks at local venues including Croydon Job Centre and Carers Information Centre and joined the [Debt Free Advice Debt Buster](#) bus when it visited local places.

CA Hounslow has built new outreach and referral arrangements with foodbanks and community agencies including the [Afghan and Central Asian Association](#) (ACAA) and [Bridgelink Community Centre](#) (BCC) in both Hounslow and Ealing. These did not exist before the CoLCPA project started. They have opened up access to people in high need of advice who may otherwise have not come forward. The first session of Advice First Aid, delivered by Lucia Palma, was attended by ACAA and BCC. There is a waiting list for the next session. CA Hounslow is also building a good relationship with Ealing Law Centre as a result of the project – including a referral route.

University House Legal Advice Centre thought that they would have sufficient referrals from the LCAs they were paired with (East End, Redbridge, Havering and Waltham Forest). However, the referrals were slow to develop (they are now good) and so the agency reached out to social prescribing services, primary schools and foodbanks, particularly in Redbridge, Havering and Waltham Forest, which they had not worked with before. They worked hard to build a trusted relationship and where possible have started in-person outreach sessions at foodbanks and schools. This encouraged the flow of referrals, which are now made on-site and in-person, via email and WhatsApp. Keeping the referral process simple has been a real key. University House only requires the client's name and contact details – they do not expect the referring agency to check the client's eligibility for support.

The foodbank at Woodford Baptist Church is one of the venues for UHLAC's advice service. The foodbank, a satellite of the Trussell Trust Redbridge Foodbank, runs on Fridays and started in April 2022. Prior to UHLAC's arrival in February 2023, the Woodford foodbank had simply signposted their guests to Citizens Advice and other local services, with no guarantee that they would get there or be able to access the service. The offer from UHLAC was '*an answer to a prayer*' according to the foodbank. They believe they are reaching people now who might otherwise have not accessed advice services. In addition to UHLAC, the local Citizens Advice service is also now attending the Woodbridge foodbank. There is more than enough advice need to keep both the LCA and UHLAC fully occupied.

7. Partnership between advice agencies

7.1. Objectives

- Referral networks between LCAs and LLST funded agencies are strengthened to ensure clients can access crisis prevention advice, and specialist advice where needed.
- Policy voice and impact is strengthened as a result of this.

7.2. Referral networks

The primary intention of the CoLCPA project is to increase the provision of advice for Londoners feeling the effects of the rise in the cost of living. As explored above, this has involved extending reach and accessibility by outreach and establishing referrals routes with and building the capacity of community and faith agencies. It has also involved increasing specialist legal advice capacity and improving referrals links between advice agencies themselves.

There is evidence that the project is having a marked impact on inter-advice agency relationships and referrals routes. Some of these were slow at first for a variety of reasons:

- Delivery partners had different, staggered start times.
- Relationships, particularly across borough boundaries, need to be built and can be slow to develop. Referral routes are relational in nature, not transactional. Referrals have gradually increased as the project has progressed and trusting relationships have developed.
- Specialist Caseworkers have experienced high levels of demand within their home service and borough because of the complexity of issues that clients have required help with, so their capacity to take referrals from other agencies has been restricted.

But the evidence is that delivery partners are making referrals to caseworkers in other LCAs and agencies in the LLST network. These are new referral routes. The project is strengthening relationships between LCAs and other advice agencies. This has created an opportunity to realise the project's ambitions for greater cooperation on a pan-London basis.

7.3. Examples

CA Merton & Lambeth is getting referrals to its specialist adviser from South West London Law Centres. SWLLC is referring cases that it can't deal with, including UC appeals, PIP and ESA cases.

CA East End has strengthened its links with [Community Links](#) and [Mary Ward Legal Centre](#) as a result of the project – providing referral routes to its specialist caseworker. It is also building referral links with [Island Advice Centre](#).

CA Harrow is referring 2 cases a week to CA Barnet – this is a new partnership.

CA Bromley stated that through the project a close working relationship has developed with CA Southwark, CA Lewisham and CA Greenwich. Its relationship with Greenwich Housing Rights has also developed with scheduled meetings to discuss ways of working and referral processes and a relationship whereby the specialist adviser emails GHR with housing queries. GHR will support with housing and any associated welfare benefits issues. CA Bromley is working on improving its relationship and referrals to LLST funded delivery partners, as it can be quite transactional when referrals are made to the agency and clients moved forward that way. CA Bromley thinks it would be useful to have regular catch ups to discuss clients that have been referred and ways to improve the working relationship.

CA Bromley has a Welfare Benefits Specialist but not a Crisis Prevention Adviser (CPA). It should take referrals from Crisis Prevention Advisers (CPAs) in CA Southwark, CA Lewisham and CA Greenwich but these have been slow and at lower levels than expected. CPAs are tending to refer clients internally to other projects within their own local Citizens Advice and issues other than Welfare Benefits are coming up that are unsuitable for referral to CA Bromley's specialist.

SWLLC has strengthened relations with CA Croydon, resulting a new flow of referrals.

CA Hounslow is building a good relationship with Ealing Law Centre as a result of the project – including a referral route. The Law Centre has attended a team meeting to explain its services and eligibility for legal aid. The value of personal relationships between agencies has been demonstrated by this: in the early days of the project Ealing Law Centre wasn't getting appropriate referrals from CA Hounslow but the meeting and personal contact have helped to build the relationship and ensure that referrals are good.

The Tamil Welfare Association has specialist legal advice provision funded under the CoLCPA project. This has provided TWAN with the capacity to take referrals of Tamil-speakers from Law Centres, LCAs, hospitals and social workers that it couldn't previously have accepted.

Greenwich Housing Rights struggled to get referrals from LCAs in Bromley and Bexley at first but these are slowly starting to trickle through.

Outreach by LCAs into boroughs without a Crisis Prevention Adviser (CPA) hasn't always happened as planned. CA Bromley is expecting CA Lewisham to run outreach sessions at a community agency in Bromley, but this hasn't happened yet.

Greenwich Housing Rights wanted to set up drop-in sessions in Bexley and Bromley. However, there approaches to LCAs in these boroughs received a lukewarm response. They are still pursuing the idea.

7.4. Learning and issues

A challenge is to produce clear guidelines for when referrals can be made and how the casework services may be used. A relational approach to referral links is not always evident – an opportunity for Crisis Prevention Advisers to discuss cases with specialists may help the flow of (appropriate) referrals. Colocation of agencies makes a big difference to referrals – but this is not always possible.

Generalist Crisis Prevention Advisers sometimes need specialist second-tier support. They may not need to refer a client if they can get help to deal with the issue themselves. Specialist supervision or second tier advice is not part of the project. Occasionally, an adviser would also benefit from discussing a case with a specialist adviser to establish whether the case is one that is suitable for referral – but this is not always possible. LLST funded agencies may not be able to assist with cases that local CAs need support with, for example they may have employed a debt specialist for this project, but the CA also has many housing cases needing specialist support.

There are also capacity issues where agencies are struggling to meet demand from drop-in services, so cannot easily take on more referrals from Project partners.

Specialist advisers in LLST funded agencies may not have access to translation facilities. Local Citizens Advice can access LanguageLine under the CoLCPA project. Access to translation facilities is vital in diverse boroughs. Addressing this deficit is vital for the success of the project, and has been built in to LLST's Year 2 plans

8. Preventative advice and information provision

8.1. Objectives

- Capacity of funded advice agencies to provide advice and support is increased.
- New job and training opportunities created to boost advice sector workforce.
- Londoners able to access advice to maximise income, tackle debt and avoid homelessness.
- Londoners at risk of hardship access information about services, support, self-help, rights, and entitlements.
- Policy and prevention issues raised leading to change.

8.2. Advice provision and outcomes

The project actively advised a total of 24,194 Londoners between September 2022 and the end of August 2023. A further 7483 Londoners attended cost-of-living project events at which information was available. In total the project reached 31,677 Londoners during its first year of operation, despite some delivery partners not commencing services until November.

The financial improvement for Londoners as a result of advice provided under the project was nearly £9.5million. This means that against the £2.3 million invested in the project by GLA, there was a 1:4 gain for Londoners impacted by the cost-of-living crisis. For every £1 invested by GLA, Londoners who were advised gained £4.13 on average. Each client receiving generalist or specialist advice saw their finances improve, on average, by £464.41 (either as a one-off payment or reduction in outgoings or an annualised income gain). Of course, not all clients advised would have had a financial improvement.

Advice delivery data, September 2022 - August 2023

	Generalist	Specialist	Londoners supported at CoL events	Londoners attending CoLCPA Project events	Totals
LLST delivery partners	6467	3375			9842
CAL delivery partners	8352	1285	4715	7483	21835
Total	14819	4660	4715	7483	31677
Total <u>actively assisted</u> with advice and information	19479		4715		
	24194				

Financial improvements for clients (including income gains and expenditure and debt reductions)

LLST	£3,842,618
CAL	£5,645,352
Total	£9,487,970

The split between types of financial improvements has changed quite dramatically as the Project has progressed. Delivery partners have reported in meetings that in the second quarter of 2023 they have seen lower levels of local financial support available (e.g., via local authority grant schemes) for one-off financial support. This has come through strongly in Project data. The reduction in outgoings for clients has also seen significant growth for LLST delivery partners: jumping from 13% to 32% of financial improvements. CAL delivery partners have also noticed a significant increase in debt write offs and repayments being rescheduled and a reduction in cost-of-living support. Income gains from new benefit awards and increases, revisions and appeals remain the main way to maximise income for clients.

It should be noted that reported financial outcomes of advice are based on expected improvements – for example, a positive decision regarding a benefit application of appeal will result in an expected increase in income over the next year, and that is the figure that is reported. Lump-sum backdated benefit awards also form part of the financial outcome figures, as do debt write-offs.

The CoLCPA project has increased and maintained advice agency capacity, with a welcome element of flexibility for advice agencies about how this capacity is deployed. For example, Greenwich Housing Rights has been able to maintain services for Bromley and Bexley residents that were previously unfunded and in danger of being withdrawn. Their ability to retain services has also enabled them to open new referral routes from local Citizens Advice in the boroughs, which are slowly bearing fruit.

Thousands of Londoners have so far benefited from the CoLCPA project. The evidence suggests that some of them may not have accessed advice if it were not for the project and its community-based approach. But delivery partners have stressed that they are dealing with the tip of the iceberg. It is difficult to assess the true scale of need for advice, fuelled by the cost-of-living crisis, but advice agencies are experiencing overwhelming demand for their services.

8.3. Client feedback

I was able to interview two clients who have benefited from CoLCPA project services.

A and B were put in touch by the evaluator by St. Vincent's Family Project (SVFP) in Westminster. The two single parents both have children under five and were attending SVFP when it was suggested by the Senior Family Support Worker that they both might benefit from seeing a Citizens Advice Adviser who had just started to run advice sessions at the Project. Both clients said they had tried to get advice from Citizens Advice before but had not received the service they needed. The new advice service delivered as part of the Cost-of-Living Crisis Advice Project at SVFP was very different and both clients have nothing but praise for the Adviser. Both said he listened very carefully to their respective issues in an understanding and non-judgemental way and has been very thorough with the casework support he is continuing to provide.

A has been living in temporary accommodation since 2006. She now has a teenage girl and boy and an under five: her accommodation is overcrowded but she has been unable to find suitable alternative housing within Westminster, where her and her children are now settled, at school and working. A was also finding it hard to make ends meet due to the rise in the cost-of-living. The Citizens Advice Adviser checked A's income, helped her claim back Universal Credit she was entitled to, and which had been denied, and get help with energy bills. He has also taken up her housing situation with Westminster City Council – this case is on-going.

B has lived in a one-bedroom housing association flat since 2009 with her two children. While she was pregnant, she started to receive threats from a neighbour with mental health issues. The police were involved but her housing association has not helped her. For a while she moved into bed and breakfast accommodation to escape the neighbour's threats but could not afford to pay both rents for long. She is now back at the flat alongside the threatening neighbour and is trying to get her housing association to rehouse her in Westminster. Like A, B and her children are settled in the borough, and she doesn't want to be moved out, away from support networks, school and work. The Citizens Advice Adviser made an immediate difference for B – helping her to obtain assistance with energy bills and securing a voucher for her in December 2022 – “A Christmas present” says B. He has written on her behalf to her housing association, which is now considering her case.

The stories of A and B illustrate the value of the Cost-of-Living Crisis Advice Project. It has brought dedicated advice and casework to the community-based project both were already using and given the clients practical help with housing, benefits and energy bills issued. Both families are now better off and are hopefully on the road to sorting out long-standing housing difficulties.

8.4. New job and training opportunities

University House has developed expertise in the provision of legal advice apprenticeships. It has created an apprentice role as part of the CoLCPA project. This has enabled a former volunteer to train as a solicitor. The agency is also hoping to support staff at CA Redbridge to become qualified solicitors.

Greenwich Housing Rights was able to retain a placement student and offer her the chance to work as a Crisis Prevention Adviser under the CoLCPA project. She is now hoping to be trained as a solicitor. Hammersmith and Fulham Law Centre were able to train and supervise two existing interns in areas of debt, welfare benefits and housing to provide expanded triage and form filling support in their reception area.

Delivery partners were asked about the impact of the Project on staffing in the summer 2023 survey. The answers revealed that Project funding had enabled the creation of new positions in nearly half of the delivery partner agencies that responded. In others, staff had been redeployed and retained because of the Project.

8.5. Learning and issues

Delivery partners are finding that there is often little they can do to support clients once their income has been maximised and debts dealt with – benefit rates are simply insufficient to cover household expenses. As reported under 8.2 above, cost-of-living support available from local authorities has reduced as the project has progressed. Clients with negative budgets are an increasing phenomenon for advice agencies.

This is of course a disturbing situation for growing numbers of Londoners. It is also having an impact on many of the staff employed as part of the CoLCPA project. Advisers have noted that dealing with clients in crisis in outreach locations is a particular challenge. They have also noted that safeguarding issues is a feature of the project. Stress and burn-out is an issue across the advice sector, as noted in the reports *Advising Londoners* (2020) and *Addressing the Skills Gap within Advice Services* (2022). This issue has been discussed in project meetings and I understand that project managers are keen to make specific provision to address the wellbeing of the workforce. Suggestions put forward include ensuring that project targets are realistic and manageable, project social and away-day events, buddying and mentoring schemes and celebrating successes.

The COL project funding stream from GLA via LCA and LLST has been welcomed by participating agencies. However, many are concerned that it is not a long-term funding stream. Many have stressed the need for GLA to be lobbying the government to ensure that there is adequate, on-going and long-term funding available to help agencies to meet the advice needs of Londoners.

University House Legal Advice Centre believes there is a case for boosting housing advice provision under the project or other funding streams as most referrals they are receiving involve housing matters. They are also seeing increased levels of domestic abuse and need for immigration advice.

9. Policy voice

The aim of strengthening policy voice leading to preventative action and system change is a cross-cutting theme for the project. It is therefore examined as a separate heading.

At this interim stage, there is some limited evidence of policy voice being strengthened by the project.

CA Bromley has established a month 'pod' meeting to discuss project issues with colleagues in CA Southwark, CA Lewisham and CA Greenwich. Policy issues have been discussed at these pod meetings. They include:

- [Disabled students accessing UC](#)
- [Maternity Allowance vs SMP and UC - How Maternity Allowance is failing women and low-income households](#)
- UC claims closed during the pandemic
- Severe Disability Premium (SDP) transitional protection not in payment
- Foodbank vouchers issued for vulnerable people struggling to afford food and basic essentials while receiving benefits

SWLLC has identified some big policy issues as part of the project, including an increase in people facing bailiff action due to Council Tax arrears, an increase in S21 notices and resultant homelessness applications and Discretionary Housing Payment decision-making delays. They think that a **pan-London policy forum** would be a way to pool evidence and convey this to authorities and policymakers. SWLLC has started a welfare benefits discussion group, and temporary housing group (via the CoLCPA project) but lack the resource and in-house skills to draw out and develop policy work from these initiatives. LLST is trying to find ways to assist.

Citizens Advice already operates a London Research and Campaigns cluster group which can be built on.

Policy issues have been identified by delivery agencies and the community/faith agencies they are working with. For example:

- Community agencies have highlighted frustrations with the time taken by DWP to answer telephone enquiries.
- They have also raised the need for advice agencies to have more direct routes to liaise with Council Tax and Housing Benefit teams.
- Private rented sector rent rises and evictions have also been highlighted as an issue. CA Merton and Lambeth have held discussions with the Merton Council CEO and Leader about the issue.

10. Conclusions and recommendations

Many of the findings of my learning and evaluation work were fed-back to CAL and LLST on an on-going, monthly basis. My interim findings, in June 2023, were also presented to the GLA.

Analysis of further data and survey results in summer 2023 leads me to conclude that the concept of the project has been proven to be effective. I have recommended to CAL and LLST that in year two of the project, the focus of learning and evaluation shifts to outcomes for clients, advice capacity and needs, policy issues, London-wide advice strategy and evidence to support the case for new/increased/extended funding. This new focus has been accepted. I will continue to look at evidence of the effectiveness of the project model, however, including Advice First Aid.

10.1. Project management, coordination, and general arrangements

Working relationships between lead project partners a good and with careful attention, will continue to develop in year two, as will relationships between delivery partners.

The effectiveness of the new Cost-of-Living Working Group in steering the project should be monitored.

More opportunities to bring together delivery partners from across the LCA and LLST networks at both local/sub-regional and pan-London levels should be provided. These opportunities are crucial for building trust and shared understanding. These opportunities are being built into year two plans.

Project targets and KPIs should be as flexible as possible and reviewed to ensure they provide evidence of delivery and enable delivery partners to deliver what is needed and is most effective. Revised KPIs have been drafted for year two, reflecting the year one experience.

10.2. Engagement and partnerships with faith and community groups

There is good emerging evidence that the CoLCPA project is fostering the development of a range of partnerships with community and faith organisations – many of which are new. These are helping to extend the reach of advice services.

The learning so far is that these relationships require time, personal contact and leadership engagement at both advice agency and community/faith agency ends. Co-location of services in community settings also helps to increase reach and referrals. Increased investment in the capacity of advice agencies involved in the project to develop community and faith agency links should be considered in future. Advice agencies are trying to do this relationship development alongside the provision of advice services – often quite successfully, but it is a stretch. It has unfortunately not been possible to provide more resources for this work in year two.

Feedback on the impact Advice First Aid training is also positive. It is clearly boosting the capability of people and agencies that attend it and is helping to build inter-agency relationships and referral routes.

Further evidence of the impact of AFA is needed. I am working with Project management to agree a process for collecting feedback from AFA course participants systematically when they attend follow-up sessions.

The evidence of the effectiveness of AFA is, so far however, sufficient for me to suggest that it is effective. Provision of AFA will be extended to all London borough in year two and its design will be amended. This will provide for a one-day introductory session, follow-up bite-sized training sessions

of two hours in duration on particular topics, delivered centrally, and locally provide update sessions for people who attended the introductory course. Between 36 and 74 introductory courses will be provided in year two. Project management will need to look at how AFA can be integrated with and support existing community advice training offers, in boroughs where this is already in place or planned.

10.3. Partnership between advice agencies

The project is encouraging new and closer links and referral routes between advice agencies at local and sub-regional levels. These again, have taken time to develop. Personal relationships and trust are key factors.

Opportunities to bring LCAs and LLST funded delivery partners together at a local and pan-London level should be facilitated by project management.

The referral systems being used by some agencies may helpfully be extended to or adopted by other local/sub-regional groups of agencies to make referrals as easy and effective as possible.

10.4. Preventative advice and information provision

Monitoring data provided so far has demonstrated the outputs, outcomes and demographic reach of the project. It shows good progress, albeit different from many of the assumptions that were made before the project started.

Greater need for specialist advice and casework has emerged. As the project continues, increased investment will be needed in specialist casework provision. Specialist housing advice has emerged as a particularly acute need. Discussions about funding an expansion in housing advice capacity are happening between CAL, LLST and GLA and it is hoped that some provision will be possible in year two.

The project is only meeting a fraction of advice need in London and the cost-of-living crisis shows no sign of easing in the short-term. Quantifying unmet demand will be a challenge in year two.

I noted in my interim learning report that Citizens Advice services have access to Languageline under the Project but not LLST delivery partners. It is good that Languageline has been extended to LLST delivery partners in year two.

The work of the Project takes its toll on the wellbeing of Project staff. It is good to see that project management is looking at ways to look after the workforce in year two.

10.5. Policy Voice

There is some evidence that the project is leading to identification of policy issues and individual agency and partnership action to address them. But this is sparse so far. There is a case for the creation of a pan-London social welfare policy forum into which advice agencies can feed.

10.6. Concluding comments

The Project is doing what it set out to do: primarily, it is providing much needed welfare advice for Londoners affected by the cost-of-living crisis. 26,000 Londoners have been helped to access financial improvements totalling £7.2million. Every £1 invested by GLA puts £3.75 in the pockets of hard-up Londoners. It is contributing to the Robust Safety Net plan, creating a foundation for longer term partnership work within, and across boroughs and enhancing engagement within the advice sector and between the sector and faith and community groups. Advice has been made more

accessible and additional people have been reached and helped. It has also contributed to advice sector workforce recruitment and retention. I would also like to see more evidence of outcomes for clients, of unmet need and policy and practice improvements because of the Project. These issues will be looked at in year two.

Appendix One: Agencies and people interviewed

Delivery Partners interviewed

- CA Westminster: Joanna Cain, Gavin Patmore, 7/3/23
- CA Islington, Jeanette Daly Mathias, Caroline Denon Lambert, 13/3/23
- CA Merton & Lambeth, Beccy Castro, Karen Brunger, Suzanne Hudson, 13/3/23
- CA Croydon, Emma Guest, Claire Keetch, 16/3/23
- CA Hammersmith & Fulham, Tania Lewis, 16/3/23
- CA Barking & Dagenham, Pip Salvador-Jones, 17/3/23
- CA East End, Florence Acen, 24/3/23
- CA Harrow, Jessica Foulds, Angela Cook, 24/3/23
- CA Bromley, Lorraine Whittaker, Gulsah Tatvan, Vivien Smith, 31/3/23
- South West London Law Centres, Roni Marsh, 31/3/23
- CA Hounslow, Annalisa Menani, 3/4/23
- Tamil Welfare Association, Jana Vanchees, 3/4/23
- University House, Shah Begum, Rupshana Uddin, Nina Olijelund, Eddie Coppinger, 6/4/23
- Greenwich Housing Rights, Pamela Rowbotham, 13/4/23
- Ealing Law Centre, Vicky Fewkes, 12/5/23
- Mary Ward Legal Centre, Paula Twigg, 19/5/23

Community and faith agencies interviewed

- St. Vincent's Family Project, Illaria Parrini, 24/3/23
- Woodford Baptist Church, Jonathan Somerville 15/5/23

Advice First Aid Participants Interviewed

- Open Age / Community Champion, Brenda Meadows, 26/5/23
- Who is Hussain?, Zahra, 26/5/23
- St. Vincent's Family Project, Illaria Parrini, 30/5/23
- Alida Preotescu, The Romanian and Eastern European Hub, 31/5/23
- Tamara Kshanovska, The Romanian and Eastern European Hub, 9/6/23

Clients Interviewed

- 2 clients of St. Vincent's Family Project