

London Citizens Advice response to the Mayor of London's 2024-5 budget consultation

Summary of key points

This response is from London Citizens Advice, we are 28 Citizens Advice charities delivering advice services across the London Boroughs, supporting 200,000 Londoners annually and working in partnership with communities across London.

Welcoming the opportunity to respond, we stress that improving Londoners' access to advice and support, especially during a cost of living crisis, should be a strategic priority which would help deliver on wider social justice objectives, and better value for GLA programmes.

- **Context:** We note the competing pressures on the GLA's budget in a context of huge economic and political uncertainty, declining living standards, the ongoing cost of living crisis and the strain on London's vital public services. We now face the significant risk of a household debt crisis following two years of global pandemic and the worst cost of living crisis for over 50 years – a perfect storm which will exacerbate London's stark inequalities. We appreciate that the GLA needs to target resources where they can make the biggest difference to Londoners, including support and solutions for Londoners impacted by the cost of living crisis - from housing to fuel, food, and other essential services.
- **Social Justice.** The new focus on 'social justice' in the draft budget is welcome, given the persistence of London poverty levels and deep inequality in an otherwise prosperous Capital city. Trust for London's poverty profile shows that 25% of Londoners live in poverty (after housing costs are taken into account), and this rises to 33% for BME and 47% for single parents.¹ Our data shows more clients we're seeing have negative budgets or presenting with crisis needs; this exacerbates health inequalities, and adds costs to public services unless the issues faced by vulnerable, socially excluded, low income Londoners are addressed in a timely, holistic way including advice/support responses
- **Missions.** It would be premature to move away from the missions-based work (such as the 'Robust Safety Net') as driven to date by the London Partnership Board. Work on achieving the missions is ongoing but incomplete and key targets/milestones are set for 2025. The missions have broad cross-party support, stakeholder buy-in, and have developed new partnerships between business, civil society and statutory sectors with long-term strategic aims. There is a serious risk that in moving away from budget heads structured around the recovery missions, vital and valuable ongoing partnership programmes designed to meet the mission objectives will be defunded. There may be unintended consequences from this.
- **Income maximisation.** The GLA's programmes should explicitly retain a budgeted workstream around income maximisation – this is especially important in a context in which significant existing Government and borough level support systems and cost of living responses (eg., the Household Support fund) are being withdrawn. Whilst GLA cannot fill this gap, the evidence demonstrates that co-productive partnership working with the advice sector to deliver income maximisation support contributes to financial fairness solutions for Londoners, as well as benefitting London's economy.
- **Partnership.** Partnership working (including co-ordination with London Councils, and programmes delivered with the voluntary and community sector) is key and should be stressed throughout the budget – the GLA cannot do it all given the limits on its powers and resources. But partnerships also take time to build, mobilise and embed. Often partnership objectives can be hampered by short-term and overly bureaucratic funding cycles/contracts and processes which incentivise competition for resources over collaboration and the building of cross-sector relationships and values. Significant progress however has been

toward partnership working delivering cost of living support, advice and income maximisation programmes that is genuinely collaborative and strategic – **see paras. 21-24** of this response. A budget commitment to partnership working would add value, and enable the GLA's resources to reach further.

- **Added value of working with London Citizens Advice.** We support over 200,000 Londoners annually, and provide information, advice and support across multiple channels and community settings in all boroughs. Our services put £249m financial gains into Londoners pockets and £355m deliver in public value (see page 4 of this response). No other agency deals with the range and quantity of issues that we see on a daily basis, and London polling data consistently show that local Citizens Advice are a well-recognised, trusted source of information, support and advice in the community.ⁱⁱ This reach, insight and impact makes London Citizens Advice an ideal partner to help the GLA in strategically deploying its resources, and we refer as an example to the cost-of-living crisis prevention advice (**CoLPCA**) project.

Introduction

1. We recognise the many challenges - as stated in the consultation and the Mayor's introduction - that the Greater London Authority (GLA) and its constituent bodies face, especially given the tight spending settlements from Government, the strain on London's key public services, the cost of living challenges for Londoners especially with housing, and the wider national context. In the past few years, there have been periods of economic uncertainty for households in the UK, marked by events such as the COVID-19 pandemic, surging costs of living including rising energy costs, rents and more recently rising interest rates. The FCA's financial lives survey notes that burden of keeping up with domestic bills and credit commitments had increased 77% last year.ⁱⁱⁱ In London, consumer confidence has been volatile, oscillating around at zero growth has been lacklustre over the past year and the future is uncertain according to *London's Economic Outlook: Autumn 2023 The GLA's medium-term planning projections.*^{iv}
2. London Citizens Advice – the London network of Citizens Advice charities, have been pleased to work with the GLA including on projects with the GLA's financial fairness team, and a recent policy conference with assembly members. Working across all London boroughs, and supporting over 200,000 Londoners annually, we see first-hand the challenges that Londoners are facing and we provide direct support as well working collaboratively with stakeholders to address Londoners' challenges. We appreciate the opportunity to respond to the draft budget and welcome the thematic focus on social justice, health and skills, but urge that resources be utilised to build on existing partnership work.

Missions and themes

3. It will be important for the Capital's economy and the well-being of its residents to continue to support the London Partnerships Board's missions that were agreed and designed through collaborative work between the GLA, London boroughs, London partner organisations and businesses. Key 'missions'^v include
 - **A Robust Safety Net** – *By 2025 every Londoner will be able to access the support they need to prevent financial hardship.* As the ongoing cost of living crisis continues to bite, it is essential that this mission is actively supported or more Londoners will fall into 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's diverse communities and great community cohesion are key to London's success and vibrancy, but civil society needs nurturing to achieve social cohesion and a dynamic voluntary and community sector supporting Londoners.

- **Helping Londoners into Good Work** – *Support Londoners into good jobs with a focus on sectors key to London’s recovery.* Employment support (with young & older, migrant and/or disabled workers), employment rights advice, and working with employers to enforce the Mayor’s ‘Good Work standard’ and the London living wage is essential to make work pay, tackle abuses in the gig economy, and produce fairer outcomes for London’s labour market
 - **Digital access.** *By 2025 every Londoner is to have access to good connectivity, basic digital skills and the device or support they need to be online.* Being able to navigate the digital world and online systems is essential to overcoming the barriers which entrench poverty and disadvantage.
 - **A new deal for young people.** *To ensure disadvantaged young Londoners have access to high quality mentoring, support and quality local youth activities.* Young Londoners make up 25% of London’s population but are adversely affected by cost of living, housing, mental health, gang and knife crime – it is crucial to invest in their futures.
 - **Healthy Place, Healthy Weight and Mental Health and Wellbeing** missions. These missions focus on healthy eating, places and activities with community health ambassadors empowering communities to improve their wellbeing
4. We regard the above missions as essential to achieving a just and inclusive London. These missions are long-term, so we were therefore surprised to see (as explained at 1.34 in the consultation document) that the draft 2024-25 budget is structured based on themes rather than the Partnership Board’s missions. This suggests that these long-term missions are being de-prioritised after only two years.
 5. We appreciate that is intended that the missions-led work will continue under the proposed themes, and we welcome that **housing, social justice, health and skills** are key themes being proposed throughout the Mayor’s budget, but we request that the GLA should not lose sight of the focused and specific objectives and strategies set out in the missions. These missions will take time to achieve and are based around partnerships (between civil society, business, anchor institutions, GLA and statutory bodies) that are still evolving at both borough and London-wide levels; most of the missions specify 2025 as milestone dates to measure outcomes, achievements and progress – so it is important that existing activities are not de-funded. Other funders have also bought into the missions; for example, the (philanthropic) London Funders Collaborative initiative called Propel – but these programmes are unlikely to be sustainable without the GLA taking a lead strategic resourcing role in owning and supporting underpinning missions.
 6. Whilst the missions emerged from the pandemic context to drive recovery, from which London has emerged well, the intention was always to “build back better” and to deliver “a fairer London”,^{vi} not to go back to ‘business as usual’ in which inequalities are continually widening. We would also emphasise that in advancing the proposed themes of social justice, health and skills in the draft budget, that access to good quality, free and independent advice is a key tool to achieve these outcomes. We hope to demonstrate in this submission that investment in advice services can support Londoners to escape from or prevent financial hardship, maximise incomes, secure housing rights, engage in work, and improve their health and wellbeing, whilst also strengthening community cohesion and networks. As the GLA’s own commissioned ‘Advising Londoners’ report concludes *“Social welfare advice in London has cross-cutting impacts and outcomes. It helps the Greater London Authority (GLA) and its partners achieve desired outcomes on a range of programmes relating to poverty, income, indebtedness, employment, health and wellbeing, housing, community cohesion, equality and even crime reduction.”*^{vii}

About Citizens Advice – our data shows the scale of the challenge, and potential solutions

7. London Citizens Advice is a network of 28 local Citizens Advice charities that together help over 200,000 Londoners every year to deal with a wide range of problems. Working in all boroughs we deliver information and advice through multiple channels and in multiple community settings, advising and supporting Londoners on a range of issues from finance, benefits and debt problems to housing, immigration, employment and other social welfare, family and consumer issues. Over the past two years there has been a significant increase in clients seeking crisis support, ie., immediate support with accessing crisis grants, food banks, and emergency housing. Increasingly more our debt clients in London are in 'negative budgets'. Across our services in London we are able to track key outcomes such as income gains as how advice is contributing to improved health and wellbeing.
8. However, as stressed by the 'Advising Londoners' report, for all advice agencies demand massively outstrips supply.^{viii} We can evidence this through the needs assessments undertaken by our London Citizens Advice charities at local level, as well as through service data about contacts that we are not able to respond to due to insufficient frontline capacity. Even operating multi-channel services there are demand bottlenecks; our Adviceline data shows that two thirds of those seeking to make contact struggle to get through on our phone contact lines to London Citizens Advice local charities due to insufficient capacity to meet the demand. Appointment slots in qualified advisers' calendars are typically booked up some weeks in advance. Advice services also operate in an uncertain funding environment in which funding is often short-term or project-based, so resources that could otherwise be deployed on service delivery are spent on sustaining fundraising and stable income generation.
9. Building on the GLA's Advice in Community Settings grant programme,^{ix} much has been done to encourage and enable legal, advice and community organisations to work collaboratively to provide more Londoners with the support they need to address problems, boost their incomes and reduce their outgoings. Over the past year and more we have been working in a strategic partnership with the GLA to build additional capacity, advice outreach and knowledge in communities through our cost-of-living crisis prevention advice (**CoLPCA**) project which also involve other advice agencies through collaboration with the London Legal Support Trust. In the first year (end August 2023) of this pan-London project, 31,677 Londoners were helped: 19,479 with generalist or specialist advice (24% specialist), 4715 supported with information, and 7,483 engaging in cost of living events. The financial improvement for Londoners as a result of advice provided under the project was £9.5million. The project is now being refunded by GLA for a second year and we estimate that given little additional mobilisation work is required for year 2, the numbers will be higher over the year.
10. Beyond this project and across our London based services, our data can demonstrate the added value of Citizens Advice support. Using financial modelling based on the Treasury Green Book methodology our data suggests the following
 - by preventing homelessness/housing evictions and demand on other services there is a fiscal value saving to local government in London of £6.7m
 - by reducing use of mental health and GP services, and keeping people in work there is a total saving to London health services of £10.4m
 - the total value of the fiscal benefit providing advice to debt clients is £23.7m
 - the total value to the people we help in London, in terms of benefits claimed, debt written off, Council Tax Arrears repayment scheduled, and the financial value/savings from consumer advice is £259m
 - the wider 'Public Value' in London of improving clients' wellbeing (emotional wellbeing, family relationships and positive functioning) is £355m^x

11. But London’s Advice sector needs more support to deliver targeted interventions to help families or individuals on low or no incomes to access advice and support. As the Advising Londoners report makes clear, London’s advice sector is under strain from increased demand, with growing disparities of available resources as between inner and outer London boroughs, a skills gap challenge, and a huge mismatch between resources and needs.^{xi} Over time significant funding streams for advice, such as legal aid, have been eroded - the Advising Londoners report estimates (based on 2019 data – so the gap will now be wider) a funding gap of around £13 million in London, and recommended that the GLA *lead on a strategy for social welfare advice in London to galvanise boroughs and funders around the importance of adequately funded and resourced social welfare advice, identify appropriate funding channels, provide greater capacity and support a new social welfare advice hub or unit to coordinate strategic action and provision across policy areas in London (health, poverty, equality, employment etc).*^{xii}

Social Justice theme

12. We welcome the proposed social justice theme, and the focus (in 4.2 of Appendix 1) on “tackling economic and structural inequality” and the GLA’s commitment to work in partnership with a variety of organisations in order to tackle the economic and structural barriers to opportunity faced by the most including continuing to support Londoners who are struggling with food insecurity through the Food Roots partnership and continuing to fund the Advice in Community Settings (AICS) initiative. However, the AICS programme has been largely superseded by the CoLPCA project, of which surprisingly there is little mention of in any of the draft Budget documents. The GLA have supported the CoLPCA project partnership with a £2.3m allocation in 2022-23, increased to £2.5 in 2024-25. The independent evaluation of the CoLPCA project found that it enabled faster mobilisation than the AICS programme, has achieved wider London coverage, and demonstrated higher financial gains than those recorded by the AICS programme. Also notable is the way in which this partnership work has replaced competitive grant bidding with collaboration and co-production. As the evaluation report states:

“The CoLPCA project is not a GLA grants programme, but a strategic relationship between GLA, CAL [Citizens Advice London] 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. Delivery partners have found this approach a refreshing change that has enabled management focus on mobilisation and delivery, rather than bidding for funding.”^{xiii}

13. Against the £2.3 million invested in the CoLPCA project by GLA in the first year, the financial outcomes achieved for clients demonstrate there was a 1:4 gain for Londoners. **So, for every £1 invested by GLA there was a £4.13 financial improvement for Londoners.** The impact of the project however goes further than the financial gains. The project is structured to work with a range of community and faith group partners to extend the reach of advice into communities, especially to those who are marginalised may not actively seek advice. To complement this outreach approach, London Citizens Advice run a training programme called ‘Advice First Aid’ (AFA) which also upskills and empowers non-advice community, voluntary and faith groups and grassroots organisations to cascade cost of living support information, to be better equipped to support their users deploying some of the knowledge and resources from the advice sector, including knowing when to refer into advice and building trust with advice agencies.

14. Over year 1 of the CoLCPA project, 40 AFA training sessions were delivered to around 100 community groups across. At the last meeting of the London Partnership Board stakeholders all expressed significant interest in this proactive community engagement approach and its potential for civil society development especially for winter resilience campaigns, although the Board also noted that AFA in itself whilst valuable for community empowerment, is insufficient as a stand-alone offer unless advice and referrals capacity is also enhanced alongside it. The partnership working with the GLA has also extended into policy work and in October we worked with Assembly members (cost of living working group) to co—produce a successful and well attended policy conference for stakeholders at City Hall bringing together

15. It would be a lost opportunity not to build on these new models, methods and advocacy initiatives that have developed from the CoLPCA project. Concerningly also, the GLA now appears to be ending it's £4.5million income maximisation programme, a key plank of the 'Robust Safety Net' that Londoners should be supported to access the full range of financial rights and entitlements, and a programme that has shown demonstrable results. It appears from the Budget consultation that the CoLPCA project falls under this heading, as it includes income maximisation programmes "delivered in partnership with the advice sector" and acknowledges that over the last year, the programme has generated £9.6m in financial gains for low-income Londoners, alongside the provision of housing advice, legal advice, and support with employment (section 4.38 as reproduced below).

4.38 One Social Justice programme is ending in 2023-24:

Social Justice - Programmes Ending	23-24	24-25
	£000	£000
Uplift to Income Maximisation Programme	4,592	-
Total programmes ending	4,592	-

4.39 The table above details the temporary Cost of Living uplift that was deployed on our income maximisation programmes (including pension credit take-up) delivered in partnership with the advice sector. Over the last year, the programme has generated £9.6m in financial gains for low-income Londoners, alongside the provision of

16. We think that it is important that the GLA is able to support work that specifically focuses on income maximisation as this produces an economic return for the London economy, as well as supporting the most vulnerable Londoners. For Londoners, the cost of living crisis is ongoing and intensifying. Whatever datasets one chooses to look at, London stands out as an outlier, for example:-
 - a. The latest survey on the need for debt advice undertaken by the Money Advice and Pension service (MaPS) puts the need for debt advice in London at 30% of the adult population compared to 18% nationally ^{xiv}
 - b. According to new research from AI powered transaction analytics firm, Fuse a third (33%) of people in London rely on their savings to pay everyday expenses compared to 24% of people across the UK. However, the ongoing cost of living crisis means that the savings pots of many households will have eroded or been emptied completely. ^{xv}

17. Another reason why withdrawing income maximisation projects would be untimely, is that other crucial strands of support are being withdrawn. For examples it now appears clear that Government will not be renewing the Household Support Fund, and it is unclear whether there will be any further 'cost of living payments' to households on means-tested benefits beyond

March 2024. We are also not confident that the DWP funded 'Help to Claim' service will be recommissioned. Whilst the GLA cannot fill this gap, looking at what has been achieved through the CoLPCA partnership, all the evidence demonstrates that co-productive partnership working with the advice sector to deliver income maximisation support is able to significantly contribute to financial fairness solutions for Londoners, as well as benefitting London's economy.

18. On the positive side of the draft budget, we welcome and note that in the main consultation document at 2.17 there is proposed allocation of *“£8.5 million new funding at this early stage in the budget-setting cycle reflects the Mayor’s aim, in the circumstances, to prioritise two areas of work: continuing to support Londoners in the greatest need as they deal with the cost-of-living crisis; and ensuring that important work to tackle the climate emergency and other environmental priorities continues uninterrupted and at pace.”* This is a welcome commitment, though it is important in terms of prioritisation that action to tackle climate change, and action to help those in need of support with cost of living issues should not be seen in tension. Social and environmental justice can go hand in hand – for example retrofit programmes for energy efficiency and greener energy (and support to access them) can help tackle fuel poverty.
19. We also note the comments about augmenting other established and continuing programmes, namely Food Roots, the Cost-of-Living Hub and Energy Advice, and also the stress on projects to tackle food and fuel poverty – especially the project work on healthy food and positive health outcomes. London Citizens Advice is now one of the Food Roots partners leading a pan-London programme of work to encourage higher uptake of Healthy Start. One of the overall objectives of Food Roots is tackling some of the underlying causes and triggers of food poverty/insecurity, including a specific objective to *“increase in the number of food aid providers within partnerships that offer support beyond food – including cash-first and wraparound approaches, and referrals to advice services”*, and that *“aim of an established partnership would be that Londoners are offered access to both support to have their immediate needs met, as well as longer term financial or wraparound support, including benefits or debt advice, or mental health or employment support.”^{xvi}*
20. Whilst we support these Food Roots objectives, and are pleased to be involved with the programme by promoting Healthy Start and engaging health partners, it is essential that the integrated 'wraparound' support is appropriately resourced. Currently there is no specific allocation under Food Roots for advice support – or advice funded as part of the mix. Citizens Advice work closely with local foodbanks in their boroughs, but they should not be in a position of being expected to take referrals from food aid providers, unless there is built-in funded advice capacity and pathways e.g., funding for accredited advisers to work within food banks or other food partnership support settings, or a dedicated phone-based service to support people with emergency food and advice support. For example, nationally our partnership with the Trussell Trust, this approach could be developed at a London level. The reach and reputation of Citizens Advice enables us to help people from diverse communities and give specialist advice on a range of problems that may have led to food poverty.
21. We welcome that there appears to be an ongoing commitment (Appendix 1) to the missions-based Building a Fairer City action plan – including addressing labour market inequality, financial hardship and living standards, equity in public services and supporting migrant Londoners, although it is not clear in the draft budget how these workstreams will be funded, or delivery partnerships developed and supported. In respect of supporting migrants and labour market inequality, we note the GLA commissioned report from the Young Foundation published last year *“Rights and risks: Migrant labour exploitation in London”* had

quite clear recommendations to build awareness and bolster the capacity of advice and support from the community sector so “*Funders and commissioners should invest in long-term unrestricted funding for advice and support organisations*” including “*Recruitment and training of case workers, with equitable remuneration, able to handle complex cases which cut across employment rights and immigration issues.*”^{xvii} However, it is not clear from the budget how these recommendations can be taken forwards.

22. Finally, we note that in previous years, the GLA has used Business rates and Council Tax maximisation programmes (Appendix G of the main consultation) and its contingent income generation to work with partner authorities to provide additional cost of living support, including debt/welfare advice, as well as supporting the free school meals programme. The full figures for the 2024-5 budget are not included in this consultation draft, but may be included in a subsequent draft, and that this may produce an additional 2% - 3% uplift or more to the GLA’s budget. There is significant potential to deploy this funding to work with voluntary sector partners, especially on income maximisation programmes as this would put money back into the hands of Londoners and by supporting Londoners with debt problems and financial recovery would in turn increase what can be secured from business rates and council tax maximisation in future years.
23. In conclusion, it is a bold vision to put social justice as a core theme in the GLA’s budget making process. However, the specific allocations for specific intersecting activities and partnerships are unclear, and there may be unintended consequences from moving away from the mission-based structure. In particular the “Robust Safety net mission” which had three ongoing strands of work being undertaken in co-production with sector partners.
 - a. **Advice Strategy** - a strategy for advice services funding and co-ordination, including resources, workforce issues, and infrastructure – following up on the recommendations of the 2020 Advising Londoners report.
 - b. **Localised welfare** - working with the London boroughs and their local partners to achieve greater consistency and enhancement of localised welfare schemes.
 - c. **Financial rights awareness and income maximisation** - work on awareness raising and information and campaigns for enhancing financial rights and entitlements especially at community level (such as community based financial capability, skills and knowledge projects), and support for income maximisation programmes.
24. It is unclear what, if anything, is being done to take any these important strands of work forwards in the 2024-25 financial allocations, or how the budget will continue to support the mission of developing a Robust Safety Net for Londoners. There are some excellent projects referenced in the budget (eg., AICS, Food Roots etc), but there is a risk that these are too fragmentary and small scale to have significant impact or drive systemic change. There may also be ways to bring the different projects together more strategically, and to work in co-production with advice and social justice sectors to achieve more effective mobilisation, greater impact and Pan-London reach. For example, we have referred earlier in this response to the CoLCPA project which is based on a strategic partnership approach, and the effective return on investment this has achieved in terms of income maximisation and social justice outcomes for Londoners; this project demonstrates the value of partnership work. When deciding on priorities resources are allocated most strategically, for example whether the resources for cost of living or other support and information is best spent with agencies where there is established community trust and footfall, or internally in GLA on digital ‘hub’ projects hosted the GLA’s website (eg., cost of living hub, migrants hub, etc), we would suggest that in terms of ‘reach’ to communities and Londoners in need of support, especially those distrustful

of Government bodies, partnering with trusted community organisations such as the London Citizens Advice network offers greater value.

Housing theme

25. We welcome that there's a significant allocation of resources in the budget to towards addressing housing issues in London. Alongside programmes to increase supply of affordable housing and specialist accommodation delivery (eg, shelter accommodation and supported housing), it is important there is also allocated funding for supporting vulnerable Londoners through services to help them access safe, appropriate accommodation, alongside other forms of support and homelessness prevention initiatives. London is experiencing a housing and homelessness crisis – data across all forms of homelessness in London from rough sleeping to temporary accommodation are at record highs, placing immense pressures on London Councils. Our data on threatened homelessness show that the numbers of people coming to us with section 21 and section 8 eviction notices issues is higher in London than anywhere else in the country.^{xviii}
26. Early intervention to help Londoners struggling with housing costs can prevent situations worsening to the point at which families and individuals face homelessness. Across all tenures, advice on enforcing housing rights, assisting with rent and mortgage arrears, and helping the Londoners access support from ensuring right level housing benefits claimed, applying for discretionary housing payments, and Support for Mortgage Interest for homeowners can stave off the risk of homelessness. Housing advice and homelessness prevention in a growing area, and support from our local services includes advice on applying for homelessness help from council, including making applications and challenging decisions. Given that housing costs are a key driver of the cost of living crisis for Londoners, in our view it is essential that provision for housing advice is included in the GLA's Cost of Living support programmes.

Health theme

27. Similar to our comments on other areas of the budget, in sections of the consultation which focus on tackling health inequalities and improving mental health and wellbeing by working through the London Health Board with statutory and voluntary sector partners, further detail with specific allocations around proposed strategic interventions would be helpful. We are aware that the London Health Board and the GLA's health team have done significant work with London's Integrated Care system partners on linking work to tackle health inequalities with access to social welfare advice and support, but it is not clear how this will be taken forwards within the framework of the draft budget. We note that in the minutes from the latest London Health Board Meeting some significant commitments were made in relation social welfare advice, endorsing the principle that endorse the principle that free social, welfare and legal advice (SWLA) should be available to any Londoner who needs it.^{xix}
28. We also note the recently published research report commissioned by the GLA from the Bromley By Bow Centre on 'Reducing health inequities in London by improving access to social welfare advice through greater collaboration between the healthcare, local authority and advice sectors.' The report clearly demonstrates that welfare advice provision in healthcare settings offers a simple, effective, person-centred approach to tackling health inequalities, improving individual health and wellbeing and producing cost-savings for the public sector.^{xx}

Skills theme

29. We welcome the commitment around equipping Londoners with essential skills to make it possible for people from all backgrounds to contribute positively to society; connect with

others who are different to themselves, be more informed and active citizens, and improve their economic prospects. We also note that Adult Education is largest single area of revenue expenditure within the GLA, and that there is a holistic vision for skills development. Similar to our calls elsewhere for partnership working with the advice and community sectors to add value to GLA programmes and priorities, there is much that we do across the London network that adds to the skills agenda. For example

- Most local Citizens Advice do local work to deliver financial capability programmes with skills and educational initiatives that help people avoid unmanageable debt and other money problems and build skills financial skills and resilience.
- Citizens Advice offer a range of volunteering opportunities - volunteering with Citizens Advice provides training, skills and experience that is valued by many employers. Many volunteers who leave local Citizens Advice go on to paid employment, including with the Citizens Advice service, as well as other organisations. The estimated public value of volunteering across the London Citizens Advice network £5.7m
- In London we are working with London Legal Support Trust on a Pan-London programme addressing skills and workforce issues in our sector, in particular there is interest in apprenticeship pathways and accessing apprenticeship levies to support training
- Through our network information and advice is available about rights at work and how to solve problems, and we and also work in partnership with other agencies that provide support in overcoming barriers to finding work

Young people

30. It is good to see that the Budget is continuing a focus and resource commitment towards the Mayor's interest in young Londoners and their issues. The impact that the pandemic and subsequently the cost of living crisis has had on young people's wellbeing and mental health has been far reaching, apart from the effects of isolation, and the loss of friends and family for many, these challenges combined with cost of living issues have presented young people with uncertainty about their future and impacted on their education, housing and work prospects, making it all the more challenging for them as they begin starting out in adult life. All of these seemingly separate issues need to be viewed as interconnected in terms of the impact that they have on young people, including young peoples' advice needs.
31. Evidence from Youth Access and others demonstrates that young people have significant advice needs, although they may engage differently.^{xxi} Citizens Advice Redbridge's Youth Innovation Project that started during the pandemic looked through youth forum focus groups, at what young people need from advice services, and involved across London more younger people working in advice via the DWP's kickstart scheme to shape new approaches to how advice can reach younger people. The model encouraged by Youth Access is of YIACS - Youth Information, Advice and Counselling Services – providing quality early support for young people, for a wide range of issues – whether that be housing, employment, mental health or welfare, on the high streets and in the town centres where young people can easily access them. There may be further opportunities under Mayor's budget to support this approach, developing partnerships between the youth and advice sectors.

Conclusion

32. In conclusion across many of the GLA's areas of work, there is much that a strategic focus on widening access to advice can potentially deliver in terms of added value to the delivery of the GLA's priorities and programmes as well as the GLA's focus on community engagement. Other areas in which access to advice is equally relevant include MOPAC's priorities for supporting victims and addressing domestic abuse, although we don't have space to cover that in the context of this response. We hope that the progress made towards

partnership working and cross-cutting community engagement work will continue to be supported. At GLA's request we can provide further detail on what we are seeing on the ground, as this data can help inform understanding of emerging issues and strategic level responses.

Endnotes

ⁱ <https://trustforlondon.org.uk/data/>

ⁱⁱ GLA Survey of Londoners 2022

ⁱⁱⁱ <https://www.fca.org.uk/publications/financial-lives/financial-lives-january-2023-consumer-experience>

^{iv} <https://www.london.gov.uk/sites/default/files/2023-12/LEO-Autumn-2023-final.pdf>

^v https://www.london.gov.uk/sites/default/files/recovery_programme_overview.pdf

^{vi} <https://www.london.gov.uk/who-we-are/what-mayor-does/priorities-london/londons-recovery-coronavirus-crisis/london-partnership-board/building-fairer-city-hub>

^{vii} <https://asauk.org.uk/wp-content/uploads/2020/07/Advising-Londoners-Report-30072020-1.pdf>

^{viii} <https://www.mimeconsulting.co.uk/advice-in-community-settings-snapshot-of-findings/>

^{ix} <https://www.london.gov.uk/what-we-do/communities/civil-society/advice-community-settings-grant-programme>

^x Financial impact tool – this tool has been developed by Citizens Advice using a Treasury-approved model, to enable putting a financial estimate on the value of our services. The methodology is explained here

<https://docs.google.com/document/d/1z6oelACbURQjCzsu2gvpC9OALYWY59VyUJjtt1Hle4/edit#heading=h.gjdgxs>

^{xi} <https://asauk.org.uk/wp-content/uploads/2020/07/Advising-Londoners-Report-30072020-1.pdf>

^{xii} *ibid*

^{xiii} https://londoncitizensadvice.org.uk/uploads/CoLCPA_Year_One_Learning_Summary_Slides_Updated_Nov_23.pdf

^{xiv} <https://maps.org.uk/en/publications/research/2023/need-for-debt-advice-2022-estimates-for-uk-constituencies-and-local-authorities>

^{xv} <https://ffnews.com/newsarticle/fintech/almost-3m-londoners-reliant-on-savings-to-pay-essential-costs-as-household-finances-reach-breaking-point/>

^{xvi} <https://www.london.gov.uk/programmes-strategies/communities-and-social-justice/food/food-roots-programme/food-roots-2>

^{xvii} <https://www.youngfoundation.org/our-work/publications/rights-and-risks-migrant-labour-exploitation-in-london/>

^{xviii} <https://public.flourish.studio/story/1634399/>

^{xix} <https://www.london.gov.uk/moderngovmb/mgAi.aspx?ID=36514>

^{xx} <https://www.bbbc.org.uk/insights/news-and-resources/news-and-resources-reducing-health-inequalities-in-london-by-improving-access-to-social-welfare-advice>

^{xxi} <https://www.youthaccess.org.uk/latest/blog-insights/young-peoples-mental-health-needs-are-growing-open-access-services-are>