

**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.

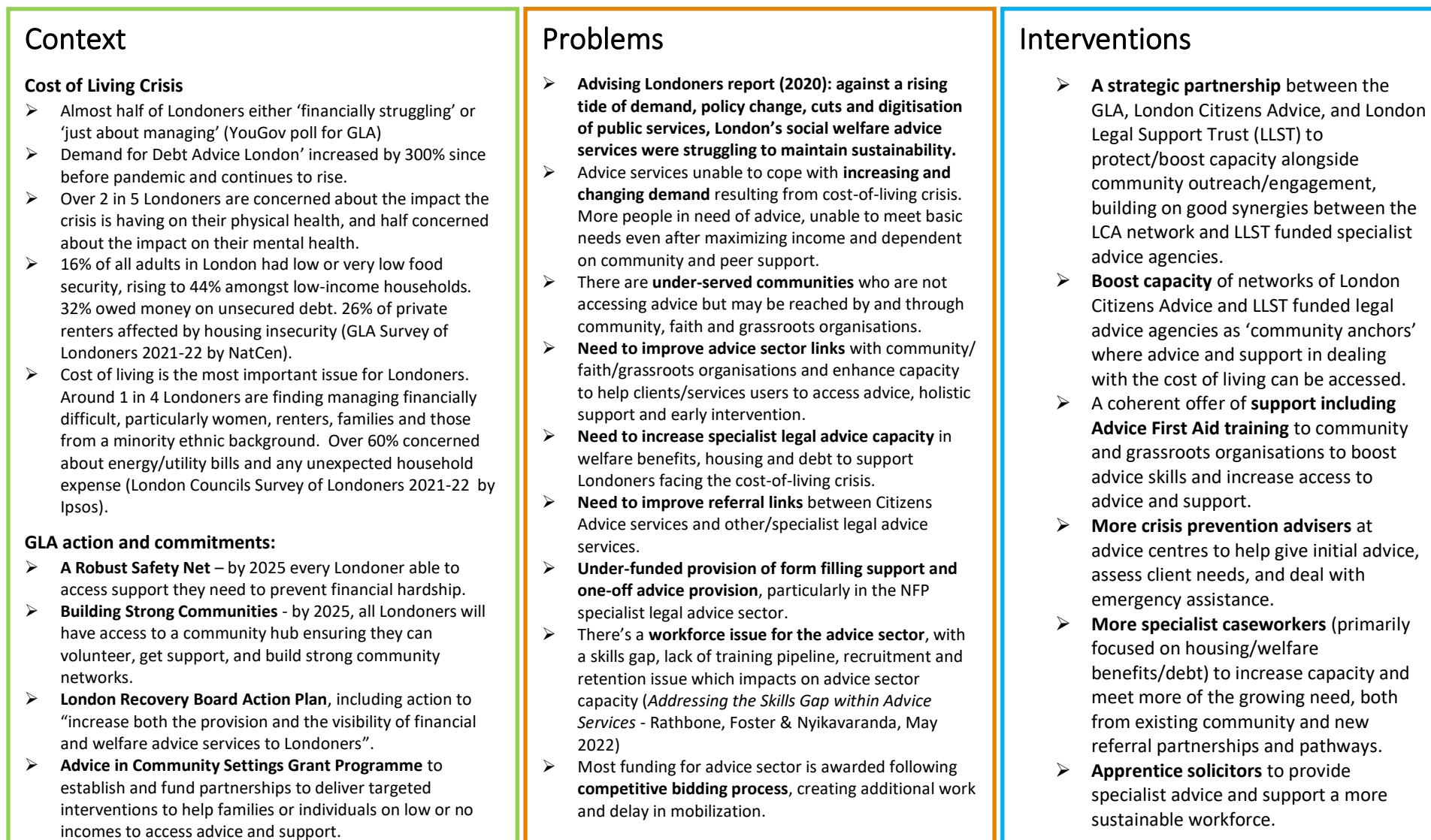
AiCS is a grant funding programme administered by the GLA, which followed a pilot project involving CPAG and schools. From July 2021, the programme has funded eleven partnerships led by advice and community agencies and a local authority to deliver support for varied target groups of Londoners experiencing, 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



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.

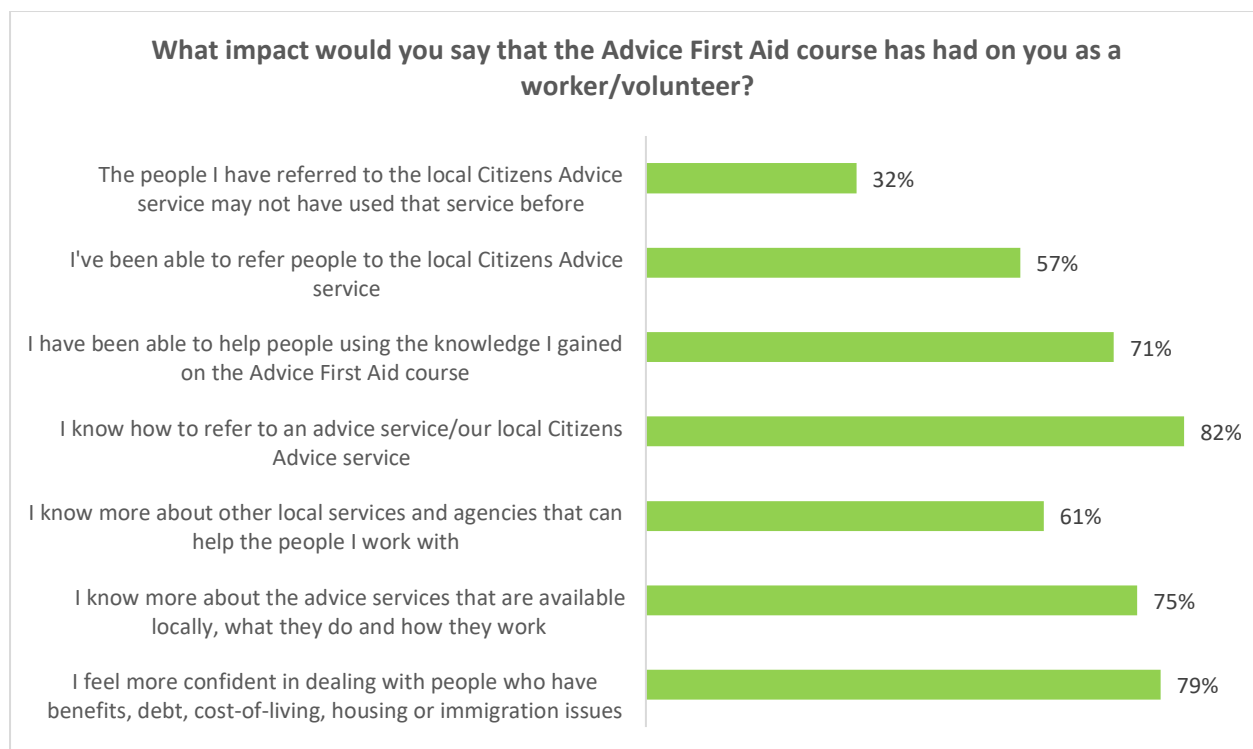
6.3. Building Capacity and Capability: Advice First Aid (AFA)

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.

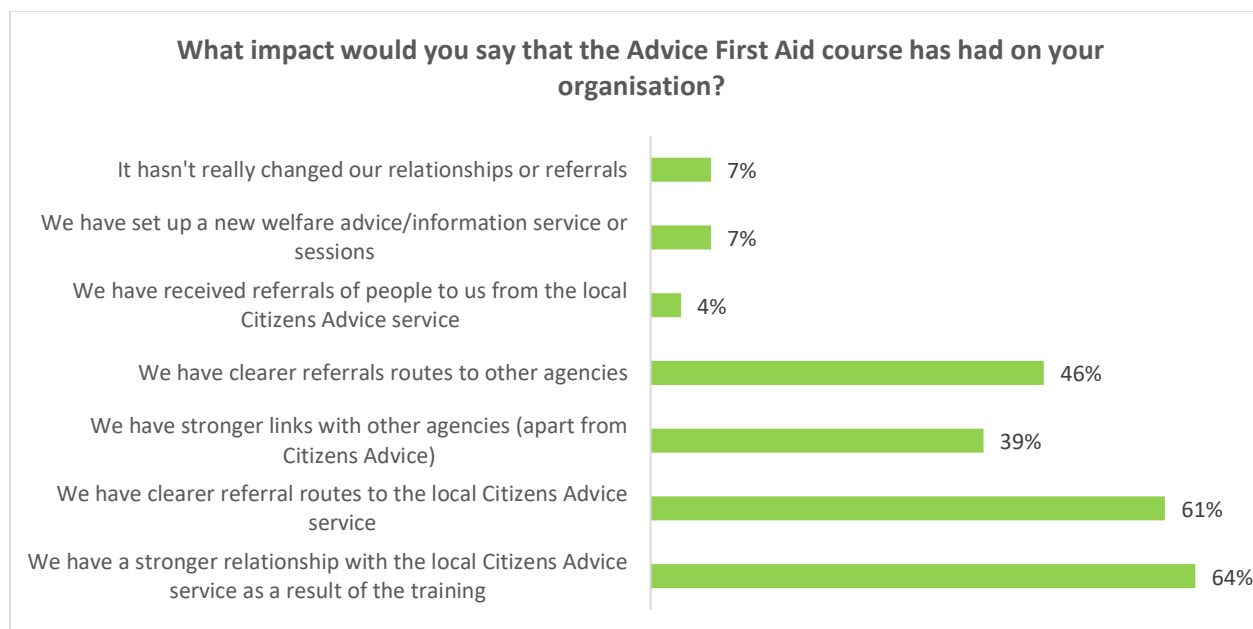
39 AFA training sessions were delivered in 21 London boroughs in the first year of the project, involving a total of 508 attendees. 319 people attended 1- or 2-day introductory training courses and 189 people attended follow-up bitesize sessions.

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.

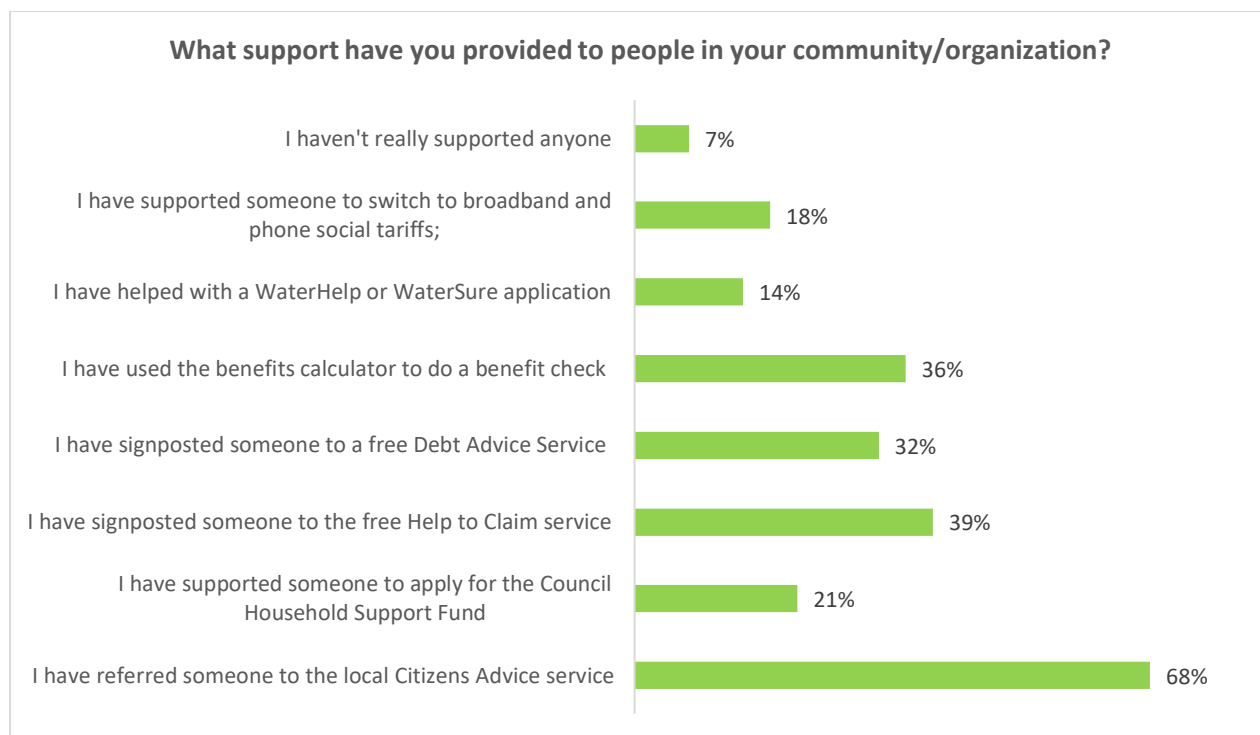
All participants were asked to complete a post-course evaluation survey. It has proved difficult to get participants to complete the survey. However, by early October, 28 returns had been received. These showed that the training has led to stronger relationships and referrals routes and has boosted the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