



Introduction

I took over as Chair at a time of great transition. We emerged from a pandemic only to be beset by a cost-of-living crisis which is deeply impacting families and communities in East London and beyond.

The worst of this crisis has fallen on low-income households, many of whom have been pushed past breaking point. Rising inflation has been felt disproportionately by women, caregivers, individuals with disabilities, black and minority ethnic backgrounds and low-paid workers.

Tower Hamlets is home to the largest Bangladeshi and Somali communities. It is also a very expensive borough to live in with high housing and associated costs. Welfare reform has left families unaware of their entitlements. particularly disabled people and lone parents. Two in five older people are living in poverty.

Those of us working in and with local communities are by no means immune to these financial pressures, and our resources are limited and, at times, strained.

But if there is cause for optimism, then surely it is in the quality of the services we provide here at Toynbee Hall.

Our community services continue to be designed and delivered with local residents and people with lived experience of exclusion and inequality.

Our debt advice service has adapted to become more accessible to the 1 in 4 Londoners at risk of problem debt. Meanwhile, our free legal advice service continues to offer vital help to people in understanding and exercising their legal rights in the context of a diminished legal aid system.



Beyond offering support to individuals, our participatory action research and policy influencing programme ensures local people are at the heart of identifying systemic barriers and shaping solutions, speaking directly about the issues they care about to people with the power to effect positive changes.

Throughout this year we have, as always, benefited from the support of generous and like-minded partners, community members, as well as trustees and staff at Toynbee Hall. We are extremely grateful for their ongoing involvement and encouragement to collaborate and the unwavering belief in lived experience led policy making.

Stephen Burns

Chair of Trustees

Impact

Our Impact on Tower Hamlets

Over the past year, Toynbee Hall has substantially impacted the lives of tens of thousands of people in the local community



13,816 cases opened

off a year

Clients **£9,543,022** financially better



260 events hosted with **8,043** attendees

80% of our catering was provided by local businesses

Donation of surplus food



Community & Heritage

4,809 people reached



26,410 people



Our Impact as a Partnership Leader

As leaders in our local community in tackling injustice and poverty, we are proud to lead the Debt Free Advice Coalition and LinkAge Plus Network. These figures show our impact in these partnerships, reaching the wider London population.



Debt Free Advice Coalition

18,100 cases opened

Clients

£13,147,300

financially better off a year



Linkage Plus Network

23,298

sessions attended

Advice Services

Who we've helped across London:

- Women, making up **59%** of our clients.
- Black or Black British (31%), in particular African (18%) and Caribbean (10%).
- People experiencing mental ill health (21%). and long-term illness (15%).
- Those unfit to work **27%**, jobseekers (15%), and working full time (12%).

Debt Advice

Background

Debt advice is more crucial than ever before. It's needed by around 9.3 million people across the UK in 2022, an increase of 800,000 compared to 2021. London residents are particularly at risk as they continue to have the highest need for debt advice at 30%. higher than the national average of 18%.1

Our approach

It's critical that people have access to debt advice when they need it. That's why over the past 17 years we've developed a coalition of 15 charities across London, so those in need can get help at a time and place that fits around them.

We provide clients with:

- A Client Services Team as the first point of contact, open 7 days a week, 8am to 8pm.
- An assessment to identify needs booking appointments or signposting to partner agencies.
- Free and impartial advice to find the best solution that suits the unique situation.
- Holistic support throughout the process, however long it's needed.

What we're seeing



Most common debt type:



Rent arrears (43.6%)

One in five clients were on prepayment meters.



Council tax arrears (42.9%)



Credit card (34.4%)

Reasons for debt:



Low income 39.5%

Cost of living increase 12.6%

Long term illness 6.7%

18,100 clients helped



£13,147,300 financially

better off

Impact

4.525 clients (25%) had their income boosted



2,172 clients (12%) received foodbank vouchers

Money and Pensions Service debt advice survey 2020-2022.



Simon's story

"When I received a letter from the County Court about my utility debt, I was really stressed.

Debt Free Advice helped to reduce the charge from £2,000 to £800. We also came to an arrangement to pay back the rest of the debt in an affordable monthly chunk.

This gave me a massive relief. I want people to know that there's help out there, however hard you think it is."

Case Study: Cost-of-Living Bus

In partnership with the Mayor of London, the bus ran from November 2022 to March 2023 to provide free debt and benefit advice to Londoners.

547 number of conversations held with Londoners.

26 London boroughs visited.

305 Londoners received debt advice.

137 Londoners received benefit advice.

10 webinars delivered on cost-of-living support.

60% increase in inbound calls to the service in the period compared to the previous year.



Legal advice

Free Legal Advice Centre

Background

Toynbee Hall has been on the frontline in facilitating access to justice since 1898, when our free local, legal, advice centre was established.

With the reduction in legal aid provision over the past ten years, many in our community have been left stranded with employment, family, housing, and debt problems. Today, only 1 in 4 people are now eligible for civil legal aid.²

Our approach

Thanks to the generosity and expertise of our volunteers from law firms, we were able to provide equal access to justice for those who need it most.



We provide:

- Confidential legal advice.
- One-off telephone appointments.
- Women only sessions with female solicitors.
- Self-help legal packs on employment, housing, debt and money, family and children, and discrimination.

Impact

510 clients helped



The top five areas we helped:



'LASPO Act' by the Law Society, March 2023.

With specific categories for: 19% — Private sector rented property 14% — Discrimination 12% — Access to accommodation 11% — Dismissal from employment 11% — Child arrangement orders

Generalist advice

City Advice

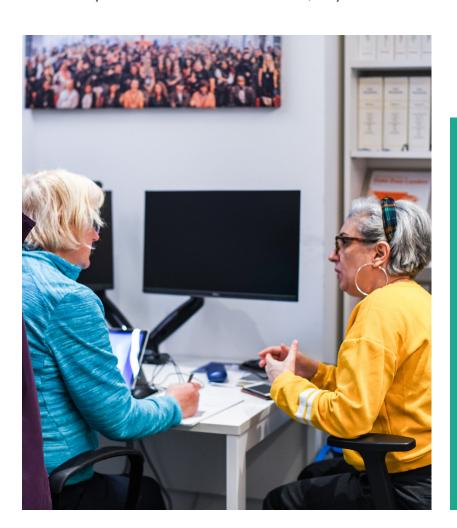
Background

The City of London Corporation commissioned us to deliver free advice for everyone who lives, works and studies in the City, or lives on one of the Corporation's estates. We help with a range of issues including welfare benefits, housing, consumer rights, employment rights and family issues.

Our approach

Most people came to us needing help with welfare benefits, where they struggle to understand their entitlements, or how and what to claim. We helped them to challenge benefits decisions and increase their income as a result.

We do this through drop-in sessions at Toynbee Hall's advice centre and scheduled sessions at Golden Lane Community Centre in Golden Lane Estate, City of London.





Impact

626 clients helped

£619,598 financially better off

Mr and Mrs R's story

"We can't thank City Advice enough for what they've done for me and my husband. Their help with our Personal Independence Payment claims was a lifeline for us.

Because of this, our total household's income has gone up by £12,646.40 per year. We're forever grateful to them, it has made such a difference to our life".

Tower Hamlets Advice

Background

We've been a part of the fabric of the Tower Hamlets community for 139 years, and we remain committed to helping its residents achieve a fairer, happier future.

Following the COVID-19 pandemic, there's a risk of a sustained increase in unemployment with disabled people in Tower Hamlets.³ We knew that disabled people are highly disadvantaged, with a 53% employment rate and an extra £975 a month living costs compared to their non-disabled peers.⁴

Our approach

Which is why we focus our efforts to help the residents with disability benefits applications. We helped them navigate a very complex application process, ensuring they receive the benefits they're entitled to.

Impact

496

clients helped £756,629

financially better off

Health

Macmillan Benefits Advice

Background

The financial impact of cancer is not widely known. Four in five people are, on average, £570 a month worse off as a result of a cancer diagnosis. Income goes down and expenditure rises at a time when money worries should be the last thing on people's minds. As they're unable to work whilst they start treatment and can't access long term sickness benefit.

Our approach

In partnership with Macmillan Cancer Support, we help people affected by cancer access the benefits, tax credits, and grants they are entitled to. Our service is available to people who live in London Borough of Tower Hamlets, Newham, Hackney, and City of London, or those who are patients of St Bartholomew's, Newham University, Whipps Cross, Royal London or Homerton Hospitals.

- 3 London Borough of Tower Hamlets Poverty Review, September 2021.
- 4 Scope's Disability Facts and Figures.
- Macmillan Cancer's Hidden Price Tag report, 2012.

We give advice through:







Patient referrals

Phone helpline

Face to face appointments at hospital sites



995

people helped £8,155,794

financially better off



Community

Youth Work

Background

Many young people in East London live in disenfranchised communities with direct experience of inequality. When We Speak, our long-standing youth activism project brought youth voices excluded from the mainstream to the fore. It gave them a space to imagine the world they want to see – and providing the practical tools and skills to make that happen.

Our approach

We ran a series of workshops in storytelling, spoken word, and creative writing. We offered one-on-one coaching, awarded micro-grants, and facilitated networking opportunities with other young leaders. This empowered the young people to design and deliver projects that tackle the issues that matter to them, from housing injustice and gentrification to Islamophobia and Black history.

Impact

Since August 2021:

- 121 sessions and 278 session hours delivered.
- Over 120 hours of one-to-one coaching.
- 750 participant attendances.
- 10 grants awarded to young people.

This project ended in March 2023.

The Play Programme

Background

Children growing up in poverty are less likely to experience safe, age-appropriate play. This is due to many reasons, from families being 'time poor' because of work rotas to lack of income for paid activities. Tower Hamlets is also densely populated, especially where many people live in flats with limited access to safe, outdoor space.

Our consultation with local families revealed there is a need for safe and affordable play opportunities and more support for parents to access advice networks near them.

Our approach

We started the Play programme to give children opportunities to play whilst supporting their parents to access local support networks. We helped local children connect with nature through horticultural programmes which is crucial for their cognitive development and emotional wellbeing.

Impact

- **350** children engaged across **2** schools and **3** outreach sites.
- 1 parent and 3 community members trained in play provision.

LinkAge Plus

Background

Most older Londoners love life in the capital as it keeps them stimulated and helps them maintain active family and community relationships. But only 64% of them are satisfied with their health and wellbeing.

In Tower Hamlets, life expectancy is lower than in other parts of London; people's health starts to worsen on average 10 years earlier than nationally; and too many older residents experience chronic loneliness.⁷

Our approach

To help tackling these issues, we formed LinkAge Plus with Age UK East London, Neighbours in Poplar, Peabody Housing, and St Hilda's to improve the wellbeing of people over 50 in Tower Hamlets. Co-funded by Tower Hamlets Council and the Tower Hamlets Clinical Commissioning Group, we aimed to help people stay active and make the most of their life.

We offered:

- One-to-one support at home or a place of convenience.
- Benefit, debt, pension, and money management support.
- A way for older people to have a say about local matters.
- IT learning, training, and support.
- Social activities such as coffee mornings and tea clubs.
- Health promotion e.g. healthy heart talks, diet and nutrition, dementia and falls prevention workshops.
- Fitness sessions in local area.
- Support for accessing activities such as singing and art.
- 6 Age UK Older Londoners research, 2023.
- 7 Ageing Well in Tower Hamlets Strategy, 2017-2020.



Impact

We delivered:



115 physical activity sessions with 987 attendees



152 social activity sessions with **1,392** attendees



155 learning activity sessions with **1,037** attendees

Heritage

A People's History of Petticoat Lane



Background

At the heart of our local community is Petticoat Lane Market, a historic hub of commerce and culture in East London that dates back as far as the 1750's.

Funded by Historic England, we delivered a communitycurated programme of events, celebrating the uniqueness and history of Petticoat Lane. This celebration is the second in the country to be entirely led by local residents, working together with Tower Hamlets Council and other local partners.

Our approach

We formed a working group made up of market stallholders, businesses, and residents, to collectively design and deliver the programme.

We commissioned 11 projects that reflect the diversity and creativity of our community, including workshops in painting, textiles, and filmmaking. The launch event featured the debut of "Petticoat Lane: The Musical!" an improvised performance inspired by a community member.



Impact

40

artists and creatives entered the commissions

£31,748

was distributed to the local community

> 11 projects commissioned

"Petticoat Lane is an iconic place in our local Heritage. The project has been particularly impactful for me because I know some of the residents who have permission to lead on the project. To see in behind those events, just how enriching the process was for participants."

Paul Wilson,

Community Engagement and Investment Manager, **East End Homes**

Research and Policy

Celebrating 5 years of Participatory Action Research

In 2017, we began a new collaborative approach by inviting people with lived experience - known as peer researchers to work with decision makers, investigate key problems and co-produce solutions. They have contributed to national conversations around the impact of financial strain on mental health during the COVID-19 crisis and produced podcasts and films.

We are now:





Safer Neighbourhoods project

Background

This project is inspired by our previous community research which found one in three Tower Hamlets residents over the age of 50 highlighted the need to increase community safety and connection.

This project aimed to:

- Address concerns around unsafe neighbourhoods.
- Empower tenants to work with social landlords and relevant stakeholders to improve neighbourhood management policies.

"I found it easy to attend and talk to people. This allowed us not to feel depressed sitting at home, rather coming and meeting new people."

"I spoke to councillors for our area. Before I never knew who they were. I was able to open to them and tell them about my concerns."

Our approach

We:

- Recruited 28 peer researchers, aged 22to 79-year-olds from a variety of ethnic backgrounds, covering 12 languages and dialects.
- Facilitated 18 workshops to provide training and project development throughout the research phase.

Impact

Participants were left feeling:

- An increased voice in local decision making.
- A greater understanding of issues in their local area.
- Safer in their local area.

Net Zero Transition

Background

Following the UK Government's commitments to net zero and⁸ a fully decarbonised energy sector9 we wanted to explore what a fair transition to net zero could look like for low income consumers, and how to get there.

Our approach

We worked with 13 peer researchers who pay more for their energy bills due to poverty. The researchers facilitated workshop discussions with 38 community members with similar experiences. We also worked in collaboration with Fair by Design and Ofgem, the UK energy regulator.

Impact

Our research found that:

- People in social and private rented housing can't make some green adaptations even if they want to.
- Financial barriers such as the costs of smart appliances need to be addressed.
- Increased costs and privacy concerns are barriers for low-income consumers moving to smart energy systems.

Our recommendations for a fair transition were shared with the Department for Business, Energy & Industrial Strategy and the Competition and Markets Authority. The researchers also took part in a variety of opportunities to share the findings stakeholders in the energy sector.

Our Spaces

In addition to being home to our advice and community services, our spaces are used for high profile events by leading universities, political bodies. institutes, NHS Trusts, and foundations.

Impact

- 260 events hosted with 8,043 people attending.
- Two thirds of bookings (69%) came from non-profit organisations.
- 91% of clients would recommend our venue hire to a friend or colleague.
- Hosted community events celebrating Eid, Christmas, Older People's Day, Diwali and more.
- 80% of our catering events was provided by local businesses.
- Donation of surplus food.

What our visitors say

"The venue is beautiful; its history is magnificent, and its staff are so warm and helpful. There could be no better place to hold an event or social conference."

"Really pleased with the daytime and event catering including adapting for dietary requirements. Staff were really helpful and accommodating to our needs like having a prayer room and gender-neutral toilets."

- Department for Business, Energy and Industrial Strategy reports and accounts, 2019-2020.
- <u>Department for Business, Energy and Industrial Strategy reports and accounts, 2021-2022.</u>

A big thank you

to our supporters



Throughout the year, we are deeply grateful for our supporters and the good work made possible.

There are certainly many challenges ahead for our community and, indeed, for charities like ours. However, the commitment made by our supporters means that Toynbee Hall can continue to shape a fairer and happier future for East London.

Accenture

Aldgate Business Partnership

Allen and Overy

Ashurst

Bank of New York Mellon

Citizens Advice

City of London Corporation

Cleary Gottlieb

CMS

Dudley & Geoffrey Cox Charitable Trust

East End Citizen's Advice Bureau

East End Community

Foundation

Fair 4 All Finance

Garfield Weston Foundation

Greater London Authority

Hampstead Garden Suburb Fellowship

Health Foundation

Herbert Smith Freehills

Heritage England

HMRC

Howard Kennedy

Inner London Magistrates
Court Poor Box Charity

Jerram Falkus

London Borough of Tower Hamlets Council

London Legal Support Trust

London Marathon Charitable Trust

Macmillan Cancer Support

Money and Pensions Service

Monday Charitable Trust

Ofenheim Charitable Trust

Proms at St Jude's

Quaker Social Action

Social Investment Business

Som Saa

Souter Charitable Trust

Steen & Hamilton

Stephen Taylor Foundation

The Childhood Trust

The 29th May 1961 Charitable Trust

The Mercers' Company

The Worshipful Company of Tylers and Bricklayers Charitable Trust

The Worshipful Company of Coopers

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Trust for London

Looking forward

The new Chief Executive, Rebecca Sycamore, joined the organisation in April 2023. Her priorities are:





Creating a new three-year strategy.



Strengthening culture.



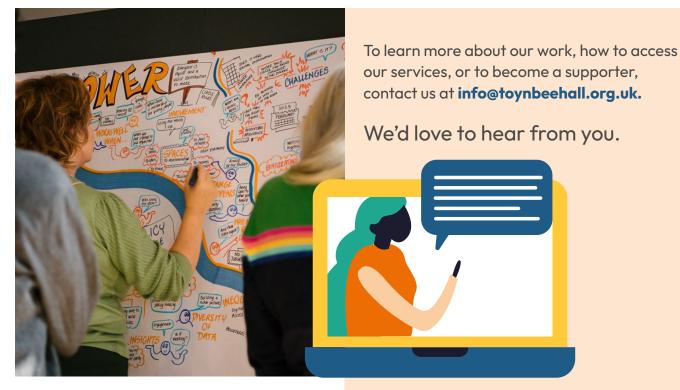
Securing a sustainable financial position.

The cost-of-living crisis shows no sign of lessening, and this means our advice services will continue to be in demand alongside our community outreach. We will review our approach to advice to identify ways to make it more accessible, to clarify our local offering and to reach more people, especially for free legal advice.

We will develop our participant research model and explore the path from research to influence to social change through the Knowledge Exchange Circle. As part of our strategy review, we will set out priority areas based on the co-created work we have carried out. This will also be reflected in our approach to equity, diversity, and inclusion as we set out future priorities to address systemic inequalities.

Our Money Coaches service will launch and enable us to further explore how mentoring can empower people to make decisions about their money.

Working alongside our local community through the Heritage Action Zone will continue; there will be a range of events and activities which will be commissioned by our community decision-making group.













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