

MARY WARD LEGAL CENTRE

Impact Report
September 2013

**“I got my
life back.”**

**Mary Ward
Legal Centre**

People's rights have no meaning
without the means to enforce them

Imagery is being used for illustrative purposes only and any person depicted in the image is a model.



ABOUT MARY WARD LEGAL CENTRE

Mary Ward Legal Centre (the “Centre”) is an independent advice centre and registered charity based in Holborn in central London. It is part of the Mary Ward Settlement.

It gives free legal advice, casework and representation to people who live or work in London. It gives priority to people on a low income and its main services are in the following areas of law:

- Debt
- Housing
- Welfare Benefits

The Centre was established over 100 years’ ago as the Poor Man’s Lawyer Services, a precursor to the post-war Legal Aid Scheme. It has a long history of helping people who are disadvantaged and does not charge clients for the advice it gives or the legal work it carries out.

The Centre provides specialist support, casework and representation rather than general advice, and the Centre’s advisers and solicitors deal with complex legal matters. Contact with clients can be over a long period of time, involve multiple interviews with clients, lengthy negotiations with the other side in disputes and representation at court and some tribunals. Clients often approach us with multiple issues and require support on a number of different matters in order to resolve their issues.

ABOUT THE REPORT

This report has been produced to evaluate the impact that the work of the Centre has on people who live or work in the borough of Camden. Between September 2012 and 2013 the Centre saw 1450 clients in the borough of Camden. This report provides an insight into their experiences of dealing legal issues using the Centre's help over the past 12 months, the impact of which can extend into their financial, physical and mental welfare. The information in the report is based on feedback questionnaires and telephone interviews with clients, carried out between June and August 2013 by Sarah Lister (volunteer legal adviser) at the Centre. This information provides us with an unparalleled insight into our clients' needs in their own words.

To produce this report, 24 interviews were carried out over the telephone, lasting from around ten minutes to half an hour. These interviews represent a cross section of the Centre's clients, spanning the three main areas of advice (Housing, Debt and Welfare Benefits). The interviewees ranged in age, sex and ethnicity and were i) selected randomly on the basis that they had responded to the Centre's Questionnaire, or alternatively, ii) selected by advisers at the Centre as they were clients with cases which were either typical or particularly interesting examples of the work that the Centre does.

It is not uncommon for the Centre's clients to speak a language other than English as their first language. It can be difficult to engage with these clients, but we wanted to ensure that their voice was represented in our findings. Where language was a communication barrier to interview subjects, we spoke to a close relative who had accompanied the client to meetings at the Centre and had a strong awareness of their relative's experience of using the Centre.

QUESTIONS

During the interviews, our clients were asked for their views centred around four main areas:

- ‘How had they come to use Mary Ward and their situation? For example, was there a trigger event, how did they find out about the Centre, had they tried to deal with their situation themselves already (if at all) and how was it affecting them?
- How did they find using the Centre and the service they received? For example, did we deal with their case in a timely manner? Did they find our service friendly and approachable? What did they like about our service?
- What difference (if any) have they found having used the Centre? For example, what was the outcome legally, financially, emotionally and otherwise?
- Would they use the Centre again and do they have any other comments?

Because of the nature of the services that Mary Ward Legal Centre provides the names of the users have been anonymised to protect their identity.

WHY DO OUR CLIENTS USE US?

“Things started off little, then got bigger.”

When we asked clients about the background to their situation, we were often told about how difficult they were finding dealing with their situation alone. In some situations clients felt that their mental health was suffering, particularly (although not exclusively) if they had existing health problems in this area.

“Eventually...I crash landed”

The legal problems faced by our clients rarely arise in isolation. It is not uncommon for problems of this kind to arise against a backdrop of bereavement following the death of a close family member (such as a parent or partner), or where our client was already suffering from mental or physical ill health. It is inevitable in these situations that our clients will have difficulty dealing with their circumstances. The result was summed up by a female client who told us how she felt that her ***“life wasn’t a priority”*** after her mum died. She admits that ***“eventually...I crash landed”***.

Many of our female clients are also caring for young families and their legal difficulties put an additional strain on their relationship with their children. A young mum told us: ***“It was awful. It was causing me sleepless nights and affecting my relationship with my son. It makes me cry to think about it even now.”***

“...the phone calls kept coming in and I was doing the best that I could, but I was going under due to the pressure.”

The pressure can impact on every area of a client’s life, from health to finances and work:

- “...it stopped me being able to live my life, as it was a constant worry. I got help before it was a physical harm. I wasn’t confiding in anyone.”
- “It impacted on my work. I’m freelance and it dried up as I took my eye off the ball and I was stressed.”

“I couldn’t see a way forward.”

Our clients are not sophisticated users of legal services. For the majority of our interviewees this was a new situation (even for our older clients) – with one client commenting that, at 79, she’d never had to seek legal advice before in her life.

Many clients were scared and intimidated before they came to see us. As a result, they felt alone, with no sense of how to resolve their situation and many found that they felt **“on the edge”**.

- “I was absolutely terrified. I had never attended a tribunal before. I have never been in this situation before or had any trouble in my life before.”
- “I felt out of control and vulnerable. I’m 64. I just felt useless.”
- “Before, I couldn’t see a way forward, I was very stressed.”

The pressure, in some instances, can be so great that clients may contemplate taking their own life. An older female client told us that her situation deeply affected her health, to the extent that she felt suicidal: **“I didn’t think I’d get through it.”**

CASE STUDIES

“I don’t know where I’d be now without Mary Ward.”

Our client’s husband died 4 years’ ago. Their main source of income had been his pension and he had handled their joint finances. It was only after his death that our client realised how in debt they had been. In 2012, her welfare benefit stopped. She told us that this deeply affected her health, to the extent that she felt suicidal. In her words: ***“An awful lot had already happened and I didn’t know what was going to happen now. I didn’t think I’d get through it.”***

Our client had help from the Centre with debt and welfare benefit issues. She commented: ***“I don’t know where I’d be now without Mary Ward. If Mary Ward hadn’t been included, I’d have been a wreck. I’m not any good with forms. When I won, I felt so angry. I felt like it should never have got to that point. It’s good to know that there is something there and someone behind me. If it didn’t exist for people in my situation, I’m not sure where people would go.”***

“Everything is back running smoothly”

Our client is a young single mum. She’d been trying to deal with mounting debts for around six months. Soon she was receiving threatening letters, telephone calls and felt bullied and harassed by debt collectors. She stopped opening her mail and answering the telephone.

Our client eventually sought help at the local CAB, ***“but there was only so much they could do”*** and the CAB referred her to the Centre.

She recalled meeting with her adviser and the difference it made: ***“Seeing my adviser was a light at the end of a dark tunnel...[My adviser] got me a debt relief order and I am now so much more confident handling calls. Everything is back running smoothly. I’m going back to college in September – I wouldn’t have imagined I’d be doing that last year. I’ve never been in this situation before. It was a huge learning curve for me. I hope that I’ll never need to use the service again, but I would definitely use it again if I had to.”***

Following intervention by the Centre, our client was able to stay in her home. She felt that it also made a big difference to her stress levels and overall quality of life. Her financial position and well-being also improved significantly as a result of the Centre’s help.

PROVIDING PROFESSIONAL SPECIALIST SUPPORT

“It took me a long time to work my way to you. I was lost without you.”

Often our clients have struggled on for months trying to resolve matters themselves or can't get the help that they need from other sources. Our clients come to us through different sources, recommendations and referrals to the Centre from friends, family, the CAB, the National Debtline, support workers were all mentioned by clients.

“Totally professional”

Those interviewed commonly talked to us about how impressed they were with the professional service they received at the Centre.

- “10/10.”
- “Their dedication was impressive.”

Our clients find that it can be a huge relief to meet someone who will not only listen to them, but who also has the time and expertise to explain their position and options:

- “I was there [at the Centre] for ages. The solicitor listened and wrote a really supportive letter. Seeing my adviser was a light at the end of a dark tunnel. Just someone saying they'd help me was great, but she really helped me with everything. Even if it was a silly question, I got a response. Once I went to Mary Ward, everything was put in motion, I was aware of what my legal options were and I understood my position.”
- “Sat down with me and explained everything to me. Took the time to do this. Quite happy with the service.”

“Face-to-face”

Being able to meet with someone face-to-face was both helpful and reassuring. When one client first came in to the Centre, she felt an enormous sense of relief when her adviser told her **“I can see that you need someone to guide you through this.”** In particular, clients with debt issues found the ability to meet with someone who would run through calculations with them to be particularly beneficial:

- “The main thing was that it was face-to-face, rather than over the phone...it was suddenly simple and straightforward.”

Legal support

Our clients invariably commented on the high quality of the legal advice that they had received:

- “Our adviser was nothing but supportive. She gave us advice that we’d not had before, as well as explaining that our case was difficult. We’d not been helping ourselves as we’d not previously been using the right language.”
- “It makes things more manageable and less scary. A professional can break it down and tell you your options.”
- “It was fantastic. The lady really knew what she was talking about.”

They also appreciated being given frank advice from an expert on their legal position – even if they were told they didn’t have a strong position:

- “[My adviser] could not promise me that everything would be ok. But it was good to have someone be quite frank with me about my situation...it was great to have someone who cares, is a qualified professional, who will be honest with you.”
- “We were grateful not to be given false hope but we felt that finally someone understood us, we had an argument that we could use and [our adviser] cared about our case.”

Emotional support

However, from speaking to our clients, we understand that it is not just the legal advice that we provide that assists our clients, but also the emotional support our staff provide through a distressing or stressful situation:

- “...the service was totally professional... It wasn’t just the legal advice, but also the empathy from the staff. It was a mixture of emotional and legal support.”
- “Totally professional and empathetic to our situation. This is rare...”
- “[The adviser was] very supportive in the emotional sense. Could see it was causing a lot of worry...It was like a reassurance. It put it in perspective. I could see a way forward. I obviously didn’t know how to handle it before.”
- “The mixture of emotional and legal advice made the difference. Usually services are very time driven. We were in a vulnerable position. The way it is done that makes the difference. Never at any stage did we feel offended.”

CASE STUDY

“It stopped me totally flipping over the top.”

Our client and his wife both suffered from ill health, but their benefits were halted in 2012. Our client found himself and his wife under increasing financial strain, and their debts quickly spiralled. In addition to an overdrawn bank account, they found themselves being chased for amounts they owed, totalling nearly £20,000.

Our client, in his 50s, had worked all through his life and had never been in a situation like this before. Both he and his wife see themselves as intelligent people who are familiar with legal documents, having previously worked in various capacities in the legal sector. However, they found the welfare system a baffling and an exhausting process. Our client helped his wife to successfully challenge her Employment and Support Allowance decision, but by the time he came to deal with his own situation, his mental health had worsened and he felt **“suicidal”** with the pressure. He needed advice quickly and he approached the Citizens Advice Bureau (CAB), but unfortunately they didn't have the resources or expertise to help.

Our client described the relief at using Mary Ward: ***“The service was totally professional... It wasn't just the legal advice, but also the empathy from the staff. It was a mixture of emotional and legal support.”*** He felt that he had benefitted from having a hand to guide him through and empower him to deal with his case, including taking forward an appeal himself and assistance with the preparation of his case, for example, through access to photocopying facilities.

With the help of the Centre, our client appealed his Disability Living Allowance, as well as his Employment and Support Allowance. He also received help managing their debts, through making more manageable payments to creditors and opening a separate bank account for their benefit income. This meant that essential living expenses and priority debts could be paid out of their income without seeing it swallowed up by debts before they were able to use it.

Our client admits that whilst he still has a lot to deal with, Mary Ward stopped him from ***“totally flipping over the top”*** when he was ***“on an edge”***. Financially, it also ***“made all the difference and helped us make head way.”*** This has given him and his wife the space to deal with their long term health issues.

WHAT DIFFERENCE DO WE MAKE?

Legal outcomes

Our help can make a real difference to our client's lives. Legally, we help our clients to get results. Preparing clients for court or directly intervening can make all the difference:

- “It took an outside body to say ‘this has to stop’.”
- “I’ve never been to court before on my own. But I went...the judge said to relax and “we have your picture here” – that must have been the paperwork (my adviser) did.”
- “Nothing really prepares you to go to court... I broke down. The paperwork – you have it there in front of you. It made a difference to the judge.”

The Centre carries out a wide range of work and the results it achieves for clients reflect that:

- Suspending a warrant for eviction;
- Successfully applying to set aside a possession order, following rent arrears. Advising a client on claiming the housing benefit he was eligible for, which covered 50% of his rent;
- Postponing possession proceedings to allow a client to challenge mistakes in his housing application, resulting in a revised award of points and time to allow him to bid for housing;
- Assisting our client in winning an appeal involving accusations of benefit fraud and avoiding criminal prosecution;
- Assisting a client with rent arrears to obtain credit for underpayments of housing benefit and avoid possession proceedings;
- Successful appeal against a decision not to award Disability Living Allowance and obtaining extra income;
- Obtaining a debt relief order;
- Setting up realistic repayment plans with creditors;
- Resolving a landlord dispute regarding the repair of a poorly maintained flat, without recourse to legal proceedings.

Empowerment

In many instances, with advice and guidance from the Centre, clients can find that they are sufficiently empowered to go on to deal with their matters themselves:

- “I wasn’t looking for sympathy, but understanding [of my situation]. [The Centre] helped me to pull everything together again.”
- “The whole experience was distressing. Without Mary Ward being included, I’d have been a nervous wreck.”
- “I feel like everything is holding together and I feel more confident.”

Other benefits

The support offered by the Centre helps people to resolve more than just their legal problems. Financially, many clients are able to get into better shape:

- “[it] made all the difference and helped us make head way.”
- “I got my life back...I can live to a reasonable level. It’s made a big difference in every way.”

The wellbeing of our clients often improves, with almost all reporting a dramatic reduction in their stress levels:

- “You must stand up for yourself. I’ve calmed down now. I feel less stressed.”

As well as an improvement to their physical health and/or emotional wellbeing:

- “I think if I hadn’t got any help it would have taken its toll either physically or I’d have buckled.[Mary Ward] put it in perspective...and took the fear and worry out of it...”

Sometimes the benefits put people in a position that even they wouldn’t expect:

- “I’m going back to college in September. I wouldn’t have imagined I’d be doing that last year.”
- “I don’t know where I’d be now without Mary Ward.”

CASE STUDY

“[The Centre] helped me to pull everything together again”

Our client is a working single mum. She told us how she had gone through a period during which her mum died and she lost her job in a short space of time. She felt that her **“life wasn’t a priority”** during this time and one by-product of this was that she accrued rent arrears. She admits that **“eventually...I crash landed”** and her rent arrears caught up with her, followed by threats of eviction. She had **“no clue what help was out there”** and tried to deal with it herself, but with no success.

Our client eventually went to the Centre on the recommendation of a friend, by which time she faced imminent eviction and potential homelessness.

Her health, as well as the health of her son, deteriorated with the stress of the whole situation. She described to us her position at the time:

“I felt totally alone. I was on my knees. To have someone sit down with me and take an interest made all the difference. I was there [at the Centre] for ages. The solicitor listened and wrote a really supportive letter. She could not promise me that everything would be ok. But it was good to have someone be quite frank with me about my situation. I wasn’t looking for sympathy, but understanding [of my situation]. [The Centre] helped me to pull everything together again. I was terrified of going to court, but it was great to have someone who cares, is a qualified professional, who will be honest with you.”

Following intervention by the Centre, our client was able to stay in her home. She felt that it also made a big difference to her stress levels and overall quality of life. Her financial position and well-being also improved significantly as a result of the Centre’s help.

IN PRAISE OF OUR SERVICES

“Just thanks for being there.”

Our service is valued by our clients. We know this due to the praise we receive from so many of our clients for our help, as we are asked to pass on their thanks to their specific adviser:

“An amazing support. [My adviser] was comprehensive, understanding and very approachable. It made a big impact on our standing of living.”

“I found it very hard and traumatic. I wouldn’t have won without her [my adviser’s] support.”

Or the Centre as a whole:

“For other people, who also have problems, this is a great service. Too many people have these issues. So thank you. This is a great service.”

“It was a huge learning curve for me. I hope that I’ll never need to use the service again, but I would definitely use it again if I had to.”

“It was a totally positive experience – polite, respectful, helpful from the moment that I came in... I can’t say anything bad. I can’t praise them highly enough.”

IN NEED OF OUR SERVICES

Our clients are conscious that there are many other people out there who also need our help:

- “I’m speaking to lots of people in the same situation. Everyone knows someone else who is in the same boat.”
- “I have recommended it to so many people in the same position. At least ten people.”
- “There must be people in much more trouble than me. I don’t know what we’d do without them (Mary Ward).”

They believe that the Centre’s services are invaluable to their community as a whole:

- “Without Mary Ward, I don’t know where I’d be now. It’s a shame about the funding. If Mary Ward didn’t exist for people in my situation, I’m not sure where people would go. There’d be an awful... I wouldn’t like to say.”
- “An excellent service for Camden residents. You’re lucky to have it.”

We spoke to a client who had sought help after being threatened with eviction. His family and his home security were his main priority in life. The threat of eviction had shaken him, as well as put a strain on his marriage. To him, the Centre’s advice represented more than just help with a legal issue and he believed that access to free advice for all was important:

“They [people] need centres like this. They [the government] don’t know what people go through. That little advice helps so much. It’s not just legal. It’s your emotional/health/physical... People need access to free advice.”

Many people expressed their concern by the cuts to legal aid and advice services:

- “I’m sorry we get less support (now). We need places like this.”
- “It is sad that services such as Mary Ward are being cut. It took me such a long time to work my way to you. [Access to these services] should be there for everyone.”

OUR CHALLENGE

Cuts to legal aid funding have had a massive impact on the Centre's capacity to help people. The Centre has had funding cut that would have helped at least 1000 people a year. Yet demand for its services continues to rise. The harsh truth is that those affected will not have access to legal advice, support or representation on key welfare issues that can have a dramatic impact on their lives. For most clients, many of whom have already been referred to the Mary Ward Legal Centre, we are their last chance for help – they will have nowhere else to go.

SUPPORT US

Funding our services is a challenge but we are determined to keep our free services running and to continue to help people to understand and access their legal rights. To do this we need to find extra financial support.

If you would like to support our work you can make a donation via the Virgin Giving website, visit **www.virginmoneygiving.com** and put Mary Ward Legal Centre in the charity search box.

Or if you would like to talk about how you could support us, contact Paula Twigg on paula.twigg@marywardlegal.org.uk