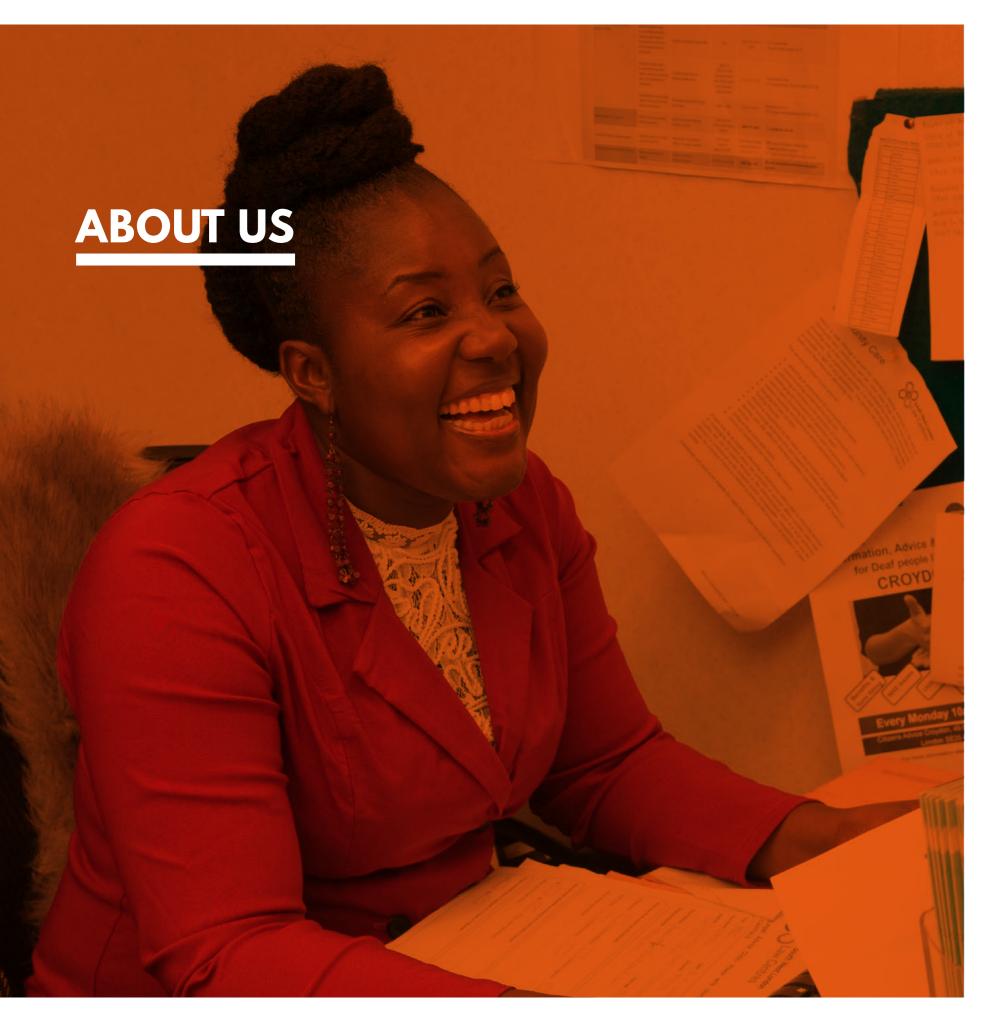
WE UNLOCK JUSTICE

ANNUAL REVIEW 2019





South West London Law Centres helps local people across south-west London access justice and uphold their everyday rights, by providing specialist legal advice on social justice issues including housing, employment, debt, social security and immigration.

Without the free or low-cost legal services our charity provides, many people we help would be locked out of accessing justice, because they can't afford a lawyer.

Our law centres are in Battersea, Croydon, Morden and Kingston. Together we support people across six London boroughs of Croydon, Kingston, Merton, Richmond, Sutton and Wandsworth.

OUR VISION IS TO SEE A FUTURE WHERE PEOPLE ON THE MARGIN OF SOCIETY:

Have equal access to law in order to assert and enforce their rights

Are empowered to engage and benefit from everything that a healthy society has to offer

Are treated equally and with dignity and respect

OUR MISSION IS TO:

Fight injustice, inequality and poverty

Stand up for marginalised people and help those who would otherwise have no access to law or legal remedies

Help people understand their rights and obligations and show them how to assert those rights and to meet those obligations

Work within our communities to strengthen cohesion, championing social justice and equality

KEEP IN TOUCH

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TOGETHER, WE CAN **UNLOCK JUSTICE**

Since I became Chair of South West London Law But let's not kid ourselves: we're patching up a system that's commitment to the local people they help; the excellent access to justice in our communities.

bono volunteers last year helped more than 8,000 people to access justice and uphold their rights, on fundamental and humanitarian protection.

We were highly commended by the Law Society in However, there is hope and a way forward. Our partnerships efficient and extremely well-run organisation'. We were Law Centres Network, who praised the team 'not just for their high-quality legal work, but also for their kindness, sensitivity and tenacity in securing the best outcomes for people who have suffered so much'.

Centres a year ago, I've been inspired by our team's deep broken. With cuts to welfare law legal aid and to funding for local advice services, many people on low incomes quality of legal support they provide; and our shared in London are locked out of accessing justice, because determination to grow to meet the increasing need for they can't afford legal advice. In 2019, both Lambeth Law Centre and a local advice charity Advising Communities were forced to close due to lack of funding, leaving Our team of social justice lawyers, caseworkers and pro even less provision for local people. Legal aid cuts leave too many people facing major difficulties on their own, and leave key decision-makers - for instance within our issues from housing and employment to modern slavery social security system - unaccountable for the quality of life-changing decisions.

our Lexcel legal practice quality mark as 'an extremely with law firms, grant funders and individual supporters are vital to ensuring local people have access to justice, recognised as a leading UK law centre by the national and we're so very grateful to each one of you. But the need in our communities is huge and growing, and so we're asking for more law firms and supporters to invest even further in building a truly just society.

With your support, we can unlock justice in our communities together.

Please join us. Thank you.



ALLAN BLAKE Chair

MANY PEOPLE ON LOW INCOMES ARE LOCKED OUT OF ACCESSING JUSTICE, BECAUSE THEY CAN'T AFFORD LEGAL ADVICE



UNLOCKING JUSTICE

We're a society that believes in justice and compassion, with laws designed to protect us and help us build a life that's good. But inequality means that we can't all use these laws equally. Without the free or low-cost legal services our charity provides, many people we help would be locked out of accessing justice, because they can't afford a lawyer.

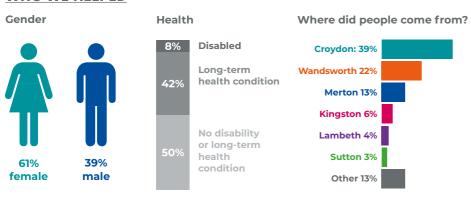
In London, one in four working age adults and one in five pensioners are living in poverty. For children the picture is worse, with 37 per cent of London's children growing up poor¹. In two of the boroughs that we work in – Wandsworth and Richmond - income inequality is among the highest

Poverty and inequality make it more difficult for people to find and keep secure homes, decent work where they're treated fairly, an income that covers essentials especially in hard times - and access to justice to put things right when they go wrong.

WE DON'T THINK IT SHOULD BE THIS WAY. As a community law centre, we believe everyone should have access to justice, regardless of income. That's why we support local people to uphold their everyday rights through free community legal advice clinics, and free or low-cost casework and representation from our social justice lawyers.

It's how last year we helped 8,252 people to stay in their homes, clear debts, resolve employment problems, protect themselves and their families, and access social security payments to prevent them from being pulled into poverty.

WHO WE HELPED



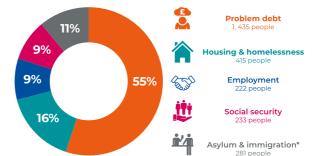
Based on 1,405 people for whom we have demographic data

"...THE LAW CENTRE IS AN EXTREMELY EFFICIENT AND EXTREMELY WELL-RUN ORGANIZATION.

In 2018-19 we provided legal advice and help through:

COMMUNITY LEGAL ADVICE CLINICS We ran up to 16 free legal advice clinics a week across south-west London, where our pro bono volunteer lawyers advised 4,125 people on issues including housing, family, employment, immigration and small

a better understanding of their legal problem³.



SOCIAL JUSTICE CASEWORK

We provided in-depth legal advice, casework and representation to 2,609 local people, helping them to resolve issues of debt, housing, employment, immigration and asylum, and social security - often working with people over months or even years. Our team of specialist social justice solicitors and caseworkers are based in Croydon, Battersea, Morden and Kingston.

claims. Eight in ten people left our advice clinics with



8 in 10 people had their eviction prevented.



EMERGENCY HOUSING ADVICE AND REPRESENTATION

We provided last-minute legal advice and representation to 1,469 people facing eviction or repossession at Croydon, Kingston and Wandsworth courts, through the Housing Possession Court Duty Scheme. Our specialist solicitors secured positive outcomes for 8 in 10 people they helped: preventing homelessness and securing vital breathing space for people to seek further advice and support to resolve their housing problems in the longer-term.



Lexcel is the Law Society's legal practice quality mark for practice management and client care. In 2018-19, we again passed our Lexcel quality audit.

'South West London Law Centres should be highly commended for again achieving a very high level of compliance against the Lexcel Standard... In Lexcel terms, the Centre is an extremely efficient and extremely well-run organisation.' The Law Society



OUR SOLICITORS SECURED POSITIVE OUTCOMES FOR 8 IN 10 PEOPLE: PREVENTING HOMELESSNESS AND SECURING VITAL BREATHING SPACE

Emergency legal help at court

We provided last-minute legal advice and representation to 1,469 people facing eviction or repossession at Croydon, Kingston and Wandsworth courts last year, through the Housing Possession Court Duty Scheme. One-third of people we helped were disabled or had a long-term health condition.

8 in 10 people had their eviction prevented.





In court, our solicitors secured positive outcomes for 8 in 10 people they represented: preventing homelessness and securing vital breathing space for people to seek further support to resolve their housing problems longer-term. For tenants of local authorities and registered social landlords, success rates were even higher, with our team securing positive outcomes for 9 in 10 people. This high success rate illustrates the extent of poor decision-making in the housing system that puts people's homes at risk.

In-depth housing casework

We supported 415 households with longer-term housing casework, many of whom had met our solicitors when facing eviction in court.

We found a strong link between our housing cases which fell within legal aid, and resolving problems with social security benefits which fell outside legal aid. We know that trying to resolve one issue without the other can be a driver in people losing their homes. Being able to resolve both is transformative for people.

Our housing solicitors regularly provided pro bono assistance to people on Universal Credit and sickness and disability benefits, in order to be able to resolve the housing problems they encountered. Our Lottery-funded Stepping Stones (p14) caseworker uncovered £15,000 of housing cost errors in two cases last year, the resolution of which protected two families from eviction and homelessness. We believe legal aid should be restored for welfare rights legal advice, at least when it is linked to other legal problems such as housing.



UNLOCKING PROBLEM DEBT

Around 1.3 million Londoners have problem debt, which can cause significant stress, anxiety and depression. Last year our specialist debt team provided high-quality debt advice and casework to 1,435 people who turned to us for help.

Problem debt - the inability to pay debts or household bills – is a growing problem in our communities. The National Audit Office found that people are increasingly reporting problems with priority debts, rather than non-priority ones such as credit cards, and that the UK public owe £18 billion in debt to utility providers, landlords, housing associations and government, including council tax arrears or benefit overpayments.

Problems with personal debt can have significant damaging effects on people, leading to stress, anxiety, depression and homelessness. People with problem debt are three times more likely to have considered suicide, according to a study by the Money and Mental Health Policy Institute⁸.

In 2018-19, our debt team supported 1,435 people with their problem debt.

Debt advice is the largest area of our casework, accounting for more than half of people helped. As well as assessing people's financial situations, the team negotiates with creditors to secure manageable repayments, represents people at Council Tax tribunals, and supports people to maximise their income. This can include claiming disability benefits that they're eligible for or applying for emergency financial help from local authorities or utility companies.

Alongside debt advice and casework, the team delivered the Thames Water Project, helping customers of Thames Water who are in difficult circumstances to clear their debt. In 2018-19, our caseworker secured a financial gain of £44,382 for the people we helped. We don't see legal aid being enhanced to help us deliver the service that people need, and we are very grateful to the Thames Water Trust Fund for the support that they provide to us.

JENNY'S STORY

Jenny was struggling with ill-health and unaffordable debt when she came to the law centre. Our debt advice team helped her to negotiate with creditors to make repayments affordable, and to successfully apply to Thames Water to reduce her water debt.

'I met Roni from South West London Law Centres, who was one of the best people I've ever met. I was drowning in debt and she helped me sort it out, especially because I'm autistic and have some invisible disabilities. Recently I again found myself struggling, and the law centre helped me apply to Thames Water to get discounts as a disabled and single person. It's wonderful because I'm paying £10 for my water instead of £40 a month - that's a big difference when vou're on a low income. It was a huge relief to get support from the law centre.'



JUSTICE AT WORK

Any employee can experience injustice and unfair treatment at work, but people in low-paid, insecure work are particularly vulnerable – and unable to afford legal advice if problems arise.

In 2018, 4.7 million UK employees were low paid – just under one in five of all employees⁹. Recent increases in the national living wage are positive, but the UK still has a significant low pay problem. Alongside this, growth in employment has gone hand in hand with rising job insecurity, with around 850,000 people on zero-hours contracts in 2018.¹⁰

Many on zero-hours contracts can't access benefits received by other workers. A 2018 Trades Union Congress survey¹¹ found that only 12 per cent of zero-hours workers received sick pay; 43 per cent didn't get holiday pay; and half weren't given written terms and conditions, despite these being legally enforceable.

It's vital that people in our communities can access justice to resolve employment problems, whatever their income. Thanks to generous funding from Trust for London, we provided specialist employment advice, casework and representation to 222 local people last year who otherwise wouldn't have been able to afford legal help.

Since 2016, we've supported 500 people and secured nearly £1 million for them in settlements and awards.

Our employment team runs daytime pro bono clinics where people can receive free employment advice. If further help is needed, we can offer free support for people who've suffered discrimination and qualify for legal aid. Otherwise there is a fee that is competitively priced and includes no-win-no-fee agreements.

JUNAID'S STORY

Junaid came to the law centre for help after his employer stopped paying him properly, and then not at all, after Junaid raised the unlawfulness of his employer's threats to withhold the staff team's wages. A lone parent, Junaid and his young daughter were pushed into rent arrears and were unable to afford basic essentials. Our employment caseworker referred Junaid to the local food bank while she helped him make a claim against his employer; resulting in him eventually being paid the wages he was due. Junaid says:

'Thank God, I got to know the law centre. If they were not here, I would not have found help in any other way. It's very important. I didn't know my rights or the law properly, and after coming here I found out that a lot of things my employer was doing were illegal.

The help I got from the law centre was amazing and uplifting. It helped me to get up on my feet and start fighting back. I've found a new job and my life is back on track.'

"IT IS CLEAR THAT CLIENTS ARE RECEIVING AN EXCELLENT SERVICE"

A PLACE OF SAFETY

Our asylum and immigration team helps people to access justice, uphold their rights and find safety – including unaccompanied children and victims of trafficking, modern slavery and Windrush.

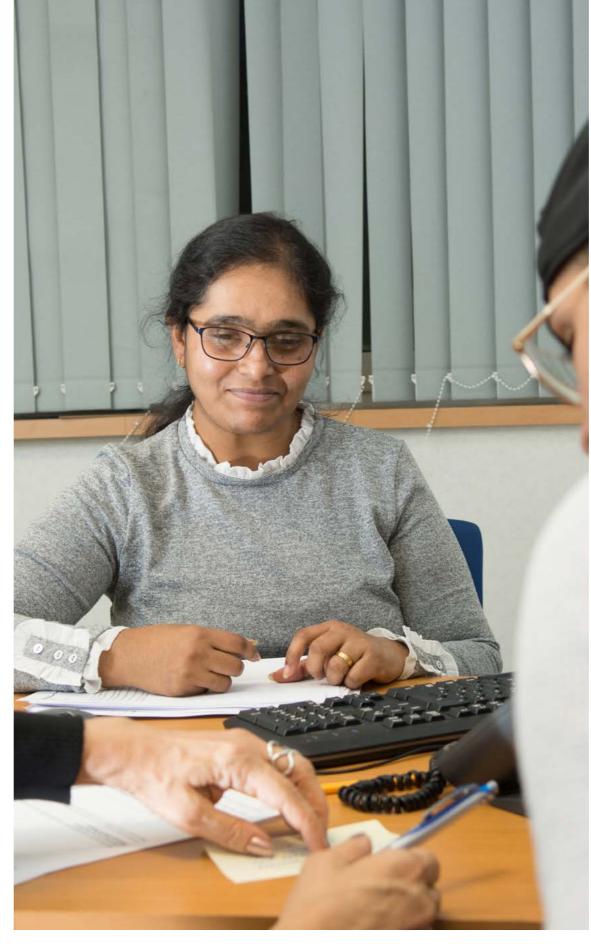
Our award-winning asylum and immigration team last year worked on 281 cases, supporting people through various stages of the immigration and asylum process, including representing individuals and families in appeals and applications for judicial review.

While it can take many months to receive a Home Office decision, of 98 decisions we received last year, more than 9 in 10 were positive outcomes for our clients – resulting in people being granted humanitarian protection, or allowed to remain permanently or for a defined period in the UK.

We received regular referrals from local authorities and agencies working with victims of trafficking and modern slavery, such as the Refugee Council, Coram and the Salvation Army. Last year we provided specialist legal assistance to around 20 trafficked children.

We were proud that a Legal Aid Agency peer reviewer rated the team's work 'excellent' in January 2019, finding:

'This was an impressive set of files which demonstrate the Provider's significant expertise across a wide range of immigration and asylum matters. From both a practical standpoint (file management, record keeping and funding requirements) and a legal standpoint (advice, assistance and presentation of the cases), the files were of a very high standard, and it is clear that the clients are receiving an excellent service.'



MARY'S STORY

Mary was brought to the UK from Jamaica as a child in the 1970s to join her mother. She worked for many years until an employer asked to see her passport in line with the government's hostile environment policies. When Mary applied to replace her passport that had expired, she suddenly found herself a Windrush victim.

'The Home Office came back to me saying they couldn't find anything to prove who I am or that I'd been here since I was a child. They started saying you're an illegal immigrant. After all these years! I didn't understand it.

'I was told to report to the Home Office, and I received a letter threatening me with detention and being forcibly removed from the UK. Because I wasn't allowed to work or receive benefits, my rent arrears meant I was being threatened with eviction by the council. When I had nothing, I went to the food bank. I felt terrible. I didn't know what to do.

'When I was being evicted, Paul a solicitor from the law centre, represented me at court and got it agreed that I'd pay £5 a week towards my rent arrears and I wouldn't be evicted. My cousin said he'd pay the £5 for me, so that's how I got to stay in my flat. Then the immigration team took up my case. Thanks to them, I've got my certificate and my British citizenship ceremony; I've got proper ID to go for a job. I feel marvellous. I don't know what I'd have done without the law centre. I had good people helping me.'

THE STEPPING STONES PROJECT RECOVERED £1.3 MILLION ESSENTIAL FINANCES FOR PEOPLE IN CRISIS

SOCIAL INSECURITY

Our social security system is designed to protect us through hard times. But its current design often fails the people who need it most, pulling them into poverty rather than keeping them afloat.

Welfare reforms – such as the four-year freeze to benefits, the two-child limit of help for families, and problematic health assessments – have hit lone parents, women and disabled people the hardest, according to an Equality and Human Rights Commission report¹². In 2018-19, 78 per cent of Personal Independence Payment decisions were overturned at appeal, the highest rate since records began¹³. Research for the Trussell Trust found that two in three people referred to food banks had experienced a problem with the benefits system in the previous year¹⁴.

At the same time, the government's removal in 2013 of legal aid funding for almost all welfare rights work has made it harder for people to find help to resolve benefits issues. We're very grateful therefore to the National Lottery Community Fund for funding our innovative Stepping Stones project until 2020.

Stepping Stones is a four/five year project run in partnership with the charity Z2K, which provides immediate and longer-term support to help people resolve issues – primarily access to social security – that are pulling them into destitution. It also aims to help develop resilience so that people are better equipped to avoid future crises.

In 2018-19, Stepping Stones supported 245 cases and recovered £500,000 for families and individuals in crisis in Lambeth, Westminster and Wandsworth.

During 2016-18, the project recovered more than £1.3 million in essential finances for people in crisis. Three in four Stepping Stones' clients are disabled.

The team provided immediate advice and support to help people resolve their crisis: for instance to appeal disability benefits decisions or to resolve problems caused by the transition to Universal Credit (including poor decision-making, processing errors, delays in payment and sanctions). They also provided longer-term holistic support to 58 clients, including English as an additional language, IT literacy, and accessing local authority hardship funds for essential household items.

ADAM'S STORY

Adam has epilepsy and severe, chronic depression. He'd previously been employed as an IT specialist and, although he wanted to be able to work again, was heavily reliant upon his wife for his care and mobility needs. Although Adam had received sickness and disability benefits for several years, in 2017 he was refused Personal Independence Payment (PIP) following a reassessment of his claim.

Our Stepping Stones caseworker lodged an appeal against the decision and represented Adam at a benefits tribunal, resulting in Adam being awarded PIP, backdated to the date of his claim. He was so relieved to find people who could provide specialist advice and representation that, when he encountered the same problem in 2018, he again turned to us for support.

'Life is a real struggle for me and having to battle the benefits system makes things so much harder. Knowing that an organisation like Stepping Stones exists gives me the confidence that I don't have to do it alone.' 8 IN 10 PEOPLE LEFT OUR ADVICE CLINICS WITH A BETTER UNDERSTANDING OF THEIR LEGAL PROBLEM

FREE COMMUNITY LEGAL ADVICE CLINICS

We believe everyone should have access to justice, regardless of income. Our free community clinics mean local people can find vital advice when they need it most.

For many people in our communities, solving problems with housing, employment and immigration can feel as difficult as walking up a down escalator. Free advice from pro bono lawyers can change this, making a vital difference to people who wouldn't otherwise be able to pay for the legal advice they need.

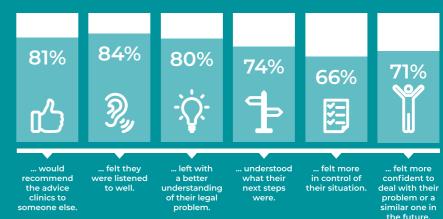
We run up to 16 free legal advice clinics each week, where pro bono volunteer lawyers share their knowledge and skills so that local people can access justice and uphold their rights. Clinics, mainly in the evening, are always busy.

Last year our volunteers advised 4,125 people on issues including housing, rent deposits, family, employment, immigration and small claims.

We're grateful to the many solicitors and trainees from London law firms who volunteer: more than 50 pro bono volunteers each week give advice worth £2 million a year to people in need across south-west London.

Research by Law Works in December 2018 found that 8 in 10 people left our advice clinics with a better understanding of their legal problem, and would recommend the clinics to someone else.

We assisted **4,125 people** who had a problem and needed legal advice to resolve it.





18

FOR EVERY £1 WE RECEIVED, WE SPENT 9ZP ON PROVIDING LEGAL ADVICE AND SERVICES TO HELP PEOPLE ACCESS JUSTICE

HOW WE SPEND OUR MONEY

This year we spent just over £1.5 million helping people in our communities to access justice and uphold their rights.

For every £1 we received, we spent 92p on providing legal advice and services to people across south-west London, helping them resolve vital everyday issues and move forward with their lives.

The Trustees of South West London Law Centres would like to thank all our sponsors, volunteers and staff for the huge contribution you are making to protect our most vulnerable citizens. We will not stand by and let injustice flourish without challenge.



YOUR GIFT TODAY COULD UNLOCK JUSTICE

Every year we support more than 8,000 people to resolve the crisis they face. You can help them too. Your gift today could unlock justice and help people in our communities receive vital legal advice when they need it most. Thank you.



Give online a

localgiving.org/charity/south-west-london-law-centres



Give by phone, by texting 'GIVEJUSTICE 5' to 70085 to give £5. Or you can choose to donate any whole amount up to £20 (eg 'GIVEJUSTICE 20').*



If you'd like talk to us about giving in another way, please contact our CEO Patrick at patrick.marples@swllc.org

swllc.org 020 8767 2777

* This costs the amount you choose to donate, plus a standard rate message

Endnotes

- 1 https://www.trustforlondon.org.uk/data/populations/children/
- 2 London's Poverty Profile 2019
- 3 Law Works research, December 2018
- 4 http://s3-eu-west-1.amazonaws.com/img.housing.org.uk/NHF_Briefing_How_many_people_need_a_social_rented_home_FINAL.pdf
- 5 https://england.shelter.org.uk/_data/assets/pdf_file/0009/1883817/This_is_ England_A_picture_of_homelessness_in_2019.pdf
- 6 https://www.trustforlondon.org.uk/data/populations/children/
- 7 Tackling Problem Debt, National Audit Office, September 2018
- 8 A Silent Killer, Money and Mental Health Policy Institute, December 2018. https://www.moneyandmentalhealth.org/suicide-and-debt/
- 9 Low Pay Britain 2019, The Resolution Foundation. https://www.resolutionfoundation org/app/uploads/2019/05/Low-Pay-Britain-2019-report.pdf
- 10 https://www.tuc.org.uk/news/two-thirds-zero-hours-workers-want-jobs-guaranteed hours-tuc-polling-reveals
- 11 As above
- 12 https://www.equalityhumanrights.com/en/our-work/news/poorest-hit-hardest-tax-social-security-and-public-spending-reforms
- 13 https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/851503/pip-statistics-to-october-2019.pdf (p11)
- 14 https://www.stateofhunger.org/

To everyone who has supported our work, thank you. You've helped people in our communities to access justice and uphold their rights, when they needed it most.

11 Kings Bench Walk

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Norton Rose Fulbright

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The Access to Justice Foundation

The London Legal Support Trust

The Legal Education Foundation

The National Lottery Community Fund

Trust for London

Thames Water Trust Fund

We are very grateful to Allen & Overy for sponsoring this annual review.

All photos: Geoff Crawford





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