

**SOUTH WEST LONDON LAW CENTRES**

# **COST OF LIVING PROJECT REPORT**



**1 SEPTEMBER 2022 – 31 AUGUST 2023**

# OUR PROJECT'S JOURNEY THIS YEAR



Thanks to support from the National Lottery Communities Fund (TNLCF), we've expanded our crisis navigation initiatives and launched a new cost-of-living team, all made possible by a pilot funded by Therium Access. The Greater London Authority (GLA) has further boosted our efforts with a matching grant, allowing us to now have a team of six individuals providing crucial crisis navigation and welfare benefits casework alongside our expertise in debt and housing.

Gratitude extends to Merton Council and the Access to Justice Foundation's Improving Outcomes Through Legal Support fund, whose contributions have been essential.

This funding has enabled us to stay connected with our local community and grassroots groups, ensuring our services align with their needs. We're also grateful for the support that has facilitated our collaboration with volunteers, expanding our capacity and offering valuable work experience to community members.



Big thanks to our funders; your belief in our mission drives the impact of our work.

# OUR WORK & IMPACT



Our project demonstrates impactful results in casework, community engagement, and volunteer development. Our dedicated team has achieved significant milestones in casework statistics, community engagement, as well as significant developments in volunteer enrichment. Within community engagement, some highlights of the first year are as follows:

## HOUSING DISREPAIR ADVOCACY

Identification of housing disrepair as a significant unmet need within the community prompted a strategic response. Rhi led a meeting of community partners, resulting in a letter to Michael Gove advocating for the reconsideration of the Social Housing Bill to include legal aid for disrepair cases.

## INFORMATIVE WORKSHOPS

Rhi conducted workshops at various locations, including Elays Network in Wandsworth, Croydon social prescribers, Belmont Tenants Committee (Sutton), Mencap, Home Start Croydon, and the Leaving Care Team in Wandsworth. Online workshops with BPP StreetLaw covered topics such as Basic Employment Rights and Social Media's impact on Employment Rights. Our webinar series, resumed in September, delves into essential subjects like Disability Benefits, Carers and Benefits, Universal Credit, Income Maximisation, and Financial Management.

## COMMUNITY EVENTS

Our cost-of-living team prioritises engagement with diverse communities. Highlights include connecting at a SPEAR event in Tooting, assisting at the Crystal Palace Stadium warm hub, and presenting at Ruskin House in Croydon. Our 'Cost-of-Living Crisis Talks' at Croydon Library sparked discussions on council tax and local authority challenges. Specialised sessions, like council tax advice at Disability Croydon, showcase our commitment. Presence at New Addington and Merton Carnivals, along with a Croydon shopping center stall, led to valuable sign-ups for our Social Justice Network, expanding our reach.

# COMMUNITY ADVOCACY HIGHLIGHTS

In response to Croydon Council's record 15% Council Tax increase, the highest nationwide, we've distributed a resource guide at outreach events, offering strategies for managing the increase. Concurrently, we've collaborated with the Public Interest Law Centre (PILC) to explore potential legal challenges and conducted an FOI inquiry into the Council's mitigation efforts. Ongoing discussions with PILC and partner agencies, along with surveys of partner charities, aim to assess the impact on the community.

**Rhi has also taken up a number of issues on behalf of the community:**

## **Fuel Poverty Action:**

- Connected 11 Social Justice Network members with journalists to address fuel poverty.
- Supported the 'Energy for All' campaign, advocating for essential free energy for households.

## **Collaborations for Change:**

- Collaborated with New Economic Foundation and Age UK for a Social Tariff approach.
- Supported Martin Lewis's call for a fuel bill price cap freeze.

## **Community Impact:**

- Addressed severe disrepair in the Regina Road Croydon Council estate, advocating for sustainable solutions.
- Facilitated resident engagement with councillors on council tax issues, leading to revised enforcement approaches.
- Coordinated meetings resulting in exemptions for carers in Croydon Council's new Council Tax Support policy.

# MEASURING THE IMPACT

The casework undertaken by the cost of living project reflects the their dedication and drive, showcasing impressive numerical impact. Driven by client needs, we consistently update and adjust our recorded outcomes to capture a nuanced understanding of our service impact and client demographics. As the caseload increases, we recognise the importance of expanding our team to meet the growing demand effectively. With each passing day, new decisions are shaping our impact measurement. Income figures are accurate as of September 20, 2023, with more clients awaiting decisions on applications.



**TOTAL  
PEOPLE  
SUPPORTED**  
**487**



**INCOME  
ACHIEVED  
FOR CLIENTS**  
**£326,420.43**



**PIECES OF INDV.  
CASEWORK  
PROVIDED**  
**1413**



**AVERAGE  
CASEWORK  
PER PERSON**  
**3**

Some examples of casework undertaken for clients are as follows:

- Obtained a food bank voucher
- Benefits check
- Completion of forms to apply for benefits
- Application for a grant
- Application for a Discretionary Housing Payment
- Application for Council Tax Reduction
- Representation at Council Tax Valuation Tribunal
- Supported to register as homeless
- Referral to SWLLC Debt Team
- Referral to SWLLC Housing Team
- Referral to SWLLC Employment Team
- Referral to SWLLC Immigration Team
- Welfare benefits appeals
- Making complaints on behalf of clients



# CLIENT VOICES



## SYLVIA

Our client Sylvia\*, a single parent, was struggling to pay for food and her home was at risk as she was in rent arrears. She could not afford to pay her bills and had a family law issue that she needed help with which was weighing heavily on her mind.

She was assisted by our cost of living team who referred her to our money advice team for specialist advice on her debts, they also booked her an advice appointment for her family matter with our pro bono clinics. They advised her as to what grants she could apply for to maximise her income and registered her on the priority services register so that she was no longer at risk of having essential services cut off.

Sylvia was awarded £1,000 by Grocery Aid and her home is no longer at risk. She told us "words cannot describe how grateful and thankful I am."

## KERRY

Kerry\*, a housebound disabled single parent with a disabled four year old child, was very distressed when she contacted us. She did not know her rights and was struggling to get by on a limited income. The stress was taking a toll on her physical health and her ability to care for her child.

We obtained a foodbank voucher for her and checked her benefits, which were found to be incorrect. We referred her to Little Village to get some clothes and other items for her child

Our caseworker assisted Kerry to apply for Disability Living Allowance for her child but despite strong evidence that this was needed, her application was denied. Our caseworker referred Kerry to a specialise organisation for help with the appeal and she is awaiting the outcome.

Kerry told us that she felt that knowing someone was helping her had reduced her stress and she felt that she had much more knowledge of her rights. The knowledge that she could feed herself and her child was very reassuring.

She said "Thank you so much [caseworker], may God bless you for all you have done."

### FARZANA

Farzana\*, a carer, works part time around caring for her disabled partner. At the time she contacted us, she had had to take an unpaid sabbatical from work as her partner's condition had worsened. She received some benefits but her partner was not receiving anything despite being unable to work. She was in rent arrears and being threatened with eviction, as well as struggling with utility debts. She could not afford food and was very concerned that her utilities were going to be cut off.

Our team sprang into action as soon as we received her call. We ordered a food bank voucher and a fuel voucher so that she could feed her family and maintain her utilities. We booked you an urgent debt advice appointment and arranged for you to see our welfare benefits paralegal to assess whether your benefits were correct. Our crisis navigator searched for benefits Farzana and her partner could be eligible for. We identified that Farzana and her partner were underclaiming benefits and that they were eligible for a number of grants that could help them clear utility arrears and purchase a new, more efficient cooker. We registered her on the priority services register to remove any risk of utilities being disconnected. Our crisis navigator supported Farzana to make several calls and completed application forms for her.

After receiving our support, Farzana's bills were reduced by £200 per month and she received £2,000 in grants. Her family's regular income was increased dramatically as they began to receive the correct amount. Her home was secured as she was able to clear her rent arrears.

### HUSNAH

Husnah\* was struggling to pay her rent and wanted to apply for universal credit. Our crisis navigator helped her make the application and she is now receiving the housing element of universal credit which will help cover her rent.

'I'd tried to apply for universal credit many times and asked many people for help but I couldn't get through the whole form. I just couldn't do it. I was going round and round and no one was able to help me. Some people were saying to me that I'm not eligible; some were saying I was eligible. It was so difficult, especially when you know you can't pay the rent. It was a nightmare.

'When [SWLLC] helped me with my application I felt I'd found the solution to my problem. She was really, really helpful and very kind. I've just received the first payment. It mostly goes on my rent and I'm slowly getting there. It's such a relief to have the extra money coming in - it will make a big difference to me and my children.'



# CLIENT FEEDBACK

In addition to monitoring numerical data, we prioritise understanding clients' perceptions of our service and its impact on their lives. To gauge this, we administer a series of questions at specific stages of each case:

- at the outset to establish a baseline,
- three months after the initial outcome,
- and six months after the first outcome.

While we are yet to compile responses for the third round of data collection, we initially posed separate sets of questions to benefits and crisis navigation clients. While this report features split data, with future reports incorporating insights from all client groups.

## **BASELINE SURVEY CONCLUSIONS**

On the whole, the data is unsurprising and points to information we already know about those in financial crisis:

- They have poor mental health
- Their social participation is poor
- They do not feel in control of their situation
- They cannot deal with their situation alone
- They feel anxious that their benefits are incorrect
- They do not know how to access resources that could help them maximise their income.

## **SECOND ROUND OF DATA COLLECTION**

Our goal in asking the same questions of the client after their first outcome is to try to illustrate how our intervention helps them to progress against the metrics we are tracking. We want to know if our work improves:

- Mental health
- Knowledge and understanding
- Confidence, so that the client can avoid future crises





### CHALLENGES

We have a 50% failure rate on contacting clients to collect the data. It has proven difficult to collect and report on this data, for a number of reasons.

- Clients can be difficult to contact
- Caseworkers do not have capacity alongside the casework
- Administrative resource is limited

As such, at the time of writing, we have three full months of data we can report on and our findings are mixed but interesting.



### SECOND ROUND OF SURVEYS' CONCLUSION

#### Benefits Clients

The data we have shows that after the first outcome, clients feel that their knowledge about benefits has improved by a small percentage. How they feel about their benefits, however, shifts by a whole point, moving people from feeling anxious that they are wrong, to feeling quite secure they are correct.

There is also a small positive shift in how clients feel about their mental health and in their confidence to deal with issues alone. Some clients also report increased awareness of resources they can use to maximise their income.

#### Crisis Navigation Clients

The dataset we have for crisis navigation clients on the second round is smaller, and as such the results are too inconsistent to report, but we will resolve this within the next six months in order to report accurately.

# LEARNING WHILE MAKING A DIFFERENCE

In our ongoing efforts to make a meaningful impact, our casework data reflects the tangible differences we've achieved. Through Rhi's empowering workshops, community engagement becomes a catalyst for change, enlightening individuals about their rights and fostering trust within the community. The immense contribution of volunteers is integral to our work, and their involvement not only supports our initiatives but significantly enhances their future employability. A remarkable 100% of volunteers express a positive impact, gaining practical skills for legal careers, appreciating the challenging yet skill-developing environment, and feeling valued and better prepared for future studies or employment.

In our ongoing commitment to improve, we've adapted our approach to better serve the community. High demand has led to a focus on internal referrals, with collaborative efforts with Citizens Advice to sustain partnerships. Staffing challenges are being addressed through the recruitment of crisis navigators.

Observing a rise in older clients facing the cost of living crisis, we've expanded outreach, offering on-the-spot advice. To bridge the digital divide, a successful pilot project funded by the Good Things Foundation has been implemented. A new weekly drop-in service in Croydon aims to enhance accessibility.

To streamline operations, we'll implement a more efficient data collection process from October 2023, surveying a representative 20% client sample. This approach maintains our commitment to comprehensive demographic data and client outcome tracking while optimising administrative efficiency. These adaptations underscore our dedication to improving service effectiveness and responsiveness to community needs.

### WITHIN COMMUNITY

To address community housing challenges amidst funding constraints, we strategically engaged with the Department of Housing Levelling Up and Communities (DHLUC) in response to the Social Housing Bill, fostering an ongoing collaboration. In response to diverse community preferences, we expanded beyond assumed face-to-face interactions, introducing digital events to accommodate varying schedules. Recognising the community's preference for advice through learning events, we're developing a project with our Justice First Fellow, empowering our social justice network to assist with form filling and deliver community workshops on housing issues for a more inclusive and accessible support framework.

### WITH OUR VOLUNTEERS

In navigating volunteer engagement dynamics, challenges arose during exam periods and student turnover, exacerbated by staff turnover and internal changes in our reception team. Volunteer recruitment briefly paused for seamless adjustments. Despite challenges, notable successes include an intern securing pupillage and six former volunteers transitioning to staff roles. Addressing limitations in group inductions, we revamped onboarding for efficiency and morale, tailoring tasks, especially in reception roles, to accommodate diverse volunteer commitments.

# HEARING FROM VOLUNTEERS & STAFF

We prioritise community-driven collaboration and innovation, powered by a dedicated team. On the next page, discover feedback from our staff and volunteers, showcasing our approach to developing projects through experience.

"I am now a housing paralegal at Hodge Jones & Allen Solicitors. I am grateful for the training I received as well as the exposure to social welfare law, which has allowed me to obtain paid employment at a law firm with similar values.

I love the work that SWLLC do and I remain passionate about helping the community. SWLLC not only allowed me the opportunity to gain first hand experience in a legal environment, my volunteering experience also helped me develop and improve key skills such as communication and organisational skills. This has played a huge role in me gaining employment."

"I have learnt a lot of valuable skills from volunteering in the office as well as a lot about specific areas of law. It has helped me think more about what kind of job I want to do when I leave university."

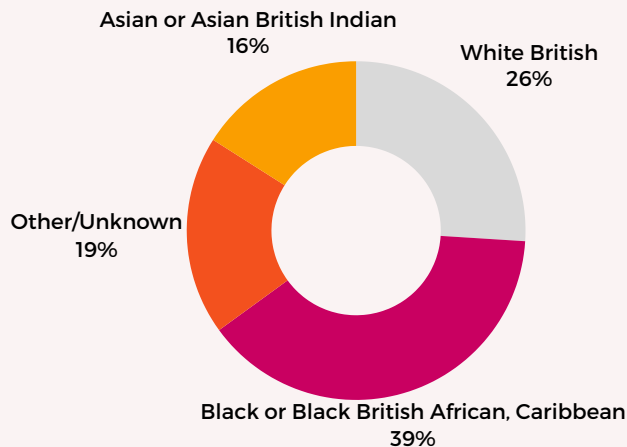
"Having volunteers of such high quality is so helpful. I rely on them for admin/ form filling/ customer service, booking appointments, liaising with clients, etc... so I can focus all my attention to the most legal, complex part of my job, uninterrupted. I'll be happy to see our volunteers progress into paid opportunities."

"The immigration internship programme has been a huge success. This route also help us to encourage young lawyers to choose legal aid work or to become legal aid lawyers. Because of this opportunity, an intern without any previous relevant experience in Immigration Law, secured a paralegal role in a similar organisation.

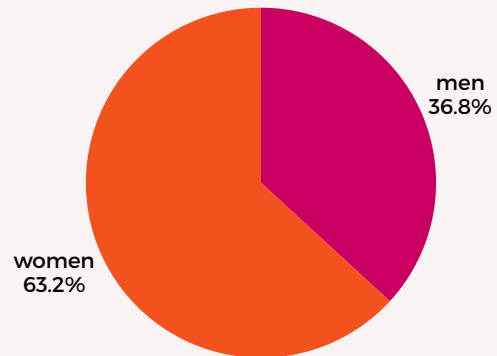
# DEMOGRAPHICS

Who our clients are is key to understanding how we can market the service. We also want to understand what characteristics potentially make a service user more likely to end up in financial crisis.

## ETHNICITY



## GENDER



## AGE

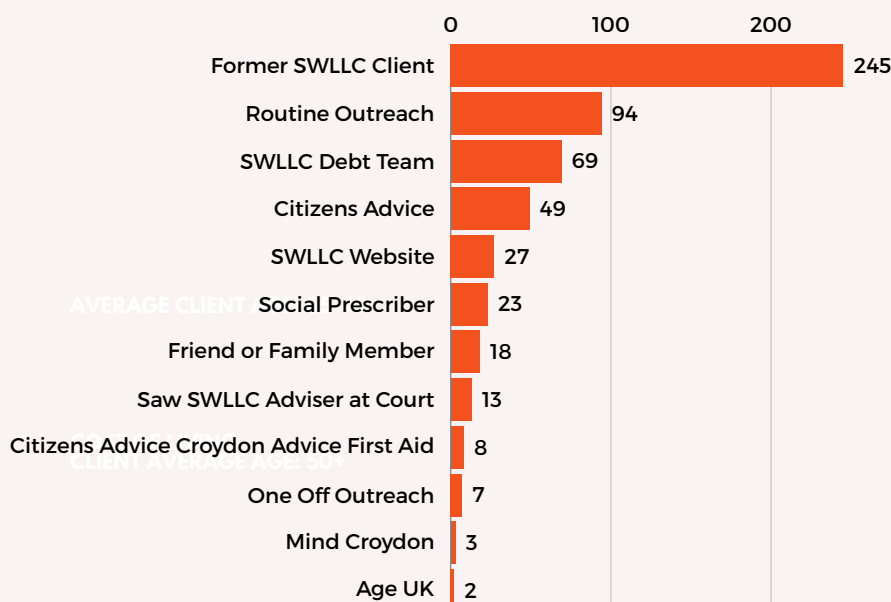
Those accessing this project have primarily been over 50, diverging from the general client age of 35-49. This underscores the heightened vulnerability of those nearing the end of their working life, who may have been in poverty for some time, to the cost of living crisis.



## DISABILITY

27% of service users, mirroring the UK's disability rate, seek support, underscoring the challenges faced by disabled individuals with the cost of living.

## REFERRAL SOURCES



Citizens Advice contributes 10% of referrals, showcasing a robust partnership. Former service users comprise the largest segment at 42%, indicating confidence and trust in our services. Achieving 18% through outreach aligns with project goals, emphasising the importance of community engagement. However, capacity limitations impact outreach effectiveness, highlighting a focus for improvement in the project's second year.

# OUR AMAZING TEAM



Launching on September 1, 2022, was made possible by deploying existing staff onto our project. Below are the staff who currently work on the project:

STAFF MEMBER	ROLE
Roni Marsh	Cost of Living Project Manager
Ashshan Lewis	Crisis Navigator
Saoirse Akhtar-Farren	Welfare Rights Paralegal
Bridgit Tai	Welfare Rights Paralegal
Rabbiya Haq	Cost of Living Administrator
Rhoda Anokye	Welfare Rights Paralegal
Karolina Rybak	Crisis Navigator
Asia Triolo	Crisis Navigator
Rhiannon Hughes	Community Engagement Manager
Nicoletta Crivellaro	Volunteer and Pro Bono Coordinator
Stacey Edgar	Deputy CEO

We are immeasurably grateful to everyone for their dedication and hard work. Past staff include Hajra Jafri, Ruth Forrest, Sarah Carroll, Florence Manders, and Ashani Sutherland. The project's success is due to the many dedicated staff and volunteers that work tirelessly to provide support for our communities. Thank you!



# CONTACT US



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