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Safer and More Hopeful: Evaluation of South-West London Law Centres 'Cost of Living' Project

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Executive Summary

South West London Law Centres' Cost of Living project supported 1,037 people experiencing acute financial crisis across six boroughs, significantly exceeding its original target. Clients were predominantly those most affected by structural inequality¹ – including women, disabled people, carers, lone parents and racially minoritised communities – many of whom faced insecure housing, ill-health, and digital exclusion. Despite the sharp decline in free, face-to-face advice locally, the project delivered strong, measurable impact across all five intended outcomes.

Helping people stay in their homes and meet basic needs

The project provided immediate crisis relief that prevented hardship from escalating, enabling clients to secure food, fuel, emergency grants and essential items. This stabilised households at their most vulnerable points. Housing-related support further ensured that people avoided evictions, homelessness and bailiff action, creating the breathing space needed to address deeper financial problems.

Maximising income and reducing debt

Specialist welfare rights casework corrected benefit errors, secured missing entitlements, and significantly increased household income. Through benefits work, successful appeals and reinstated payments, the project generated a confirmed £1.63 million in financial gains. It also reduced or wrote off arrears, preventing enforcement and giving clients a more stable financial footing.

Supporting clients throughout their case

The project's end-to-end casework model – with cases lasting an average of 85 days – ensured people were not left to navigate complex systems alone. Clients consistently described the team as compassionate, responsive and clear in their communication, which reduced stress, increased trust, and enabled them to stay engaged despite challenging circumstances.

Equipping clients to avoid future crises

Clients developed greater knowledge of benefits, rights and budgeting, reporting a full-point increase in understanding and confidence. This helped them feel more capable of acting earlier when difficulties arise. The project also delivered 38 webinars for residents and frontline workers, widening access to practical financial and legal knowledge across the community.

Increasing community engagement and embedding the Law Centre

Through around 224 outreach and co-location sessions with trusted community partners and sustained presence in places like food banks and drop-ins, the project became more visible and accessible, particularly to groups less likely to approach formal services². Outreach routes were especially effective at reaching Black communities, with 52% of new Black clients entering the service this way. Partners rated the service highly and recognised it as filling a critical gap in local support.

Overall Impact

The project delivered rapid stabilisation, substantial income improvements, reduced debt, increased confidence and stronger resilience for people experiencing the sharpest impacts of the cost of living crisis. It

¹ Structural inequalities are inequalities driven by institutions, laws, economic systems, and social practices. They result in unequal access to resources and power and vulnerability to harm for different social groups – regardless of an individual's effort or ability.

² This included weekly attendance at Commonsides (Merton) and monthly attendance at Carers Croydon – both for three years – and fortnightly attendance at Wimbledon Food Bank for the final six months (Merton).

demonstrated that accessible, relational, specialist legal support can transform outcomes for people failed by mainstream systems — offering safety, dignity and renewed hope.

Introduction

This is an independent evaluation of the three-year Cost of Living project by South-West London Law Centres (SWLLC). It was funded by the National Lottery Community Fund from September 2022 – September 2025.

The Cost of Living project aimed to provide early intervention through legal advice and wraparound support on financial issues for people in immediate crisis ('no money for heating or eating'). The project aimed to address immediate crises and to disrupt cycles of future crises by alleviating immediate financial crisis and maximising income over the longer term.

The project set out to achieve five outcomes:

1. Enable people to stay in their homes and meet their basic needs
2. Ensure people can maximise their incomes and reduce debt
3. Support them throughout their case
4. Equip our clients with the tools to avoid crisis in the future
5. Increase community engagement, further embedding the law centre in the community.

About SWLLC

SWLLC is a community-based legal practice and registered charity providing free social welfare law support across the London boroughs of Croydon, Kingston Upon Thames, Merton, Richmond Upon Thames, Sutton and Wandsworth. It offers full casework, representation and advice in debt, employment, housing, immigration and asylum, and limited welfare rights, aiming to tackle the root causes of social injustice. SWLLC represents clients in courts and tribunals.

SWLLC is the main law centre in the area—and one of the largest nationally. It has strong relationships with local authorities, MPs and councillors, giving it clear routes to raise systemic issues identified through casework. It also holds contracts to staff duty desks in the Croydon, Wandsworth and Kingston county courts, offering free, same-day legal advice and representation to people facing eviction or repossession, placing the organisation at a critical point of access for those most at risk.

Its footprint is further extended through established referral pathways with food banks, community hubs, Citizens Advice, GP practices, social services and schools, ensuring people in crisis can be identified early and linked quickly to legal support.

About the funding

The project was funded for three years by The National Lottery Community Fund. It intended to support 300 clients each year. This funding was supplemented by other funders including Greater London Authority and London Borough of Merton.

Context

Across SWLLC's operating boroughs, rising poverty, high levels of financial insecurity, and sustained pressure on public services have created an environment in which more people are unable to meet their basic needs. Local populations have been heavily affected by national austerity measures, the long-term contraction of social welfare advice services, and welfare reforms that have tightened entitlements while increasing complexity. The result is an increasing number of households living on low incomes slipping into financial and housing crisis.

Welfare benefits issues are the dominant driver of crisis for people approaching the Law Centre. These frequently cascade into rent arrears, debt to utility providers, and deteriorating health and housing insecurity.

The local population includes a high proportion of disabled people, those with long-term health conditions, lone parents, migrants with insecure status, people with limited English, and older adults – groups consistently identified as vulnerable to benefit system failures and income shocks. At the same time, legal aid cuts and reduced local authority budgets have significantly reduced the availability of specialist advice across all six boroughs. As a result, people are often unable to get early help and instead present later in acute crisis with multiple, intersecting problems.

These pressures have compounded over time, contributing to widening inequality and greater levels of preventable crisis across the region.

Evaluation aims

Heard Consulting was commissioned to evaluate the impact of the Cost of Living project. The evaluation sought to provide insights and lessons to inform the development and delivery of future SWLLC services that go beyond just providing legal advice for vulnerable people, and to inform its management of large-scale projects. The evaluation also wants to inform a wider understanding of what works, value for money and good practice for other local and regional stakeholders around provision of high-quality advice.

The evaluation's primary questions were:

1. To assess the performance of the project in relation to its original aims and objectives, and to what extent the project is benefiting the people it set out to support
2. To explore what difference the project is making, and specifically what aspects of the work made that difference: not just whether it worked or not but also *what* worked and *why*. This includes whether the project encountered any challenges and whether it was able to adapt appropriately
3. Have there been any unexpected outcomes
4. What lessons and good practice have emerged that can inform future activity by the partnership and beyond?
5. Recommend how future similar projects should collect data and learning to develop effective theories of change. *This is addressed in a separate report to the Law Centre.*
6. To assert which external stakeholders could benefit from project learning and how to best disseminate findings. *This is addressed in a separate report to the Law Centre.*

Methodology

Evaluation of the Cost of Living project took place in September – November 2025. The evaluation drew on the project's existing evaluation framework. Data and insights were gathered through:

Data review

SWLLC provided anonymised data on all client cases (n=1,037) held on Advice Pro case management system.

Data included:

- Demographics
- Financial situation
- Presenting needs
- Service usage and referrals
- Outcomes – including distance travelled from referral to exit and financial impact.

Data provided by SWLLC also included:

- Engagement and referral routes
- Outreach event numbers
- Case studies.

Client interviews

Phone interviews were held with eight clients. These followed a semi-structured interview guide set out in [Appendix A](#). Interviews were voluntary and all responses anonymised.

Stakeholder interviews

Phone interviews with five stakeholders from the voluntary, public, and trust and foundation sectors. These followed a semi-structured interview guide set out in [Appendix A](#). All responses anonymised.

Staff workshops and interviews

These included:

- In-person theory of change workshop (24th September 2025). This included a commissioner from London Borough of Merton.
- Second staff workshop (9th December 2025) reviewing findings and amending theory of change.
- One-to-one semi-structured interviews with four staff members and the project lead. These followed a semi-structured interview guide set out in [Appendix A](#). All responses anonymised.

Direct quotes attributed to all interviewees are numbered and in brackets.

Limitations

The primary limitations of this evaluation are:

- Self-selection bias: findings from client interviews should be interpreted with caution due to potential self-selection bias among participants who chose to engage. Clients who disengaged or may not have achieved the outcomes they sought may not have chosen to engage in interviews. Engaging clients in this field is particularly challenging because they are so vulnerable and face so many barriers to engagement, including a desire to move on beyond a point of crisis.
- Courtesy bias: clients may want to portray their experience with the project positively which may affect the level of critical feedback.
- Timeframe: three-year funding limits understanding of longer-term outcomes, particularly around resilience of clients who may have further needs in the future.

Structure of this report

The **Profile** section sets out who accessed the Cost of Living project. It describes the characteristics of the client cohort and the drivers of their financial crises, highlighting the structural and personal factors that shape need and vulnerability.

The **Service model** section explains how the project delivered advice, casework and wraparound support, outlining the core components of the approach — expert legal advice, compassionate casework, participatory practice and accessibility — and the staff culture and structure that enabled effective delivery.

The **Engagement** section examines how people accessed and used the service, and the factors that supported or hindered their engagement, including outreach, referral routes and modes of delivery.

The **Outcomes** section details the results of the project for clients. It presents evidence on crisis relief, income maximisation, debt reduction and housing stability, as well as the wider impacts on confidence, understanding and resilience.

The **Discussion** section analyses the outcomes, considering the project's immediate and long-term, and how pillars of the service model worked to create this change. We discuss the challenges and enablers of the project and highlight key learning for future projects.

The **Conclusions and Recommendations** section considers the project's achievements against its aims, drawing out lessons and priority actions for SWLLC and for wider stakeholders seeking to strengthen access to high-quality advice and crisis support.

The **Appendix** contains the interview guides used for the evaluation.

The Client Group

The Cost of Living project set out to support people in immediate financial crisis. This is most likely people with underlying vulnerabilities or subject to structural inequalities – women, older people, immigrants, people with disabilities and long-term health conditions – and people in lower income brackets and whose family structure inhibits access to work – people who are homeless or in temporary housing, on low wages or insecure work, and carers and single parent households.

Who Benefited

Total numbers

In total 1,037 people accessed the project over its three years. The target was to support 300 clients each year. Previous analysis by the Law Centre found that on average, for each client a second person was effectively supported with positive outcomes. This doubles the impact by adding a further 1,037 indirect beneficiaries – making the total supported 2,074.

Gender and Age

Clients ranged in age from 18 to 87 but half (51%) were concentrated among those aged 45–64 – a group often balancing caring responsibilities, insecure work, and long-term health conditions.

Two-thirds of clients (64%) were women, consistent with national evidence that women shoulder disproportionate financial strain in low-income households (Women’s Budget Group, 2018). Women were overrepresented across all age bands except the youngest and oldest (Figure 1).

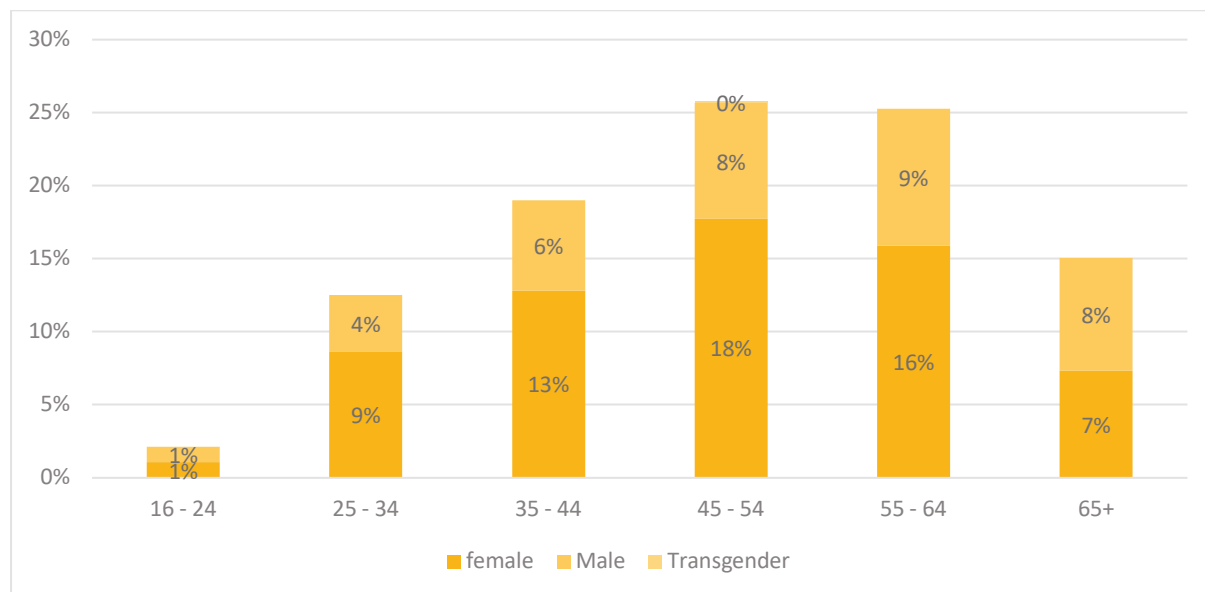


Figure 1: Age and gender of clients (n=1037)

This is reflective of the gender pay gap, women’s lower earning across the life course – including at pensionable age – and the greater costs women bear as care-holders and heads of single-parent households.

Comparatively, 12% of males were recorded as being carers. Over half of men (55%) had long term illnesses. Four in five of these (81%) were solely dependent on benefits or had no income. Three in four male clients (74%) lived alone (or with dependent children) and less than one in five male clients (18%) were employed or retired. This shows a strong intersection amongst males with isolation, ill health, unemployment, and financial vulnerability.

Ethnicity

“I don't think there is a specific community I haven't worked with” (Staff 1)

South West London's boroughs are ethnically diverse. For example, over half of residents in Croydon are from Black, minoritised and migrant communities. Across the boroughs the populations include recent migrants, people with insecure immigration status, and asylum seekers living in temporary accommodation, all contributing to a complex and changing demographic landscape.

Three in five clients (59%) of the Cost of Living project were non-White. The largest ethnic groups identified as Black or Black British African (21%) and White British (20%), followed by Black Caribbean (14%) and a range of Asian backgrounds (11%). Clients represented 76 nationalities, with just over a quarter holding non-British immigration status. Within this group, many had Indefinite Leave to Remain (10.9%) or EU Settled Status (7.2%), while smaller numbers had more precarious statuses such as Limited Leave to Remain. This demonstrates the service's ability to reach both settled and newly arrived migrant communities, including those facing restrictions on access to welfare support.

Across the largest ethnic groups the over-representation of women is greatest in Black, Black British African and Black British Caribbean communities: 60%, 73% and 70% respectively. This compares, for example, to 54% of White British clients – showing the compounding impact of intersectionality on vulnerability to financial crisis.

Family Structures and Caring Responsibilities

The service had a high minority of clients with caring responsibilities. This included one in five identifying as carers (20%) and one in four as single parents with dependents (25%). Only one in six carers (17%) and one in four lone parents (23%) were in employment for more than 16 hours a week or self-employed. For both carers and lone parents, the combined pressures of low income, time scarcity and high dependency leaves little buffer when faced with financial shocks or transitions.

Health

Long term health conditions, poor mental health, and reported disabilities were disproportionately present across the client group. Three in four (72%) had one or more health conditions; half (51%) reported a disability; and one in four (27%) reported poor mental health. This compares, for example, to the national average of two in five adults (40%) having a long-term health condition (NHS Direct 2023).

This level of ill-health and disability significantly narrows people's capacity to manage day-to-day demands, sustain employment or engage confidently with complex welfare and housing systems. Two in five (38%) were registered as unfit to work due to illness or disability. It means that relatively small disruptions—such as a benefit delay or unexpected bill—carry far greater risk, making financial crises both more likely and harder to recover from without sustained support.

Housing and Financial Security

The project's clients were living with significant financial insecurity, shaped by unstable housing, low income and barriers to work. A notable proportion were without secure accommodation, with one in six (16%) in temporary tenancies or with no tenancy at all. Income was heavily constrained: three in five (61%) relied entirely on benefits, and only one in five (19%) were in self-employment or working more than 16 hours a week. Many faced additional barriers that limited their ability to navigate systems or move towards stability.

One in five (20%) reported literacy difficulties. These factors create a client group with very limited financial resilience and few available routes out of crisis without support.

Complexity of Need

“Post Covid all client needs are really complex” (Stakeholder 1)

Stakeholders and staff described the client group’s needs as ‘complex’ – presenting with multiple, overlapping forms of disadvantage. The pandemic and cost-of-living crisis led to lasting financial instability, job insecurity, housing stress, and debt accumulation, while also triggering legal issues around tenancy, employment, and access to government support.

This creates a context in which “A lot of people are so overwhelmed, they can’t cope” (Staff 1). “They come in with one problem and then have all these other issues” (Stakeholder 1). It was noted that shame, embarrassment, and cultural taboos around the poor mental health that can contribute to people feeling overwhelmed and preventing early help-seeking. The client journeys (Figure 2) illustrate how single life changes can create for this cohort a cascade of financial problems and mental and emotional impacts.

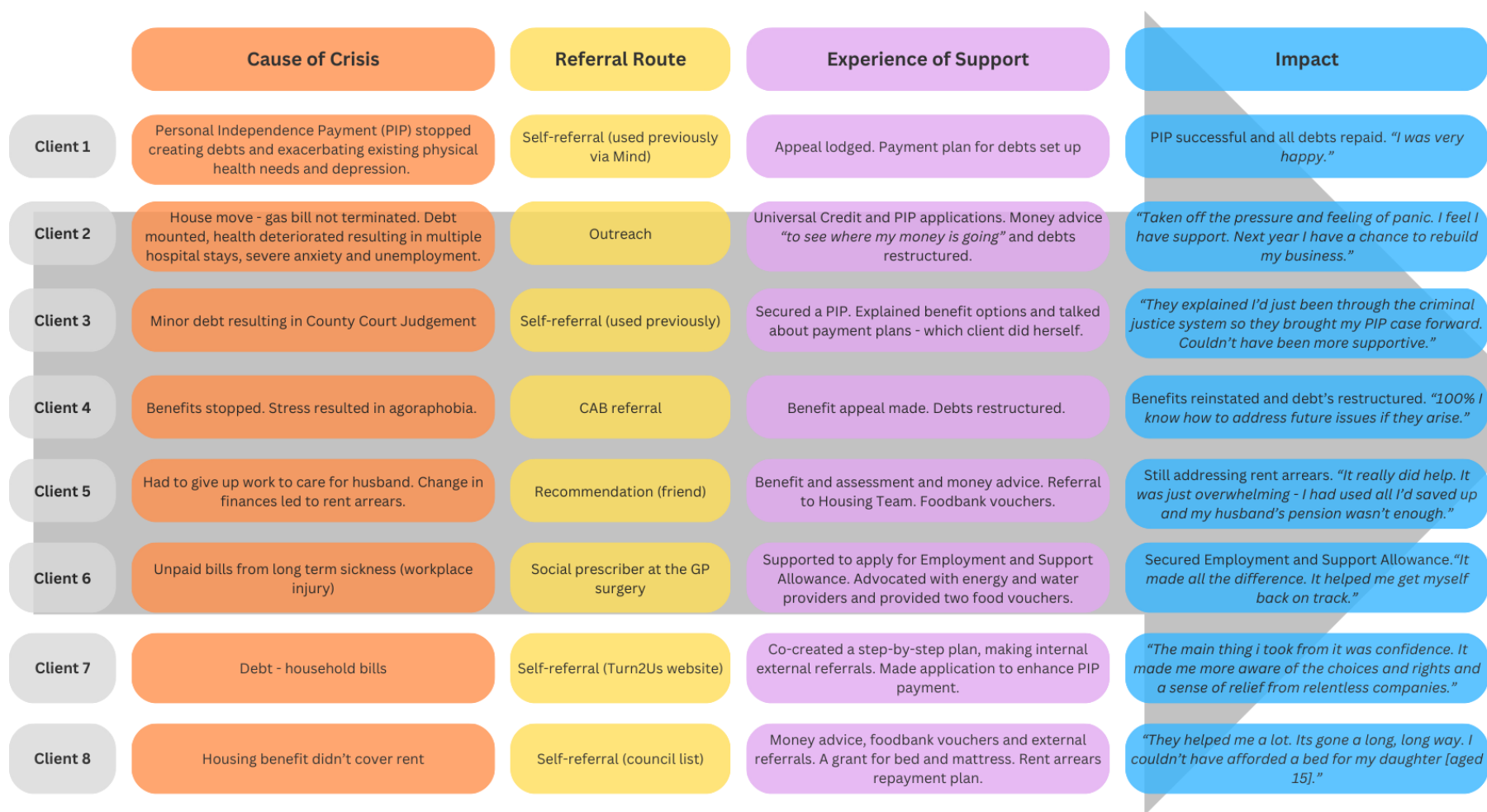


Figure 2: Summary of interviewed client's journeys from cause of crisis, referral, support, to the impact on their lives

These cases illustrate the common issues people presented with - rent arrears, the impact of gaps in benefits, barriers of knowledge and literacy navigating financial systems, and the linked challenge of stress and mental health. They show how the support offered by the team met needs and created positive change – maximising income, building awareness and confidence, and reducing the impact on mental health.

Who didn't benefit?

The project saw clients from 76 nationalities. This suggested of breadth and the staff team felt they had effectively reached across all communities. More disaggregated population data is needed to see if this is the case. For example, 1.5% of London's population is Chinese but this was not represented in the client group³.

³ Race Disparity Unit (2020) *Chinese ethnic group: facts and figures*. Ethnicity Facts and Figures. Available at: <https://www.ethnicity-facts-figures.service.gov.uk/summaries/chinese-ethnic-group/>

The service approach

The Cost of Living project met need by providing expert advice through an accessible, compassionate case-work model and developing shared responsibility with clients. This section explains how clients moved through the service and sets out the key aspects of the service approach. The approach was shaped by learning from two recent Law Centre projects – ‘crisis navigators’ and ‘stepping stones’ – that developed the longer-term advice model, making a shift from addressing legalities alone to addressing the causal factors and impacts of financial crisis.

The team

The National Lottery Fund part funded a team of expert welfare legal advisors. This included 1.6 FTE Welfare Rights Workers, 2 FTE Crisis Navigators, 1 FTE Community Engagement Manager, and 0.4 FTE Project Manager. Additional funding added additional hours and posts.

The Welfare Rights Workers are graduate paralegals working towards becoming qualified solicitors. They maintained legally complex caseloads including sanctions and appeals and managing volunteers.

The Crisis Navigators were taught in-role, with empathy and ‘client service’ being the primary attributes sought in recruitment. The Navigators supported clients with income maximisation and wraparound care. This included benefit checks, applying for Discretionary Housing Payments, grants and benefits, as well as support throughout the case with document collation, form filling and chasing applications on their behalf. The role increased support around clients to enable them to carry out the advice they’d been given – not leaving them on their own during a point of continued crisis.

The Pillars of the Service Approach

Expert advice

“They have always been super helpful to refer to. We have been able to send many, many clients to them for legal, financial, complex [...] advice” (Stakeholder 5)

The project centred on “very high-quality advice” (Stakeholder 3). This began in triage and assessment and included:

- **Welfare Benefits Advice & Casework**
 - Entitlement checks and completing applications; mandatory Reconsiderations and Appeals; support with reassessments, transitions and backdated claims; advice on deductions, sanctions and overpayments
- **Income Maximisation**
 - Correcting benefit shortfalls and increasing income; accessing discretionary support (Local Welfare Assistance, DHPs); securing hardship grants and charitable funds
- **Debt & Money Management**
 - Negotiating with creditors and managing arrears; preventing enforcement action or escalation; support with utility, council tax and rent debt
- **Housing-Related Financial Support**
 - Housing Benefit and UC housing-costs issues; mitigate rent shortfalls and LHA problems; preventing eviction linked to arrears
- **Employment & Work Capability Issues**

- Support with Work Capability Assessments; Advice for clients unable to work due to ill health; Guidance for those in insecure or low-paid work.

Expert advice was also moulded into an ongoing series of webinars for clients and professionals.

Compassionate casework

“The compassionate approach is the foundation for every interaction” (Staff 1)

The team and approach intended to be “very supportive, very respectful, very approachable” (Client 6) and “Very easy to talk to – they put you at ease straight away” (Client 4).

The project also provided on-going support – moving on from the more traditional model of one-off advice. The average length of cases was 85 days – showing just how long processes are.

Co-productive

The team worked *alongside* clients, providing the expertise and capacity needed to address their goals while building confidence and self-management. Support was collaborative — a process of *doing with*, rather than *doing to*. This relational approach created a sense of shared purpose and kept the service grounded in client’s lived realities.

Communication

Clear, consistent communication was central to the project’s ability to work effectively with clients and build their capacity for action. Practitioners modelled responsibility, broke tasks into feasible steps, and checked understanding before moving forward. This clarity created the conditions for clients to progress and begin to self-manage.

Linguistic accessibility

Cultural and linguistic accessibility was intended through the team’s heritage representation of South-West London’s ethnic communities. The project team speak twelve community languages⁴ – illustrative of the value of having a diverse staff team drawn from the communities they serve. Support in additional languages is offered through a translation service.

Accessibility – including face to face provision

“We can’t do this work independently – we have to work together” (Stakeholder 3)

Accessibility was a core feature of the service. This meant offering multiple routes of access – with an emphasis on community outreach – and delivery including open access drop-ins and face to face appointments.

⁴ Across the Law Centre 23 languages are spoken. This is part of a practice of recruiting locally – so representing the diversity of SouthWest London communities.

The multiple routes of access included directly from possession hearings in the civil courts, where SWLLC provides legal clinics, referral via community organizations, including Citizen’s Advice and social prescribers, internal referrals from teams supporting people with debt, housing and immigration issues, and outreach via community events and grassroots groups.

In particular, the Cost of Living project sought to build community outreach to reach further towards the most marginalised and embed promotion across South West London’s diverse communities. By working with community partners the project aimed to provide wraparound support – and enhance outcomes.

“Clients have different tech levels and things they can cope with. Some clients you can only make progress with when you meet face to face. We just need to meet once and they hand me the information” (Staff 1)

In a context where face to face advice is less and less available, the project ensured that it offered this. This was a feature described as essential. It enabled clients to bring all their paperwork for review and assessment – giving advisors an opportunity to better assess the problem, identify underlying needs and context, and build trust and rapport. The Law Centre had run weekly Turn Up Tuesday drop ins in Croydon which created an easy access route to face to face support.

Theory of Change

As part of the evaluation the project team co-designed a theory of change setting out how client’s moved through the service and how the service approach created mechanisms for change and outcomes (Figure 3).

The theory of change sets out flow of **activities** (outreach; triage; applications, benefit and grant checks, crisis relief, casework and webinars), and the sequence of **outcomes** achieved by these activities (access to food, fuel, data and essential items and household good and grants; avoided bailiffs and evictions; rent arrears managed or reduced; debt managed or reduced; missing entitlements and benefit errors corrected; referrals to specialist advice services). It concludes with the resulting **impact** of these outcomes on improved resilience (digital inclusion, food security; household stabilisation and reduced homelessness; increased household income; increased knowledge of rights and budgeting; earlier action; and hardship reduced or prevented increased confidence; improved resilience and capacity for action, and reduced stress and improved physical and mental health mental health). It concludes with reduced future financial crises.

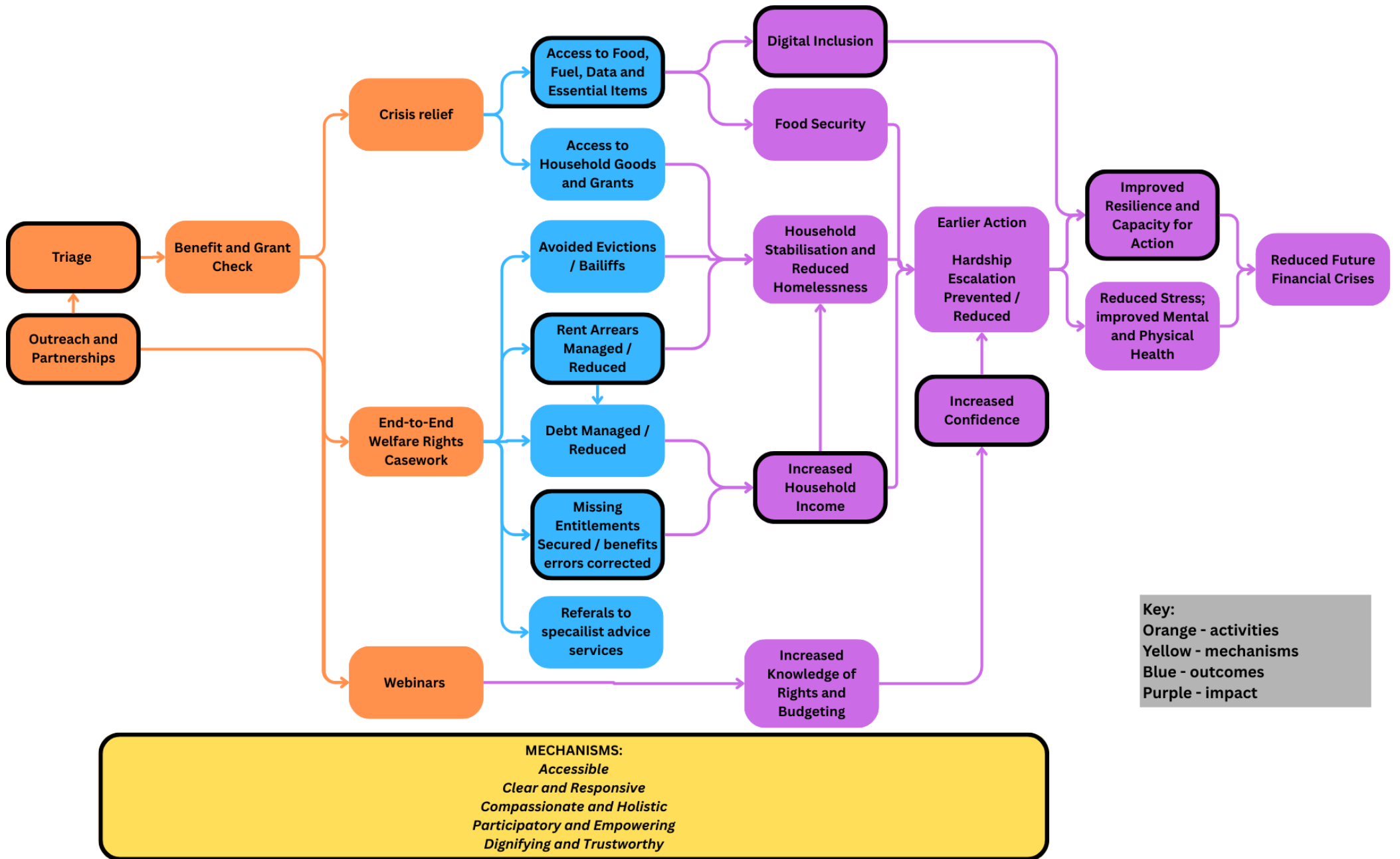


Figure 3: SWLLC 'Cost of Living' Project theory of change (November 2025). Black outlined boxes are the factors staff judge most important to measure and report.

Service use

In total, 1,037 individuals were supported by the project.

Action taken

To over half of clients (52%) the team directly provided advice, support and further action (Figure 4). For over a third of clients (37%) the primary need was met with triage and an onward referral. In the remaining cases – one in ten (11%) – no conclusive action was taken because the complaint resolved or client disengaged.

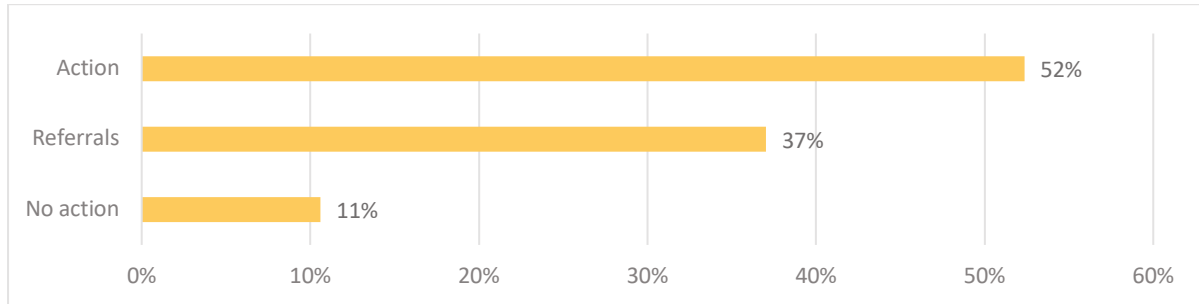


Figure 4: Primary action taken in client cases (n=1037)

Presenting needs

The project's data on primary presenting needs showed people accessing the service were experiencing acute financial insecurity, with needs concentrated around the most basic elements of survival: income, food, essential goods, and digital access (Figure 5).

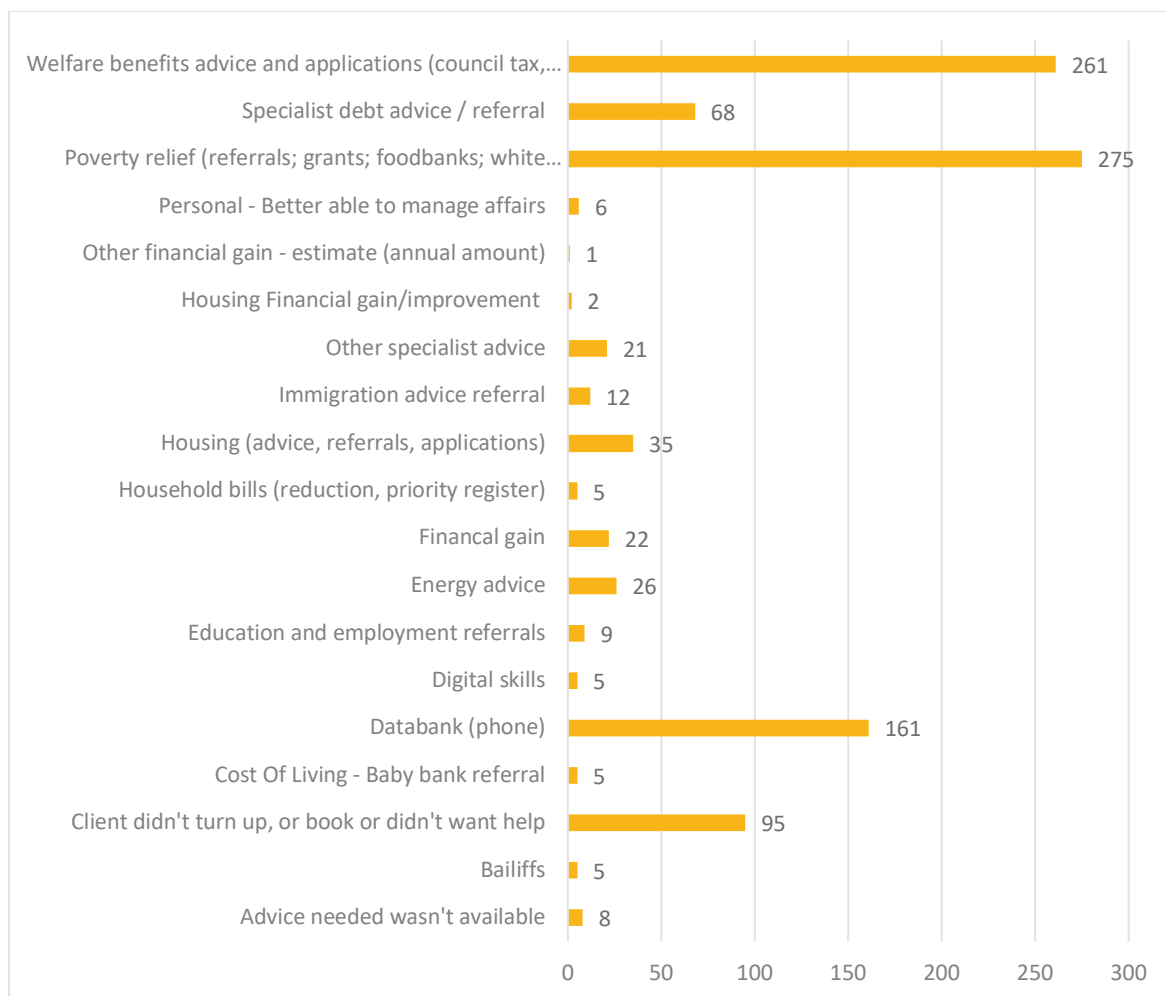


Figure 5: Primary type of support received per case (n=1037)

The three largest areas of support — crisis relief (275 cases), welfare benefits advice and applications (261), and databank support (161) — illustrate the depth of crisis experienced by clients. These categories represented the core infrastructure people require to function: money, food, household essentials, and the means to communicate or engage with services. Their scale suggests that many clients were entering the service without the minimum financial stability needed to navigate daily life, let alone manage more complex issues.

Welfare benefits advice and applications represented an almost equal share of demand. Support with Universal Credit, PIP, and council tax illustrates the complexity of the benefits system and the extent to which income insecurity underpins clients' wider challenges. For many, navigating these systems alone was simply not possible.

Digital exclusion also emerged as a major barrier. The high volume of databank support highlights how essential phone and data access have become for managing benefits, securing appointments, and communicating with services. Without this support, clients were effectively locked out of the systems designed to help them. Staff noted that large numbers of clients couldn't navigate websites. An example was given of one person needing an hour of support to upload photos as part of making this homelessness application to the council. Such needs were described as "every day" within the team workload.

Housing, debt, and energy issues, while smaller in volume, pointed to significant instability. These needs often intersected – arrears, unsuitable housing, and rising energy costs compounded one another and contributed to crisis. They signalled ongoing vulnerability rather than one-off events.

Notably, a sizeable group did not take up or complete the casework offer but at the first point of contact with every client the team sought to get them some support – including food bank vouchers, baby bank referrals etc. The attitude being that while the team may only have a moment with them that is a chance to address immediate financial needs. The numbers of those not taking up / completing support suggests barriers beyond financial need – low capacity, mental health challenges, language barriers, or a lack of trust in statutory systems. It reinforces the importance of low-threshold, proactive engagement to ensure clients are not lost at the point of access.

Finally, small but important numbers required specialist immigration or employment advice. Though these cases were fewer, they were typically complex and demonstrated the breadth of need and necessity of a flexible, responsive service model.

Outcomes

Across the 1,037 clients 5,760 main outcomes were recorded.

The project had set out to deliver five groups of outcomes. The first financial outcome was to address immediate crisis by (1) enabling people to meet their basic needs and stay in their homes. From here grew the second financial outcome (2) to ensure people can maximise their incomes and reduce debt and throughout (3) to support people with their case with the end goal of (4) equipping clients with the tools to avoid future crisis. A fifth outcome related directly to the Law Centre: (5) increase community engagement and further embed the Law Centre in the community.

This chapter sets out the extent to which outcomes were achieved.

Outcome 1: Enable people to meet their basic needs and stay in their own homes

Meeting basic needs

Clients met their immediate financial and housing needs, through access to crisis relief, grants and redress of household bills, and housing case work.

One in ten of all clients (11%) needed a referral to a food or fuel bank. Over the course of the project this amounted to 556 referrals to food banks. A further 191 outcomes involved support to access subsistence and crisis relief projects including baby banks, warm hubs, and white goods and furniture (Figure 7).

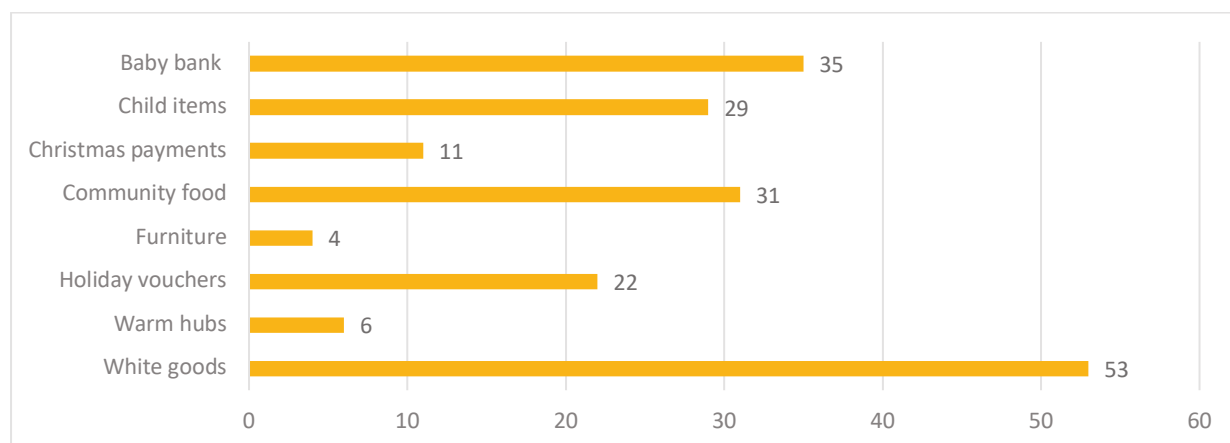


Figure 6: Crisis relief outcomes (excluding food and fuel banks)

In one in ten cases (11%) the Cost of Living team applied for grants on behalf of the client. In three in four cases (76%) where the outcome of the grant application was known, it was successful.

One in twenty outcomes (5%) related to reducing, resolving, or referring to support for energy and other household bills (Figure 8). In 61 cases client's bills were reduced. A further 40 were put on the priority register with their provider. The most common outcome (39%) was referral for specialist energy advice.

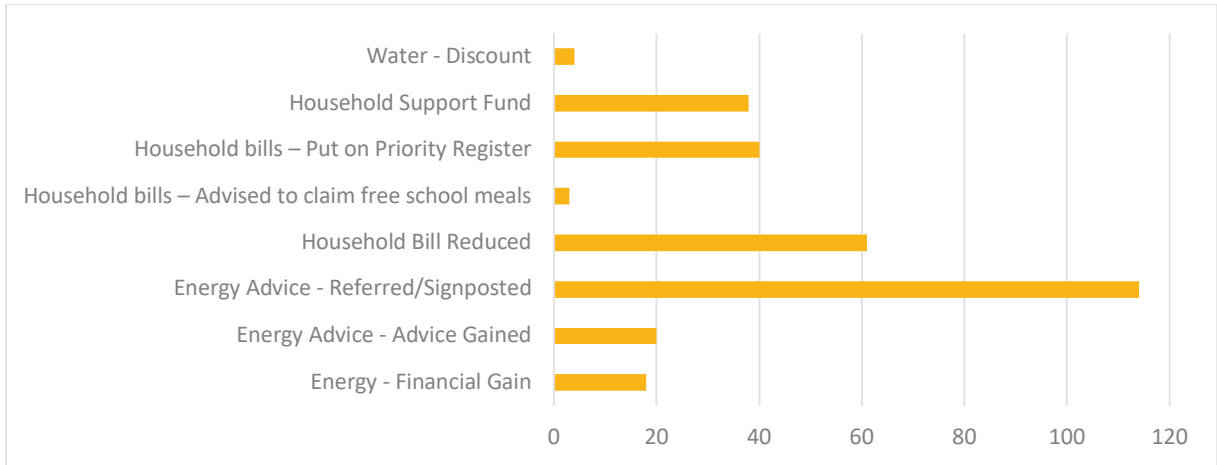


Figure 7: Numbers of outcomes addressing household and energy bills

Staying in own home

One in twenty outcomes (5%) related directly to housing. These included 33 cases where homelessness, evictions and bailiffs were successfully prevented. In addition, 27 housing and homelessness applications were completed for clients. In the majority of cases clients received advice (87 outcome) or were referred on internally or externally (125 outcomes).

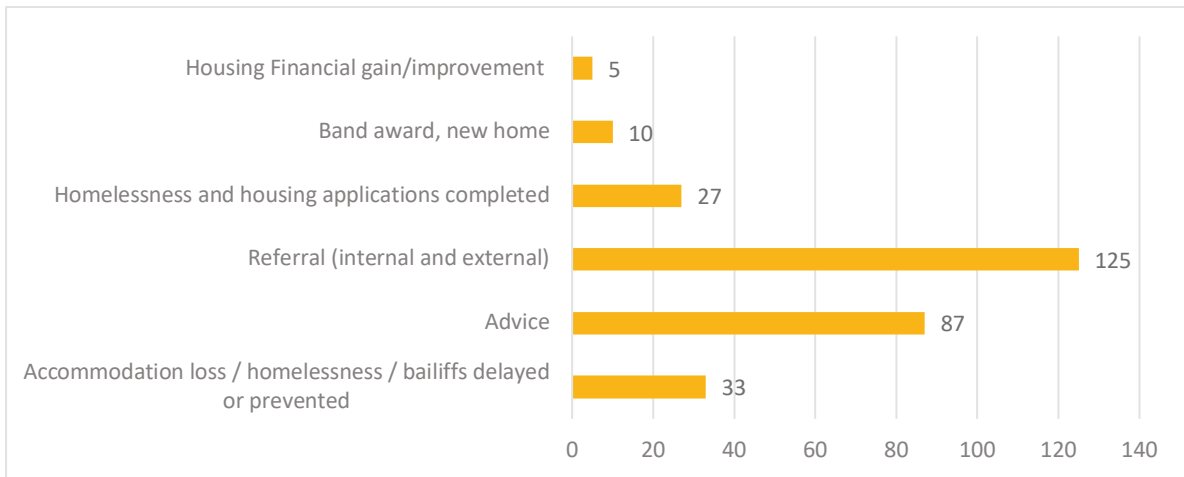


Figure 8: Housing outcomes

The project had sought to measure how many clients were enabled to stay in their own home, but because of the barriers to collecting data post-exit, it is not possible to report this.

Outcome 2: Ensure people can maximise their incomes and reduce debt

A significant longer-term impact of the service was its role in maximising income and entitlements and reducing debt—an essential foundation for economic justice and the prevention of future crises. The data shows that benefits advice was the single most in-demand area of support, accounting for three in ten outcomes. This reflects both the complexity of the welfare system and therefore reliance on specialist help to secure their statutory entitlements.

Within this benefits work almost two-fifths of activity involved benefit checks and the completion of complex forms such as Personal Independence Payments and Disability Living Allowance. A further third related to follow-on advice, often needed when initial applications revealed additional entitlements or when clients had previously received incorrect or incomplete information. Just over a quarter resulted in successful awards –

including Carer's Credit, council tax reductions, Discretionary Housing Payments, and disability benefits – demonstrating the tangible financial gains generated through the service. The remaining cases, while fewer in number, involved successful tribunals, appeals, and mandatory reconsiderations of Universal Credit, illustrating the service's capacity to rectify systemic errors that would otherwise leave clients without essential income.

Taken together, these outcomes show the service functioning not simply as crisis relief but as a critical mechanism for correcting welfare injustice, increasing financial security, and strengthening clients' long-term stability.

Financial gains

The team enabled clients to gain an estimated £1.63m in grants, goods, benefits and entitlements⁵: a mean average gain of £1,571 per client. These gains accounted for one in twenty outcomes. Gains related to uplifts and back-payments in benefits and entitlements, household and housing bills rebates and reductions, reduction/removal of NHS charges, charitable grants, and compensation.

The evaluation had intended to calculate gains based on client's financial statements showing income before and after intervention, however this proved unviable.

Case Study: Bob – Income Maximisation Through Tribunal Representation

Bob was referred by Citizens Advice after being awarded zero points for PIP. He had completed the application alone and described even the initial form as something he "couldn't do," saying he was "really going downhill... the stress was killing me." A Mandatory Reconsideration changed nothing, leaving him without support despite significant physical and mental health conditions and being neurodivergent.

When he first spoke with the Cost of Living adviser, Bob was overwhelmed and unable to cope with the demands of the process. Over several months, the adviser helped him gather medical evidence and prepare a detailed appeal submission. Bob said the support "helped me immensely because I struggled a lot... it put me in a massive spiral," and that having help "with filing the tribunal paperwork, the right wording and coming to court with me was a real big help."

There were points when Bob felt unable to attend the tribunal hearing, but continued encouragement enabled him to persist. On the day, he relied heavily on his sister because he "couldn't remember any of it." After a 90-minute hearing, the tribunal awarded him the enhanced rate for both Daily Living and Mobility, resulting in a lump sum of over £15,000 and ongoing payments of £749 every four weeks.

Bob described the process as taking a significant emotional toll, saying his mood had dipped and that he was "always stressed and panicking... daily." But the outcome brought clear relief and tangible improvements: receiving the award would "really benefit my life... immensely".

Bob's experience demonstrates the depth of sustained casework required to secure rightful entitlements, particularly where mental health, cognitive overload and administrative complexity intersect. With representation Bob gained long-term financial stability, accessing his full entitlements and creating stability and reducing pressure at a time of significant distress.

⁵ The project manager estimates this figure probably "chronically undervalues" the gains via food banks. In around a third of cases the team doesn't have the data to estimate financial gains and these are not counted – meaning the actual figure could be a third higher.

Case Study: Hana – Stabilising Income and Reducing Hardship for a Refugee Family

Hana is a refugee and single parent living in temporary accommodation provided by Croydon Council. She cares full-time for one of her three children who has severe health conditions. English is her second language, and the combination of caring responsibilities, poor health in the family, and limited income made it difficult for her to understand what support she was entitled to. As costs rose, she fell into debt.

She was referred to the Cost of Living Project by the Law Centre’s Money Advice service after a partially successful application to write off her council tax arrears. When Sneha Suresh, a Welfare Rights Paralegal, met her in May 2025, it became clear that the council had only written off arrears for 2025–26 despite Hana being eligible for a further year’s write-off. When Hana tried to appeal, Croydon Council refused her the right to do so.

Sneha challenged this, giving notice to the Valuation Tribunal that the Law Centre intended to appeal. Before the submission was even sent, the council reversed its position and wrote off arrears for both years, clearing £235.68 of debt.

During this work, Sneha also identified that Hana had stopped receiving the Council Tax Support she was entitled to, meaning she was paying more council tax than she needed to. Sneha appealed, and the council again reversed its decision. The reinstated support will reduce Hana’s council tax bill by £1,725.88.

Recognising the family’s wider vulnerabilities, Sneha successfully applied for grant funds to provide essential winter items, securing £200 worth of bedding, duvets and pillows.

Hana then asked for help with her daughter’s PIP review—an essential source of income that covered the extra costs linked to her child’s condition. Sneha prepared and submitted the review, and Hana’s daughter was awarded the enhanced rate for both daily living and mobility: £187.45 a week, or £9,747.40 annually.

When the outcomes were confirmed, Hana left “jumping for joy.” In an email to her money adviser and to Sneha, she wrote: “Since the day I met you, my life has started to feel safer and more hopeful. You gave me strength during a very difficult time... You are truly amazing and I’m so lucky to have met you.”

Hana’s case demonstrates how sustained, rights-based casework can stabilise a family’s financial position across multiple systems at once: debt write-off, reinstated entitlements, grant support, and essential disability income. Each element on its own is modest; taken together, they transformed the family’s financial resilience and sense of safety.

Debt relief

One in every twenty outcomes was debt relief, where debt or arrears were reduced, written off, or referred internally to the Law Centre’s Debt Team. This amounted to 219 outcomes.

Outcome 3: Support clients throughout their housing, debt, welfare and benefits of immigration case

The Cost of Living project continued the Law Centre’s preferred practice of ongoing, end-to-end case work support – moving away from traditional one-off advice to better meet growing complexity of need and systemic delay. Clients, staff and stakeholders noted how – as well as supporting the timeframe of the primary case – this approach allowed for adaptability around later disclosures and changing circumstance. The team valued this way of working for its greater impact: “Whereas others offer one-off advice because that’s their

funding model. I prefer being able to offer case work because it's the only way to create long term change" (Staff 2).

Tracking internal and external referrals made on behalf of the client

A quarter of outcomes (25%) were referrals – both internal and external – giving clients access to specialist advice and crisis alleviation including food banks (39% of all referrals) (Figure 9). In total the project team made 1,438 onwards referrals. This included 607 referrals to external specialist advice agencies –one in ten (11%) of all outcomes.

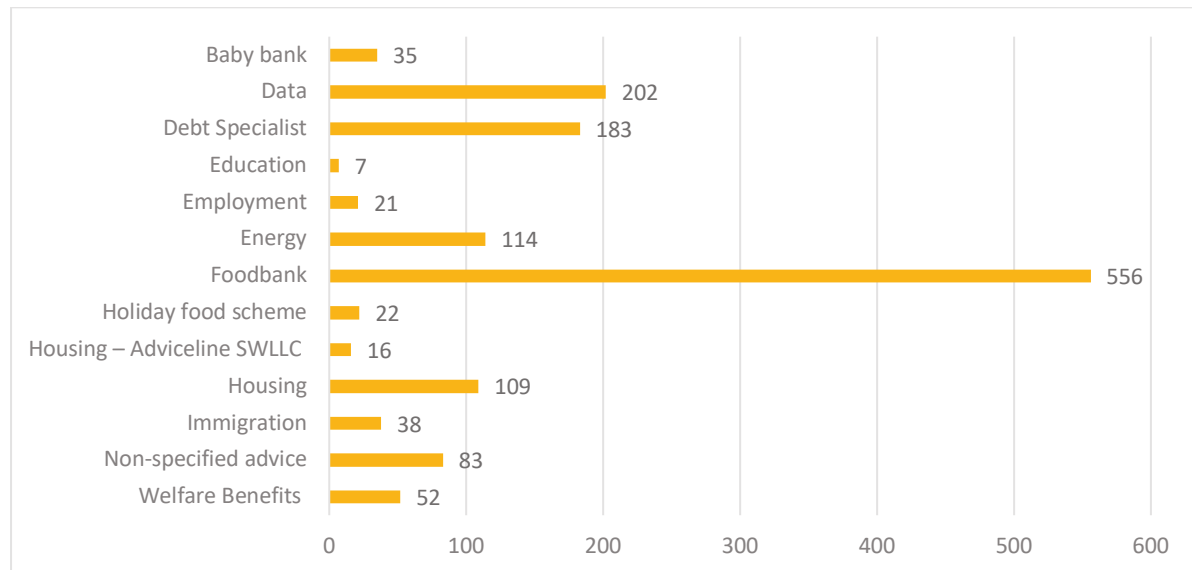


Figure 9: Referrals made through the project (n=1438)

Records of internal referrals are not sufficient to provide an analysis because of informal as well as formal working across Law Centre teams.

Outcome 4: Equip clients with the tools to avoid crisis in the future

The disadvantage and inequality that has led clients into one financial crisis may lead to further, repeat crises. The project aimed to disrupt this cycle by addressing causal factors, building resilience through its participatory approach to case work, and consolidating client's knowledge through webinars.

The project was able to affect awareness and understanding about personal finance and financial rights. "They gave me a better understanding of the situation and how to move forward. I felt a lot more aware of my choices" (Client 4). Client self-reporting showed a strong and consistent increase in understanding – a mean rise of one full point on a five-point scale⁶. The project's outreach enabled awareness raising more broadly across the community. "Having a project on cost of living raises awareness of what people are eligible for – and what support is available" observed a stakeholder (Stakeholder 4).

"One of the main things I took from it was more confidence," said one client (Client 7). This was reflected across the whole client group with an almost one-point increase on the five-point self-assessed outcomes Likert scale. This change in confidence is critical to preventing or enabling earlier action in the event of future

⁶ In response to the question, 'How well do you understand your rights concerning the issue or problem you've come in with today? + How well do you understand your rights now that you've received advice?'

crises: rebuilding confidence is foundational for people who have been overwhelmed, dismissed by institutions, or made to feel incapable within complex welfare systems.

Referrals and participation in SWLLC workshops and webinars

Over the three years, the project delivered 38 webinars covering financial capability, welfare benefits and community training. A total of 337 people signed up, with participation peaking in year 2 (231 people).

The majority of attendees (74%, or 250 people) were from the Law Centres' six home boroughs, although the reach extended nationally, with sign-ups from Cumbria, Birmingham, Leeds, and across other London boroughs. This indicates both local demand and wider recognition of the Law Centre's expertise.

Webinars covered a range of practical, rights-based topics, including:

- Welfare benefits: *Carers and Benefits, Universal Credit: An Overview*
- Financial capability: *Managing Your Money, Income Maximisation and Money*
- Community training: *Council Tax Discretionary Reduction, Subject Access Requests for Medical Records*

These sessions formed an important strand of the project's preventative and public legal education work, equipping individuals and practitioners with knowledge to navigate complex systems. The project expanded this reach by offering online training workshops to professionals. "It's been really useful for our team to learn and refresh their knowledge" observed a stakeholder (Stakeholder 5).

Due to staff changes the post-event feedback forms aren't accessible.

Outcome 5: Increase community engagement, further embedding the law centre in the community

"We've always worked really closely with them – they're really good" (Stakeholder 4)

Community outreach included attendance at 32 outreach events alongside regular weekly attendance or fortnightly attendance at Commonsides (Merton), Croydon Carers, and Wimbledon Food Bank: 224 outreach / co-located events in total. In an indication of its success with marginalised communities 52% of new Black clients first accessed the service via this outreach. "It's so much easier for people to get hold of us because we're physically there in the community", noted one team member (Staff 2). Working through trusted community groups – like Wimbledon Food Bank where the project provides a weekly advice surgery – helped reduce social and emotional barriers. As one community partner noted, outreach through them, "Works because people trust us, and they're more likely to have a trusted conversation" (Stakeholder 3).

The project was successful in enabling the Law Centre to become further embedded in local community networks. This was evident in positive stakeholder feedback – interviewed stakeholders rated the projects usefulness rated 4.7 out of a possible 5 points – and its wide range of referral sources. In total, 40 grassroots and voluntary sector organisations referred clients into the service. These included Citizens Advice, Mind, carers' organisations, food banks, community hubs, and neighbourhood charities. For example, the London Borough of Merton ran frequent, well attended 'cost of living' roadshows averaging 300 attendees – through which the Cost of Living project engaged 128 clients in crisis.

Stakeholders spoke positively of their working relationship with the project. They valued having specialist advice available to their client groups and the impact this had. Others noted the positive contribution made by the staff team regularly attending partnership forums. For community organisations the joint working at their sites made provision more accessible in a 'one stop shop' model. This makes the first step easier for people needing help in crisis. "I really like this holistic model based on outreach. Its more responsive" (Stakeholder 2) said a local funder.

Referral patterns showed established relationships and direct community presence were the main access routes into the project. Of the 1,037 clients supported, outreach activities generated 310 referrals, while a further 385 came through the Law Centre's own services or previous engagement. Additional referrals came via CAB (94), special outreach events (52), friends and family (51), local charities (47), online searches (48), and social prescribers (26), with smaller numbers from councils and NHS teams.

Partners also drew on the Law Centre for training and advice, such as Advice First Aid, which helped consolidate relationships across frontline community networks.

Build volunteering – sustainability, upskilling, and increased capacity

A secondary outcome was the building of volunteer capacity. Volunteers provided valuable supplementary capacity to the service, particularly in administrative and early-stage case preparation. Staff noted that volunteers—often law students seeking exposure to legal work—were highly motivated and able to take on tasks such as contacting clients, gathering evidence, and supporting the preparation of appeal bundles. This freed specialist staff to focus on technical casework, particularly in PIP and other benefit appeals.

Staff made a deliberate effort to ensure volunteering was a meaningful learning experience, involving volunteers in client-facing work where appropriate and seeking consent for them to sit in on appointments. This helped volunteers develop practical skills and offered insight into the realities of welfare rights and legal advice work. More recently a standardised training plan has been introduced to promote consistency.

The disruption of the office move over several months meant volunteers finished and new volunteers had to be on-boarded. Missing data around volunteers – including volunteer work diaries and exit questionnaires – limits analysis of volunteers' impact. Data is not available on the number of hours volunteers contributed to the project.

Unexpected Outcomes

Digital inclusion

Digital inclusion emerged as a far more significant need than anticipated. Since Covid, the shift to digital-only systems has intensified barriers for older people, disabled people, and those for whom online information is not culturally or linguistically accessible. Of the 5,760 main case outcomes, one in ten (9%) related directly to digital access.

A total of 537 clients required support with connectivity. This included free SIM cards and data vouchers, onward referral for longer-term data support, and help to build the confidence and skills needed to navigate online financial and welfare systems. The scale of this work underlined the extent to which digital exclusion directly reinforces financial exclusion.

Support for carers and disabled people

Staff identified meaningful impact for carers and disabled clients by giving them more time back by reducing the administrative and financial burdens they were carrying. This reduced pressure on already stretched households.

For disabled clients, staff worked to ensure financial arrangements and benefit access were adapted to individual needs — improving ease of access, reducing stress, and preventing lapses or sanctions caused by inaccessible systems. This tailored approach created more sustainable, long-term financial stability.

Mental health benefits

Clients described clear mental health improvements as a result of the service's support. The relief of being listened to, believed, and actively helped reduced the psychological burden associated with constant financial crisis. *"They helped me to relieve some burden on my head. Thanks so much."* (Client 8)

These outcomes, while not explicit project aims, demonstrate the wider ripple effects of stabilising income, reducing bureaucratic stress, and providing trauma-informed, compassionate support.

Discussion

This chapter discusses the overall impact of the Cost of Living project in the immediate and long-term, and how pillars of the service model worked to create this change. We discuss the challenges faced by the project in delivering outcomes and sustaining its resources and impact and ensuring adaptability around client's increasingly complex needs in a challenging context. We also set out implications for future focus.

How well did the project deliver its proposed outcomes?

There was strong evidence that the project had a critical impact both systemically and personally for clients. Stakeholders were consistent in describing the service as filling a major gap at a time when local advice provision has sharply contracted. With many organisations closing or shifting to remote-only delivery, the project offered rare, specialist, face-to-face support at a moment of widening financial instability for many people.

Clients reinforced this view. The eight interviewed clients rated the service 4.8 out of 5, and most had already recommended it to others. This willingness reflected not only positive outcomes but the experience of being treated with seriousness, dignity and care: "I would 100% recommend it. I had a positive outcome" (Client 7).

For clients in acute distress the service was a lifeline. Many arrived unable to meet basic needs – "Many clients we come across don't have enough money to support their food needs, get food on the table that day," noted one staff member (Staff 3). Clients described finding compassion, clarity, and advocacy at a point when their own capacity was depleted. For others, the service opened routes and entitlements they had not been aware of: "There is information I didn't know I could use... My God it's helped me" (Client 2).

The impact was multi-layered. Clients experienced financial gains through income maximisation and successful appeals; reduced stress as complex paperwork and bureaucratic processes were led or co-led by experts; and improved mental wellbeing, with many describing relief, stability and "space to think". Clients also developed increased knowledge and autonomy, becoming better able to make decisions and manage future challenges. Crucially, many reported a restored sense of dignity after negative or dismissive experiences elsewhere. One staff member summarised this combined effect: "They end up in a better spot financially... the stress is alleviated once we take over the paperwork. The mental load is taken off and gives them the space to handle other things" (Staff 1).

Overall, the project has met—and in many cases exceeded—its intended outcomes. It increased income, reduced immediate hardship, strengthened financial stability, and provided a high-quality, trusted service at a time of unprecedented need. Clients consistently described feeling more stable, more confident, and better able to manage their day-to-day lives as a result of the support they received.

Immediate impact

"For many clients this is the first time they have met someone in a support capacity who is willing to listen and to offer solutions" (Staff 3)

The project delivered outcomes in two stages. Maximisation of income typically took months. Before that came the immediate mental and financial benefits of first contacts with the service. Clients and staff described the immediate stress relief this brought: "Immediately it's the sense there is someone in their corner – they're often so desperate when they come to see us" (Staff 2). "What tends to be understated is the emotional impact it has," explained a second staff member. "I just saw two clients today who were deeply emotional and

very grateful there is someone there listening to them. They walked away surprised there were all these other services and assistance” (Staff 4).

The second immediate relief is provision of financial measures – in vouchers, grants, data access and referrals into crisis relief projects – to alleviate immediate financial distress that left many unable to eat or heat their homes. Explained a team member, “One cannot overstate the impact emotionally of not having food on the table here and now and getting that addressed immediately” (Staff 3).

Given the long-waits and administrative complexity often involved in resolving issues around debt, entitlements, and appeals, being able to provide immediate relief of stress and basic needs created an early reassurance to clients. This played a critical role in enabling clients to engage, make decisions, and stay with the process.

Longer-term impact

With a client base structurally impoverished and therefore at risk of cycles of financial crisis, the strengthening of long-term financial resilience was a critical overall aim of the project. Over time – dependent on the timelines of institutional advocacy – the project delivered substantial, measurable improvements in income and stability. Welfare rights casework and appeals generated significant financial gains, including back payments that allowed clients to clear arrears and “start afresh”.

Staff described cases where months of uncertainty culminated suddenly in life-changing decisions according to the timeframe of welfare decisions. It happens “In one go a massive financial jump,” explained a team member (Staff 1). These successful applications – such as DLA, Attendance Allowance, Carer’s Credit, and council tax reductions – provided greater longer-term security for clients. “Regular income and the back payments that come with that... often clients have arrears and this gives them the chance to pay some or all of them and start afresh” (Staff 2).

While the socio-economic context means the project cannot eliminate the possibility of future crises—especially within an unstable benefits system—it has strengthened clients’ capacity to cope:

“It’s a misnomer to say people can be helped out of crisis and never go back into it... We’ve been giving people the skills to prepare better for the next crisis and know what support exists” (Staff 1).

Any shift by the project towards clients’ greater awareness, understanding and confidence to address future crises is a significant achievement.

What worked and why?

Casework, team collaboration, and volunteer input

That the project offered ongoing casework – as opposed to one off advice – enabled complex issues to be untangled and income to be maximised.

The co-working of cases created a flexibility and fostered shared learning. Volunteers made an important contribution to this capacity. They handled benefit checks and lower-level advice, allowing specialist staff to focus on technical casework and appeals. This reduced waiting times and helped manage demand, freeing up the Welfare Rights Paralegals and Crisis Navigators to focus on more technical work.

Communication, trust and client autonomy

“I felt a lot more aware of the choices versus... sometime when you feel you can't do anything you think what am I even going to say to them when I can't pay bills? Sometimes companies can be relentless in how they chase people. The main thing is knowing our rights and steps to take so we don't get into a deeper hole. it gave me a sense of relief” Client 7)

Clear and consistent communications together with clear boundaries were key to building client autonomy and resilience. This approach was valued by clients, and equally so by stakeholder partners who remarked on the ease and responsiveness of working with the team to meet clients’ needs. Staff were deliberate in explaining steps, checking understanding, and supporting clients to understand the process and their responsibilities. “They communicated well. I didn’t feel there was ever a silent period where I didn’t know what was happening or the next steps” (Client 7).

Clients described the communication as professional, responsive, and transparent — qualities that fostered trust and a sense of shared purpose. “I never felt there was a silent period when I didn’t know what was happening,” said one client. “Everything was clear — the help I was getting, the next steps. I can’t fault their communication.” (Client 7)

This transparency built trust and reduced the anxiety that often accompanies crisis. Staff described the importance of slowing down, explaining concepts without jargon, and encouraging questions: “It may be daunting when someone knows a lot more than you... making sure the client understands and that we are accessible to any questions they may have” (Staff 2).

Participatory approach and confidence building

“One of the main things I took from it was more confidence” (Client 7)

The team demonstrated strong advocacy skills, showing tenacity and assertiveness when dealing with third parties – skills for clients to develop. As one client reflected,

“They were professional with me. I wouldn’t say strict, but they made things very clear: ‘This is your life — we’re taking it seriously, and so should you.’ It was unsaid, but I knew they were being thorough, and I had to be too” (Client 2).

This balance of empathy and structure enabled clients to feel supported but accountable, equipped with both the insight and confidence to take ownership of their circumstances. Firm boundaries were integral to this process. They modelled responsibility and safeguarded progress, helping clients transition from reliance on professional support to independent self-management — with the reassurance that they were no longer facing challenges alone.

This created greater confidence for clients, helping them feel more able to act and navigate future difficulties. For people living with chronic financial precarity, this shift is essential. It may transform how they approach future difficulties, help them counter the shame that can prevent help-seeking and support development of longer-term resilience in systems that are unpredictable and often hostile. The result was clients having

greater awareness of the factors that may trigger future crises, greater confidence and access to support, and increased their space for future action – making them more resilient to future pressures.

Compassionate practice

It's evident the Cost of Living were motivated by their compassion for their clients. This was observed and remarked on by clients, stakeholders and staff. "They go the extra mile with their clients" observed more than one stakeholder.

The relational ease enabled by this compassion is also fundamental to the project achieving outcomes, as one team member explains,

"The compassionate approach works. Make clients feel you're on their team - they handle the approach better, open up more. The more honesty we get from them the better we're able to support their situation. If you don't have a compassionate approach you can't be effective - they have to feel you're on their side." (Staff 1)

Experiencing the team as friendly, non-judgemental, and approachable, enables trust and openness from clients, "A lot [of whom] will be embarrassed about their circumstance so have a lot of hesitation" (Staff 1). Many clients arrived distressed, ashamed, or having been dismissed by other services; being met with respect and patience shifted how they felt able to participate. Having their experiences dignified with compassion created a safety through which clients could better disclose their situation – in turn improving the quality of advice and its outcomes.

Face to face accessibility

"Some clients you can only make progress with if you meet face-to-face... once we met, we made leaps and leaps at once," observed a staff member (Staff 1)

Clients, stakeholders, and staff consistently emphasised the importance of the project's face-to-face offer. In a local context where many advice services have closed or shifted to online-only models, in-person access was described as essential. For clients, the ability to bring paperwork related to their financial situation and have it reviewed directly was a critical enabler of engagement and clarity. Staff echoed the significance of this first step, particularly for clients facing linguistic, cultural, mental health, or long-term health barriers that make it difficult to understand or communicate complex financial information.

As one stakeholder observed, "Being able to have face to face really reaches out to the clients who often have mental health problems. It makes it easier because they can go and take all their paperwork." (Stakeholder 4). This impact was amplified by co-location with community partners at sites within communities. This enabled a stronger, wraparound crisis response, for example, combining legal support with food bank assistance, or coordinating with council teams on council tax or housing issues.

Stakeholders repeatedly cited the Croydon "Turn Up Tuesdays" drop-ins as an example of accessible, low-barrier support particularly valued by marginalised communities. The temporary pause to these sessions during the Law Centre's office move demonstrated how quickly the absence of easy, in-person access can impact those already underserved.

Quality of advice and staff expertise

Stakeholders consistently described the service as offering high-quality, accurate, technically sound advice. Staff were perceived as knowledgeable, careful about what they advised on, and skilled at navigating complex benefits and debt systems. This skills and quality within the team were major enablers of outcomes.

The service was held in high repute by stakeholders and clients. “They have a really good reputation” (Stakeholder 3) for a service delivered by “super knowledgeable people” (Stakeholder 5). The interviewed clients rated the service 4.8 out of 5. All would recommend the service to others – and several already had referred friends, family and neighbours (“I would 100% recommend it” (Client 7) and use it again (“100% I would use them again. Couldn't have been more supportive” (Client 5)).

The project benefited from being led by a long-term Law Centre manager with over 20 years’ experience in supporting those with debt and welfare benefits issues, and winner of the 2021 Money Advice Team of the Year.

Challenges and adaptive ability

The project delivered strong outcomes but operated within significant constraints. A set of organisational and systemic factors shaped what the team could achieve. Despite these pressures, the team showed adaptability and considerable commitment – something remarked upon by clients and stakeholders.

Structural and institutional barriers

The client groups’ context is shaped by many factors outside the project’s control: gatekeeping by inaccessible institutions, unresponsive utilities, punitive welfare systems; the hostile environment; long waits for local authority and welfare decisions; digital-only processes; and the marginalising impact of structural inequalities. Stakeholders described the effect as “People being shut out” (Stakeholder 1). These are the barriers that necessitate the expert, specialist advice and compassionate casework of the Cost of Living project.

Poor institutional design multiplied clients’ crises, increasing case duration and staff time per case. Stakeholders suggested funders should advocate more forcefully at institutional and regulatory levels, using insights from advice services to push for change with service providers and public bodies.

Funding instability and insufficiency

“The main issue we have is capacity” (Staff 1)

The most frequently cited challenge was capacity. Demand for advice, casework, and specialist welfare support far exceeded what the small team could provide. Staff described the tension between wanting to offer sustained the casework essential for stronger outcomes and the limits imposed by funding constraints. Although the use of skilled volunteers helped alleviate capacity constraints and limit waiting times, the thinly stretched local advice sector and rising demand continually pressed upon the team’s capacity.

Funding insufficiency was matched with funding uncertainty. This was described as the most destabilising factor for staff and service continuity, and a force for gatekeeping and misdirection which inhibited better outcomes and eroded client’s trust. This created a postcode lottery of unfairness – dictating what services different clients could access, even within the Law Centre’s other provision. Changing funding streams and funder priorities limited who the team could support and when, creating abrupt changes:

“Funding dictates everything we’re allowed to do and not do... Getting told we can’t keep assisting people because of funding limitations—just when changes are starting to happen to people” (Staff 1).

Staff reported feeling blindsided by the impact of rapid changes on their work and themselves. They wanted to be brought into these conversations earlier. “I feel my entire momentum has been disrupted... It makes things very unstable in our lives and then our work as well” (Staff 1). Another noted the high personal stakes when visas are dependent on working continuity.

A stakeholder summarised the problem:

“It’s the funder who runs the service... Advisors end up being driven by targets and data rather than the quality of advice” (Stakeholder 1).

Staff retention

High turnover earlier in the project had created periods of low capacity and increased pressure on remaining staff. Although the team had stabilised over the past 18 months, retention remained challenging. This is the result of structural factors: pay disparities across the legal sector, limited progression opportunities in a medium-sized charity, and the emotional demands of working with highly distressed clients. As one staff member noted,

“Pay in the charity sector doesn’t keep up once you’re fully trained... You could go and make £5–6k a year more, and then the question becomes why wouldn’t you?” (Staff 2).

Operational disruption and volunteer sustainment – the office move

A relocation of the main office disrupted service delivery. Without a stable base, staff struggled to maintain contact with clients, particularly those who required face-to-face support or had limited digital access. “During that time I had zero progress with some clients... They couldn’t get information across and couldn’t explain letters without getting it wrong,” said one staff member (Staff 1).

The period also brought to a temporary close all volunteer involvement in the team. This impacted capacity. There is a wider challenge to recruiting volunteers across the advice sector. A staff member noted that volunteering as a pathway into employment is becoming less common. Despite these challenges, the team valued the input of volunteers, expressing commitment to supporting them and describing ways in which training and work allocation were designed to give volunteers the most satisfying experiences.

Staff and clients voiced concern about the level of privacy in the new office.

Client expectations and engagement

In a minority of cases staff described having to manage high expectations shaped by years of unmet need and a wider culture of immediacy. Sometimes clients could project their frustration onto staff particularly if they have received poor treatment from institutions and been “pushed around” by referral routes. “Clients can be very disrespectful... misplaced anger. Every member of the team will have had this” (Staff 1). Clear boundaries and withdrawal of service when abuse occurred were essential for staff safety and service integrity.

Inequities in access

Although the project’s outreach model was effective, clients suggested more work was needed to make the Law Centre better known amongst some Black communities. Several clients described discovering the service by what they described as chance: “They’re in the community but I didn’t know about them... They should make themselves a bit more known” (Client 5). However it is testament to the outreach model that these clients who formerly hadn’t known the service were able to engage. Clients suggested stronger links with Black-led organisations, community hubs, faith groups and local media.

Language barriers also limited access, especially for older migrants and ESOL learners: “Many depend on their kids to translate... If they could find a translator that would help,” suggested a client (Client 8). This however is a cost limitation – and the team itself is multi-lingual.

Implications for future focus

The Cost of Living project delivered strong outcomes in a period of extreme pressure for residents and local services. The findings point to several areas where future provision could build on what worked effectively within the service and outreach model.

Strengthening access and reach

The project’s face-to-face, relational approach is essential for people who are digitally excluded, distressed, or unfamiliar with the welfare system. Continued investment in accessible, community-based delivery is therefore crucial. Outreach in hubs such as food banks, community centres, and Turn Up Tuesdays should be maintained and expanded, particularly to improve reach into Black communities and ESOL groups who may be less aware of the service because of their marginalisation from mainstream services.

More visible, targeted promotion—through GP surgeries, community radio, Black-led organisations, and local social infrastructure—could help those who are most isolated know where and how to access support. Maintaining clarity about the service offer through outreach will also help manage expectations and reduce inappropriate referrals.

Building resilience in a constrained system

The service cannot prevent future crises in a welfare system characterised by instability, digital requirements, and administrative delays. However, it can continue to strengthen clients’ ability to cope with and navigate these shocks. The evaluation suggests the following are core to resilience-building:

- Ongoing emphasis on income maximisation
- Clear communication and client understanding
- Appropriately set boundaries that reinforce autonomy
- Relational support that reduces shame and increases confidence

Resilience-building should not be framed as independence from services, but as increased capability within an environment where new crises are likely. This has implications for future messaging and service design: success is not necessarily a linear exit, but improved capacity to withstand systemic pressures.

Stabilising funding and workforce

Funding uncertainty has been one of the most significant barriers to continuity, staff wellbeing, and long-term planning. More stable, multi-year investment would:

- Enable the service to commit to staff and retain skilled workers
- Reduce abrupt shifts in eligibility or delivery models
- Support workforce wellbeing and prevent burnout
- Allow the team to maintain momentum in complex cases.

Involving frontline staff earlier in discussions about funding changes would help reduce disruption and maintain trust. The service would also benefit from a clearer progression pathway, helping retain skilled welfare specialists who might otherwise leave for better-paid roles. However, the potential for this is determined primarily by the sufficiency and stability of funding and the organisation’s workforce size.

Enhancing partnership working and system influence

Partnership working was one of the project's strongest assets. There is scope to deepen these collaborations—particularly with community organisations, food banks, mental health providers, and local authority teams—to improve continuity for clients. However development and sustainment of these relationships requires stable and sufficient resourcing.

Stakeholders also highlighted the need for funders and regulatory bodies to draw more systematically on the insights of frontline advice services. Improved institutional engagement could help address the systemic barriers that currently amplify clients' crises, such as inaccessible utility companies and financial institutions, poor communication pathways with local authorities, and digital-only systems that exclude people in poverty.

The learning generated by this project positions the service as a critical voice in shaping local and regional responses to the cost-of-living crisis.

Maintaining the core relational model

The evaluation consistently showed that the service's strongest asset is its relational, compassionate, and client-led practice. This must remain central as the service evolves. The qualities clients valued most – warmth, patience, clarity, dignity – are not incidental; they are the mechanism through which trust, engagement, and ultimately outcomes are achieved. Fundamental to this is the high-quality and impact of the advice work.

Any future service design should protect the time and conditions required for this way of working.

Conclusion and Recommendations

“Going through the process you find that peace of mind. Now I can put extra on the energy bill. Before I’d go into a big panic, seem very erratic. With them around you start to learn a different way to live. which is less painful financially, mentally” (Client 2)

The Cost of Living project has shown the value of specialist, relational advice in a context where poverty, ill-health, insecure work and unstable housing converge to push people into crisis. The project reached those most exposed to these pressures, offering intensive casework that corrected benefit failures, reduced debt, prevented evictions and restored a degree of stability for people living under chronic financial strain. Clients described feeling more informed, more confident and better able to act, while partners consistently recognised the service as filling a substantial gap left by the contraction of free, face-to-face advice across South West London.

Delivery was not without challenges. The project operated against high demand, ongoing funding uncertainty and limited staffing capacity, all of which shaped the pace and reach of the work. Short-term funding cycles created instability for staff, affecting retention, wellbeing and the ability to plan beyond immediate pressures. Despite this, the team demonstrated notable adaptability — finding ways to sustain quality, build trusted relationships and respond flexibly to the needs of people whose circumstances could shift quickly. This resilience, combined with the team’s expertise and compassion, underpinned the project’s strongest outcomes.

Several lessons from the project are clear. Proximity matters: being physically present in trusted community spaces removes barriers and creates opportunities for early intervention. Sustained relationships — rather than one-off advice — drive meaningful change, allowing staff to resolve complex problems that unfold over time. Compassion is not an add-on; it is a core feature of effective practice, enabling clients to engage openly and with dignity. Yet systemic barriers in benefits, utilities and local authority processes continue to generate preventable crisis, reinforcing the need for coordinated partnership work and stronger advocacy.

Recommendations

1. Protect and expand the relational casework model

Sustained, compassionate casework is central to the project’s impact. Future provision should preserve the time needed for this work and consider expanding capacity to meet demand.

2. Strengthen accessible, community-based routes into advice

Proximity to clients — through outreach, co-location and face-to-face access — is essential. Embedding the service more deeply within community partners would extend reach, particularly to groups less likely to seek advice independently.

3. Stabilise funding to support staff retention and wellbeing

Multi-year, predictable funding is critical for maintaining continuity, reducing turnover and enabling strategic planning. Pay and progression should also be reviewed to ensure alignment with sector standards.

4. Invest in workforce capacity and volunteer development

Additional staffing and a structured volunteer pathway would help manage demand.

5. Deepen partnerships to create a more joined-up response

Stronger links with mental health services, local authorities, food banks and community hubs would reduce duplication, ease referral pathways and support earlier intervention.

6. Use casework insights to influence systems

The patterns of system failure identified in the project — particularly around benefits administration and utility debt — should inform a more intentional advocacy and policy engagement effort.

7. Strengthen data and follow-up mechanisms

Improved post-exit follow-up, clearer tracking of referrals and a more consistent framework for capturing resilience outcomes would enhance future evaluation and support cases for scaling.

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Appendix A

Client interview questions

1. **Presenting issue:** What was the problem(s) you presented to the Law Centre?
2. **Accessibility:** How did you first hear about the Law Centre? How accessible was it and how accessible was ongoing support?
3. **Support received:** What kind of help did you receive (for example, legal advice, support from the crisis navigator, help with benefits or housing, referrals to other services, workshops, etc.)?
4. **Outcomes:** What difference did the support make to your situation?
5. **Resilience:** How has the support affected your overall wellbeing or confidence in dealing with similar problems in the future?
6. **Overall experience:** How did you find working with the staff or volunteers at the Law Centre (e.g. were they approachable, supportive, and respectful)?
7. **Community:** Have you taken part in any workshops, community events, or group sessions through the project? If so, how were these useful or relevant?
8. **Suggestions:** Is there anything you think could have been done differently or better to support you or others in similar situations? If the Law Centre were to run another project like this in the future, what would you most like to see included?
9. **Rating:** How would you rate the service on a scale of 1-5, with 5 being highest and 1 being lowest
10. **Recommendation:** Would you refer a friend / family / neighbour to the service?

Stakeholder interview questions

1. **Partnership and Collaboration:** How has your organisation worked with SWLLC through the Cost of Living project, and how effective has this collaboration been in supporting people in crisis?
2. **Impact:** From your perspective, what difference has the project made to the people and communities you serve (e.g. improved stability, income, wellbeing, or access to advice)?
3. **Accessibility and Reach:** How well do you think the project has reached people who traditionally find it difficult to access mainstream services? Are there any groups who could have been better served?
4. **Service Quality:** How would you describe the quality and responsiveness of SWLLC's support — including its use of legal advice, crisis navigation, and wraparound care?
5. **Learning:** Have you or other services learned about clients' needs and better working practices as a result of the project's learning and activities?
6. **Volunteer and Community Engagement:** How effective has the project been in engaging volunteers, community groups, or people with lived experience in shaping and delivering support?
7. **Future Development and Sustainability:** What lessons from this project should be carried forward into future initiatives addressing the cost of living and hardship crisis in your area?
8. **Rating:** How would you rate the service on a scale of 1-5, with 5 being highest and 1 being lowest.

Staff interview questions

1. **Impact:** From your perspective, what difference has the Cost of Living Project made for clients — both immediately and in the longer term?
2. **Effectiveness:** Which parts of the project (e.g. early intervention, wraparound care, workshops, or volunteer support) have been most effective in achieving outcomes? Why?
3. **Challenges and adaptations:** What have been the main challenges in delivering the project, and how has the team adapted to overcome them?
4. **Client experience:** How well do you think clients understand and engage with the services offered through this project? Have you noticed any barriers to engagement?
5. **Learning:** What key lessons have you or the team learned from working on this project? How has it influenced your approach to supporting clients?

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