

What difference do we make?

Mary Ward Legal Centre

Impact Report
March 2012

Mary Ward
Legal Centre

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

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



Foreword

I am pleased to have been asked to provide the foreword for our latest report ‘What difference do we make?’ as it focuses on the very heart of our work, the people who come to us for help.

At Mary Ward Legal Centre we are proud of our record for enabling people to access legal help and support. We truly believe that without the means to enforce them the rights that people have really do have no meaning.

We are producing this report to demonstrate the impact our work has on our clients’ lives at a time when the Legal Centre’s very existence is under the greatest threat we have faced in years. Hearing the people we work with tell us about what we have helped them achieve has been a moving experience for both myself and the staff at the Legal Centre. We hope that it will move you in the same way.

The Government’s plans to significantly reduce the amount of money available to provide legal aid services and to make much of our work no longer eligible for funding will make it significantly harder for us to continue to deliver the specialist legal services we have provided to London’s poorest and most vulnerable residents for over 100 years. We fear that the very existence of our service may be under threat.

We hope that you find the report of interest and hope that you will continue to support the Legal Centre in whatever way you can as well as continuing to lobby against the proposed legal aid cuts.

Catherine Wilson
Chair, Board of Trustees

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About Mary Ward Legal Centre and the report

About Mary Ward Legal Centre

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

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

- Debt.
- Employment and Discrimination.
- Housing.
- Welfare Benefits.

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

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

About the report

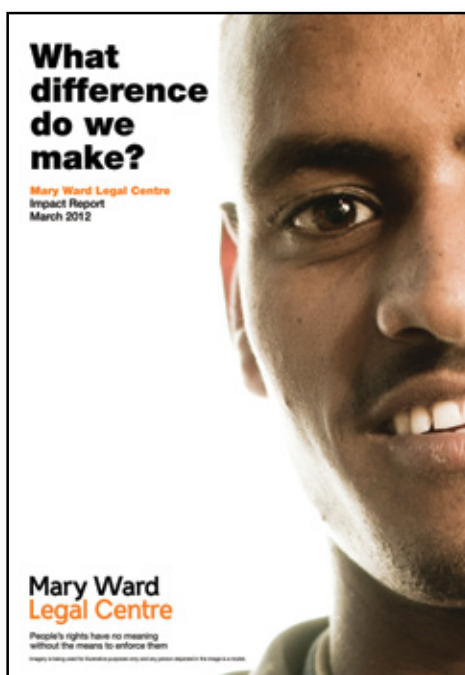
The report has been produced to demonstrate the impact that our work has on the lives of the people who rely on our services. It aims to let our clients tell others about their experience of our services and the difference we can make in their own words.

The information in the report is based on detailed telephone interviews with 30 clients that have used our services during 2011. ADP Consultancy, an independent organisation specialising in providing support to organisations delivering information and advice services, carried out the interviews in November and December 2011.

During the interviews our clients were asked for their views about: the service they had received from us; what issues they came to see us about; what action had been taken to resolve their issue; what outcomes had been achieved and the difference that getting advice and support from the Centre's advisers and solicitors had made to them and their families.

Clients taking part in the interviews lived in a number of different boroughs including Camden, Enfield, Hackney, Haringey, Hillingdon, Hounslow, Islington, Kensington and Chelsea, Lambeth, Richmond, and City of Westminster.

Because of the nature of the services that Mary Ward Legal Centre provides the names of the users have been changed to protect their identity. All images used in the report are for illustrative purposes only and any person depicted in the content is a model.



Providing specialist support

“I was so fortunate that I stumbled across Mary Ward Legal Centre. I think there should be more of them so they can help more people.”

While many of our clients find out about us by word of mouth:

‘They had worked with my friend’s grandmother and she told me how good they had been.’

Or because they live or work close by:

‘I live just around the corner from them. I used to walk passed every day.’

Because of the specialist nature of our work most of our clients are either referred or signposted to us by other agencies that identify the need for the client to receive specialist advice:

‘The CAB referred me for specialist advice. They said my case was too complex for them so referred me to Mary Ward Legal Centre.’

Working together with general advice providers, such as Citizens Advice Bureaux, to develop effective signposting and referral is a key part of our work in ensuring that clients get access to the advice and representation they need.

The type of action we take to help our clients resolve their issues will be dependent on the matter the client approached

us about. Our advisers and solicitors usually take multiple actions to resolve issues.

The action will depend on the circumstances of the individual case, but will usually cover negotiating with another party, developing and presenting legal arguments and representing clients in courts and tribunals where possible. One client’s experience demonstrates the range of work we do:

‘They contacted the other side to say they were representing me. They then explained the law, helped me to set out the points I wanted to make, contacted an agency to see if they would go with me if it went to Tribunal and helped me to write the letters.’

Much of our work involves taking part in negotiations to resolve matters to prevent them reaching court in the first place. One client explained:

‘Once Mary Ward Legal Centre wrote to my ex-employer to say they were representing me they caved in.’

Ensuring clients get the right help to enable them to resolve their situation is essential to the work we do at Mary Ward Legal Centre.

“I’d been burying my head in the sand. I’d stopped opening bills and just wasn’t facing up to things. I realised it couldn’t go on so went for help.”

When going it alone didn't work

Many of our clients try to resolve the issue themselves before seeking help:

'I'd tried to deal with it myself, for about two years, but gave up and went to see Mary Ward Legal Centre. I had hundreds of letters from HMRC including bills and reminders. They came every week saying I owed different amounts of money. I never got a proper response from them so I went to get some help.'

Another client with mortgage arrears and other debts said:

'We'd tried to speak to our lender but they hadn't been very helpful. We also tried to negotiate with our other creditors but didn't get very far. We went to the council's advice service and they gave us Mary Ward Legal Centre's details.'

A number of clients said that without our support they would not have been able to resolve their issues. One client appealing a decision not to award a Community Care Grant said:

'I wouldn't have been able to do the forms on my own due to my health as I can't concentrate for long periods. I tried to do the Community Care Grant form on my own and that was turned down as I didn't provide enough information.'

Being available to provide a service to clients regardless of the point at which they approach us is vital in ensuring clients are able to access the advice they need when they need it.

Brian's story

Brian lives in a private rented flat in central London. He approached Mary Ward Legal Centre after his landlord had received a court order awarding him possession of the flat.

Brian had represented himself at court and was concerned that he was now going to be evicted. He saw a specialist housing solicitor at Mary Ward Legal Centre who talked to him about his case and identified some mistakes that Brian had made when representing himself. The solicitor then submitted an appeal to the court and arranged for Brian to get a barrister. Brian says:

'After Mary Ward Legal Centre contacted the landlord and he heard that we were appealing, and that I had engaged a barrister, he threw the towel in. I'd tried to sort things out myself but had got things wrong. After getting help from Mary Ward Legal Centre we went back to court and got the order dropped.'

As a result of getting the order dropped Brian has been able to stay in his flat. He says:

'I'm still at home and not on the street which is where I thought I would be when I lost the hearing. If Mary Ward Legal Centre hadn't helped me sort things out I could have been on the streets with a suitcase.'

"Knowing that there are services like Mary Ward Legal Centre helps reduce the anxiety you feel about the situation you are in."

Brian says that having received help from Mary Ward Legal Centre he is much more confident about dealing with issues and about where to go for help. He says:

'Knowing that there are services like Mary Ward Legal Centre helps reduce the anxiety you feel about the situation you are in. Everyone at the Centre did what they said they would do. They were very efficient. They knew what was likely to happen in my case and explained it clearly. I thought I was losing my home but I haven't and much of that is down to Mary Ward Legal Centre.'

Brian continues to live in the home that he has lived in for the last 30 years.



What clients say they like about our service

During their interviews clients highlighted a wide range of different aspects of our approach to delivering services that they considered to be a good part of the service. Clients said that one of the main things they liked about the service was how well they were kept informed throughout the process.

One client said:

'We had frequent contact with our solicitor at Mary Ward Legal Centre. We spoke to them about once every two weeks, usually by phone.'

Other clients highlighted the support they received both from their own adviser or solicitor:

'My adviser gave me so much support. Without her I couldn't have gone through it.'

And from other staff at the Centre:

'I like the fact they were very approachable. I'm not very confident, but when I went to the Centre the receptionist was very polite and welcoming. They lightened my spirits and made me feel that I could do more than I thought was possible.'

As well as highlighting the friendly, respectful and professional nature of our staff as positive elements of our service, clients also highlighted the fact that we are realistic about the possible outcomes. One client said:

'They also told me I might not win...It was good that they didn't just tell me I would win. But they helped me believe that I might and gave me the opportunity to argue my point.'

One client said that being able to ask questions in a non-judgmental environment was a key attribute of our service:

'One of the best things about Mary Ward Legal Centre is that even if you think your question is stupid you can ask it. They don't judge you.'

Another client said:

'My solicitor attended court with me. English is not my first language and even though I speak it well, it is different when you are in court, as you don't always know what the words mean as you don't hear them very often. My solicitor helped me understand what they were saying.'

Ensuring that our clients are able to approach us and receive help and support in an environment where they feel comfortable, informed and empowered is key to the service that we provide. Providing high quality, professional advice and ensuring our clients are able to understand often highly technical legal information in easily understandable language is a core element in our service delivery.

Joe's story

Joe came to Mary Ward Legal Centre to appeal a decision that he was fit for work following an Employment and Support Allowance medical. Joe was in recovery from bowel cancer and did not believe he was fit to work. He says:

'With cancer it's not only the illness but the treatment that can knock you sideways. I couldn't believe I was going to have to apply for jobs that I wasn't able to do.'

A solicitor at Mary Ward Legal Centre helped Joe to make an appeal against the decision and explained the process involved in going to the Tribunal. Joe says that he was very nervous before the hearing. Joe said that he would have liked it if his solicitor could have attended with him but he was aware that the Centre does not receive funding for this so it was not possible.

"Mary Ward Legal Centre couldn't have been more helpful and supportive."

At the appeal hearing the decision that Joe was fit for work was overturned. He says:

'It took us eight or nine months to get a hearing date plus all the time and effort in appealing and 15 minutes for them to change the decision.'

Joe has started to do some part-time voluntary work and hopes to be back in full-time work when he is well enough.



What do we help our clients achieve?

Clients were asked what had been achieved as a result of them coming to Mary Ward Legal Centre and receiving our help. The range of responses was wide and varied and demonstrates the diverse nature of the work we do for the people who approach us for help. Responses included:

- A successful application for an energy trust grant.
- Resolution of council tax and utility arrears.
- A successful appeal against a possession order.
- Compensation of around £8,000 following a successful unfair dismissal decision at Tribunal.
- Mortgage and rent arrears issues resolved.
- Obtained interim accommodation.
- Debt Relief Orders granted.
- Successful appeals against fit to work decisions.
- Getting a Tax Credit overpayment written off.
- Successful appeal against a decision not to award Disability Living Allowance.
- Secured the right to stay in property.
- Increased income.
- Successful benefit applications, including Attendance Allowance.
- Debt Management Plan set up.
- Successful appeal against a decision not to award a Community Care Grant.
- Employer making reasonable adjustments at workplace and at home.
- A suspended possession order on affordable terms.
- Claimed payments from employer for severance and outstanding holiday pay.

Ensuring that our clients are able to both understand their situation and enforce their rights in order to achieve the types of results identified is an essential part of our work.

Isobel's story

Isobel contacted Mary Ward Legal Centre as she had been off work with stress for almost three years and wanted to know what her rights were. She also had some debts that had accumulated while she was off work.

Isobel had been to a number of other agencies and had seen a private solicitor before she had an appointment with a solicitor at Mary Ward Legal Centre. She says that the solicitor at Mary Ward Legal Centre was able to advise her of her options straightaway.

The Mary Ward Legal Centre solicitor contacted her employer to ask for compensation regarding severance pay and holiday entitlement. After some negotiation Isobel's employer agreed to make payments. She says that sorting out her issue has made a massive difference both to her health and her life.

“Within a few weeks of contacting Mary Ward Legal Centre I went from a place of no hope to getting a resolution.”

Isobel says that she couldn't imagine what it would be like if Mary Ward Legal Centre closed:

‘Within a few weeks of contacting Mary Ward Legal Centre I went from a place of no hope to getting a resolution. I'm really grateful to the service. I have already recommended them to other people and would hate for them to close.’

Isobel has now cleared her debts and is actively looking for work.



What difference do we make?

As well as obtaining specific results for our clients such as successfully appealing negative benefit decisions or defending possession actions, winning cases at Employment Tribunals or in court or helping to find the best solution to resolve debt issues, the work we do also contributes to improving the lives of the people we work with and their families.

When asked about the difference they thought coming to see Mary Ward Legal Centre had made to them, clients offered a wide range of changes they had experienced.

A number of clients identified an increased understanding of their situation and their rights as a key change as a result of getting help from our advice services. One client said:

'I have much more awareness about what my rights are and what can be done in the situation I was in.'

While another said:

'Before I went there, I felt lost, I didn't know what the law was. Afterwards it was like having a painkiller. I felt much better and knew the legal way round things.'

A number of clients discussed the reduction or complete removal of the stress they had experienced while trying to resolve their issues after obtaining a resolution with our help. One client interviewed said:

"The situation had been getting to me. Mary Ward Legal Centre helped me sort things out. At least now I'm sleeping at night."

'Getting help as meant a lot to me. The stress factor has reduced. It is still there but much less. God knows what would have happened without the help of Mary Ward Legal Centre.'

Other clients highlighted the improvements they had experienced in both their physical and mental health as a result of resolving their issues. One client said:

'Resolving the issues has improved both my mental and physical health. The first time I spoke to Mary Ward Legal Centre a huge burden was lifted.'

Other clients talked about how the pressure of dealing with their situation had led them to contemplate taking their own lives:

'Mary Ward Legal Centre saved my life. Without their help I would probably have killed myself. I was so desolate and stressed.'

Pablo's story

Pablo, who has cancer and HIV, was training as a dietician and nutritionist. Funding cuts meant his course was cancelled and he was not able to complete it. He had taken out bank loans to pay for his training and owed £14,000.

He had tried to negotiate with his bank to repay the loan but had not been successful. Because he did not have enough money to live on he was not eating properly and this was making him unwell. His debts were getting him down and he says he had even thought about 'bringing it all to an end'.

He was referred to Mary Ward Legal Centre who helped him to apply for a Debt Relief Order. He is now debt free.

Pablo has now returned to work as a volunteer for a charity providing nutrition services for people with HIV and says:

"I am now able to deal with my life again after getting out of debt. Thanks to Mary Ward Legal Centre I've had a real boost."

'Volunteering gives me a sense of purpose. I am now able to deal with my life again after getting out of debt. I've had a real boost. I've been fighting cancer and HIV for years and can now feed myself properly again.'

He says that the help he received has given him a boost both physically and mentally and sorting out his debts means that he can afford to buy the food that helps him stay healthy.



What difference do we make? continued

Another client going through employment issues said:

'I was feeling suicidal at one point. Knowing that my adviser would listen to me if I phoned really helped.'

For a number of clients our help in resolving their issue has enabled them to start moving forward in their lives. This includes securing a foundation such as helping them to remain in their home:

'I still have possession of the flat. I'm still at home. I've been here for 30 years. Keeping the flat has kept some continuity in my life.'

Other clients had been able to more easily move in to new homes. One client who successfully appealed a decision not to award a Community Care Grant said:

'I've been able to buy a carpet. That was the main priority as I have asthma and have problems with the dust. Also a house with no carpet is no kind of place to bring up a new baby.'

Other clients talked about resolving their issue as a trigger to motivate them either to return to work or to take up educational opportunities:

'For the first time in years I'm looking for work and looking forward to getting a job now that everything is behind me.'

Another client who had previously struggled in education has enrolled in college:

'I came to this country at 12 and by the time I took me exams my English was still not good. After I got the Debt Relief Order I decided to improve my chances of having a career and have enrolled in college.'

The removal of debts has enabled one client to spend more quality time with her children:

'Where in the past every penny was going to make the credit card payments I can now take the children out to the cinema every now and again or for something to eat. Just little things nothing big or fancy...I can notice the difference it has made to them as well as me.'

Being able to make an ongoing significant difference to the lives of our clients is a fundamental part of the work we do. We believe resolving particular issues through advice and representation can contribute to all manner of positive changes in people's lives.

Recommending us to others

One important finding for us from the interviews was the fact that everyone said they would recommend us to people who they knew who needed legal help:

'I would definitely recommend them. I wasted two years trying to get an answer. If I'd approached Mary Ward Legal Centre sooner then I'm sure it wouldn't have taken so long to sort it out.'

A number of clients had already told people about us. One client said:

'My friend had problems with her housing so I told her to get in touch with Mary Ward Legal Centre. I told her they are great.'

Another client said:

'If any friends have problems I always tell them to contact Mary Ward Legal Centre.'

We believe getting clients recommending us to other people in need is the best promotion our service could receive.

The future for Mary Ward Legal Centre

The Government's plans to substantially reduce the money available through the Legal Aid Scheme, the only way many people on low incomes are able to access legal advice and representation, is threatening the future of the Legal Centre and access to justice for Londoners.

Funding from the Legal Aid Scheme has enabled us to provide free advice and representation to over 3,000 Londoners in the last year on debt, employment, housing and welfare benefits issues.

The Government's plans will remove much of the work that Mary Ward Legal Centre does from the Legal Aid Scheme - greatly reducing access to free legal advice.

If the cuts go ahead then Mary Ward Legal Centre may not survive. Losing a large amount of funding, estimates indicate a loss of up to 70%, may mean the Legal Centre is no longer able to help people with debt, employment, housing and welfare benefits issue. As a result of the proposed cuts fewer people will be eligible for legal aid and may have to pay for any advice they receive in the future. People who are not able to pay will no longer be able to enforce their rights or have access to justice.

“The thought that services like Mary Ward Legal Centre might not be there because of the cuts is unthinkable.”

We are asking people to help us fight the proposals to cut legal aid funding. There are a number of ways you can get involved:

- You can write to your MP. Check out our website at www.marywardlegal.org.uk for more information. Find out who your MP is at www.theyworkforyou.com;
- Join the Justice For All Campaign at www.justice-for-all.org.uk; or
- Join the Sound Off For Justice Campaign at www.soundoffforjustice.org.

Support us

We rely on the support and generosity of individuals, law firms, trusts and foundations to fund our services. Support can be through services in kind, cash donations or volunteering.

You can make a donation via our Virgin Money Giving page. Visit www.virginmoneygiving.com and put Mary Ward Legal Centre in the charity search box.

For further information about supporting our work please contact our Chief Executive, Margie Butler by email to margie.butler@marywardlegal.org.uk.

“I can't believe they are thinking of cutting services like Mary Ward Legal Centre. How do they think this can be a good thing?”

Our services

Details of our services can be found on our website at **www.marywardlegal.org.uk**. If you have access to the internet please look at our site before visiting to check opening times and to ensure you bring all the relevant documents with you.

Debt Advice

The Debt Advice Service provides help with a wide range of debt issues including: rent or mortgage arrears; council tax arrears; energy debts; Magistrates Court debts; bankruptcy proceedings; Debt Relief Orders; replying to, or enforcement of, a County Court claim.

To see whether the Debt Advice Service is able to help call 020 7269 0292.

Employment and Discrimination Advice

The Employment and Discrimination Advice Service supports employees on all areas of contentious employment law, including: unfair dismissal; race, disability, age, sex, sexual orientation and religious discrimination; redundancy; maternity and parental rights; and changes in working hours and conditions, unpaid wages and bullying. The service gives priority to discrimination cases. The service provides advice and representation at Employment Tribunals, subject to funding and resources.

To see whether the Employment and Discrimination Advice Service is able to help call 020 7831 7079.

Housing Advice

The Housing Advice Service provides advice and representation on a range of housing issues, including homelessness; defending possession proceedings and warrants for eviction; and disrepair.

To see whether the Housing Advice Service is able to help call 020 7831 7079 or drop in to the Legal Centre on Thursdays between 10am-12pm.

Welfare Benefits Advice

The Welfare Benefits Advice Service provides advice and representation on a range of benefit and tax credit issues, in particular, helping people get their full entitlement through challenging negative decisions.

To see whether the Welfare Benefits Advice Service is able to help call 020 7831 7079 or drop in to the Legal Centre on Tuesdays between 10am-12pm.

General Legal Advice

General Legal Advice sessions, delivered by volunteer lawyers, provide people on low incomes with 30 minutes of free legal advice on matters such as debt, housing, employment, tax, personal injury, consumer, contract law, small claims. The sessions take place in the evening.

To see whether the General Legal Advice Service is able to help call 020 7831 7079.

**“Going to see
Mary Ward Legal
Centre changed
my life.”**

For more information please contact us
Mary Ward Legal Centre, 10 Great Turnstile, London, WC1V 7JU
T 020 7831 7079 **F** 020 7831 5431 **www.marywardlegal.org.uk**

Mary Ward Legal Centre is a registered charity, number 1024148, and a company limited by guarantee, number 2786099.

**“Getting help has
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Who we are and what we do

Mary Ward Legal Centre is an independent advice centre based in Holborn. It is a registered charity and gives free legal advice to people living or working in London. The service is targeted at people on a low income.

The Legal Centre specialises in casework and representation in the following areas:

- Debt.
- Employment and Discrimination.
- Housing.
- Welfare Benefits.

The Mary Ward Legal Centre was established more than 100 years ago as the Poor Man's Lawyer Service, a precursor to the postwar Legal Aid Scheme.

The Legal Centre has a long history of helping people who are disadvantaged. It is part of the Mary Ward Settlement. The Settlement was established in the late 19th century to provide education and social services for the local community.

The Settlement operates the Mary Ward Centre - an Adult Education College, based in Holborn, London.

Housing advice

Claudia's story

Claudia, who is 20, had been living on the streets and with friends for about 10 days when she approached Mary Ward Legal Centre for help.

She had left home because of domestic violence and approached a neighbouring local authority to where she lived for help. They had told her they were not able to help and she should go to the local authority in the area that she had most recently lived. When she did that she was told she should go back to the first local authority she had approached.

After Claudia approached the first local authority again she was told they would not provide her with accommodation. They suggested she get a solicitor. She found Mary Ward Legal Centre online and attended a drop in session before having an appointment with a solicitor.

The solicitor advised Claudia that the local authorities could not simply pass her from one to another. As she wanted to be housed by the second local authority the solicitor wrote to them to say that they would have to house her otherwise a judicial review challenge would be made in the High Court. Initially, the second local authority still did not wish to take responsibility but with the real prospect of proceedings being issued against them they changed their mind. As a result Claudia was placed in interim accommodation.

"I had an appointment with a solicitor who took a lot of personal information. Within an hour of leaving the appointment the solicitor rang me to tell me that the council had agreed to house me."

Claudia says that she liked the way that she was dealt with by the people at Mary Ward Legal Centre:

"I liked the way that they were approachable and friendly."

"The help I got from Mary Ward Legal Centre means the world to me. I don't know what I would have done otherwise. I think I would still have been on the streets."

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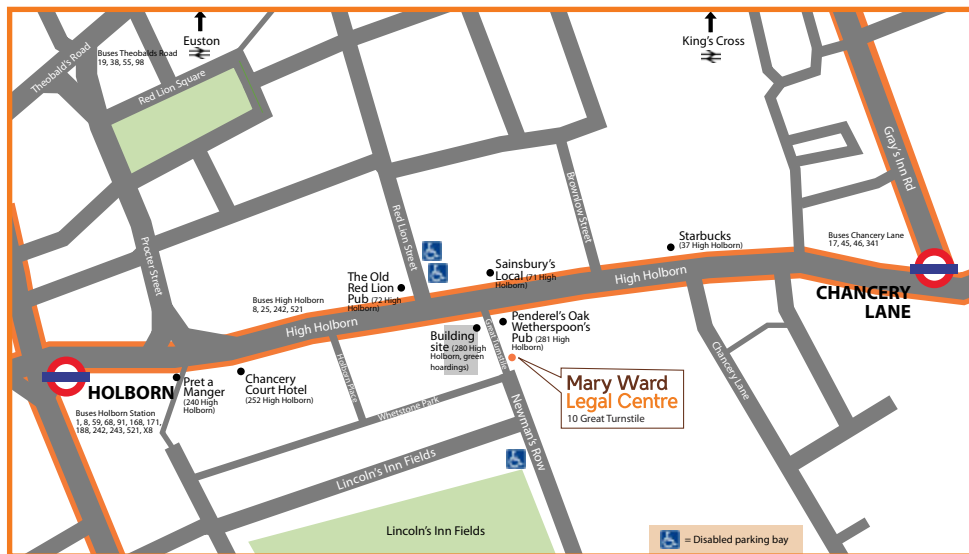
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General Legal Advice sessions, delivered by volunteer lawyers, provide people on low incomes with 30 minutes of free legal advice on matters such as debt, housing, employment, tax, personal injury, consumer, contract law, small claims. The sessions take place in the evening.

To see whether the General Legal Advice Service is able to help call 020 7831 7079.

How to find us



Great Turnstile is a narrow path off High Holborn, about half way between Holborn underground station and Chancery Lane underground station. We have a large building site next to us, with green hoardings printed with '280 High Holborn' in big letters.

For more information please contact us

Mary Ward Legal Centre, 10 Great Turnstile, London, WC1V 7JU

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“Without the help of Mary Ward Legal Centre I would have been homeless by now. Without their help I would have been left in a situation where I had nothing.”

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Debt advice

Gordon's story

Gordon contacted Mary Ward Legal Centre when his mortgage lender threatened to take possession action after he fell into arrears after losing his job.

He was given details about Mary Ward Legal Centre by his local Citizens Advice Bureau (CAB). He had approached the CAB after his lender had suggested that he should get some help after he had tried to deal with the matter himself. After hearing his situation the CAB adviser said he should get specialist advice and gave him the contact details for Mary Ward Legal Centre.

The solicitor at Mary Ward Legal Centre helped him to negotiate an arrangement to pay the arrears with his lender. However, Gordon failed to keep to the agreement and his lenders took him to court. His solicitor represented him and the court awarded a suspended possession order that meant Gordon was able to stay in his home. Since then he has been able to maintain payments at the agreed level. He says:

‘Without the help of Mary Ward Legal Centre I would have been homeless by now. Without their help I would have been left in a situation where I had nothing.’

Gordon says that he is concerned that Mary Ward Legal Centre's funding might be at risk as a result of the legal aid changes. He says:

‘People like me rely on places like Mary Ward Legal Centre as we can't afford to pay for legal help. I support the campaign for legal aid.’

Gordon is now looking for a new job.

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is able to help call**

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**“There is no way
I’d still be in my
home without the
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Mary Ward
Legal Centre

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Debt advice

Hannah's story

Hannah was referred to Mary Ward Legal Centre for specialist help as she was being threatened with eviction after she defaulted on a secured loan. Hannah has Dyspraxia and as a result has always had difficulties dealing with her affairs.

Because of the serious nature of her issue she was given an urgent appointment by Mary Ward Legal Centre who contacted her creditor straight away to say they were representing Hannah. After dealing with the initial issue Mary Ward Legal Centre helped Hannah organise her budget, negotiated with her creditor and advised her of what she needed to do at court. At the hearing the court awarded a suspended possession order. She says:

'There is no way I'd still be in my home without the help of Mary Ward Legal Centre.'

Hannah said that having received help from Mary Ward Legal Centre she has learnt a lot about what you can do and now feels more in control of her situation. She found the staff at Mary Ward Legal Centre to be very professional and says:

'Everyone at Mary Ward Legal Centre seems to enjoy their work and to like helping people. They don't make you feel like they are better than you and are not judgmental.'

Hannah has been able to meet the agreed repayments and stay in her home.

**To see whether the Debt Advice Service
is able to help call**

020 7269 0292

For more information please contact us
Mary Ward Legal Centre, 10 Great Turnstile, London, WC1V 7JU
T 020 7831 7079 **F** 020 7831 5431 www.marywardlegal.org.uk

Mary Ward Legal Centre is a registered charity, number 1024148, and a company limited by guarantee, number 2786099.

“I am now able to deal with my life again after getting out of debt. Thanks to Mary Ward Legal Centre I’ve had a real boost.”

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Debt advice

Pablo's story

Pablo, who has cancer and HIV, was training as a dietician and nutritionist. Funding cuts meant his course was cancelled and he was not able to complete it. He had taken out bank loans to pay for his training and owed £14,000.

He had tried to negotiate with his bank to repay the loan but had not been successful. Because he did not have enough money to live on he was not eating properly and this was making him unwell. His debts were getting him down and he says he had even thought about 'bringing it all to an end'.

He was referred to Mary Ward Legal Centre who helped him to apply for a Debt Relief Order. He is now debt free.

Pablo has now returned to work as a volunteer for a charity providing nutrition services for people with HIV and says:

'Volunteering gives me a sense of purpose. I am now able to deal with my life again after getting out of debt. I've had a real boost. I've been fighting cancer and HIV for years and can now feed myself properly again.'

He says that the help he received has given him a boost both physically and mentally and sorting out his debts means that he can afford to buy the food that helps him stay healthy.

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Employment and discrimination advice

Isobel's story

Isobel contacted Mary Ward Legal Centre as she had been off work with stress for almost three years and wanted to know what her rights were. She also had some debts that had accumulated while she was off work.

Isobel had been to a number of other agencies and had seen a private solicitor before she had an appointment with a solicitor at Mary Ward Legal Centre. She says that the solicitor at Mary Ward Legal Centre was able to advise her of her options straightaway.

The Mary Ward Legal Centre solicitor contacted her employer to ask for compensation regarding severance pay and holiday entitlement. After some negotiation Isobel's employer agreed to make payments. She says that sorting out her issue has made a massive difference both to her health and her life.

Isobel says that she could not imagine what it would be like if Mary Ward Legal Centre closed:

'Within a few weeks of contacting Mary Ward Legal Centre I went from a place of no hope to getting a resolution. I'm really grateful to the service. I have

already recommended them to other people and would hate for them to close.'

Isobel has now cleared her debts and is actively looking for work.

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Discrimination Advice Service is able to help call**

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Employment and discrimination advice

Lanh's story

Lanh heard about Mary Ward Legal Centre on the internet. She'd been made redundant and had lost her claim for unfair dismissal.

She approached Mary Ward Legal Centre after her former employers attempted to claim £45,000 in legal expenses from her. Her solicitor helped her prepare a case to argue that the requested costs were unreasonable. When her former employer refused to withdraw the costs claim the Mary Ward Legal Centre solicitor attended court with Lanh. She says:

'We had to go to court to argue against the costs. My solicitor came with me as English is not my first language. While I speak it well it is different when you are in court as you don't always know what the words mean as you don't hear them every day. My solicitor helped me understand what they were saying.'

The court decided that Lanh was not liable for the costs which she says was a massive relief:

'After the court said I didn't have to pay I burst in to tears. It was from relief that it was all over. I can't imagine what I would have done if I'd lost. I just want to find a new job and move on with my life. I have

been given an opportunity thanks to Mary Ward Legal Centre which I didn't think I was going to get.'

Lanh is now looking for a new job.

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Employment and discrimination advice

Mona's story

Mona came to Mary Ward Legal Centre with an employment issue. She has Multiple Sclerosis and had been trying to get her employer to make reasonable adjustments to enable her to do her job.

She initially tried to resolve the situation herself and says she first approached Mary Ward Legal Centre just to make sure she was doing the right thing:

'I'd asked my employer to make the adjustments but they wouldn't do them. I just kept bugging them but nothing changed. I came to Mary Ward Legal Centre to check I was doing the right things and to confirm I could ask them to do what I was asking.'

After Mary Ward Legal Centre wrote to her employer saying they would have to take the matter to a Tribunal if the adjustments were not made, Mona says things started to happen. She says that the adjustments have now been made and appreciates the help she got from Mary Ward Legal Centre:

'Mary Ward Legal Centre was very helpful. It was great to have someone there. They were always quick to respond and clear in the options they gave. I was extremely frustrated and at my wit's end when I went

to Mary Ward Legal Centre. They made me feel very comfortable and helped me to get things resolved.'

Since getting the reasonable adjustments made Mona says she is now able to work from home when she needs to and is still able to do her job.

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Housing advice

Brian's story

Brian lives in a private rented flat in central London. He approached Mary Ward Legal Centre after his landlord had received a court order awarding him possession of the flat.

Brian had represented himself at court and was concerned that he was now going to be evicted. He saw a specialist housing solicitor at Mary Ward Legal Centre who talked to him about his case and identified some mistakes that Brian had made when representing himself. The solicitor then submitted an appeal to the court and arranged for Brian to get a barrister. Brian says:

'After Mary Ward Legal Centre contacted the landlord and he heard that we were appealing, and that I had engaged a barrister, he threw the towel in. I'd tried to sort things out myself but had got things wrong. After getting help from Mary Ward Legal Centre we went back to court and got the order dropped.'

As a result of getting the order dropped Brian has been able to stay in his flat. He says:

'I'm still at home and not on the street which is where I thought I would be when I lost the hearing. If Mary Ward Legal Centre hadn't helped me sort things out I could have been on the streets with a suitcase.'

Brian says that having received help from Mary Ward Legal Centre he is much more confident about dealing with issues and about where to go for help. He says:

'Knowing that there are services like Mary Ward Legal Centre helps reduce the anxiety you feel about the situation you are in. Everyone at the Centre did what they said they would do. They were very efficient. They knew what was likely to happen in my case and explained it clearly. I thought I was losing my home but I haven't and much of that is down to Mary Ward Legal Centre.'

Brian continues to live in the home that he has lived in for the last 30 years.

To see whether the Housing Advice Service is able to help call

020 7831 7079

or drop in to the Legal Centre on
Thursdays between 10am-12pm.

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**“The help I got from
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Housing advice

Claudia's story

Claudia, who is 20, had been living on the streets and with friends for about 10 days when she approached Mary Ward Legal Centre for help.

She had left home because of domestic violence and approached a neighbouring local authority to where she lived for help. They had told her they were not able to help and she should go to the local authority in the area that she had most recently lived. When she did that she was told she should go back to the first local authority she had approached.

After Claudia approached the first local authority again she was told they would not provide her with accommodation. They suggested she get a solicitor. She found Mary Ward Legal Centre online and attended a drop-in session before having an appointment with a solicitor.

The solicitor advised Claudia that the local authorities could not simply pass her from one to another. As she wanted to be housed by the second local authority the solicitor wrote to them to say that they would have to house her otherwise a judicial review challenge would be made in the High Court. Initially, the second local authority still did not wish to take responsibility but with the real prospect of proceedings being issued against them they changed their mind. As a result Claudia was placed in interim accommodation:

'I had an appointment with a solicitor who took a lot of personal information. Within an hour of leaving the appointment the solicitor rang me to tell me that the council had agreed to house me.'

Claudia says that she liked the way that she was dealt with by the people at Mary Ward Legal Centre:

'I liked the way that they were approachable. I'm not very confident but when I went to the Legal Centre the receptionist was very polite and welcoming. The solicitor made me understand what was going on. They lightened my spirits and made me feel that I could do more than I thought was possible.'

Claudia is now in interim accommodation and is waiting to hear what will happen next.

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Without their help I
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Welfare benefits advice

Clare's story

Clare was referred to Mary Ward Legal Centre by her local advice centre for specialist help to appeal an Employment and Support Allowance decision that she was fit to work.

Clare has suffered from depression for a number of years and did not think that she was able to return to work. Mary Ward Legal Centre helped her appeal against the decision.

It took almost a year for the Tribunals Service to hear her appeal. Clare's adviser agreed to attend the Tribunal in her own time as Clare did not feel able to go on her own. Mary Ward Legal Centre does not get funding for attending tribunals. Clare says:

'My adviser attended the Tribunal with me in her own time because I was so worried about it. The Tribunal people thanked her for coming as they could see the state I was in.'

Clare won her appeal but shortly after was asked to attend another medical assessment, which also found she was fit for work. She is now going through the appeal process again with the help of Mary Ward Legal Centre.

To see whether the Welfare Benefits Advice Service is able to help call

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or drop in to the Legal Centre on
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Welfare benefits advice

Joe's story

Joe came to Mary Ward Legal Centre to appeal a decision that he was fit for work following an Employment and Support Allowance medical. Joe was in recovery from bowel cancer and did not believe he was fit to work. He says:

'With cancer it's not only the illness but the treatment that can knock you sideways. I couldn't believe I was going to have to apply for jobs that I wasn't able to do.'

A solicitor at Mary Ward Legal Centre helped Joe to make an appeal against the decision and explained the process involved in going to the Tribunal. Joe says that he was very nervous before the hearing. Joe said that he would have liked it if his solicitor could have attended with him but he was aware that the Centre does not receive funding for this so it was not possible.

At the appeal hearing the decision that Joe was fit for work was overturned. He says:

'It took us eight or nine months to get a hearing date plus all the time and effort in appealing and 15 minutes for them to change the decision.'

Joe has started to do some part-time voluntary work and hopes to be back in full-time work when he is well enough.

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Welfare benefits advice

Kaida's story

Kaida lives in a council property with her family. She had been in rent arrears for three years and was not sure what to do. She had tried speaking to the council but had not been able to resolve the problem. She was told about Mary Ward Legal Centre by a friend at work.

She went to see Mary Ward Legal Centre at a surgery held at her local church. The adviser identified some issues with Housing Benefit and helped Kaida approach the council to deal with that and the arrears. Kaida was worried that she was going to lose her home. The council claimed that there had been a £10,000 Housing Benefit overpayment because of uncertainty regarding Kaida's capital and income.

In helping Kaida resolve the issues the Mary Ward Legal Centre adviser adopted a forensic approach regarding Kaida's finances. She analysed bank statements and credit card payments, comparing them to information obtained from Kaida's friends and family members who had given her money to buy things on their behalf.

After the analysis of her financial situation the adviser helped her submit a successful appeal against the overpayment. After getting help from Mary Ward Legal Centre Kaida is no longer in rent arrears. She says:

'It feels wonderful. I'm up in the air now I'm so happy. I'd been feeling depressed before I went to see Mary Ward Legal Centre but now feel a lot better.'

Kaida says that she now recommends Mary Ward Legal Centre to people she knows who have similar problems.

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Welfare benefits advice

Sam's story

Sam has been going to see Mary Ward Legal Centre with a range of problems for a number of years. Most recently he got in touch as he was having issues claiming benefits and repaying some debts that he had.

After doing a benefits check the Mary Ward Legal Centre's adviser suggested that Sam might be entitled to Attendance Allowance. The adviser helped him submit his claim. Sam's claim was turned down and he came back to Mary Ward Legal Centre who helped him appeal the decision. At the same time he was given advice on the options available to best deal with his debts. Sam says:

'The Mary Ward Legal Centre helped me deal with the debts that I had and looked at my benefits. They told me I might be able to claim as I am in poor health and helped me with the forms and everything.'

Sam's appeal against the decision not to award him Attendance Allowance was successful and as a result he has doubled his weekly income. He says:

'Because of the extra money I can now manage my finances so much better. I now get more money and it makes everything easier to manage. It has dramatically changed my life.'

Because of his poor health Sam has been re-housed and says that as a result of Mary Ward Legal Centre helping him increase his income and deal with his debts he has been able to buy the things he needed for his new home.

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