

THE
ACCESS
TO JUSTICE
FOUNDATION



The Bar Council

The value of justice for all

Evaluating the case for funding the free
specialist legal advice sector

August 2024

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The value of justice for all

A report for The Access to Justice Foundation
and The Bar Council

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Disclaimer

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The economic value of free legal advice

Pragmatix Advisory has been commissioned by the Access to Justice Foundation in partnership with the Bar Council to undertake research to evaluate the economic value of the free legal advice sector in the United Kingdom.

In the summer of 2021, Pragmatix Advisory with the support of the Centre for Economics and Business Research (Cebr), undertook research for the Community Justice Fund to assess the economic value of the free legal advice sector. Part of the 2024 research has involved revisiting, reviewing and updating elements of [Defending the public purse – the economic value of the free legal advice sector](#).

But much has changed in the three years since the previous report. The 2021 project was undertaken while the country was still in the midst of the covid pandemic and navigating all the challenges that came with restrictions and lockdowns.

Although that period has now mercifully passed, households are dealing with a series of other challenges. Inflation peaked at rates not seen in over 30 years, energy and food prices have increased significantly and scarcely anyone has escaped the impact of the cost-of-living crisis.

Because of this, the demands on providers of legal advice and the numbers seeking help have changed, necessitating new research.

The economic benefits of free legal advice can be broadly split into two categories:

- i. The benefits to clients receiving advice
- ii. The benefits to national government and agencies, including health services and local authorities

The economic benefits to clients can be significant, for example avoiding bankruptcy, homelessness prevented, and employment secured. The scope of this research is limited to the financial benefits accrued to the public purse where advice would not otherwise have been provided.

This research had three objectives:

- Provide up to date estimates of the direct economic benefits of the free legal advice sector to government finances (main objective)
- Examine the potential positive impacts of free legal advice on reducing costs and backlogs in the court and tribunal service (supporting objective)
- Consider the likely future need for free legal advice over the next few years (supporting objective)

Executive summary

Economic climate is fuelling advice demand

51%	of people seeking advice have a long-standing illness or disability
2%	fall in real time earnings between 2021 and 2022
32,000	debt relief orders issued in 2023, up from 20,000 in 2021
Nearly 50%	increase in household electricity bills between 2020 and 2022
4.86	issues per person seeking advice, up from 4.34 pre-pandemic

Economic and demographic statistics

The cost-of-living crisis, the aftermath of the pandemic and a lack of affordable housing is putting strain on people’s lives and budgets. These factors, in combination with stricter Legal Aid legislation, has led to increased demand for free specialist legal advice.

Often, those accessing advice services are some of the most vulnerable and present with multiple legal issues. Around half of clients in receipt of free specialist legal advice last year had a long-standing illness, disability, or infirmity. But the demographics of those accessing free advice appear to be shifting. Providers we spoke with reported a notable increase in people who previously would have paid for legal services, for example homeowners, now accessing free legal advice due to affordability issues.

Pressure on other services can lead to greater demand being placed on advice providers. In particular, many advice providers we interviewed said they were supporting increasing numbers of people experiencing poor mental health, as the strain on mental health services meant they were not able to access the support they needed. This can escalate existing problems, putting further pressure on health and social services down the line.

This is happening at a time when Legal Aid cuts, out-of-date fee structures and unhealthy work environments are leading to talent deficits and staff shortages across the advice sector. This in turn is resulting in a decreased provision of the service nationwide, and a higher prevalence of individuals without counsel. Advice providers report that due to insufficient funding, much legal need is going unmet.

The challenging economic landscape and a simple lack of funding are leading to inefficiencies and capacity issues across the court and tribunal system, too. Court and tribunal backlogs heighten frustration for both advice providers and clients as justice takes longer to reach, leaving individuals in a state of limbo or without the support they desperately require.

Treasury saving of £9k per case with advice

The provision of funding for free specialist legal advice is a financially sound decision.

Spending to support those in crisis is usually inevitable, regardless of whether free legal advice is given. The immediate financial impact to government varies based on a client’s needs and the level of support required. Where a person is in need of specialist advice, our estimates suggest that the Treasury incurs an average cost of £12,400 in the first year without advice, compared to £3,300 when free legal advice is provided.

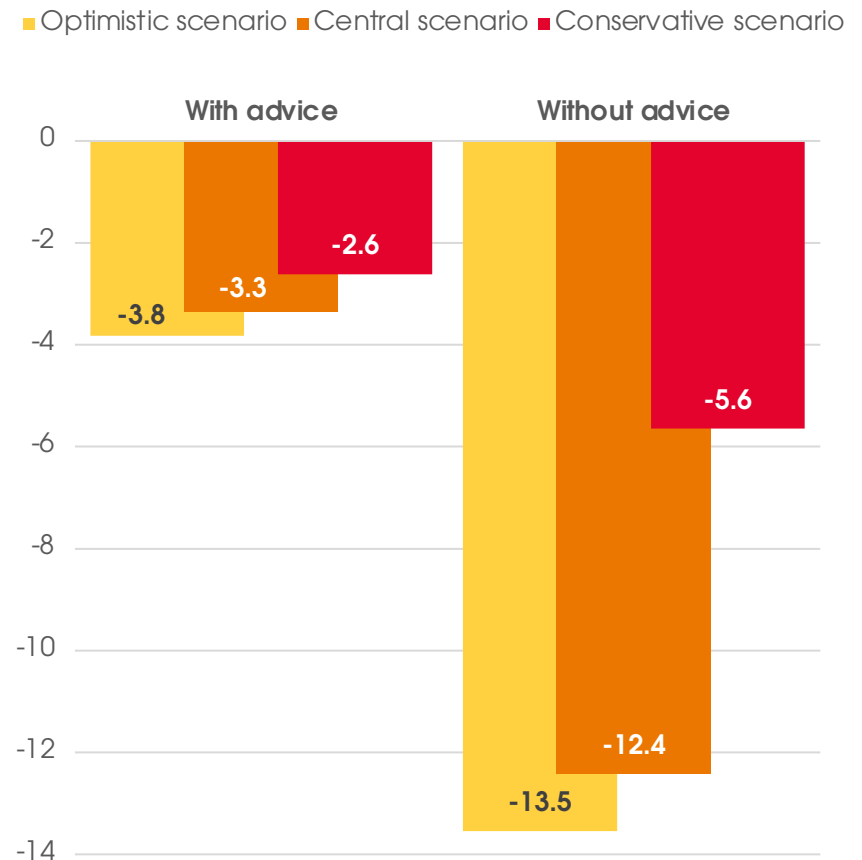
In 2023, the provision of free specialist legal advice saved the Treasury approximately £9,100 per case. For the estimated ½ million people receiving free legal advice, this equates to a saving of around £4.5 billion in the first year.

This means that **for every £1 spent on free specialist legal advice and its outcomes in 2023, there was a saving to government of £2.71.**

Under our most conservative scenario, which considers lower success rates, more individuals resolving their issues without advice and a higher likelihood of falling back into future crises, modelling suggests that the savings to the Treasury in the first year with advice would be around £3,000. Applying more optimistic assumptions across our model, savings of up to £9,700 are possible, amounting to approximately £4.9 billion for every ½ million people receiving free specialist legal advice.

Long-term savings are significant, as for every ½ million people in receipt of free specialist legal advice, our central scenario suggests a saving to Treasury of £11.2 billion over the next ten years.

Cost to Treasury of outcome and counter-factual
United Kingdom, 2023, thousands



Advice provision has positive knock-on impacts



**0.39 more
people
employable
per household**

Free legal advice doesn't just support individuals, its provision has positive knock-on effects for entire households.

In the longer term, many clients accessing free specialist legal advice benefit from higher employment rates, improved health and wellbeing, and reduced reliance on benefits. People with access to free specialist legal advice are projected to spend 1.6 fewer years in crisis situations compared to those without access.



**1.6 fewer years
in crisis**

Ensuring fewer years in crisis leads to higher employability and greater stability for households, particularly children. Our findings indicate that for each person who receives advice, 0.39 additional household members become employable. Advising 100,000 clients could lead to 38,900 more people entering the workforce, generating approximately £81 million in income tax and National Insurance contributions.*



**Increased
court and
tribunal
efficiency**

The benefits of free specialist legal advice extend beyond those experienced by households, helping to ease pressure on courts and tribunals through improved efficiency and fewer litigants in person.

The courts are an important part of access to justice, but the provision of free specialist legal advice can lead to fiscal savings by helping people navigate the court system more efficiently or help them to avoid it altogether.

**Additional benefits of free specialist
legal advice**
United Kingdom, 2023

Early intervention saves time and money in the long term by addressing issues before they escalate, becoming more complex, harder to resolve, and causing additional stress for clients. This proactive approach not only alleviates the burden on the judicial system, but promotes better outcomes for individuals, preventing smaller problems turning into a lengthy legal process.

Further strain on the system is anticipated

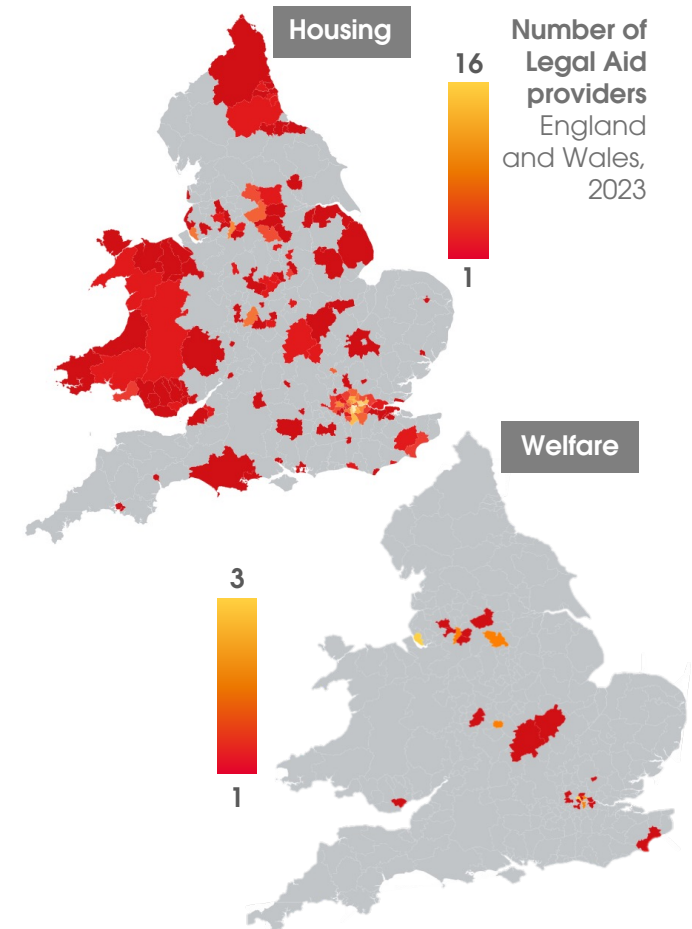
Despite the positive impact on government finances and helping to alleviate pressures on the court system, a number of advice providers we spoke with described the free legal advice sector as being at ‘breaking point’, with funding failing to meet current demand, let alone the demand predicted in coming years.

The funding gap in the free legal advice sector was a major concern for every advice provider we spoke to. Demand for advice is only likely to grow as statutory services across the country are failing to meet the needs of individuals and cost-of-living pressures continue to mount. As current funding is already struggling to meet existing levels of demand, the likelihood of this gap widening further is high if changes aren’t made soon.

Staff retention is a major problem across the sector, and advice providers we spoke to reported it as one of their major concerns for now and in the future. Advice centres are closing more frequently, and courts are struggling to find judges to oversee cases, leading to increasing backlogs in the system.

Reductions in providers have led to an increasing number of areas termed as ‘Legal Aid deserts’, where Legal Aid support is simply unavailable in certain sectors and areas of the country, with fewer people within a commutable distance of their nearest legal advice centre.

Yet case workloads show no sign of slowing down, leading to potentially longer waiting times for those seeking justice as courts try to catch up, whilst also attempting to meet new levels of demand. Many advice providers reported that they believe being able to reach and support clients earlier would help to ease such pressures, avoiding the chances of cases snowballing into more complex matters.



Defining free specialist legal advice

In this section we outline:

- The definition of the free specialist legal advice sector used throughout the report
- The different ways in which specialist advice can be provided
- Examples of the types of research provider who contributed to this research
- Providers sources of funding, including the current level of Legal Aid expenditure

Research examines specific types of free advice



Areas of advice examined in this report

In this report, the free legal advice sector comprises of organisations that provide specialist legal advice, free at the point of access, to clients.

Providers are considered to be those who have a proven track record in delivering legal advice both:

- i. In one or more of the following areas of law: asylum, community care, debt, disability discrimination, education, employment, housing, immigration, mental health, public and administrative law and welfare benefits; and
- ii. At a specialist level including carrying out end-to-end casework for clients or carrying out representation in a court or tribunal and/or holding Legal Aid contracts. The advice must relate to a legal problem or the resolution of a legal problem.

Different types of organisations provide specialist advice in different ways. Specialist legal advice providers may fulfil one or all of the following services:

- i. Advice, in the form of information provision for the client, identifying the options available to them, or giving basic assistance such as helping to complete forms and signposting the client to other services. In these cases, the client has responsibility for undertaking any further actions
- ii. Casework, including acting on behalf of the client to move the case on, for example negotiating with third parties or advocating on the client's behalf
- iii. Representation, including acting for and representing the client in court or tribunal proceedings.

The Ministry of Justice defines specialist legal advice as, "any advice which involves interpreting how the law applies to a client's particular problem or set of circumstances is legal advice. The provider needs to offer services over and above the provision of information only; the advice also needs to be provided on an independent basis."

To help inform this research we spoke with more than twenty free specialist legal advice providers.

The advice delivery methods, specialisms and geographies of providers were diverse. Some provide advice face to face, others over the phone or by email, and some through online platforms and apps.

Half of the organisations we spoke with were currently in receipt of funding from the Access to Justice Foundation.

In addition, we conducted a sector survey, gathering data from 54 organisations who assisted more than 129,000 people in 2023.

Norfolk Community Law Service (NCLS)

is a registered charity providing access to justice for individuals and groups in Norfolk who would not otherwise be able to afford it. NCLS provides a range of services including telephone advice with a solicitor on employment, family or civil law matters.

They also provide debt advice, welfare benefits advice, legal advice for victims of domestic abuse, immigration advice, family court support and rent arrears mediation. Support is provided in person, via telephone or WhatsApp and online via email.



Access Social Care provides free legal advice and information for older and disabled people with social care needs, helping them to understand the law and their rights.

They collaborate with providers, advocacy organisations and public bodies to provide legal education to people with social care needs, care managers, information and advice professionals, and advocates.

Access Social Care helps improve access to early legal advice through their caseworkers, network of solicitors providing pro-bono advice, and their online legal advice chatbot.



Shelter Cymru is an independent Welsh charity working for the right to a home for everyone.

As well as campaigning and training, it provides specialist housing advice services across Wales, in person through community venues, remotely through its helpline and webchat and through its website housing advice information and resources.

Shelter Cymru staffs court desks for possession hearings in all County Courts in Wales and employs a team of solicitors undertaking housing litigation to help keep people in their homes or help them access suitable alternative homes.

Shelter Cymru services are supported by the Welsh Government, local authorities and the Legal Aid Agency.

Providers of free specialist legal advice include:

- AdviceUK members
- Area of law specific providers
- Charities
- Civil Legal Advice
- Community organisations
- Generalist advice providers doing some legal advice
- Law centres
- Law firms doing pro bono work
- Local Citizens Advice
- Population specific providers



Northamptonshire Rights and Equality Council is a

registered charity providing free advice and support to people facing hate, discrimination or immigration issues living or working in Northamptonshire.

They give advice on dealing with discrimination in employment and in accessing goods and services, reporting hate incidents and hate crime, and level 1 immigration issues. For more complex immigration advice, they provide detailed referrals to an appropriate agency. Support is provided in person, over the phone, and online via email.



Rainbow Migration provides practical and social support for lesbian, gay, bisexual, trans, queer and intersex (LGBTQI+) people who are going through the UK's asylum and immigration system. For instance, they help LGBTQI+ people access safe housing and healthcare, talk to them about mental health, and can also signpost them to a therapist or counsellor.

They also give specialist legal information and advice to LGBTQI+ people who are seeking asylum or making partnership applications to live in the UK with their partners. Rainbow Migration also campaigns and does policy work to improve the asylum and immigration system in the United Kingdom. Their main campaign is 'No Pride in Detention', which calls for an end of LGBTQI+ immigration detention.

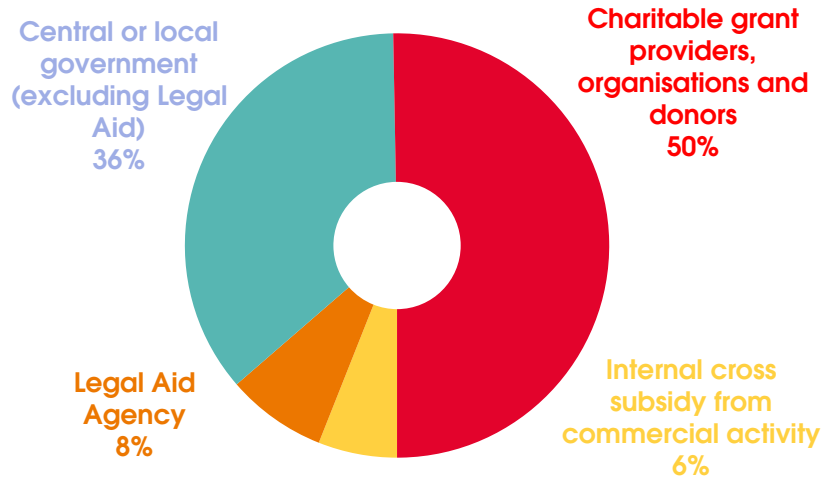
Bristol Law Centre is a registered charity providing free specialist legal advice in many areas of social welfare law to people living in Bristol and across the Southwest of England. They provide one off advice, casework and representation of clients in court, along with skilled triage and referrals/signposting.

Advice is offered by a variety of channels, and through close partnership working with other advice, statutory and support organisations. Bristol Law Centre is funded from a combination of Legal Aid, Bristol City Council, South Gloucestershire Council, numerous charitable trusts and foundations and some corporate donors.

They are the one of the largest Law Centres in the country, and the furthest southwest.



Source of funding for free legal advice provision
United Kingdom, 2023, per cent



The way advice providers are funded varies.

Some, though not all, providers of specialist legal advice hold Legal Aid contracts. Providers may also receive funding through central or local government allocations, donations and pro-bono contributions. Others are funded through foundations or lottery grants. One of which is the Access to Justice Foundation who have supported around 116 grantees between 2023 and 2024, reaching an estimated total of about 105,750 clients.

The majority of advice providers we spoke to received funding from a combination of these sources. Having multiple funding sources for various projects and purposes means different monitoring and reporting processes, often with very short-term time frames. This can lead to complex financial management of budgets for advice providers.

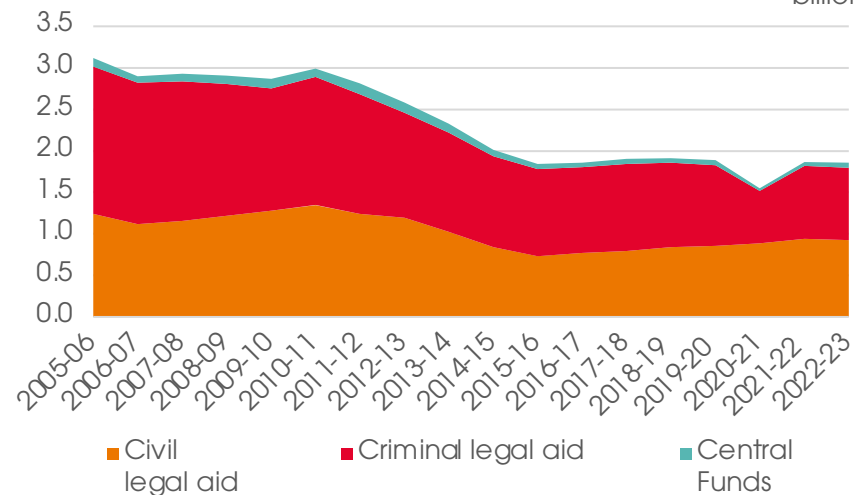
But Legal Aid expenditure continues to fall.

Post-pandemic, Legal Aid expenditure has remained far below historic levels. In 2022/23, Civil Legal Aid provision was £728 million lower in real terms than it was a decade ago.

Limited funding and static Legal Aid fees have made the Legal Aid market extremely unattractive to many service providers. In real terms, Legal Aid fees are half of what they were 28 years ago, meaning they no longer reflect the true cost of services. Respondents to our survey reported just eight per cent of their funding for free legal advice provision coming from Legal Aid.

Overall Legal Aid Expenditure

England and Wales, real terms 2022/23 prices, £ billions



The economic value of advice

In this section, we summarise our modelling showing the economic value of the free legal advice sector, including:

- Short, medium and long-term savings to Treasury
- Research methodology
- Modelling assumptions
- Evidence limitations
- Impact of advice provision on court backlogs

Free advice saves Treasury around £9k per case

The provision of free legal advice funding isn't just an ethical decision, it is a financially sound decision too.

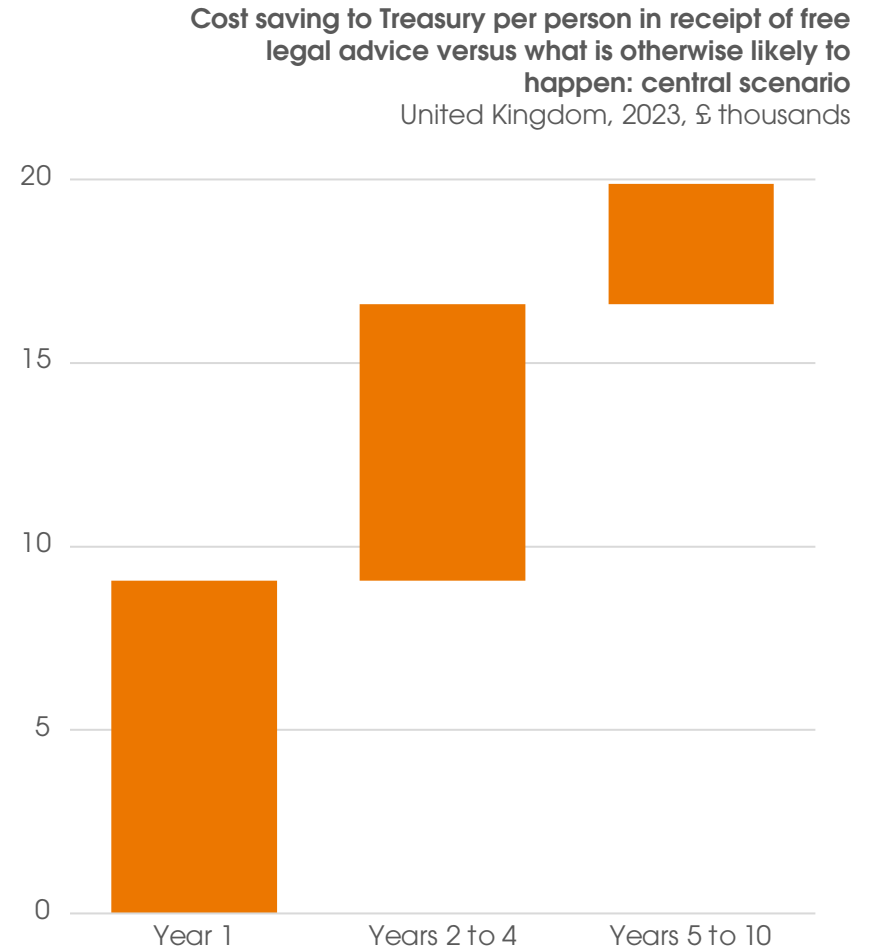
Through our interviews with key stakeholders in the free legal advice sector, the collection of case studies, and an online industry survey, we were able to develop a model to estimate the net value of free legal advice to HM Treasury.

The short-term impacts on government finances vary depending on the client's needs and the amount of additional support they require. In some cases, the cost to government of a positive outcome from free legal advice for the individual may be a net loss.

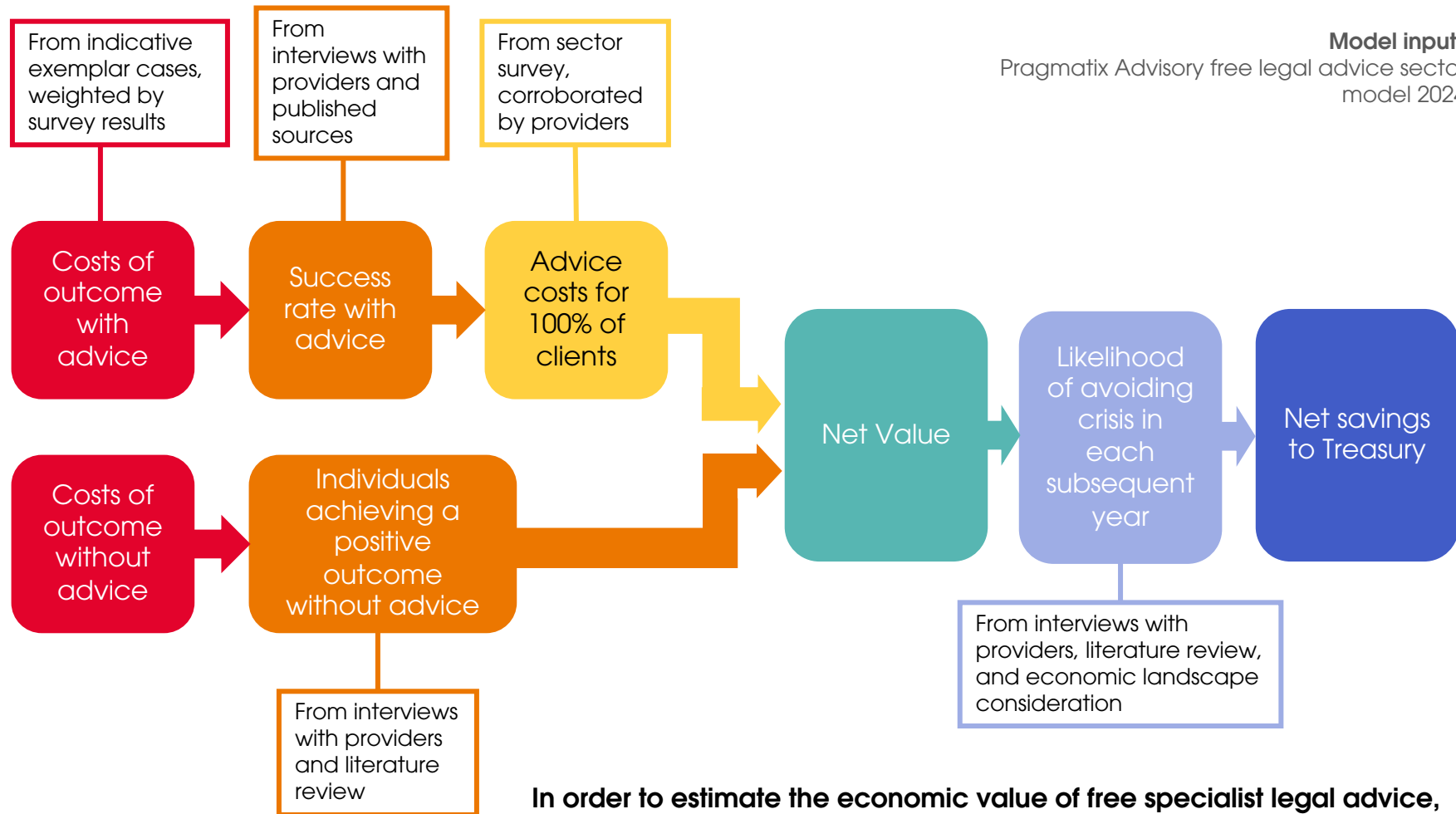
However, the alternative outcomes for these individuals and families will more often than not result in costs to local or central government, which are generally much higher. So, our model suggests that on average, providing free specialist legal advice results in a first-year saving of approximately £9,100 per person to the government. For every £1 spent on free specialist legal advice and its outcomes in 2023, there was a saving to government of £2.71.

Our central scenario suggests that the cost saving to the public purse for every 100,000 clients in receipt of free legal advice was around £908 million in 2023.

In the longer-term, clients benefit from higher employment rates, improved health and wellbeing, and reduced reliance on benefits, all of which have a positive impact on public finances.

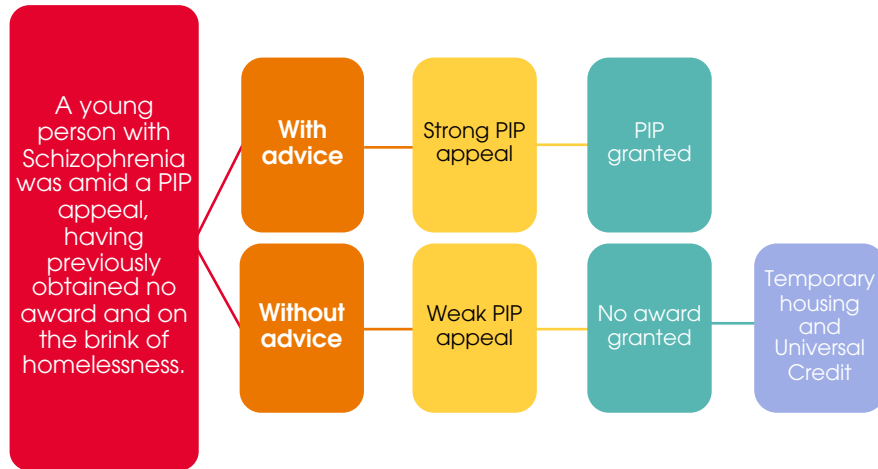


Model inputs
Pragmatix Advisory free legal advice sector
model 2024



In order to estimate the economic value of free specialist legal advice, we developed a model which uses a series of indicative exemplar cases and three key assumptions.

The model is based on logic chains which consider the likely outcomes for individuals with and without the provision of free specialist legal advice.



Indicative exemplar case example
Pragmatix Advisory free legal advice sector model 2024

Model uses logic chains created from real-world advice provider case studies.

To help us understand the cost to government, we mapped out possible outcomes for individuals who receive free legal advice compared to those who do not. These logic chains were created using case studies collected during our interviews with specialist advice providers, and from them, we developed seventy indicative exemplar cases to base our model on.

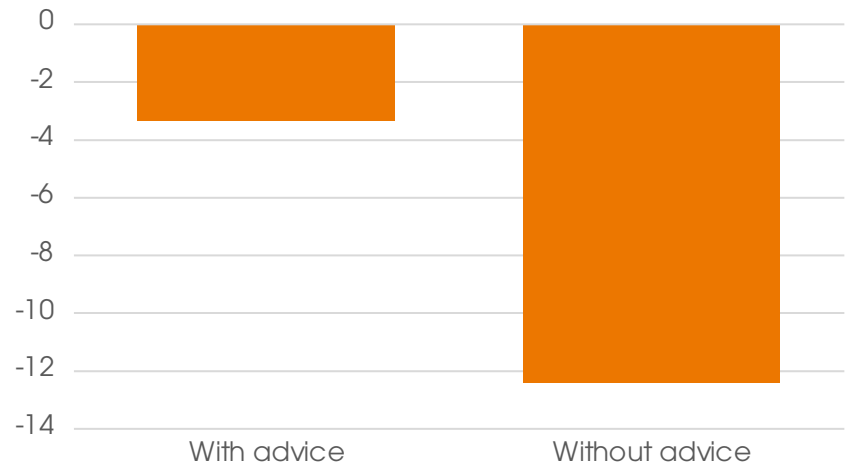
We focused on typical cases, avoiding extreme scenarios, to model outcomes with and without advice. For instance, we didn't assume that a lack of advice provision would automatically lead to homelessness, unemployment or crime. The exemplar cases are weighted according to the proportion of clients in each legal area, as reported by respondents to our sector survey. A full list of the exemplar cases used in the model is available in the [appendix](#).

Intervening at the critical juncture can save government money.

Our research suggests that when clients seek free legal advice, they have reached a point where their situation cannot continue as it is. Therefore, there is no "business-as-usual" scenario for these cases. Whether or not they receive free legal advice, what happens next incurs a cost to government. Our model suggests that with advice, the average cost to the Treasury is £3,300, but without advice, the cost rises to just over £12,400.

With the current cost-of-living pressures following hot on the heels of the pandemic, we expect that more individuals will be experiencing crises. Without access to free specialist legal advice the impacts on households and in turn the costs to government could be significant.

Cost to Treasury of outcome and counter-factual: central scenario
United Kingdom, 2023, thousands



Scenarios developed to measure advice impact

Model assumptions	Central scenario	Conservative scenario	Optimistic scenario
Success rate with advice	80%	65%	90%
Individuals achieving positive outcome without advice	25%	40%	30%
Likelihood of avoiding future crisis in each subsequent year	75%	60%	85%



Although results are not directly comparable with 2021 estimates, our 2024 central scenario assumptions are more conservative, except for positive outcomes without advice



This scenario assumes a higher proportion of clients achieve success without advice, and a lower proportion with advice. Given the current economic climate, it assumes a higher proportion of clients will require subsequent support.



This scenario is optimistic across all assumptions – greater success with advice, more people will achieving a positive outcome without advice, and fewer facing further issues

In addition to considering the costs associated with advice provision and the counterfactual of what might otherwise have occurred, our model takes account of other factors impacting the net value of free specialist legal advice.

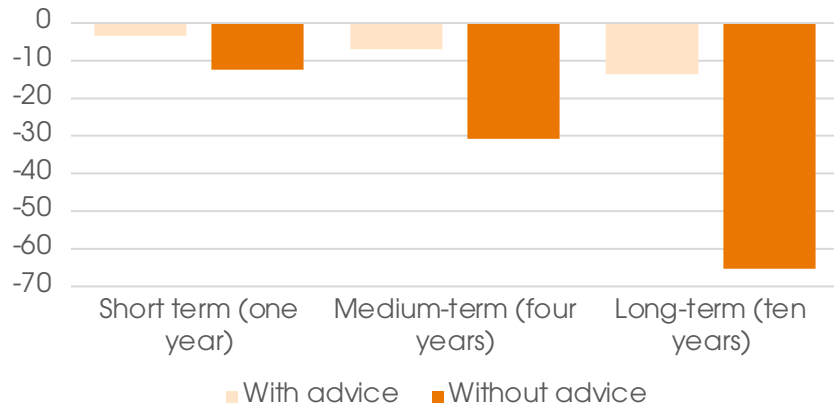
Success rate with advice: our modelling doesn't assume that everyone in receipt of free legal advice has a successful outcome to their case. Interviews with stakeholders and a review of published success rates reported success rates of between 80 and 90 per cent, so our central scenario uses the lower end of the range, while our 'optimistic' scenario uses the higher. The cost of providing advice is included in all cases, irrespective of the outcome.

Positive outcome without advice: our model accounts for a quarter of individuals experiencing a legal problem being able to positively resolve their issue without engaging the assistance of an advice provider. Our conservative scenario allows for 40 per cent of people resolving their issue without legal advice.

Avoidance of future crisis: our modelling also assumes that a certain proportion of clients will present with a further issue requiring free legal advice. Our central scenario assumes 25 per cent of individuals will present with a further issue in each subsequent year.

Our scenarios are based on interviews conducted with advice providers, existing research, and analysis of the economic climate over the past several years.

Cost to Treasury per person in receipt of free specialist legal advice and counter-factual: central scenario
United Kingdom, 2023, £ thousands



There is a saving to Treasury in the long-term too.

The provision of free specialist legal advice can have a positive impact on individuals' lives, and in turn government finances, in the medium and longer-term as well.

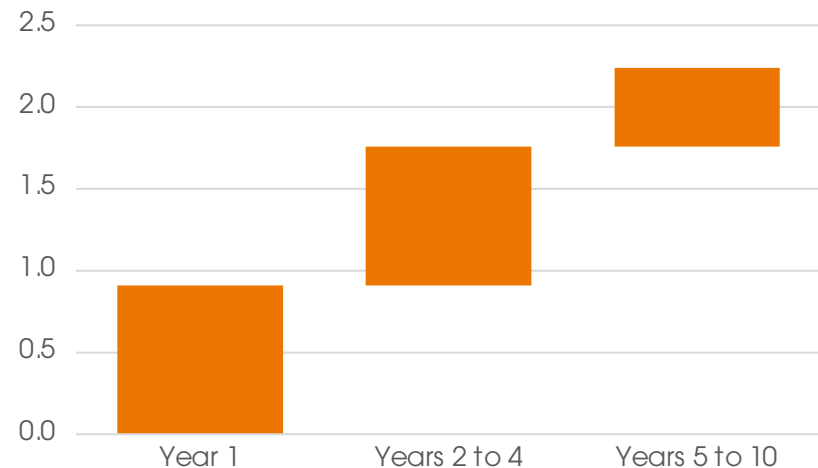
Long-term saving projections suggest that for every 100,000 people in receipt of free specialist legal advice, a saving of £2.2 billion will occur over the next ten years.

Free legal advice potentially saved £4.5 billion last year.

Advice providers receiving funding from the Access to Justice Foundation supported around 100,000 clients last year. The potential savings from the providers in 2023 was around £908 million, based on our modelling.

The actual level of savings to the Treasury is likely to be greater, however, as the number of people accessing free specialist legal advice will be significantly greater than just those organisations supported by the Access to Justice Foundation. With estimates of around ½ a million people receiving free specialist legal advice, savings to Treasury in 2023 would likely have been closer to £4.5 billion.

Cost saving to Treasury of 100,000 clients in receipt of free specialist legal advice: central scenario
United Kingdom, 2023, £ billion

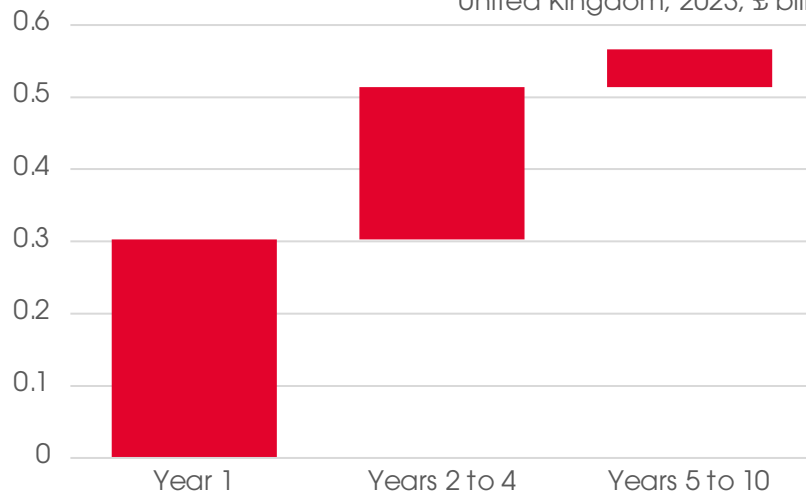


Even on conservative assumptions, free advice saves money.

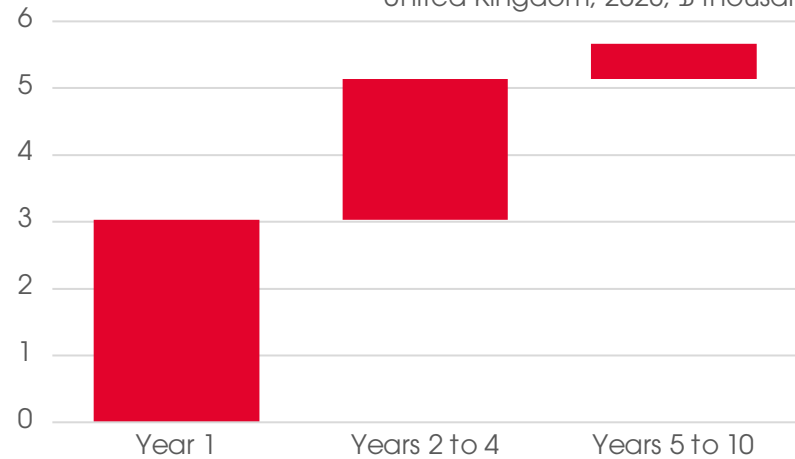
We believe our central assumptions accurately reflect the free legal advice sector, but even with more conservative estimates, funding advice provision is fiscally prudent.

In our conservative scenario, the model suggests there is a first year saving of £3,000 per person to the Treasury. Over the next ten years, the modelling suggests a saving of £302 million for every 100,000 people in receipt of free specialist legal advice.

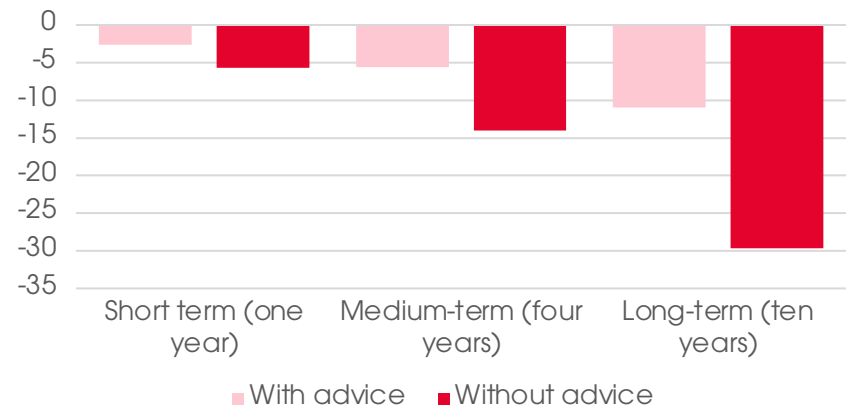
Cost saving to Treasury of 100,000 clients in receipt of free specialist legal advice: conservative scenario
United Kingdom, 2023, £ billion



Cost saving to Treasury per person in receipt of free legal advice versus what is otherwise likely to happen: conservative scenario
United Kingdom, 2023, £ thousands



Cost to Treasury per person in receipt of free specialist legal advice and counter-factual: conservative scenario
United Kingdom, 2023, £ thousands

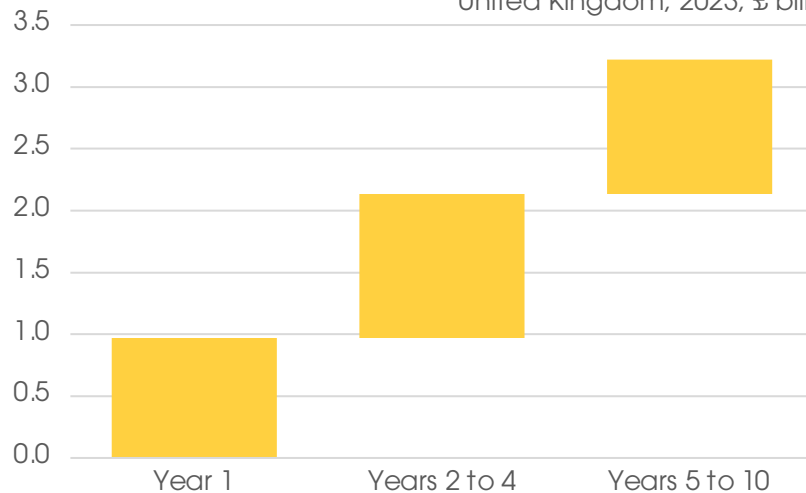


Savings could be as high as £10,000 per person.

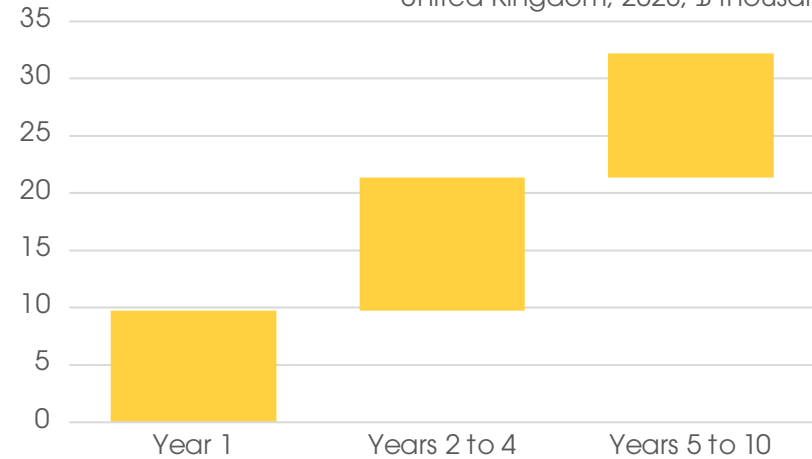
In our model’s most optimistic scenario, which uses the upper range of success reported by advice providers, the savings to the Treasury over four years equates to around £21,000 per person in receipt of free legal advice.

Over ten years, the saving could be as high as £3.2 billion for every 100,000 people provided with free advice.

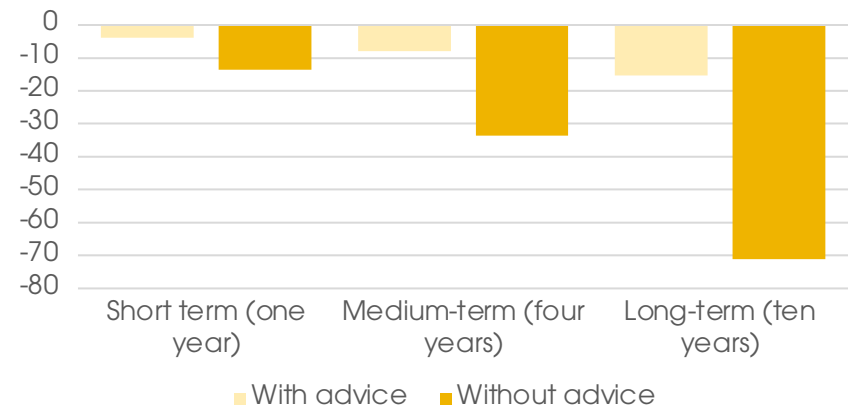
Cost saving to Treasury of 100,000 clients in receipt of free specialist legal advice: optimistic scenario
United Kingdom, 2023, £ billion



Cost saving to Treasury per person in receipt of free legal advice versus what is otherwise likely to happen: optimistic scenario
United Kingdom, 2023, £ thousands



Cost to Treasury per person in receipt of free specialist legal advice and counter-factual: optimistic scenario
United Kingdom, 2023, £ thousands



There are limits to the available evidence.

There remains limited evidence on the medium and long-term impacts of free legal advice. As a result, we have assumed the likelihood of individuals falling back into crisis is relatively high, not only to account for this lack of certainty but also to reflect the current economic climate.

Another important factor to note is that despite using a similar methodology to the 2021 research, we have refrained from making any direct comparisons of findings. This prevents unfair comparisons between distinct survey populations and the conditions under which the surveys and interviews were conducted.

Spoken with **20** free legal advice specialists and advice providers across different areas of law and geographies

Carried out a sector survey representative of **129,000** clients

Modelled **3** potential scenarios based on different assumptions

Built upon our existing case studies to total **70** exemplar cases

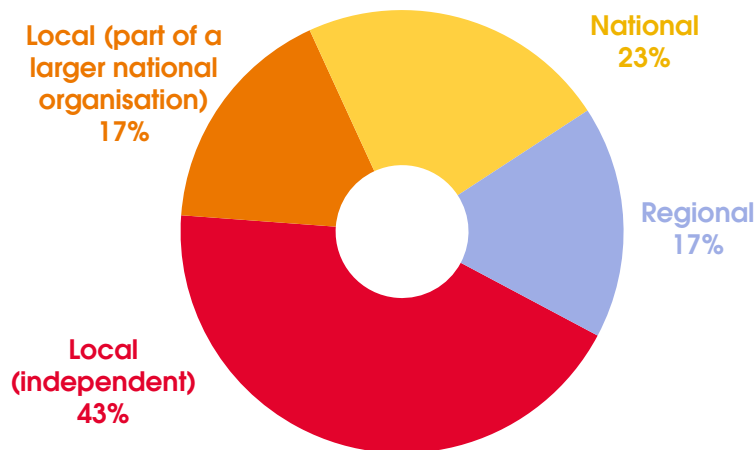
Created a database of potential costs

Carried out an extensive literature review

Research methodology

Pragmatix Advisory free legal advice report, 2024

Geographical operating areas of sector survey respondents
United Kingdom, 2024



But we remain confident in our methodology and data.

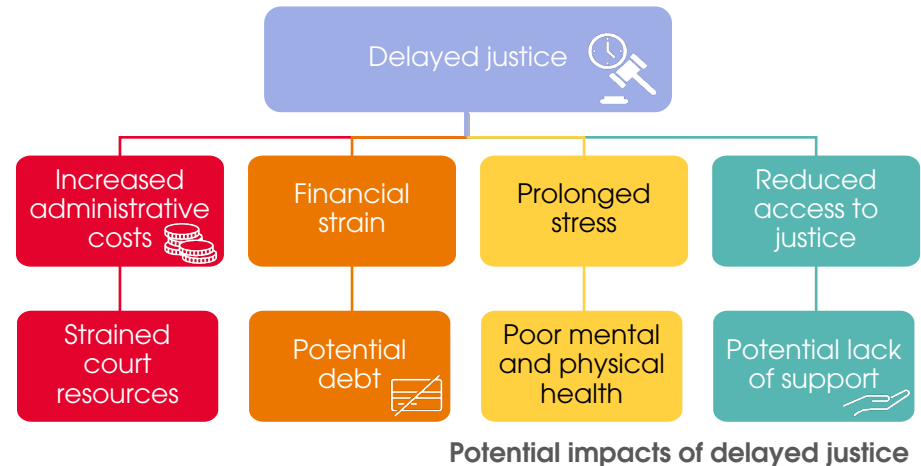
Building on the foundation established in our previous report, we have gathered new and updated data and built a new model using feedback and inputs from relevant organisations to produce results we are confident in.

Throughout this process, assumptions have been sense checked by advice providers and new indicative exemplar case studies have been included to represent the changes in demand since the 2021 research. The sample size used in our model was representative of 129,000 clients in 2023 and it spans a range of different advice provider types and geographies.

Court proceedings are part of effective access to justice.

Even with the support of free legal advice, court isn't always avoidable, and it can be a necessary step to achieving a fair outcome for individuals. Therefore, when considering the role free legal advice can play in reducing the court backlogs, it is not just about reducing the number of cases going to court.

By better informing and preparing individuals for court proceedings, free legal advice can help to improve the efficiency and effectiveness of the court system, which in turn could help to reduce the backlogs.



Estimated running costs of the courts

£2.5 billion



Average cost of a day in court

£3,500



Court running costs

England and Wales, inflated to 2024 prices

But court proceedings can be a costly affair.

Many of the advice providers we spoke with told us how they help to divert a lot of cases away from courts and tribunals by assisting clients with evidence collection, strong case development, or early negotiation and conciliation steps that can often settle matters outside of the court setting.

Considering the average cost of a day in court is estimated at just over £3,500, and the average cost of advice is just under £600, it is clear that guiding people away from the courts, through early intervention if appropriate, could lead to significant savings.

Advice providers' case studies demonstrate the value they provide in resolving issues before they reach court or tribunal proceedings and in streamlining the proceedings for those clients who do end up in court.

Workplace discrimination



A client working for an organisation was involved in a dispute concerning his brother who also worked at the same organisation. This led to a breakdown in familial relationships that severely impacted the client's mental health. His workplace failed to make adequate adjustments to his struggles and dismissed him for not meeting performance targets.

Seeking help from his local law centre, the client was provided with a full merits assessment of his case and guided through the employment tribunal process. Early conciliation steps were taken, and negotiations took place resulting in a settlement agreement of £75,000, bypassing the need to go to court.

Rental housing disrepair



A client living in a rented home in a state of severe disrepair had decided to withhold rent following refusal from the landlord to make any repairs. In response to the rent arrears, the landlord issued possession proceedings.

Seeking help from his local advice centre, the client was aided in creating a defence, counterclaim, and given representation for the initial hearing which was put forward to trial.

As the client no longer wanted to remain in the current rental and had found alternative housing, the advice centre aided the client in entering negotiations with the landlord to try to reach a settlement in which both claims were dropped.

This was achieved, with the client agreeing to vacate the property and the landlord dropping the claim for the rent arrears, leaving the client with a financial benefit of £9,000 and avoiding the need for a trial.

Welfare benefit refusal

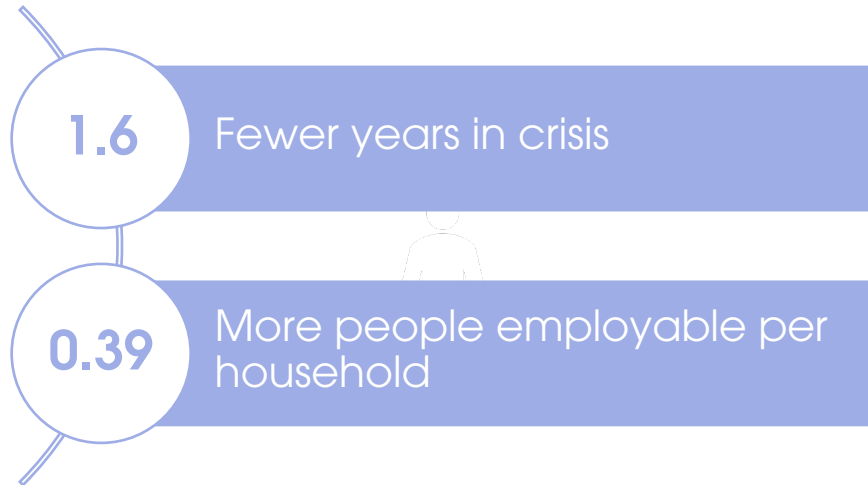


A client with numerous health challenges including back pain and cardiovascular problems was struggling to be mobile. Her house was ill-equipped to support her, and she relied on her husband to help her wash and dress.

She needed financial assistance to be able to afford aids such as a chair lift and rails in the bathroom, so that she could be more independent in her own home. She applied for a personal independence payment (PIP) but was not granted any award.

She refuted this assessment and seeking support from her local Citizen's Advice office, they assessed her eligibility for the benefit. Judging that she should indeed be entitled to the assistance, they began gathering evidence to challenge the original refusal of her claim.

Following a failed mandatory reconsideration, a subsequent appeal was made based on the case prepared by Citizen's Advice and was accepted, awarding the client with the daily living component of PIP, avoiding the need for Tribunal proceedings.



Additional benefits of free specialist legal advice
United Kingdom, 2023

Our estimates remain conservative as ‘soft outcomes’ are not included.

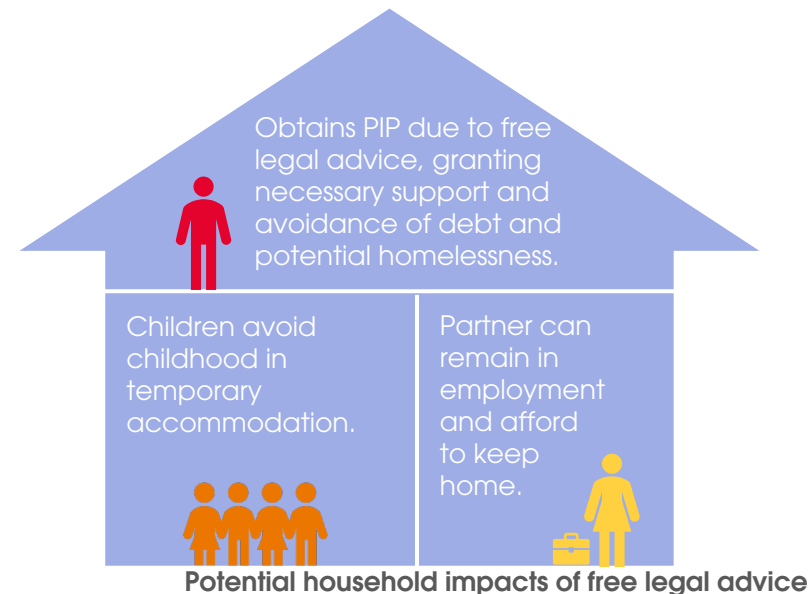
Facing a legal problem can impact an individual’s physical and mental health and may lead to them to seek support from additional statutory services like the NHS. If the problem remains unresolved, such health impacts may be exacerbated, demanding more time and resources to support the individual and consequently, costing more to services like the NHS in the long-term.

In each of our indicative exemplar cases, there are both wider benefits to government and ‘soft outcomes’, which are harder to measure. We have chosen to exclude these from our model, allowing us to be confident that our estimates are conservative in terms of savings.

The economic benefits of free advice extend to more people in employment.

The provision of free legal advice doesn’t just benefit the individual in receipt of advice, but others in their household too. In addition to our modelling of the fiscal advantages of the provision of free specialist legal advice, we have assessed its impact on employability.

Our analysis suggests that for every client in receipt of advice, an additional 0.39 people in their household become employable. Providing advice to 100,000 clients is projected to result in an additional 38,900 people from their households’ entering employment, contributing around £81 million in income tax and national insurance contributions*. Furthermore, modelling suggests that individuals will spend 1.6 fewer years in crisis situations when they have access to free specialist legal advice compared to when they do not.



*based on an average annual salary of £20,000 Source: Pragmatix Advisory free legal advice sector model 2024 (top left)

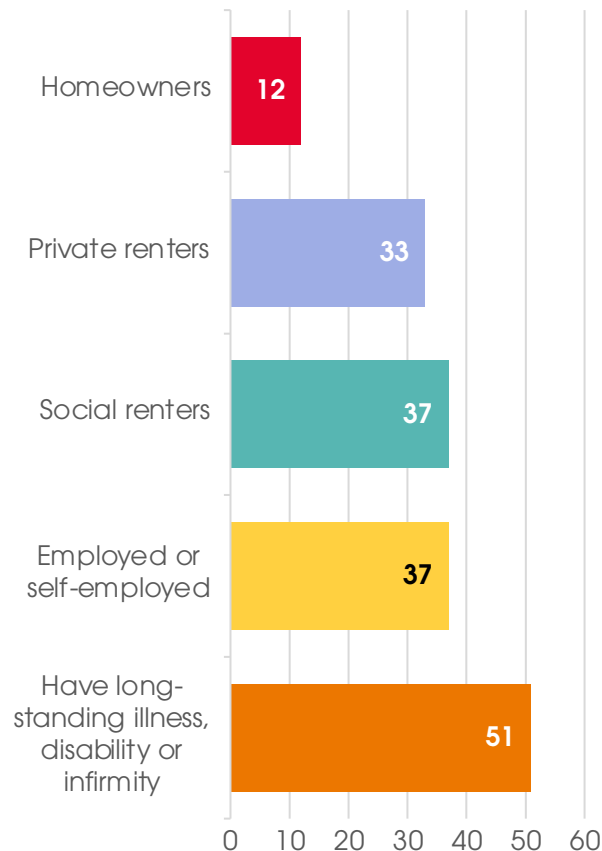
The drivers of demand

In this section we outline:

- The demographics of those accessing free legal advice
- Factors contributing to demand including the economy, cost-of-living crisis, energy bills, interest rates, and immigration policy changes

The nation is facing a perfect storm of challenges

Demographics of free legal advice clients
United Kingdom, 2023, per cent



The past four years have seen United Kingdom households hit by one crisis after another. The pandemic, followed swiftly by increasing living costs and an energy price crisis have put immense strain on people’s lives and budgets. This has led to increased demand for free specialist legal advice.

Often, those accessing advice services are some of the most vulnerable. Results from our sector survey suggest that around half of clients in receipt of free specialist legal advice last year had a long-standing illness, disability, or infirmity. This is up from 44 per cent in 2019/20. Over the past three years, there has been a slight shift in the economic status of those accessing free specialist legal advice. Advice providers reported approximately 37 per cent of clients they supported were employed or self-employed, up from 30 per cent in 2019/20, of which there was a reported notable increase in people who previously would have paid for legal services, for example homeowners, now accessing free legal advice due to affordability issues.

Individuals and families accessing specialist advice services frequently present with multiple legal problems. Often, they will not present until their issue has reached crisis point, and it has impacted on other areas of their life. For example, a client with an employment issue may also require advice in relation to debt or welfare benefits, too.

Pressure on other services can lead to greater demand being placed on advice providers. In particular, many advice providers we interviewed said they were supporting increasing numbers of people experiencing poor mental health, as the strain on mental health services meant they were not able to access the support they needed. This can escalate existing problems, putting further pressure on health and social services down the line.

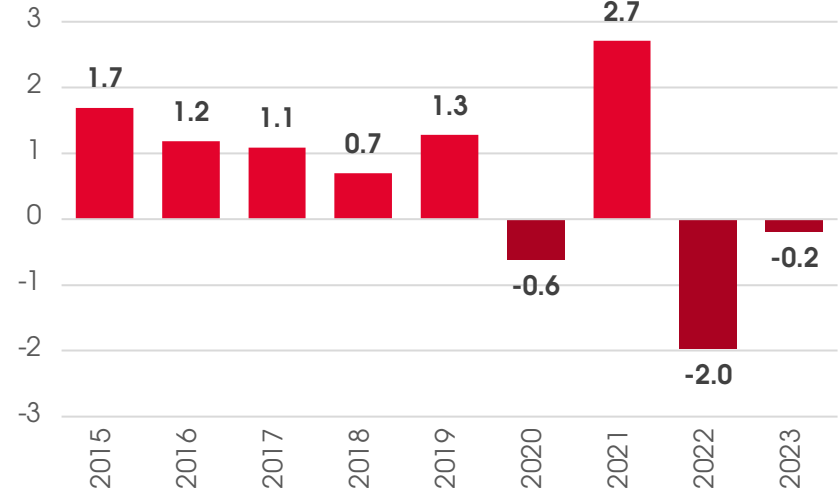
Across all areas of law considered as part of this research, demand for advice has been impacted by a range of factors.

Cost of living pressures followed on from the turmoil of the pandemic.

The United Kingdom economy has faced significant challenges since 2020, adversely affecting households and their incomes. Three of the last four years have seen a fall in real earnings. Meanwhile, essential expenses such as rent, mortgage repayments, fuel, energy, and food have been on the rise. In April 2023, food and non-alcoholic drink inflation hit a peak of 19 per cent, while the average household electricity bill doubled between 2020 and 2022.

According to a January 2024 survey conducted by the Financial Conduct Authority, an estimated 7.4 million adults in the United Kingdom were struggling to pay their bills. A third of respondents expressed financial difficulties, with one in ten admitting to missing bill payments or borrowing repayments within the previous six months.

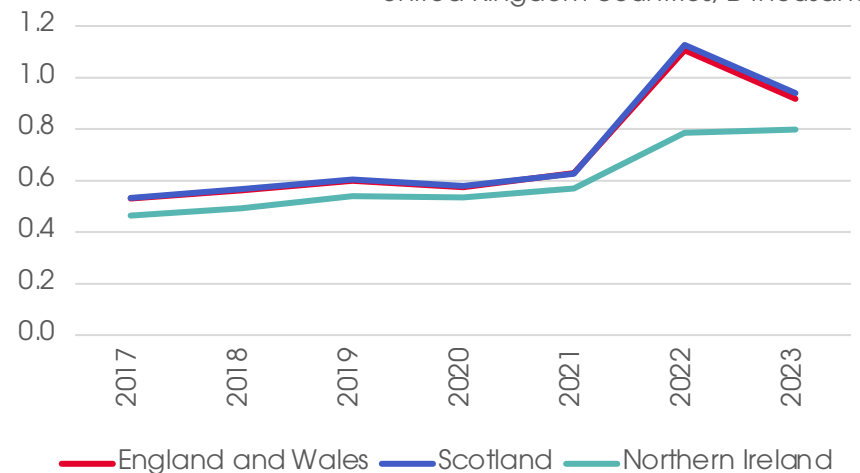
Real earnings growth
United Kingdom, March 2024, per cent



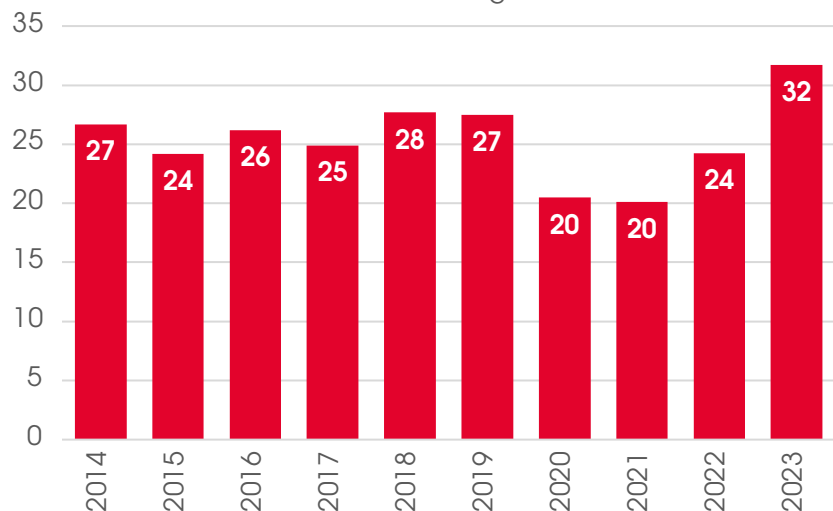
Food and non-alcoholic beverages annual CPIH inflation rates
United Kingdom, annual percentage change



Average annual domestic standard electricity bills (real terms)
United Kingdom countries, £ thousand



Total number of debt relief orders
England and Wales, thousands



Strain on household finances driving up demand for debt and financial distress advice.

During our discussions with advice providers, several noted that an increasing number of clients are struggling with negative budgets. As living expenses have escalated, households have found it increasingly challenging to cover their bills. In the past, advice providers could assist by setting up payment plans to manage debt, however for some, this is no longer feasible as essential expenses surpass their income.

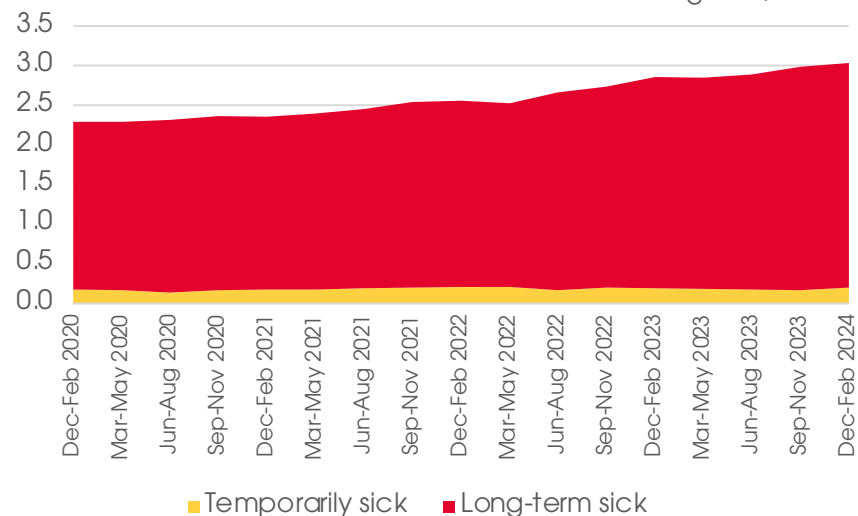
With traditional borrowing costs rising due to higher interest rates, and many vulnerable individuals ineligible for bank loans, more people are turning to payday loan companies and credit cards. One advice provider noted that three years ago, their clients typically presented with an average debt of around £4,000. But now, that figure has more than trebled to £14,000 per client.

Long waitlists leading to health and social care issues.

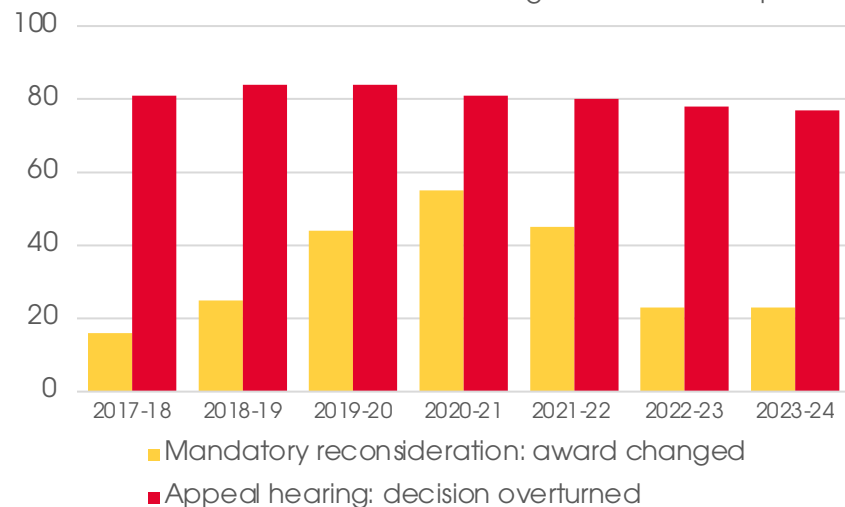
Post-pandemic, there has been a notable rise in economically inactive working-age individuals due to long term illness – an increase of more than 700,000 in four years. As of March 2024, NHS England’s waiting list reached 7.5 million cases, representing 6.3 million individual patients awaiting treatment. Average treatment waiting times have doubled since February 2020, with approximately half of patients waiting over eighteen weeks, and one in twenty waiting over a year.

This strain on the health service has led providers to not only offer legal advice, but also to fill in support gaps for individuals in crisis who ideally would receive medical assistance. Some organisations we interviewed noted a significant increase in individuals seeking support in areas where providers are not qualified, such as mental health and social services.

Economic inactivity by reason (seasonally adjusted)
United Kingdom, millions



PIP assessment mandatory reviews and appeals
England and Wales, per cent



Demand for benefits and welfare exceeds supply.

Many providers reported seeing a rise in PIP appeals in recent years, prompting some to prepare appeals pre-emptively. Over the last seven years, a third of awards changed after mandatory reconsideration, with 81 per cent of appeal hearings overturning original decisions. In Q3 of 2023/24, 62 per cent of initial decisions for Social Security and Child Support appeals were revised in favour of claimants.

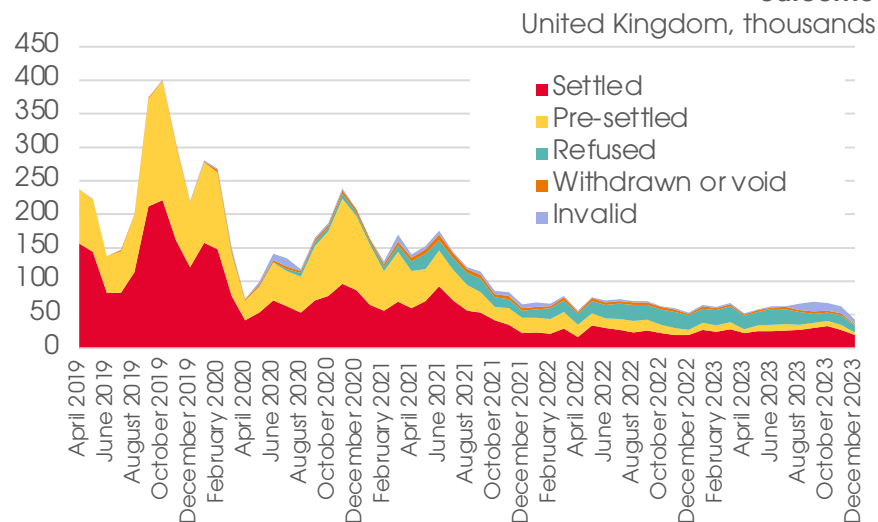
One advice provider we spoke to noted that 32 of the 33 welfare benefit matters they dealt with were listed for court hearings but due to a lack of capacity and double scheduling of hearings, they could only provide advice to eight of the cases. With welfare benefits advice taken out of the scope of Legal Aid under the Legal Aid, Sentencing and Punishment of Offenders Act in 2013, it has become harder for people to access quality support from legal professionals in this area.

Need for immigration advice increased following policy changes.

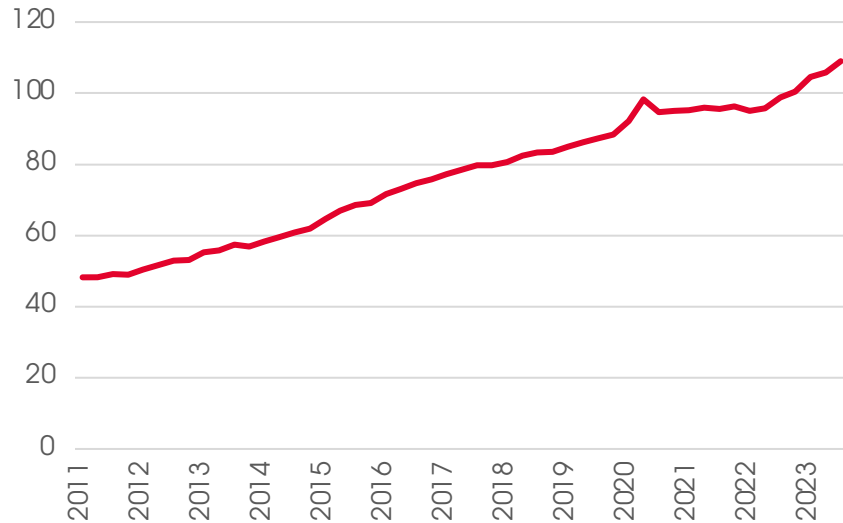
Those organisations who provide immigration advice expressed they had experienced an increase in cases following the introduction of the EU Settlement Scheme, the Windrush Scheme, and expect to see a further rise in light of the Rwanda bill. Many of the organisations we spoke with told us that a lot of their immigration cases intersect several other areas of law including housing and debt.

For those individuals in need of advice who have poor English, a lack of legal advice and representation can be detrimental to them and to the progress of their case. If they cannot access support, they may be unable to complete paperwork, or act effectively as a litigant in person. This can lead to delays and inefficiencies within the court system that could be prevented if early support was available.

EU Settlement Scheme applications concluded by outcome



Households in temporary accommodation
England, thousands



Long-term housing market pressures suggest no let up for housing and homelessness advice providers.

A number of advice providers noted increases in the number of clients seeking advice for issues including the unaffordability of rentals and mortgages, disrepair in private rentals, and unlawful evictions. Meeting this escalating demand is posing significant challenges for specialist advice providers. The difficulty in recruiting specialists in housing law compounds the challenge and is exacerbated by budget uncertainties and insufficient funding.

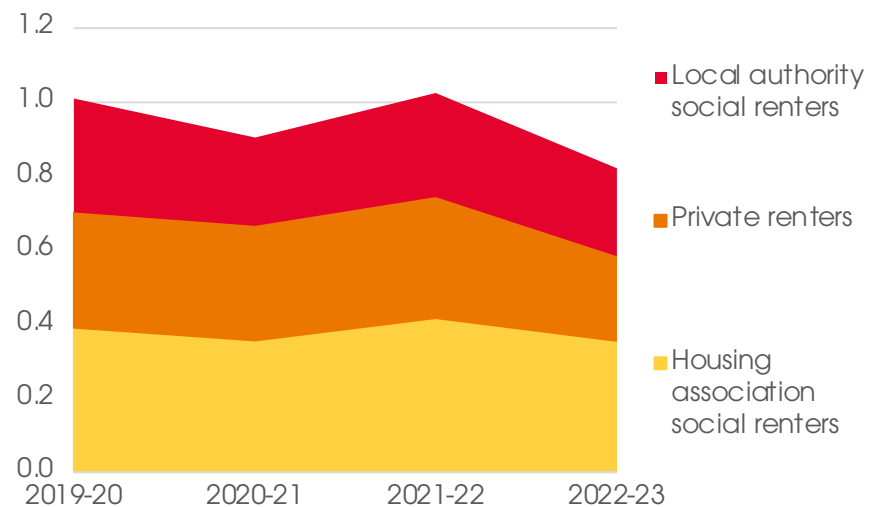
Providers we spoke with reported an increase in people who had previously paid for private legal services now accessing free advice due to affordability issues. Homeowners were highlighted as a particular example of this.

Issues coming to the fore following end of pandemic protections.

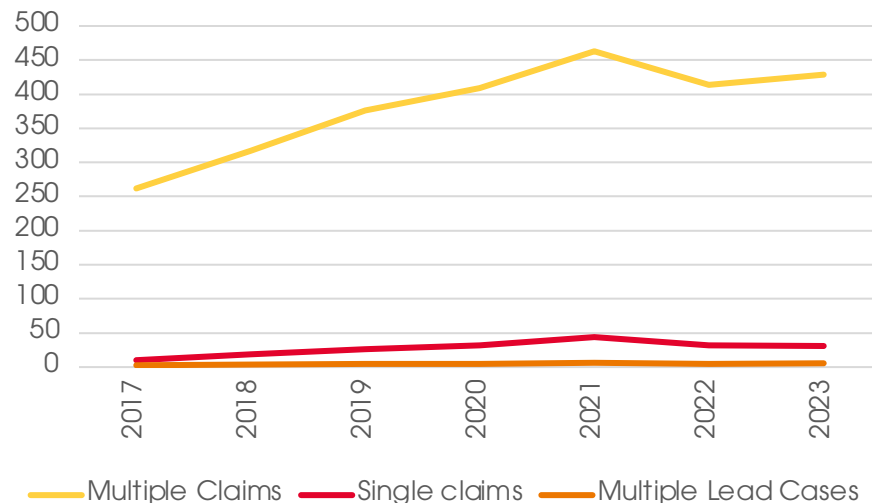
Lack of private rental sector security emerged as a significant concern for housing advice providers, following the withdrawal of pandemic-era protections and delays in implementing the draft Renters Reform Bill.

Changes to homelessness laws contributed to a surge in people living in temporary accommodation. Additionally, higher interest rates and fierce competition for rentals has bolstered demand for social rent housing. Notably, over 822,000 households were in rent arrears in April 2023.

Number of households in rent arrears by tenure
England, millions



Annual total outstanding employment caseload
United Kingdom, thousands



Sustained demand for employment advice, with few cases eligible for Legal Aid.

Several advice providers we spoke with discussed having seen a rise in employment related advice needs post-covid. Some of the enquiries are still connected to issues that occurred during the pandemic.

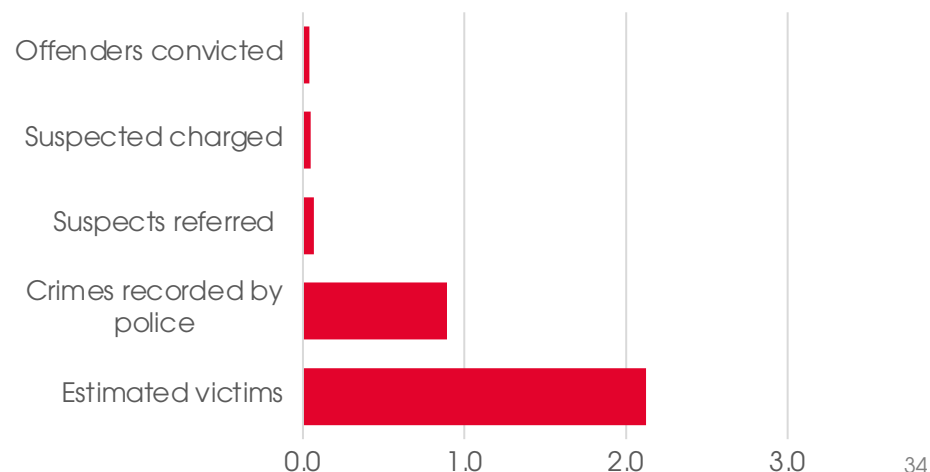
Almost all employment law issues are excluded from Legal Aid support, bar discrimination cases. Individuals being forced to represent themselves at employment tribunals can lead to an unjust outcome in their case, as well as proceedings taking longer than they would with have otherwise.

Over 2.1 million people were estimated to be victims of domestic abuse in the year ending March 2023.

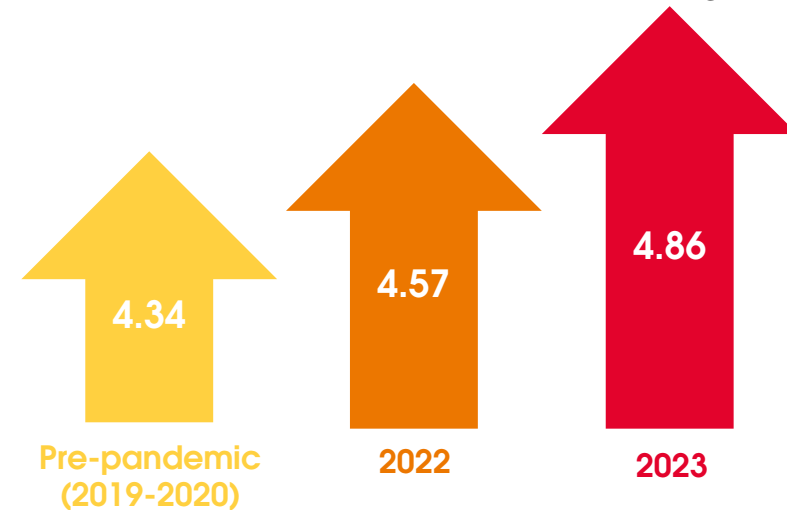
In the same time period, fewer than 40,000 offenders were convicted. Free legal advice providers support victims by making them aware of their rights, helping them secure accommodation and welfare benefits they are entitled to, and managing debts that may have been accumulated by the abuser in the victim’s name. This happens regardless of whether the abuse has been reported to the police.

Despite sustained levels of people seeking advice, providers expressed difficulty in recruiting trained specialists to handle domestic abuse cases. One advice provider highlighted a rise in people seeking advice for abuse from families, which currently does not fit within the classification of domestic abuse eligible for Legal Aid, which only covers abuse by a partner.

Domestic abuse statistics
England and Wales, year ending March 2023, millions



Average number of issues per person seeking advice
United Kingdom



Clients often present with multiple concerns.

Several of the organisations we spoke to highlighted that increasing complexity of cases was a major factor impacting their capacity to meet demand.

Individual cases are more frequently calling for specialist advice and support that spans multiple categories of law. This proves more time-consuming for service providers, as several specialists and different approaches may be needed to help a single individual.

Primary issue	Secondary issues
Debt	<ul style="list-style-type: none"> 54% present with welfare benefit issue
Employment	<ul style="list-style-type: none"> 58% present with welfare benefit issue 11% present with a debt issue
Housing	<ul style="list-style-type: none"> 51% present with welfare benefit issue 18% present with a debt issue
Immigration	<ul style="list-style-type: none"> 37% present with a welfare benefit issue 13% present with a housing issue

Primary and secondary issues of clients presenting to Citizens Advice
United Kingdom, 2024

Certain issues are frequently seen together.

Employment, housing, debt, and welfare benefit issues often cluster together. For example, an individual who is unfairly dismissed from their employment may find themselves incurring debt and require support in accessing the benefits to which they are entitled.

Immigration, welfare, and housing issues are also frequently experienced at the same time.

Pressures on the system

In this section we examine:

- Pressures on the judicial system
- Gaps in funding for legal services
- Court and tribunal waiting times
- Recruitment and retention of staff, and staff wellbeing

The system is under significant strain

Between 2012/13 and 2021/22, capacity has reduced

4%
↓

decrease in
judges

47%
↓

decrease in
magistrates

Judicial capacity reductions
England and Wales

The challenging economic landscape and a simple lack of funding are leading to inefficiencies and capacity issues across the free legal advice sector and judicial system.

The funding gap in the free legal advice sector was a major concern for all of the advice providers we spoke to. Demand for the provision of free legal advice shows no signs of slowing down and the current economic and political climate suggest demand is only likely to keep growing. As current funding is already struggling to meet existing levels of demand, the likelihood of this gap widening further is high if changes aren't made soon.

Despite the sector's funding deficit, service providers are still attempting to meet demand, foregoing compensation, working extra hours or making cuts across other areas in order to do so. This is not only impacting job satisfaction but also the mental health of workers across the sector. Advice providers reported to us their difficulty in retaining and attracting staff as a result, and the literature suggests a similar trend in the judicial system, with judges and magistrates decreasing year on year.






Such capacity constraints are resulting in a system experiencing many inefficiencies, with individuals being forced to represent themselves due to a lack of Legal Aid representation, proceedings taking more time than would otherwise be necessary, and court backlogs leaving individuals in a prolonged state of distress as the time taken to reach trial lengthens.

The current economic landscape will likely only exacerbate these pressures, with the cost-of-living crisis impacting an increasing number of households, particularly those more vulnerable.

Budget deficits are leading to services being cut.

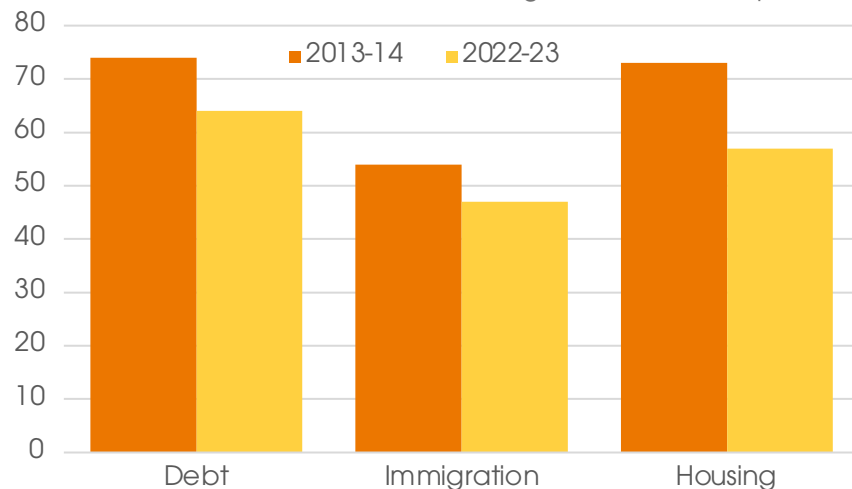
The funding gap was expressed as a significant concern by all advice providers we spoke to. Several of the organisations stated they were heading into the next calendar year with negative and overstretched budgets. One advice provider estimated that their organisation had a deficit of between £120,000 and £250,000.

Many hoped to gain funding to alleviate this struggle and others expressed potentially having to reduce staff or staff hours and therefore reduce their provision of advice services.

-  **Reduced services**
-  **Longer waiting times**
-  **Closure of branches**
-  **Strain on remaining resources**
-  **Staff layoffs or reduced hours**

Potential impact of budget deficits on advice providers

Proportion of the population within 10km of their nearest Legal Aid office by type of advice
England and Wales, per cent



Demand is growing at a time when the number of providers with Legal Aid contracts is shrinking.

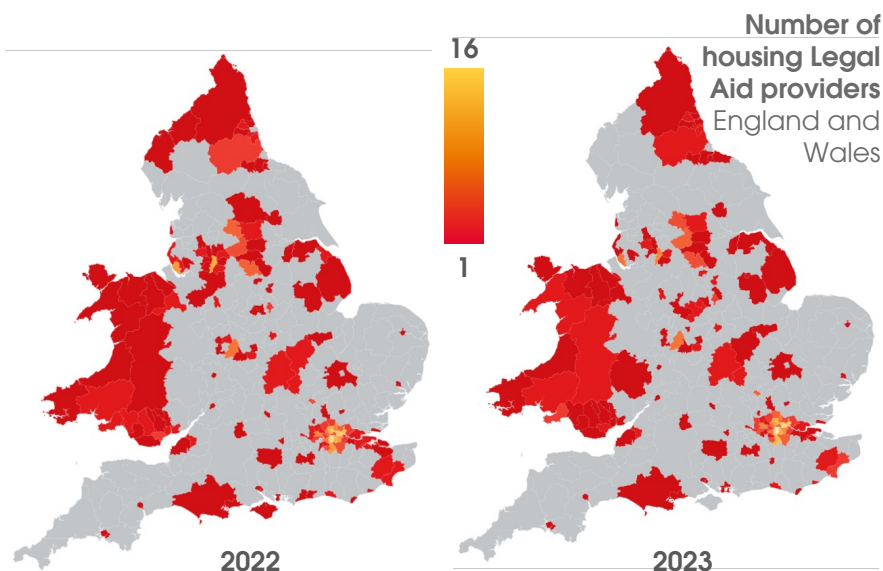
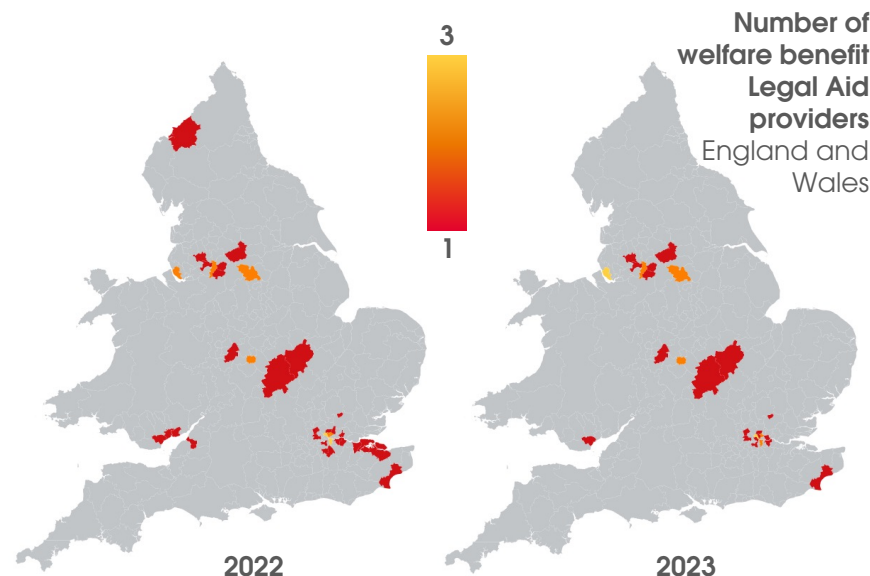
Almost all of the advice providers we interviewed voiced frustration with Legal Aid fees and their inability to cover the true cost of services, resulting in the diminishing provision of the support altogether.

Such reductions in providers have led to an increasing number of areas termed as 'Legal Aid deserts', where Legal Aid support is simply unavailable in certain sectors, such as housing and community care. A number of service providers have reported reducing or ending their provision of the service in the next couple of years unless significant changes are made.

Just fifteen per cent of the population have local access to welfare benefit Legal Aid providers.

Between 2022 and 2023, the number of people with a welfare benefit Legal Aid provider located in their local authority area fell by two million. Just eight per cent of local authorities have at least one provider, with regions like the south west and north east of England having none.

The absence of welfare benefit Legal Aid can lead to significant financial instability as households may fail to secure benefits they are entitled to, increasing poverty. Vulnerable populations, such as low-income families and people with disabilities are particularly affected, leading to widening social inequalities. Courts and tribunals face additional pressures with unrepresented clients resulting in longer case resolutions and heightened risks of errors in judgements.



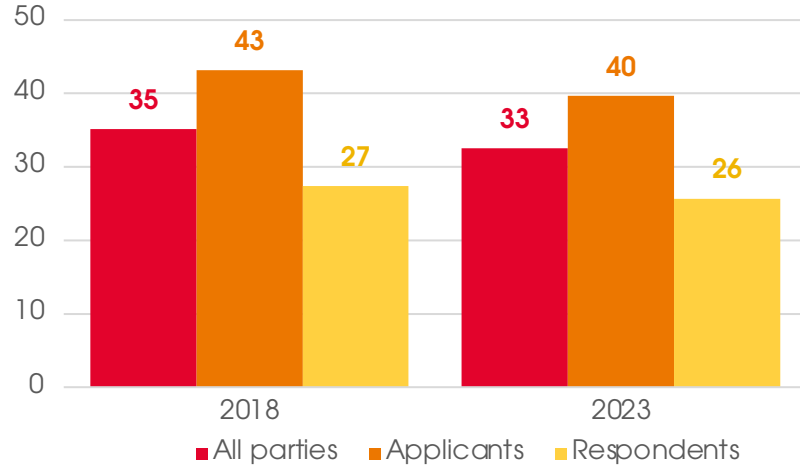
Housing Legal Aid providers are accessible in less than half of local authorities.

Around 54 per cent of the population in England and Wales lives in a council area with a housing Legal Aid provider, down from 57 per cent in 2022. In areas without Legal Aid, households may be more susceptible to wrongful evictions, leading to increased instances of homelessness and housing insecurity. This can exacerbate financial hardship and lead to mental health issues.

Charities and community services often attempt to fill in the gaps, straining their limited resources and reducing their effectiveness. In addition, more self-represented litigants impact courts and tribunals, slowing down proceedings and potentially leading to unfair outcomes.

Litigants with legal representation in private family law cases

England and Wales, per cent



Longer waiting times for cases to reach trial can exacerbate an already stressful situation.

For individuals facing court action, extended waiting periods can increase the time spent in a state of stress or without benefits that are necessary for day to day living.

This can put unnecessary pressure on other statutory provisions, such as healthcare services, as individuals may seek mental health support or additional care needs from general practitioners and hospitals.

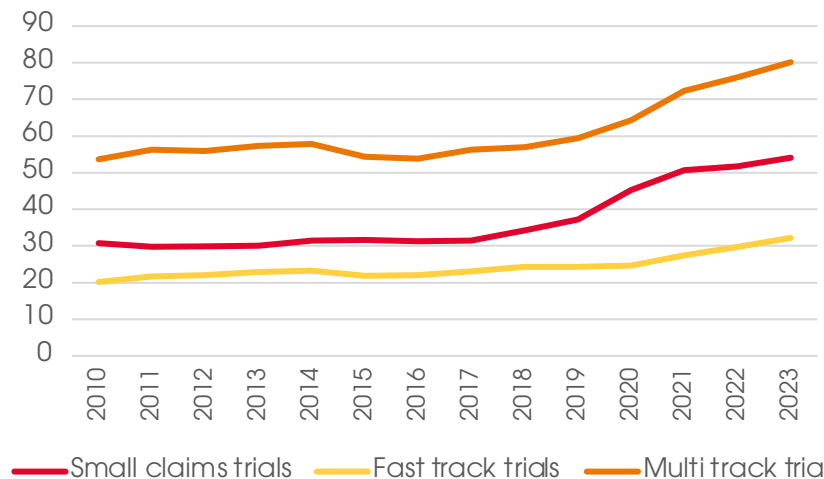
Decreasing access to legal representation is causing inefficiencies.

A number of advice providers we spoke with mentioned a rise in litigants in person and adjournments due to the availability of Legal Aid.

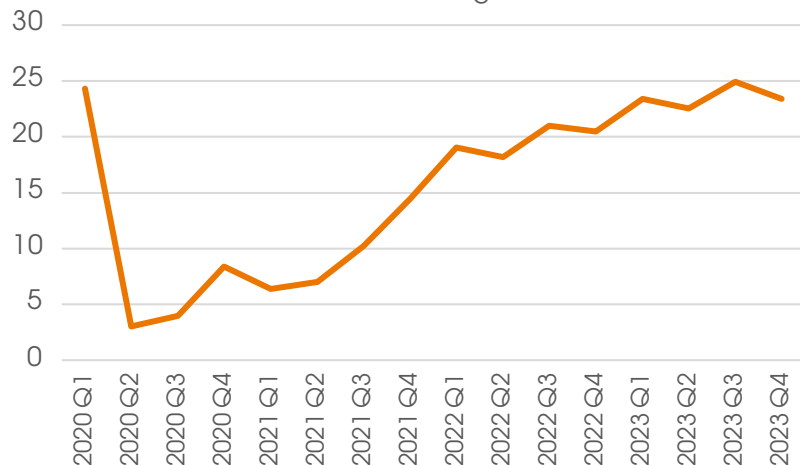
It was highlighted that cases where individuals represent themselves were often less efficient, taking up more court time than would be necessary if adequate representation were available. This is especially true for individuals who face additional barriers, such as limited English proficiency. These inefficiencies contribute to the court backlogs, as cases take longer to resolve.

Average time taken to reach trial

England and Wales, weeks



**Landlord possession actions in the county courts:
claims issued**
England and Wales, thousands



Legal action in relation to housing continues to rise.

Following the plummet seen during the pandemic, landlord and mortgage possessions appear to be returning to pre-pandemic levels.

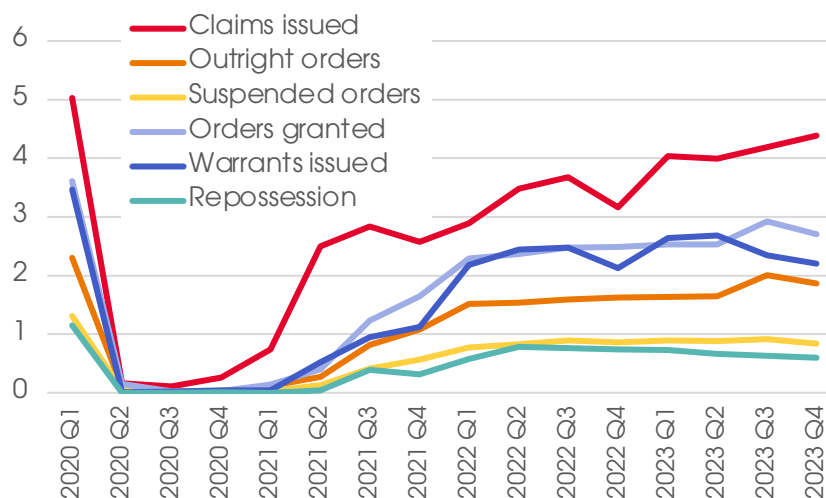
Issues relating to housing were a key concern to a number of the advice providers we spoke to, with many expecting the situation to worsen if changes aren't made soon.

High interest rates, ever-increasing rental prices, and the cost-of-living crisis all play a role.

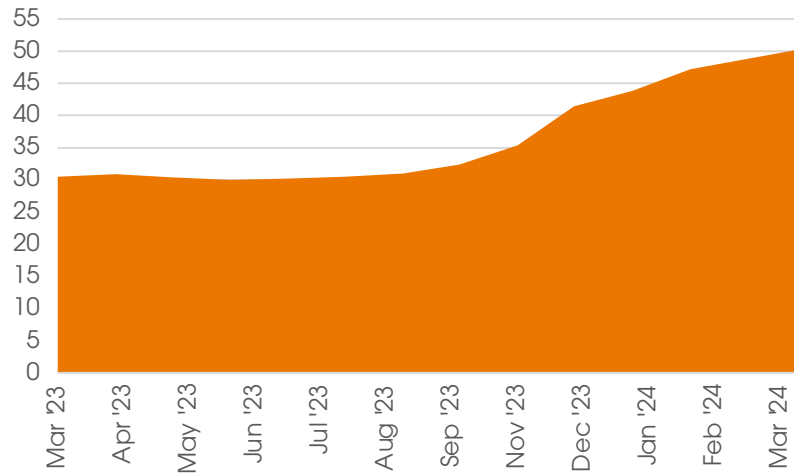
Several advice providers reported handling more clients who, despite earning average salaries, are unable to afford their monthly expenses.

This situation is unsurprising, given that interest rates remain higher than recent years at 5.25 per cent, and rental prices have risen by 7.9 percent in the past year alone.

Mortgage possession activity in the county courts
England and Wales, thousands



Immigration and asylum workload
England and Wales, open caseload, thousands



Case workloads show no sign of slowing down.

Some of the advice providers we spoke with anticipated higher demand for immigration and asylum cases, particularly in light of the Illegal Migration Act 2023 and the recently passed Rwanda Bill.

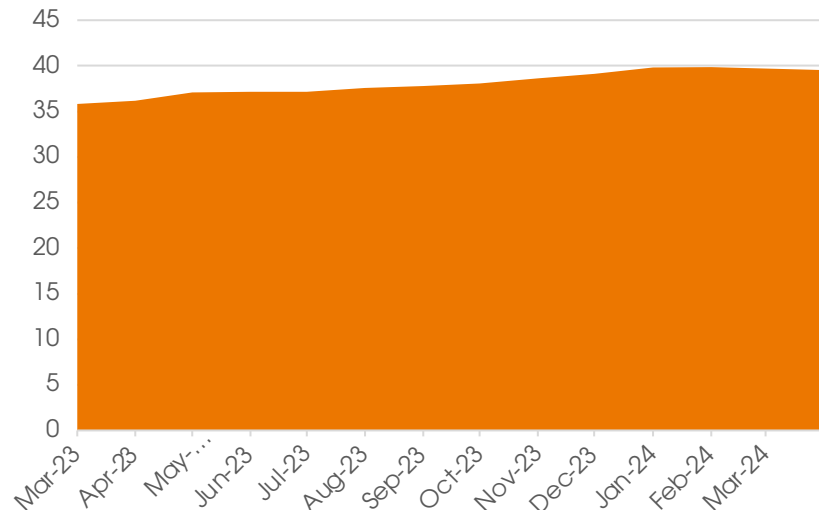
It is estimated that by the end of 2024, over 105,000 people will be deemed inadmissible under the Illegal Migration Act, of which 1,900 are expected to be sent to Rwanda and just under 10,000 back to their home country. Those remaining could be left in a state of limbo, declared as permanently unable to settle in the United Kingdom but also ineligible for removal.

Cases in relation to covid are still ever present.

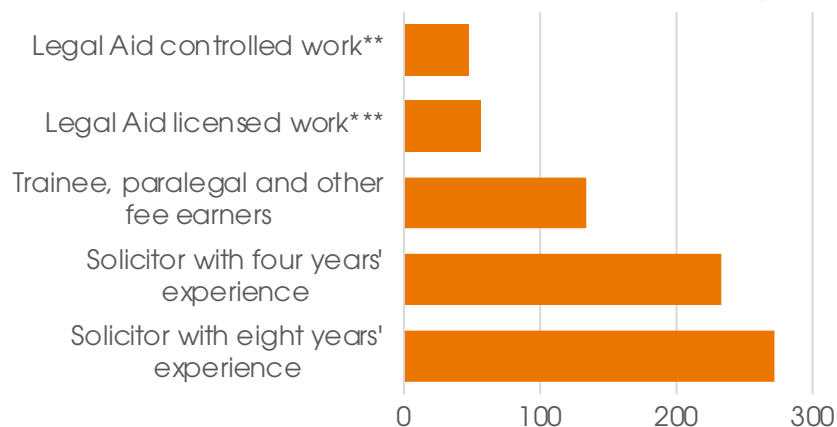
A few advice providers reported the continued handling of cases still in connection to covid-related employment issues, highlighting the far-reaching effects of the pandemic and the pace at which cases are being handled.

The employment tribunal caseload has been steadily creeping up over the past year, with 40,000 cases currently open.

Employment tribunal workload
England and Wales, open caseload, thousands



Hourly compensation for preparation, attendance, and advocacy of cases
Hourly guideline fees and average Legal Aid rates*, non-London, 2024, £ pounds



Front line workers' mental health is a concern.

The lack of Legal Aid provision is meaning many advice providers can only support clients up to a certain point, as suitable solicitors that handle the subsequent legal proceedings are reducing. This inability to help clients effectively can impact the mental health of many advice providers.

Recruitment and retention of staff is impacting services.

One of the major concerns we found when speaking to advice providers was connected to the recruitment and retention of staff, particularly in areas of increasing demand where Legal Aid is unstable, has not previously or no longer covers the area of law.

Many advice providers also expressed a decrease in job satisfaction across workforces. Whereas previously job satisfaction may have kept people in their roles, irrespective of lower levels of pay in comparison to the private sector, this is no longer the case. In light of this, advice providers are struggling to attract young professionals and are finding mid to senior level employees turning to the private sector for healthier work conditions and salaries.

70%

Experienced secondary traumatic stress or a 'burnout'.

73%

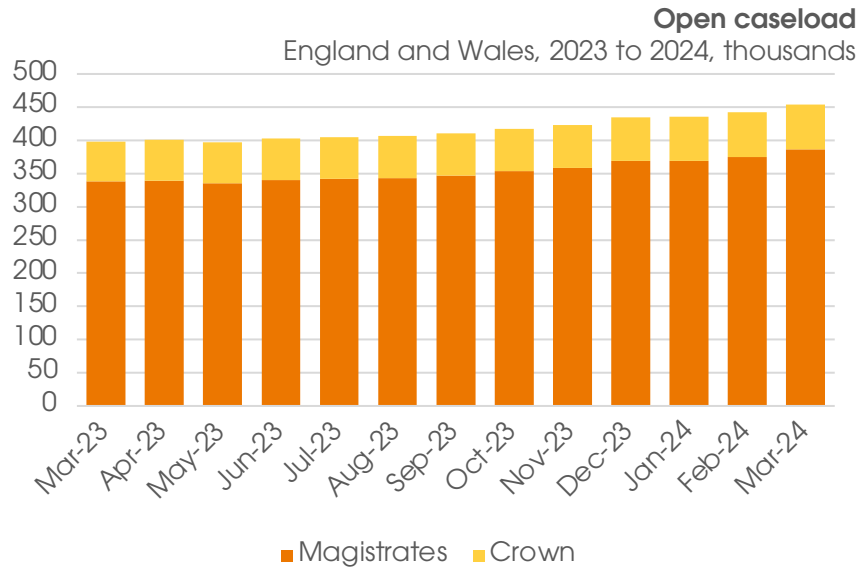
Worked more hours per week than contracted.

73%

Reported doing 'unseen' or 'unbillable' work every day.

Legal Aid junior practitioner survey responses
England and Wales, Immigration and Asylum, 2022

*average taken across multiple areas of law, **legal help, help at court and family help, ***county, family and magistrates court only Source: Courts and Tribunals Judiciary, Gov.uk (top left), Young Legal Aid Lawyers, survey of 67 junior immigration professionals (bottom right)



The court backlogs show little sign of reducing.

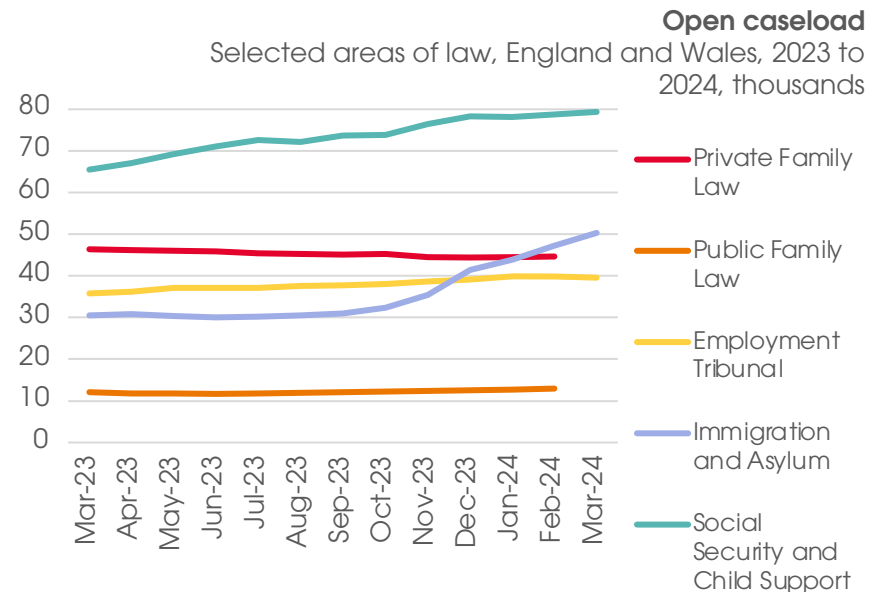
In March 2023, open caseloads in the magistrates' court were just under 340,000. In March 2024, this figure has risen to over 385,000. The crown court reflects a similar trend with just over 60,000 open caseloads in 2023 compared to a little over 67,000 cases in 2024.

Although these cases primarily involve criminal matters, the backlog can also affect areas of civil law. With solicitors, barristers, and judges occupied with criminal cases, they are unavailable to handle civil matters.

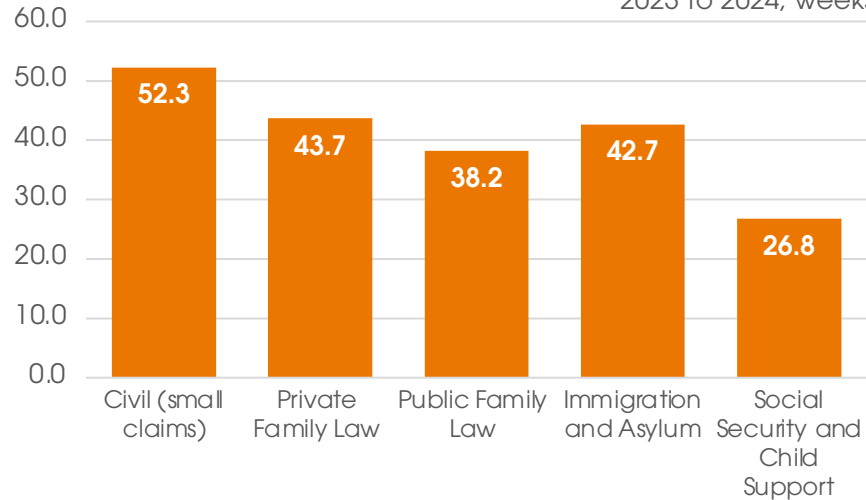
Case backlogs in social security and child support and immigration and asylum have risen.

Between March 2023 and 2024, social security and child support open cases have risen by just under 14,000.

For immigration and asylum, the figure for open caseloads sits at over 20,000.



Number of weeks from receipt of case to disposal
England and Wales, average over twelve months,
2023 to 2024, weeks



In most areas of law, waiting times have remained relatively steady post-covid.

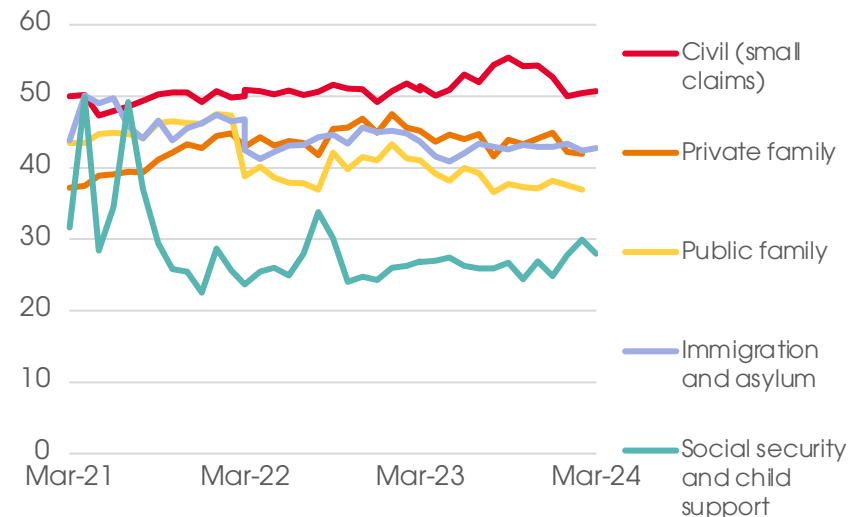
Social security and child support cases show shorter waiting times than other areas of law, suggesting that wait times are not necessarily reflective of open caseloads, which were highest for this category.

Civil matters can take up to a year to be resolved.

Lengthy waiting times for matters to be resolved can impact the mental health of all those involved, making it harder for clients to move forward.

Some advice providers expressed how longer court waiting times add more to their workload, as clients often seek further support while awaiting a decision, as well as more regular updates on the progress of their cases.

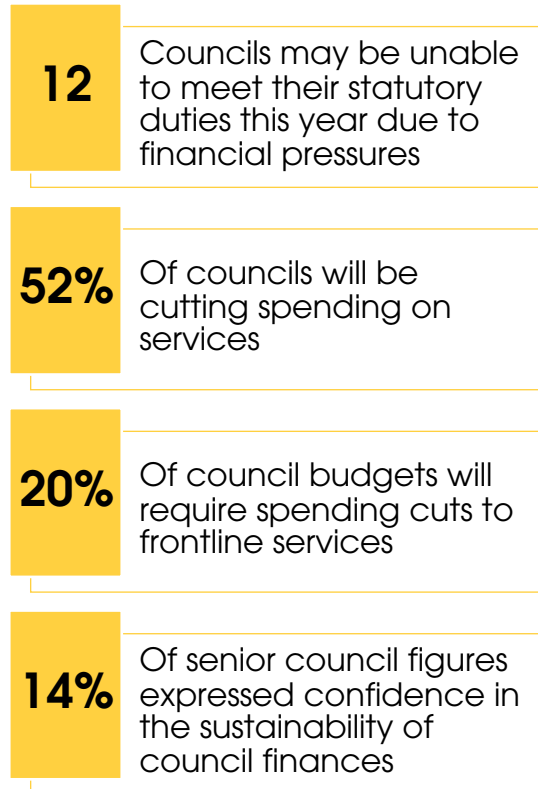
Number of weeks from receipt of case to disposal
England and Wales, weeks



What's to come

- In this section, we consider trends and forecasts which will likely have an impact on demand for free specialist legal advice in the short- and medium-term.

Struggling statutory services may up demand



Council responses to finance survey
England, 2023

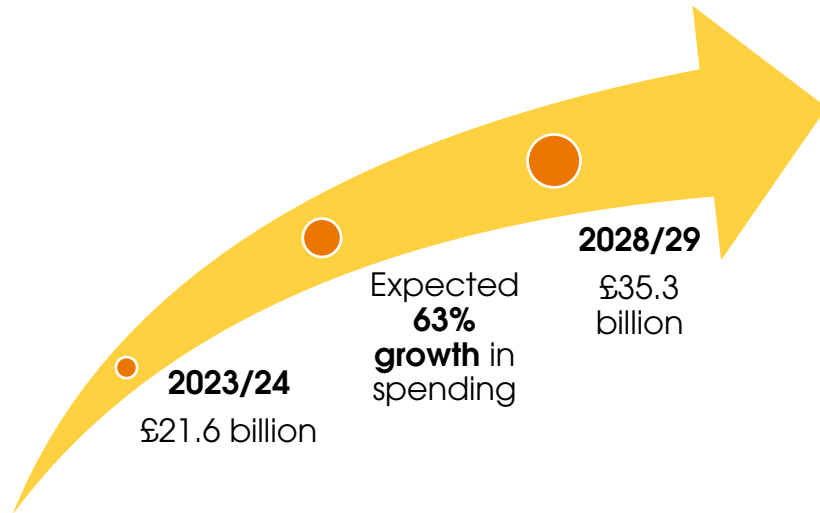
Financial pressure on councils may result in reduced statutory services across the nation, potentially leaving more people in need of free legal advice.

Some of the advice providers we interviewed expressed frustration with the current state of statutory services, with some reporting that they are facing more clients unable to get the support they need and are entitled to from such services. This can add to the demand on the advice sector, and with projections of further cuts to spending, it is likely that this may increase further in the future.

Such cuts will likely impact the availability of services like adult social care, homelessness and housing, and child services, particularly as these make up the biggest financial pressures on councils. But such cuts couldn't be more ill-timed, as the demand for these services appears to be increasing.

Higher numbers of appeals for special educational support for children, adults awaiting personal independence payment approvals and those on social housing waitlists all suggest that these services are needed now more than ever.

Access to these services is crucial. However, as many application processes, contact methods, and service provisions transition online, advice providers have voiced concerns that older populations and individuals with limited English proficiency may be left behind.



PIP spending projections
England and Wales, 2023/24 to 2028/29

People trying to access social care shows little sign of slowing down.

The substantial backlog of those awaiting assessment and Care Act reviews highlights the significant demand for adult social care services.

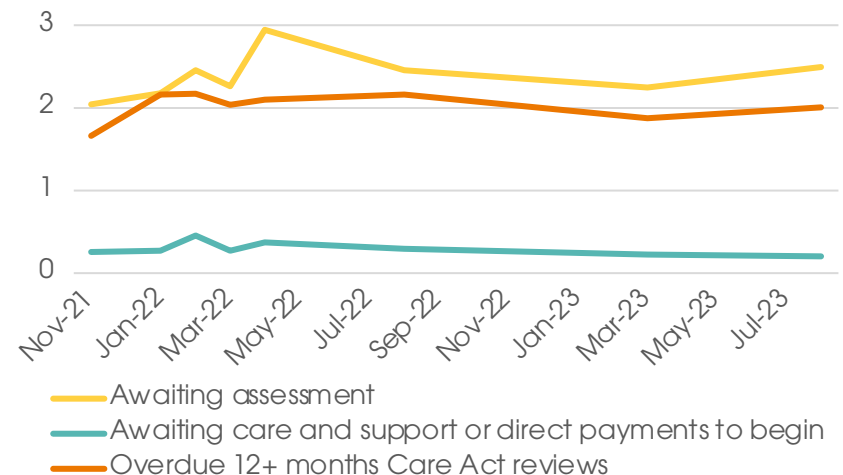
Potential cuts to these services will likely exasperate such backlogs, leaving people without the necessary care and support for longer.

Dependence on personal independence payments (PIP) is forecast to grow.

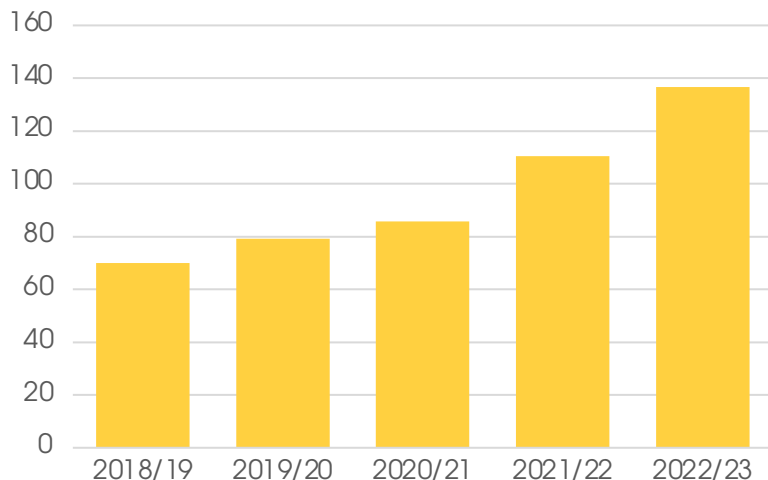
Spending is expected to increase by 63 per cent by 2028 as 33,000 people begin claiming the benefit each month, which is double the pre-pandemic rate.

Undoubtedly, this will lead to more people seeking advice for PIP entitlement, assessments and appeals. Where legal advice is not accessible, applicants could end up missing out on the support they are entitled to or representing themselves on appeal. For those without representation, the appeals process is likely to take longer, adding to wait times for resolution for all.

People waiting for social care
England and Wales, 2021 to 2023, hundred thousands



Registered special educational needs (SEN) appeals
England, 2018 to 2023, hundreds



More than nine in ten people don't have access to education Legal Aid in their area.

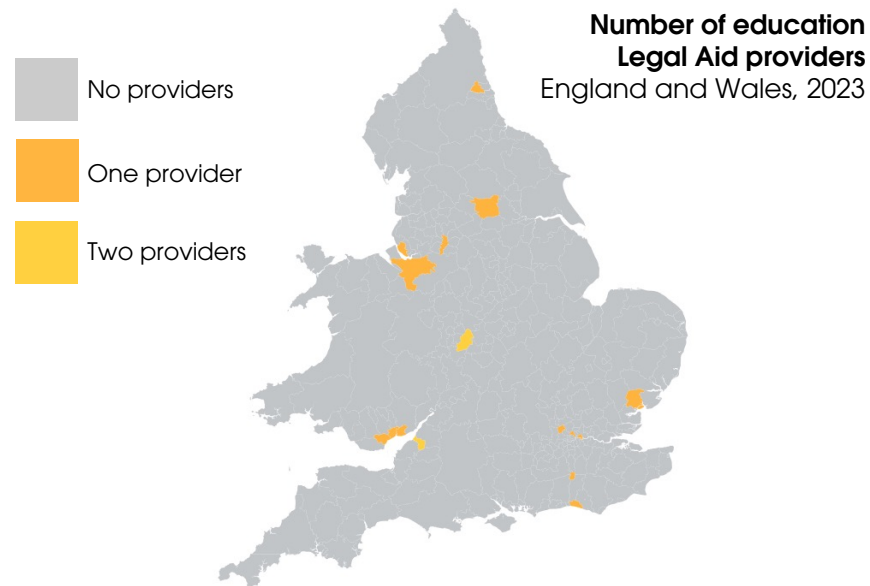
When the educational needs of children are unmet, the whole household can be impacted. Parents may face financial burdens from lost income due to homeschooling, and emotional stress can increase when balancing caregiving and teaching. Children and young people experience social isolation, and their academic progress may suffer long-term. These challenges disrupt family dynamics and can lead to long-term socioeconomic disadvantages and mental health issues for parents, the children affected, and their siblings.

Poor access to education Legal Aid providers can add further strain for families who are already struggling for support. In England and Wales, only 4.5 per cent of local authorities are home to an education Legal Aid provider. This means that education Legal Aid isn't accessible to 93 per cent of the population within their local council boundaries.

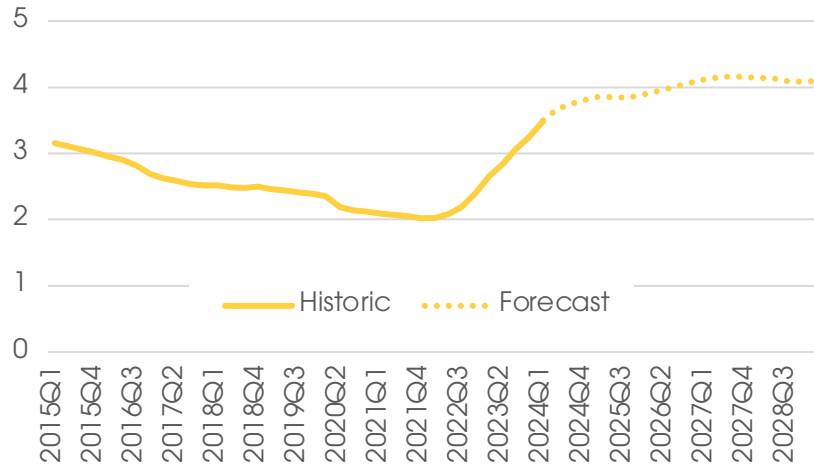
Demand for education related advice is growing.

A rise in parents seeking education related advice, particularly in connection to support for additional needs and involuntary exclusions was mentioned by several of the advice providers we interviewed. Around 1.5 million school children in England have special educational needs or disabilities, and in 2023, 517,000 children and young people were on an education, health and care plan (EHCP).

But councils aren't always meeting the needs of these children. For those parents and children seeking support through an education, health, and care plan, councils have twenty weeks from the point of request to issue one if accepted. As of 2022, just under half of councils were meeting this deadline, while one in ten councils met the deadline in fewer than five per cent of cases.



Mortgage rates
United Kingdom, March 2024 forecast, per cent



Mortgage rates to remain higher for longer.

Clients seeking advice regarding mortgage payments has increased over the past couple of years according to some advice providers we spoke with, likely as a result of the cost-of-living crisis.

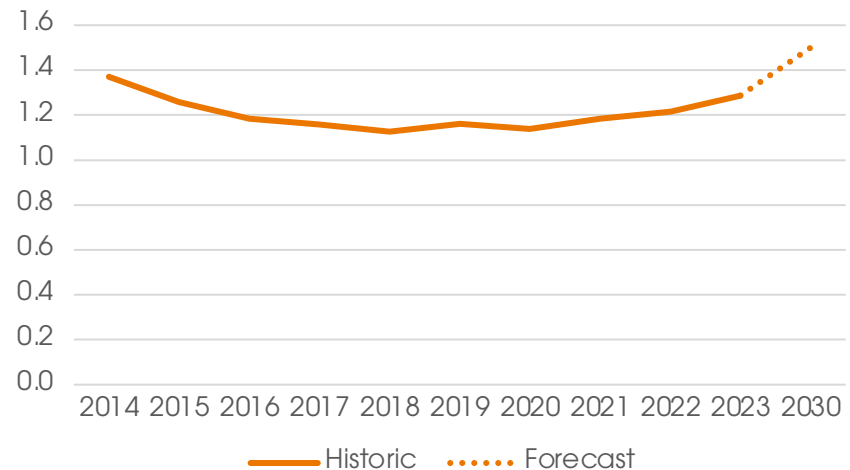
Many advice providers are struggling to meet this new demand due to a lack of Legal Aid provision and an inability to recruit specialists in the area.

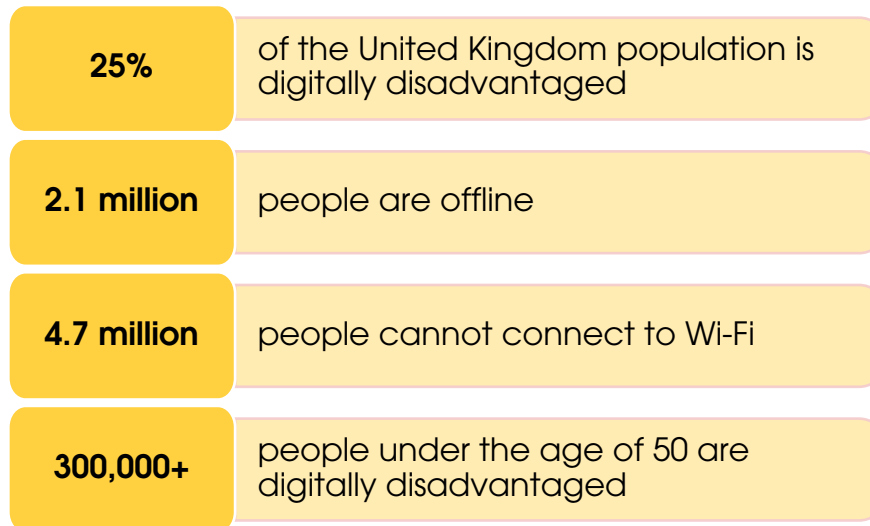
Social housing waitlists are expected to continue rising.

With the demand for social housing predicted to increase by 32 per cent by 2030, those on waitlists are likely to wait considerably longer for housing in the future.

This will inevitably have knock-on effects for the number of households in temporary accommodation, with an expected 150,000 children likely to be in such housing by 2030.

Social housing waitlist
England, 2014 to 2030, millions





Digital participation and disadvantage
United Kingdom, 2023

Digital exclusion is of concern to advice providers

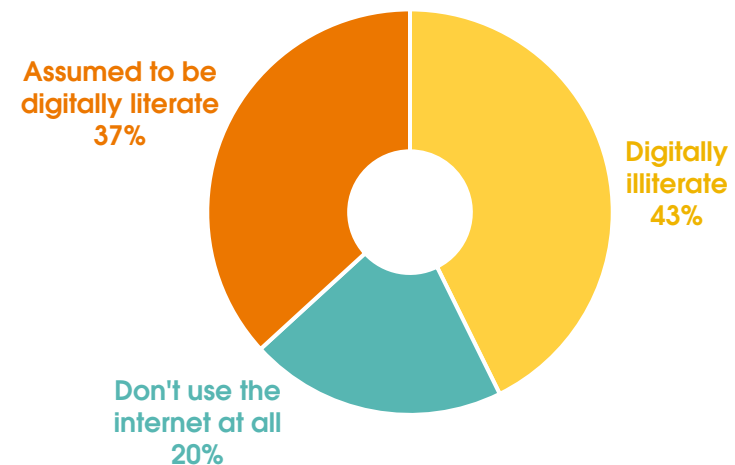
With an increasing number of support services, applications, and legal communications taking place digitally, people with limited access to digital devices are likely to be excluded from certain processes.

A number of advice providers we spoke with expressed this as a concern, having seen more people in worse legal situations due to missed online communications and incorrectly used online services.

Populations with high levels of digital illiteracy are already vulnerable.

For certain demographics such as older people, communities with high levels of illiteracy or those who don't speak English, navigating online platforms independently can be an impossible task.

Digital literacy of those aged 65 and over
United Kingdom, based on AgeUK figures*, 2024



*assuming population of over 65 to be 11 million, Source: Lloyds Bank Consumer Digital Index 2023 (top left), Age UK (bottom right)

Appendix

- Share of clients by type of issue
- Average cost of advice provision
- Modelling costs: annual expenses
- Modelling costs: one of expenses
- Indicative exemplar cases (TBC)
- Detailed logic chains (TBC)

Broad areas of law	Weighting
Benefits and welfare	26%
Debt and financial distress	37%
Domestic abuse	1%
Employment	5%
Health and social care	1%
Housing	18%
Immigration	7%
Other	6%

Cost of advice provision:

Costs vary across case areas and are dependent on a number of factors, for example, if a case area is more likely to require specialist support or there is a higher likelihood of the case going to tribunal, then the average cost of advice is going to be higher.

The cost per client was calculated using survey data on:

- Number of clients by area of advice
- Average hours per client by area of advice
- Organisation operating costs

Costs consider all stages of the advice process and were sense checked and adjusted following feedback from advice providers.

Share of clients by area of legal advice:

Weightings were calculated using survey results on the number of clients by advice area. The sample size was 129,000 clients in 2023. Please note, numbers may not sum due to rounding.

The weightings for the areas of law represented by our survey are likely reflective of the current economic landscape, with a greater share of clients seeking advice pertaining to debt and financial distress and benefits and welfare. This highlights the potential impact of the cost-of-living crisis on the demand for advice.

Indicative exemplar case area	Average cost of advice (£ per client)
Benefits and welfare	350
Debt and financial distress	690
Domestic abuse	640
Employment	480
Health and social care	500
Housing	410
Immigration	1,010
Other	670
Sample size: 129,000 clients in 2023	

Modelling costs: annual expenses

The cost outcomes used in our modelling are extensive.

Where possible, costs have been taken from local and central government sources.

Where not available from government, we have relied upon reputable published sources.

Outcome	Cost per year (£)	Source
Temporary accommodation (London)	12,876	Estimated from previous figures
Temporary accommodation (outside London)	7,124	Greater Manchester Combined Authority
Tax revenue if earning £14k pa	398	United Kingdom Government
Tax revenue if earning £20k pa	4,838	United Kingdom Government
Tax revenue if earning £28k pa	6,446	United Kingdom Government
Tax revenue if earning £29k pa	6,865	United Kingdom Government
Tax revenue if earning £35k pa	9,369	United Kingdom Government
Tax revenue if earning £40k pa	11,463	United Kingdom Government
Universal Credit (employed)	3,841	Entitledto.co.uk
Universal Credit (unemployed)	8,559	Entitledto.co.uk
Universal Credit (employed on 14k salary)	1,792	Entitledto.co.uk
Universal Credit (disability element)	12,475	Entitledto.co.uk
Universal Credit (employed, two children)	12,654	Entitledto.co.uk
Universal Credit (unemployed, two children)	17,468	Entitledto.co.uk
Universal Credit (employed, one child)	8,654	Entitledto.co.uk
Universal credit (employed, one child, on 20k salary)	6,278	Entitledto.co.uk
Universal Credit (homeless)	4,721	Entitledto.co.uk
Universal Credit (disabled)	13,215	Entitledto.co.uk
Universal Credit (employed, London)	5,475	Entitledto.co.uk

Modelling costs: annual expenses

Outcome	Cost per year (£)	Source
Universal Credit (unemployed, London)	10,289	Entitledto.co.uk
Pension (guarantee credit)	3900	United Kingdom Government
Housing element of universal credit (one bedroom property)	5,733	Entitled.co.uk
Housing element of universal credit (with over occupancy deductions)	5,121	Entitled.co.uk
Pension Credit (guarantee credit and savings credit)	9,393	United Kingdom Government
Local housing Allowance (inner London)	17,232	Valuation Office Agency
Jobseekers allowance (over 25)	4706	United Kingdom Government
Cost of looking after a child in care	67,877	Greater Manchester Combined Authority
50 hours of social care for a disabled individual	61,100	Powys County Council
Carers allowance	4,258	United Kingdom Government
Benefits entitlement, nineteen-year-old carer of three children (one disabled)	19,131	Entitledto.co.uk
PIP lower rate (daily living award only)	3,777	United Kingdom Government
PIP enhanced rate (daily living award only)	5,644	United Kingdom Government
PIP lower rate (both elements)	5,270	United Kingdom Government
PIP enhanced rate (both elements)	9,583	United Kingdom Government
Tax paid by landlord on rent at 25% corporation tax and 75% profit margin	992	-
Tax paid by landlord on rent at 25% corporation tax and 75% profit margin (three months)	248	-
Band A Council tax	1,317	Vale of Glamorgan council

Modelling costs: annual expenses

Outcome	Cost per year (£)	Source
Band A Council tax (with 25% reduction applied)	988	Vale of Glamorgan council
Council house with rent £464 pm	6,032	United Kingdom Government
Council house with rent £441.04pm	5,292	Welsh Government
Band A Council (London)	1,282	Islington council
Maintenance and management costs for a council house	3,842	Greater Manchester Combined Authority
Lost tax revenue due to sick pay being paid by employers for 4 days (average time off per year for person with occupational asthma)	13	United Kingdom Government and Health and Safety Executive
Mental health treatment if homelessness for more than three months	2,774	Crisis (inflated to 2024 prices)
Cost to NHS if homeless for more than three months (excluding mental health)	5,680	Crisis (inflated to 2024 prices)
Average cost to criminal justice system if homeless for more than three months	15,847	Crisis (inflated to 2024 prices)
Imprisonment in detention centre	39,055	Home Office
Cost to NHS of treatment for a domestic abuse victim	1,591	Lancashire Violence Reduction Network (inflated to 2024 prices)
Cost of service provision for a person suffering from mental health disorders	2,530	Greater Manchester Combined Authority
Average cost to NHS of treatment for people living in a home with a significant HHSRS hazard per count of hazard	300	Greater London Authority
Average cost of systemic anti-cancer therapy for colorectal cancer at stages 1-2	7078	European Journal of Health Economics
Average cost of systemic anti-cancer therapy for colorectal cancer at stages 3-4	11,378	European Journal of Health Economics
Cost to NHS of treating a broken leg (with surgery)	5,684	NHS
Cost to NHS of haemodialysis	24,000	National Institute for Health and Care Research

Modelling costs: annual expenses

Outcome	One-off cost (£)	Source
Reduced tax revenue due to removal of interest rates (£11123.12 interest over twelve months at 25% corporation tax)	2,780	HSBC and British Gas
Lost tax revenue due to debts being written off (£370 at 25% corporation tax)	92	-
Lost tax revenue due to debts being written off (£232 at 25% corporation tax)	58	-
Lost tax revenue due to debts being written off (£1000 at 25% corporation tax)	250	-
Lost tax revenue due to debts being written off (£5000 at 25% corporation tax)	1,250	-
Eviction (cost of a 'complex eviction')	8,518	Greater Manchester Combined Authority
Voluntary return	3,000	United Kingdom Government
Administrative removal	15,000	Home Office
Price charged to migrants for NHS maternity care	7,500	Maternity Action
Fee for applying for indefinite leave to remain	2,885	United Kingdom Government
Cost of inpatient Mental Health treatment for one month	12,720	Personal Social Services Research Unit
Compensation for mental health treatment not being received	50,000	Estimate based on case study research
Overpayment of Universal Credit by £100 per month for 6 months	600	-
Cost of finding an adoption placement	37,059	Coram
Daily rate of care coordinator for social and mental health assessments	136	Indeed.com
DWP payments (extension of three months)	900	United Kingdom Government
Warm Home Discount	150	United Kingdom Government

Modelling costs: one-off expenses

Outcome	One-off cost (£)	Source
Cost of social benefit appeal e.g. PIP	1,091	Benefits and Work Publishing
Cost of single employment tribunal to government/taxpayer	2,424	United Kingdom Government
Cost of judicial mediation	1,500	Average across various private firm fees
Court fees	1,300	Percy Hughes and Roberts Solicitors
Average present value lifetime cost to taxpayer of occupational asthma	5,808	Health and Safety Executive (inflated to 2024 prices)
Cost of hospitalisation (3 months)	43,470	NHS England
Cost to NHS of maternity care (natural childbirth)	3,137	NHS England
Compensation for late cancer diagnosis	103,033	Hutcheon Law
Compensation for broken leg due to clinical negligence	11,595	Accident Claims Advice
Compensation for leg injury which causes severe permanent mobility issues	71,360	Accident Claims Advice
5 nights in a high dependence bed	5,809	NHS Wales
Bankruptcy (payment to government)	680	United Kingdom Government
Cost of administrating a Debt Relief Order (DRO)	90	United Kingdom Government
Cost of water bill (six months of arrears)	232	Ofwat

Indicative exemplar cases

Note: The net values shown for each exemplar are **unadjusted outcomes**.

They are the values **before** they have been adjusted for:

- Individuals in receipt of advice not achieving a successful outcome
- Individuals achieving a positive outcome without advice
- Individuals experiencing further crisis in subsequent years

Debt and financial distress

Client was in severe debt. As a result of free legal advice, they were able to agree a payment plan without going to court and keep their home.

Outcomes with advice:

- Able to pay back creditors

Outcomes without advice:

- Court costs
- Temporary accommodation

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£7,734	£8,984	£8,984

A client was in significant council tax arrears and living on a very low disposable income. As a result of free legal advice, he was made aware of his right to claim a state pension and able to agree a debt repayment plan.

Outcomes with advice:

- State pension
- Continued maintenance and management costs for council house

Outcomes without advice:

- No council tax payments
- Eviction
- Temporary accommodation
- Treatment costs due to worsening health

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£5,564	£4,593	£2,651

A client was having difficulty paying off lenders. As a result of free legal advice, he opted for bankruptcy and liquidated his assets to pay off debts.

Outcomes with advice:

- Loss of income for creditors
- Bankruptcy

Outcomes without advice:

- Eviction
- Homelessness

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£31,559	£31,559*	£31,559*

A pensioner with mental health issues living in Northwest England could not pay her bills. As a result of free legal advice, her debts were written off and she had pensioner credit set up.

Outcomes with advice:

- Pension credit
- Debts to government written off

Outcomes without advice:

- Rent arrears
- Eviction
- Temporary accommodation

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£13,251	£13,251	£13,251

*we assume only year one costs in this case

Debt and financial distress

A client living in social housing in Leeds was in rent arrears due to spending a significant amount of time in hospital. As a result of free legal advice, he was able to agree a debt repayment plan with his creditors.

Outcomes with advice:

- Able to pay back creditors

Outcomes without advice:

- Rent arrears
- Eviction
- Temporary accommodation

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£20,244	£21,494	£21,494

A statutory homeless client in Manchester was being held liable for council tax payments on a property he had not lived in for two years, and as a result was not able to obtain social housing. As a result of free legal advice his council tax bill was nullified, and he was able to obtain local housing.

Outcomes with advice:

- Continued maintenance and management costs for council house

Outcomes without advice:

- Tax revenue from council tax
- Temporary accommodation

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£2,592	£2,592	£2,592

A single mother had accrued a significant amount of debt. She was being threatened with eviction, which was worsening her mental health. As a result of free legal advice, she was able to successfully apply for a Discretionary Housing Payment, which wiped out most of her debts. The advice centre also found her a volunteering opportunity, which improved her employability.

Outcomes with advice:

- Discretionary housing payment
- Tax revenue from future employment

Outcomes without advice:

- Temporary accommodation
- Treatment costs due to poor mental health

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£3,672	£12,457	£30,029

A pensioner with mental health issues living in London could not pay her bills. As a result of free legal advice, her debts were written off and she had pensioner credit set up

Outcomes with advice:

- Pension credit
- Debts to government written off

Outcomes without advice:

- Rent arrears
- Eviction
- Temporary accommodation

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£11,311	£11,311	£11,311

Debt and financial distress

A young man living in social housing was hospitalised and as a result was in rent arrears. As a result of free legal advice, he was able to agree with his creditors to pay off the debt in instalments.

Outcomes with advice:

- Able to remain in current accommodation

Outcomes without advice:

- Rent arrears
- Eviction
- Temporary accommodation

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£23,721	£23,721*	£23,721*

A refugee was being held liable for council tax even though he did not live in the property for 2 years. As a result of free legal advice, he was able to challenge the debt and obtain housing with the local council.

Outcomes with advice:

- Continued maintenance and management costs for council house

Outcomes without advice:

- Tax revenue from council tax
- Temporary accommodation

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£8,345	£8,345	£8,345

Client (living in council home) was in council tax arrears and living off £150 a month, impacting health and wellbeing. As a result of free legal advice is able to start managing that debt and made was aware of their right to claim state pension.

Outcomes with advice:

- State pension
- Continued maintenance and management costs for council house

Outcomes without advice:

- Eviction
- Temporary accommodation until council tax arrears settled
- Treatment costs due to ill health

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£9,999	£6,063	-£1,809

Client's payment plan with their energy supplier had been stopped, with a letter saying their direct debit was cancelled, they missed a payment and had an outstanding balance exceeding £350. The client was confused and distressed, with the situation causing them mental health issues. With free legal advice, a new payment plan was negotiated, and the client was helped to apply for the Warm Home Discount.

Outcomes with advice:

- Warm home discount

Outcomes without advice:

- Treatment costs due to poor mental health
- Loss of income for creditors

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£1,783	£1,783	£1,783

*we assume only year one costs in this case

Debt and financial distress

Client, working parent with two children, had accrued £7,000 of debt paying energy and food bills, and was in rent arrears. With advice, a payment plan for her rent arrears was negotiated, and a debt management plan was arranged, and the client is no longer being charged interest.

Outcomes with advice:

- Reduced income for creditors

Outcomes without advice:

- Eviction
- Temporary loss of income for landlord
- Temporary accommodation

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£13,163	£12,937	£12,937

Client with mental ill health was in arrears to his water company, with High Court Enforcement Officers looking to collect on the debt. Advice providers got a 'debt and mental health evidence form' from his GP, and with the evidence the water company agreed to recall the officers and a payment scheme was agreed.

Outcomes with advice:

- Cost of health and social care professional's support

Outcomes without advice:

- Loss of income for creditors
- Treatment costs for poor mental health

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£1,762	£1,762*	£1,762*

Client was facing financial distress after losing his job, and was struggling with debits for bills, a car loan, credit card and rent. Debt advice supported the client in a payment plan, creating a monthly budget, and applied for benefits he was entitled to while he searched for a new job.

Outcomes with advice:

- Jobseeker's allowance
- Tax revenue from future employment

Outcomes without advice:

- Loss of income for creditors
- Treatment costs for poor mental health
- Temporary loss of income for landlord
- Temporary accommodation

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£6,500	£7,696	£10,088

- **Reduced/loss of income for creditors and landlords** = reduced tax revenue for government
- **Homelessness** = court and NHS costs associated with homelessness
- **Loss/gain of employment** = change in income tax revenue

*we assume only year one costs in this case

Benefits and welfare

A client reliant on housing benefit was denied payments. Free legal advice meant that they were again in receipt of housing benefit and were able to pay rent.

Outcomes with advice:

- Universal credit

Outcomes without advice:

- Eviction
- Temporary accommodation

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£9,558	£25,200	£58,043

A client with part-time employment was denied income support Universal Credit payments. As a result of free legal advice, she gained access to this income support and chose to retain her employment.

Outcomes with advice:

- Universal credit (employed)

Outcomes without advice:

- Loss of employment
- Universal credit (unemployed)

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£6,816	£28,314	£71,309

A client had serious mental health issues that prevented her from working. As a result of free legal advice, she was able to claim disability benefits and receive mental health support.

Outcomes with advice:

- Universal credit (including disability)
- Treatment costs of mental health support

Outcomes without advice:

- Eviction
- Homelessness

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£16,724	£9,134	-£6,046

A victim of domestic abuse, whose partner had been removed from her home, was unable to claim the housing benefit she needed to pay the rent because the tenancy was in her partner's name. As a result of free legal advice, the tenancy was transferred into her name and the client was able to receive housing benefit.

Outcomes with advice:

- Local housing allowance

Outcomes without advice:

- Eviction
- Temporary accommodation

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£9,558	-£7,642	-£42,043

Benefits and welfare

A client with learning disabilities was unsuccessful in applying for Personal Independence Payment. As a result of free legal advice, he successfully reapplied, and was also assisted into part-time employment

Outcomes with advice:

- Personal independence payments (PIP)
- Gains employment

Outcomes without advice:

- Universal credit (unemployed)

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£9,270	£39,492	£99,937

A nineteen-year-old university student was left with two younger siblings to care for, one disabled, when her parents passed away. As a result of free legal advice, she was able to claim benefits and prevent her siblings going into local authority care.

Outcomes with advice:

- Universal credit
- Able to finish studies and gain future employment

Outcomes without advice:

- Children taken into local authority care

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£120,139	£502,204	£1,266,334

A client with chronic pain failed her medical assessment and was declared fit for work and therefore ineligible for disability benefits. As a result of free legal advice this decision was overturned, and she was able to claim money that could be put towards improving her condition.

Outcomes with advice:

- Universal credit (including disability)

Outcomes without advice:

- Rent arrears
- Temporary accommodation

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
-£1,149	-£40,795	-£120,087

A client failed his disability assessment. As a result of free legal advice his mother and primary carer was able to appeal this and get the benefits and care that he needed.

Outcomes with advice:

- Universal credit (including disability)
- Mother able to retain employment
- Care support

Outcomes without advice:

- Loss of employment
- Carers allowance

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£37,031	£149,173	£373,456

Benefits and welfare

A student on Universal Credit was overpaid for six months but did not know, so was unable to repay the overpayments when asked. As a result of free legal advice, she was able to keep the overpayments and complete her studies.

Outcomes with advice:

- Universal credit overpayment
- Ability to continue studies and gain employment

Outcomes without advice:

- Rent arrears
- Eviction
- Temporary accommodation

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£19,984	£40,581	£81,774

A young person with schizophrenia had applied for PIP but received no award. Living in a caravan at a parent's house during the process, they faced homelessness as it came to an end. Advice provider and mental health coordinators assisted with both PIP and housing issues. The PIP appeal resulted in a 7-year Enhanced rate Daily living award after 9 months.

Outcomes with advice:

- Personal independence payment (PIP)
- Support of mental health coordinators

Outcomes without advice:

- Homelessness
- Universal credit

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£28,400	£98,534	£64,667

A single mother of two children living in council housing was struggling to get by and approached an advice centre for help. Free legal advice helped her to claim Universal Credit. This extra income helped her to have the time and head space to write a CV and apply for jobs with the help of the advice centre.

Outcomes with advice:

- Universal credit
- Ability to gain future employment

Outcomes without advice:

- Rent arrears

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
-£2,873	-£10,444	-£25,584

Client dealing with multiple health conditions, relied heavily on her husband and aids for daily living. After her residency card expired, her entitled benefits ceased, leaving her with no income. Advice provider secured three extensions from the DWP and made a thorough PIP application. Client was awarded PIP (enhanced rate, bot components), avoiding a stressful appeal.

Outcomes with advice:

- Personal independence payments (PIP)
- DWP extensions

Outcomes without advice:

- Hospitalisation
- Court costs (PIP appeal)

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£43,039	£144,698	£348,016

Benefits and welfare

A client's housing benefit had been incorrectly stopped. As a result of free legal advice, they were able to appeal this decision and get a back payment. Without free legal advice she would have likely been evicted by her private landlord.

Outcomes with advice:

- Universal credit (housing element)

Outcomes without advice:

- Temporary accommodation

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£1,040	-£16,160	-£50,561

Client with schizophrenia relied entirely on her husband for care. Despite previous unsuccessful attempts to secure PIP, advice provider stepped in at the Mandatory Reconsideration stage. As a result, the client was successfully awarded PIP (both components), bypassing the need for an appeal at the Tribunal.

Outcomes with advice:

- Personal independence payment (PIP)

Outcomes without advice:

- Court costs (PIP appeal)
- Hospitalisation
- Loss of employment
- Carers allowance

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£4,307	£47,030	£74,974

A single mother living in council housing (outside London) with one child struggling to get by approached an advice centre for help. Free legal advice helped her to claim Universal Credit. She was then able to secure a part-time job.

Outcomes with advice:

- Universal credit
- Gains employment

Outcomes without advice:

- Rent arrears
- Eviction
- Temporary accommodation

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£31,702	£80,930	£179,388

There are two parts to Personal independence Payments (PIP):

- **Daily living element** (those in need of assistance for everyday tasks)
- **Mobility element** (those in need of help getting around physically)

These are further classified into:

- A lower weekly rate
- A higher weekly rate

The amounts an individual qualifies for depends on the severity of their condition.

Housing

A client was street homeless. As a result of free legal advice, they were assigned council housing and able to secure paid employment.

Outcomes with advice:

- Universal credit
- Maintenance and management costs of council housing
- Gains employment

Outcomes without advice:

- Homelessness

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£26,835	£108,571	£142,879

A client living in a privately rented home was served with an eviction order due to discrimination by their landlord. As a result of free legal advice this was withdrawn, and the client was able to remain in their current accommodation.

Outcomes with advice:

- Able to remain in current accommodation

Outcomes without advice:

- Temporary loss of income for landlord
- Eviction
- Temporary accommodation

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£16,472	£19,449	£25,403

Client was in rent arrears, facing eviction from his social house, and had no alternative housing available. As a result of free legal advice, they were able to manage unpaid rent in instalments.

Outcomes with advice:

- Payment of social housing rent
- Council tax contributions

Outcomes without advice:

- Eviction
- Temporary accommodation
- Costs of social housing (after year 1)

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£18,000	£18,000	£18,000

Client had reported disrepair in their accommodation, but the landlord had not made any attempts to resolve the problem. As a result of free legal advice, they are able to get their house fixed without the case going to court.

Outcomes with advice:

- Able to remain in current accommodation

Outcomes without advice:

- Treatment costs for ill health because of poor living conditions
- Temporary accommodation

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£8,007	£10,984	£16,937

Housing

A client in very poor health jointly owned a property with an ex-partner, but bail conditions prevented him from living there. He applied for local authority accommodation but was turned down due to having access to an alternative place to live. As a result of free legal advice, he did not have to sleep rough and was provided with a council flat.

Outcomes with advice:

- Maintenance and management costs of council housing

Outcomes without advice:

- Homelessness
- Temporary accommodation

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£27,173	£27,173	£27,173

A client living in privately rented accommodation was served with an eviction order due to anti-social behaviour caused by his mental health issues. As a result of free legal advice, he was put in contact with local mental health services to ensure that he got the treatment he needed, while his landlord agreed to suspend the eviction.

Outcomes with advice:

- Treatment costs of mental health issues

Outcomes without advice:

- Eviction
- Temporary accommodation

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£12,702	£5,112	-£10,068

A client was denied social housing due to having alternative accommodation, however this dwelling was in a very poor condition. As a result of free legal advice, he was assigned a flat.

Outcomes with advice:

- Maintenance and management costs of council housing
- Payment of social housing rent
- Fewer sick days

Outcomes without advice:

- Treatment costs for ill health because of poor living conditions
- Temporary accommodation
- Rent of private home (after year 1)
- Universal credit (housing element)

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£14,213	£32,788	£69,938

A homeless client had been a victim of trafficking and was suffering from kidney failure. As a result of free legal advice, he was assisted in his asylum claim and provided with social housing.

Outcomes with advice:

- Temporary accommodation
- Long-term treatment for kidney failure

Outcomes without advice:

- Administrative removal

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
-£16,534	-£88,534	-£232,534

Housing

Client endured serious disrepair issues affecting his mental health. After being ignored by the landlord and council, he began withholding rent, leading to possession proceedings. Seeking help at the first hearing, he received legal representation that helped him negotiate a settlement outside the courts, vacate the property and secure new housing.

Outcomes with advice:

- Continued payment of rent (new rental)

Outcomes without advice:

- Eviction
- Temporary accommodation
- Treatment costs for ill mental health.

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£18,754	£50,693	£56,647

A client with HIV was harassed in the shared accommodation that she and her children were staying at. As a result of free legal advice, she was able to get her own council flat.

Outcomes with advice:

- Maintenance and management costs of council housing

Outcomes without advice:

- Treatment costs for ill mental health

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
-£1,722	-£5,658	-£13,530

A client was street homeless in London. As a result of free legal advice they were assigned social housing, helped to apply for universal credit and able to secure paid employment.

Outcomes with advice:

- Universal credit
- Payment of social housing rent
- Gains employment

Outcomes without advice:

- Universal credit
- Homelessness

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£29,178	£132,387	£338,804

Client was homeless and sleeping rough. As a result of free legal advice, they were assigned council housing and secured employment.

Outcomes with advice:

- Maintenance and management costs of council housing

Outcomes without advice:

- Homelessness
- Universal credit

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£25,169	£76,544	£179,295

Housing

A homeless bisexual man had his asylum claim denied. As a result of free legal advice, he was able to find temporary accommodation and was eventually granted asylum.

Outcomes with advice:

- Temporary accommodation
- Able to gain employment

Outcomes without advice:

- Imprisonment in detention centre
- Administrative removal

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£40,768	£41,964	£44,356

A student had recently become street homeless and was considering dropping out of their studies. As a result of free legal advice, they were supported into temporary accommodation and able to continue their studies.

Outcomes with advice:

- Temporary accommodation
- Able to continue studies and gain future employment

Outcomes without advice:

- Homelessness

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£16,767	£37,364	£78,557

Client had a housing benefit reduction as they lived alone in a two-bedroom flat. The second bedroom was not big enough for a single bed, so client couldn't have a lodger. As a result of letters sent to the council and housing association by advice providers, the flat was reclassified as a one-bedroom house.

Outcomes with advice:

- Full housing benefit

Outcomes without advice:

- Rent arrears
- Eviction
- Temporary accommodation

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£4,271	£33,954	£30,283

Immigration

A client's visa was about to expire, meaning that he would be forced to leave the country. As a result of free legal advice, he was able to renew his visa and gain employment.

Outcomes with advice:

- Gains employment

Outcomes without advice:

- Voluntary return

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£8,437	£27,777	£66,457

A client was ordered to leave the country. As a result of free legal advice this order was withdrawn, and the client was granted leave to remain and permission to undertake employment.

Outcomes with advice:

- Gains employment

Outcomes without advice:

- Administrative removal

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£18,829	£33,344	£62,376

A client with two children had no recourse to public funds. As a result of free legal advice, they were able to access Universal Credit and undertake paid employment.

Outcomes with advice:

- Universal credit
- Gains employment

Outcomes without advice:

- Temporary accommodation

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
-£5,602	£1,084	£39,764

A client was a child who had lived in Leeds their whole life but did not have British citizenship. As a result of free legal advice, they were granted citizenship and later able to obtain paid employment.

Outcomes with advice:

- Able to gain future employment

Outcomes without advice:

- Administrative removal

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£3,829	£33,344	£62,376

Immigration

A client settled from abroad in the North of England with her partner, by whom she was abused. After leaving him she was refused indefinite leave to remain. As a result of free legal advice, she was able to successfully apply for a visa and obtain employment.

Outcomes with advice:

- Visa obtained
- Gains employment

Outcomes without advice:

- Administrative removal

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£21,714	£36,229	£65,261

A vulnerable 17-year-old seeking asylum was assigned to shared accommodation with much older people. As a result of free legal advice, he was adopted by a British family.

Outcomes with advice:

- Cost of finding adoption placement
- Able to gain future employment

Outcomes without advice:

- Cost of council authority care
- Temporary accommodation

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£29,808	£51,977	£97,113

A client granted 5-year refugee status received an offer to study at university but was told that his offer would be withdrawn if his refugee status (which was about to expire) was not renewed. As a result of free legal advice his application for an extension in his refugee status was successful and he was able to attend university.

Outcomes with advice:

- Able to partake in studies
- Able to gain future employment

Outcomes without advice:

- Imprisonment in detention centre
- Administrative removal

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£53,045	£59,911	£101,104

In these indicative exemplar cases, free legal advice provides clients with the opportunity of obtaining employment in the future.

Health and social

A client was left with a disability due to medical negligence. As a result of free legal advice, they were able to seek compensation, get the disability rectified and return to employment.

Outcomes with advice:

- Treatment costs
- Continued employment
- Possible compensation

Outcomes without advice:

- Universal credit

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£275	£54,437	£162,761

A client was denied medical treatment and unable to work as a result. Thanks to free legal advice treatment was provided and the client was able to return to employment.

Outcomes with advice:

- Treatment costs
- Continued employment

Outcomes without advice:

- Universal credit
- Treatment costs for ill mental health

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£14,400	£76,152	£199,656

A client had a disabled son who needed round the clock care, but the local council refused to pay for a carer. As a result of free legal advice, the client got 40 hours of care per week and was able to return to employment.

Outcomes with advice:

- Cost of 50 hours of care per week
- Return to employment

Outcomes without advice:

- Carers allowance

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
-£33,449	-£132,298	-£329,995

A client was refused access to a GP because they did not have proof of address. As a result of free legal advice, she was able to see her GP, get diagnosed with cancer and receive treatment.

Outcomes with advice:

- Cost of early-stage cancer treatment

Outcomes without advice:

- Cost of late-stage cancer treatment
- Medical negligence compensation

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£95,455	£106,833	£106,833

Health and social

A client had serious mental health issues that the NHS refused to treat. As a result of free legal advice, she was able to receive treatment and gain employment as her health improved.

Outcomes with advice:

- Treatment cost of ill mental health
- Gains employment

Outcomes without advice:

- Treatment costs for severe mental health issues
- Compensation

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£1,809	£71,454	£110,746

A client was put through a disciplinary hearing at place of work without cause. As a result of free legal advice, she was able to be involved in the process and keep her job.

Outcomes with advice:

- Continued employment

Outcomes without advice:

- Loss of employment
- Jobseekers' allowance

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£27,153	£27,153*	£27,153*

Employment

A client was subject to an unfair dismissal. As a result of free legal advice, they were able to challenge this dismissal and get their job back.

Outcomes with advice:

- Regains employment

Outcomes without advice:

- Jobseekers' allowance

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£13,595	£41,703	£97,917

Client faced discrimination in work after returning from a stroke-related absence. Despite requesting a phased return, she encountered resistance from the director and was excluded from work communication. Legal advice provider guided her through negotiation, resulting in a £5000 settlement. This financial support enabled her transition to a new role.

Outcomes with advice:

- Continued employment

Outcomes without advice:

- Loss of employment
- Treatment costs for ill mental health
- Universal credit

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£29,348	£57,455	£113,670

*we assume only year one costs in this case

Employment

A client was working in conditions which were making his disability worse. As a result of free legal advice, the employer was made aware of the client's rights and appropriate measures were taken to improve his working conditions.

Outcomes with advice:

- Improved working conditions

Outcomes without advice:

- Treatment costs for ill health as a result of unfit conditions
- Unable to retain employment
- Universal credit

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£37,158	£65,265	£121,480

Soon after becoming pregnant a client was sacked from her job. As a result of free legal advice, she received compensation and was able to afford to remain in her housing.

Outcomes with advice:

- Able to remain in current accommodation
- Compensation

Outcomes without advice:

- Loss of employment
- Eviction
- Temporary accommodation

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£16,553	£16,553*	£16,553*

A client was regularly discriminated against at work due to their ethnicity and on the verge of resigning. As a result of free legal advice they challenged this discrimination, received compensation and remained in work.

Outcomes with advice:

- Continued employment

Outcomes without advice:

- Loss of employment
- Jobseekers' allowance

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£13,903	£13,903*	£13,903*

Client employed at a local charity, faced racial discrimination and was dismissed without proper resolution of her complaints. Overwhelmed by the legal process, she sought support after refused negotiation attempts. Free representation at a judicial mediation hearing, led to a £5000 settlement and withdrawal of her tribunal claim, sparing her from complex proceedings.

Outcomes with advice:

- Cost of judicial mediation

Outcomes without advice:

- Loss of employment
- Universal credit

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£133	£6,470	£6,470

*we assume only year one costs in this case

Employment

A client was paid less than her colleagues because of her gender. As a result of free legal advice, she was able to get compensation and equal pay going forward.

Outcomes with advice:

- Equal pay (higher salary)
- Compensation

Outcomes without advice:

- Unequal pay (lower salary)

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£3,960	£17,280	£43,920

A Muslim client was dismissed from his job as a supermarket trolley porter (which he was dependent on to pay the rent on his council house for him and his two children) for refusing to train to operate the checkouts for fear of having to handle pork and alcohol . As a result of free legal advice, he was able to challenge this decision under equality legislation and get his job back.

Outcomes with advice:

- Continued employment

Outcomes without advice:

- Loss of employment
- Rent arrears
- Jobseekers' allowance

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£9,463	£29,271	£58,303

In this indicative exemplar case, unequal pay or a lower salary results in lower income taxes to government.

Domestic abuse and other

Client was a victim of domestic abuse. Due to overwhelming stress she had to leave her job and move into different accommodation. Her abuser had run up debts exceeding £30,000 in her name. With legal support, the creditors agreed to treat the debts as fraudulent and pursue the perpetrator, allowing the client to find a new job and move on with her life.

Outcomes with advice:

- Able to regain employment
- Treatment costs for ill mental health

Outcomes without advice:

- Treatment costs for long-term ill mental health
- Universal credit

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£5,479	£27,584	£56,616

A client, who had two children, was a victim of physical abuse at the hands of her partner. As a result of free legal advice, they were able to access safe accommodation.

Outcomes with advice:

- Temporary accommodation

Outcomes without advice:

- Treatment costs for domestic abuse victim
- Costs of placing children in local authority care

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£120,645	£523,133	£1,328,107

A domestic abuse victim who had split from her abusive partner was deemed ineligible for Legal Aid due to having equity in her half of the family home. However, to access this she would have been required to sell her home, making the client and her two children homeless. Free legal advice meant she was able to remain in the family home.

Outcomes with advice:

- Remain in current accommodation

Outcomes without advice:

- Temporary accommodation
- Maintenance and management costs of council housing
- Universal credit

Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£23,953	£87,886	£215,751

Client was facing a small claims action for £800 for backdated service charges of her social housing that she disputed, and it was beginning to impact her mental health. Legal advice confirmed the validity of her stance, the argument was conveyed to the pursuer, and negotiations led to a settlement and dismissal of the court action.

Outcomes with advice:

- Settlement of matters

Outcomes without advice:

- Court costs
- Treatment costs for ill mental health

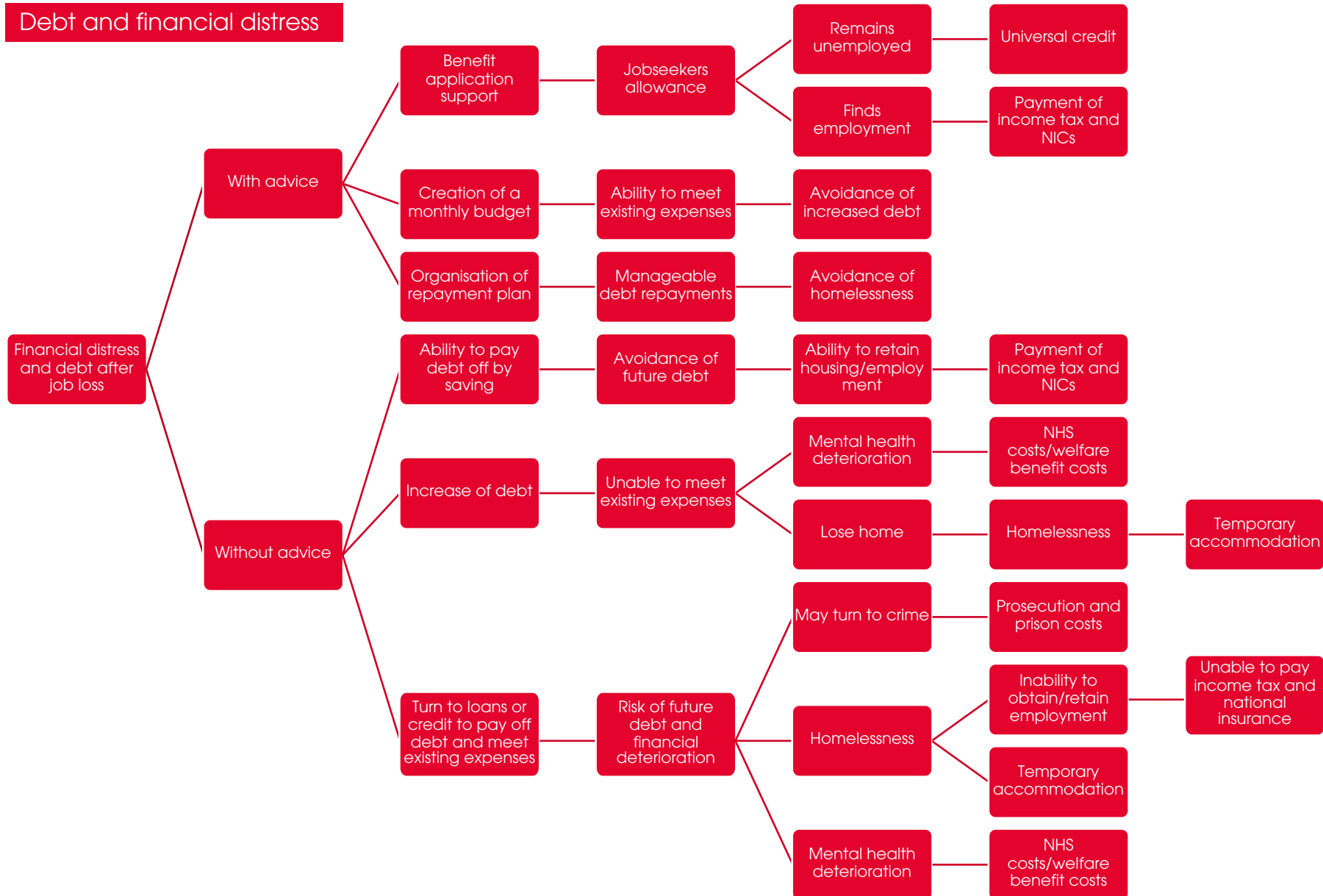
Net unadjusted value, less cost of free legal advice

Short-term	Medium-term	Long-term
£2,015	£2,015*	£2,015*

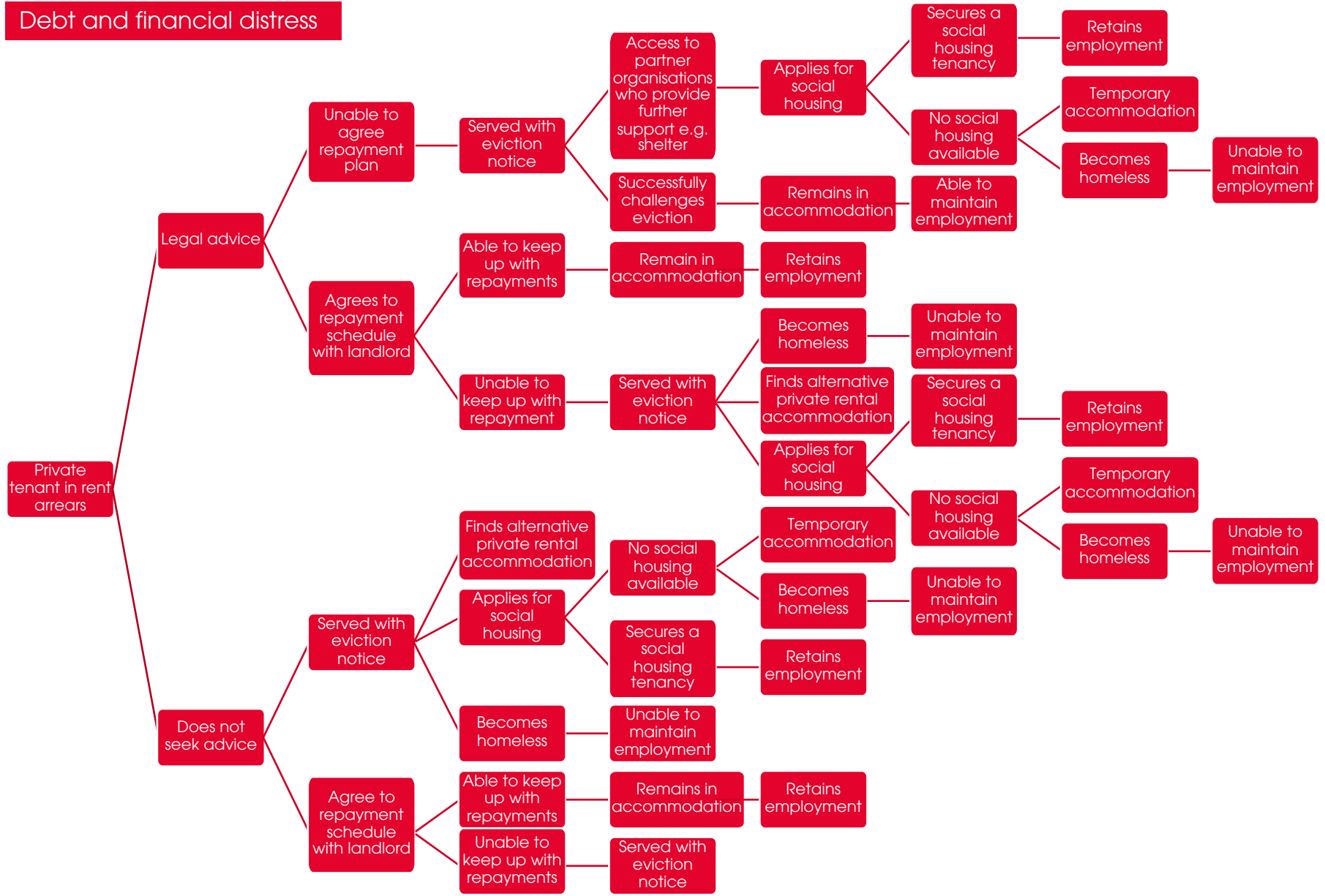
*we assume only year one costs in this case

Detailed logic chains

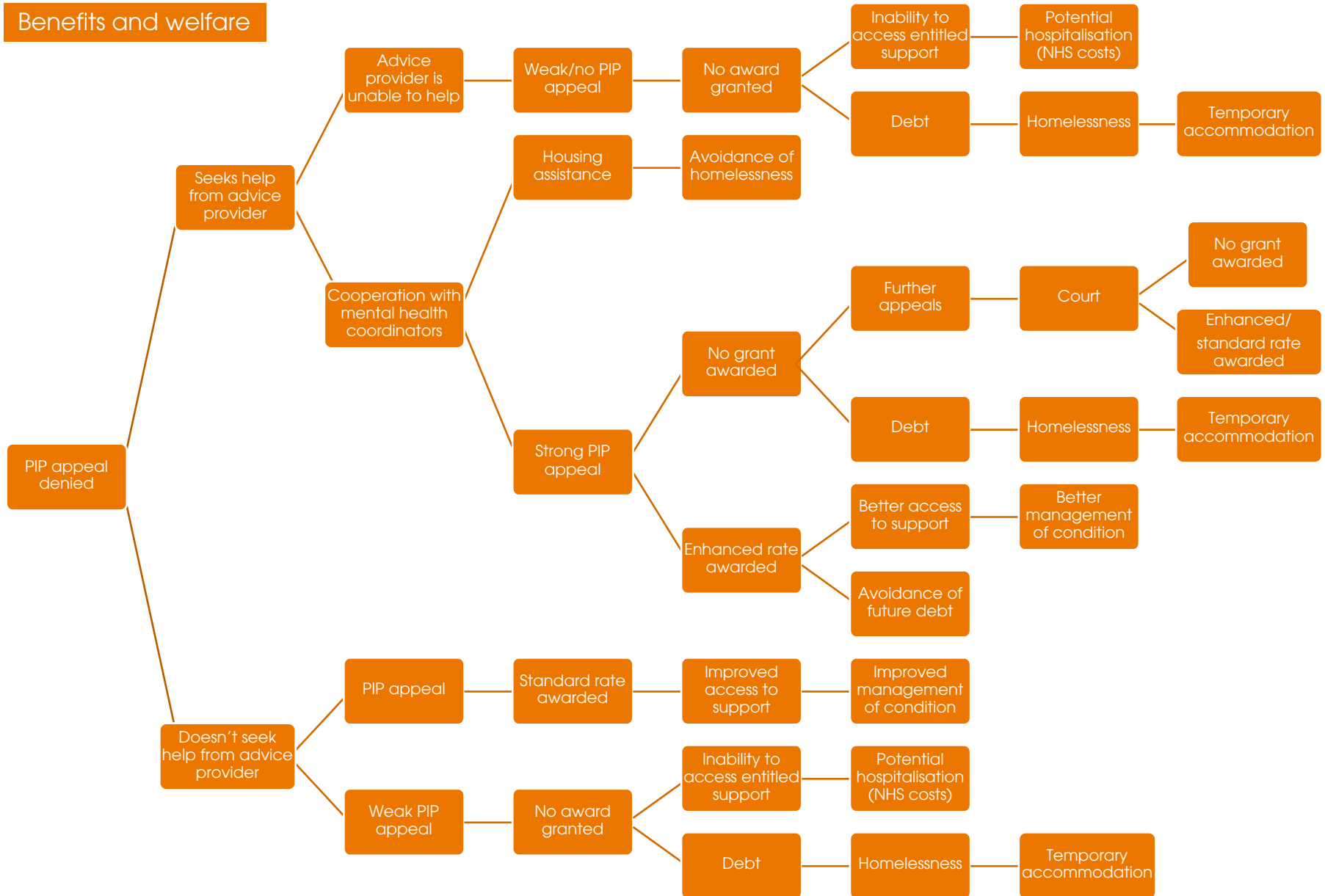




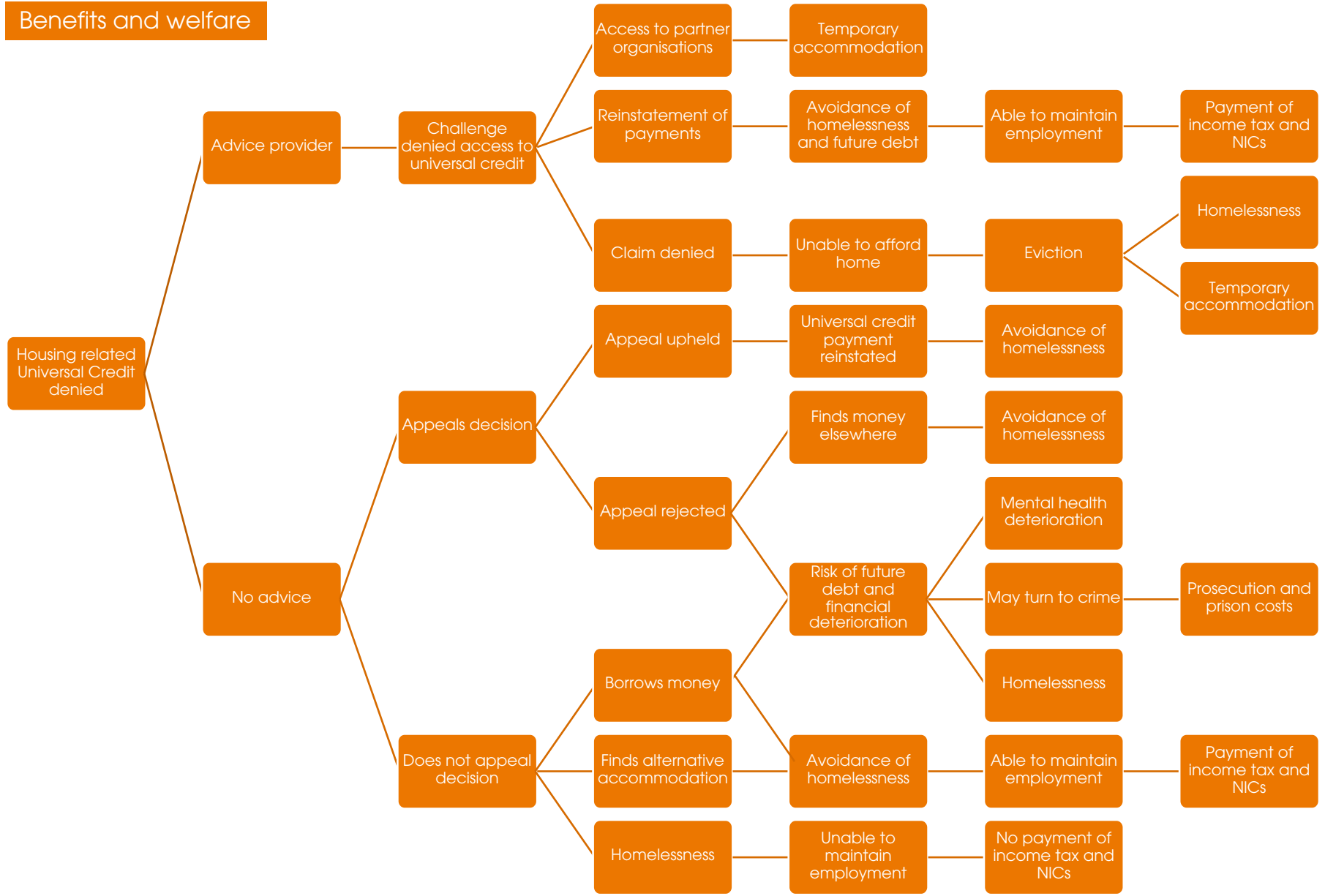
Debt and financial distress



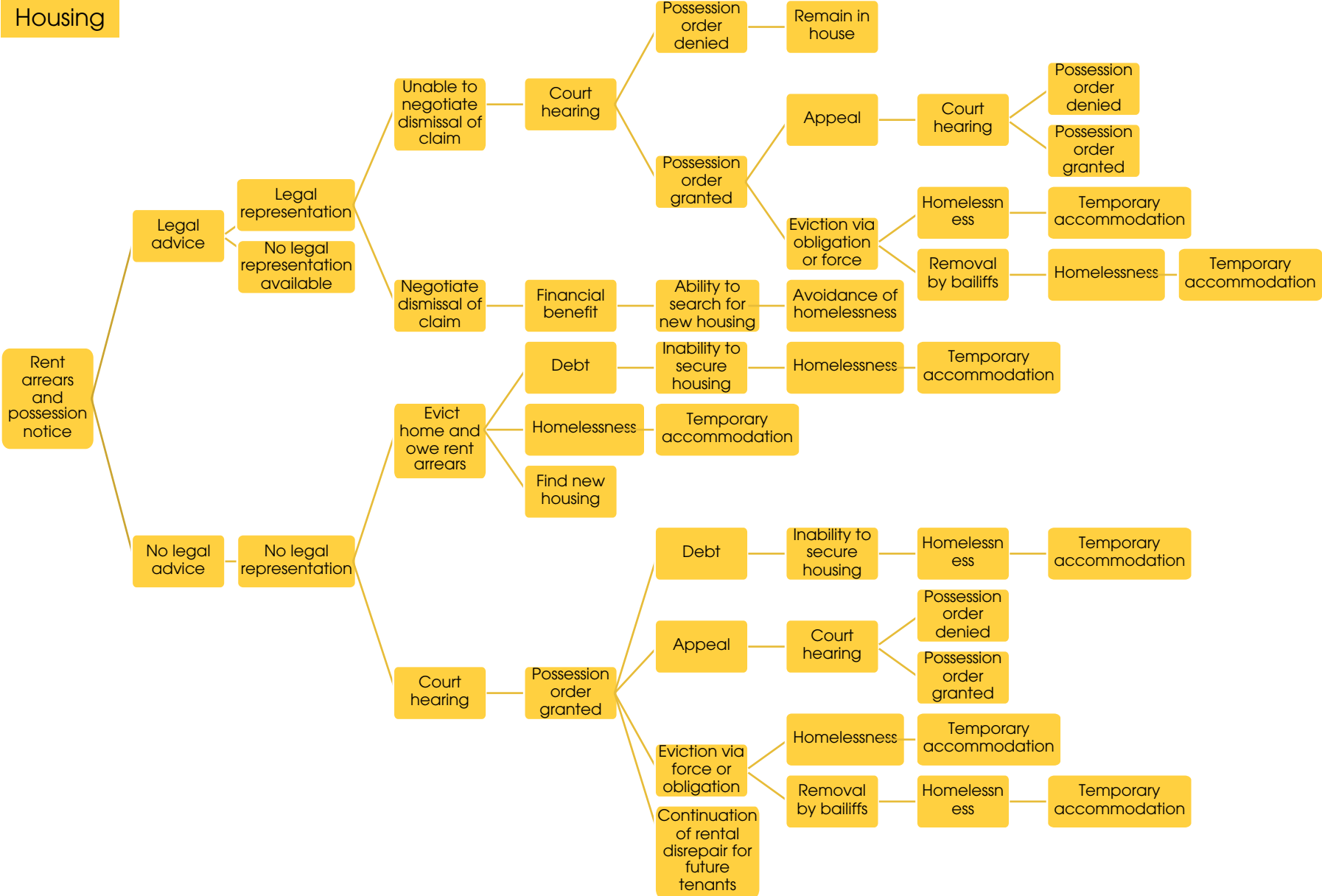
Benefits and welfare



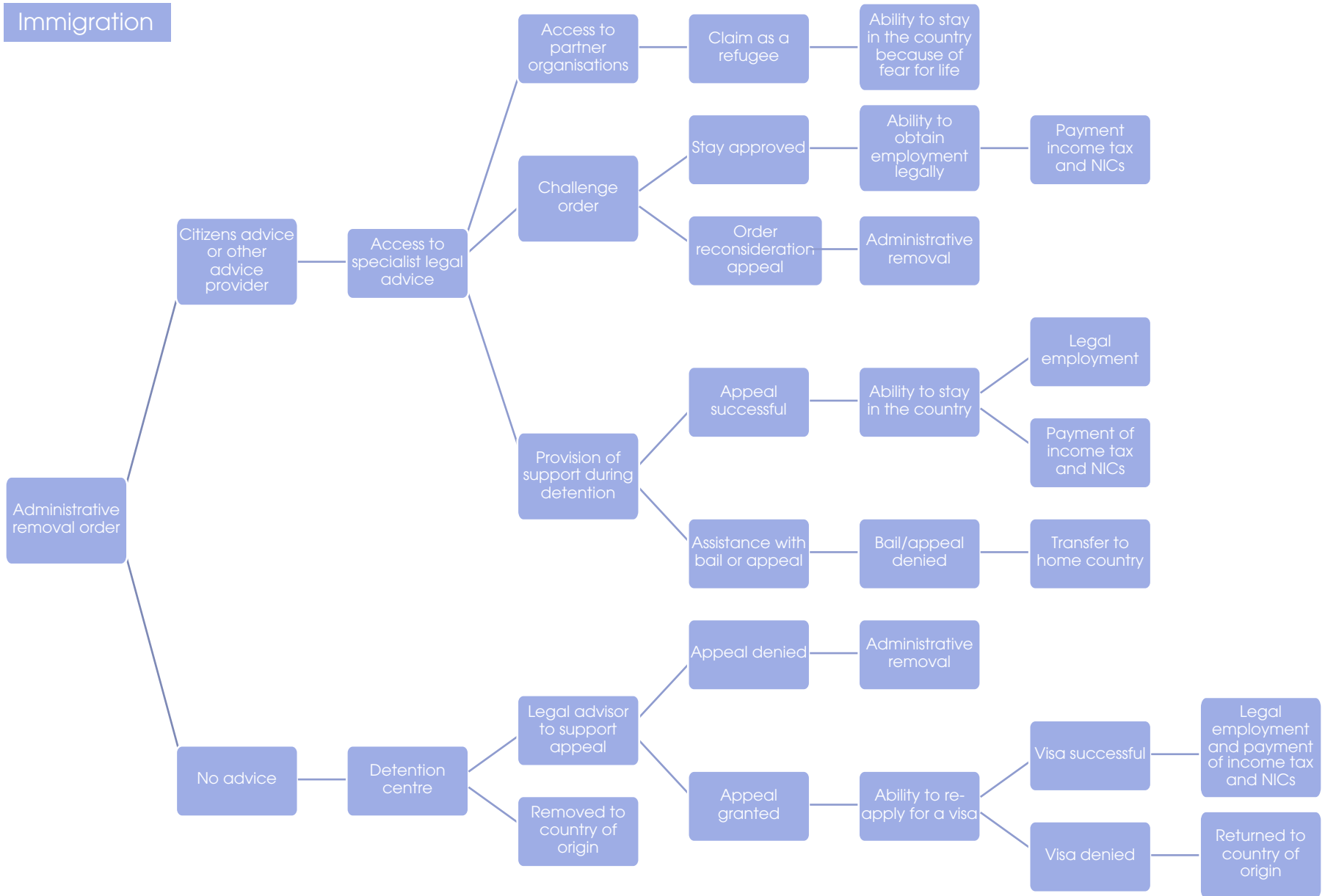
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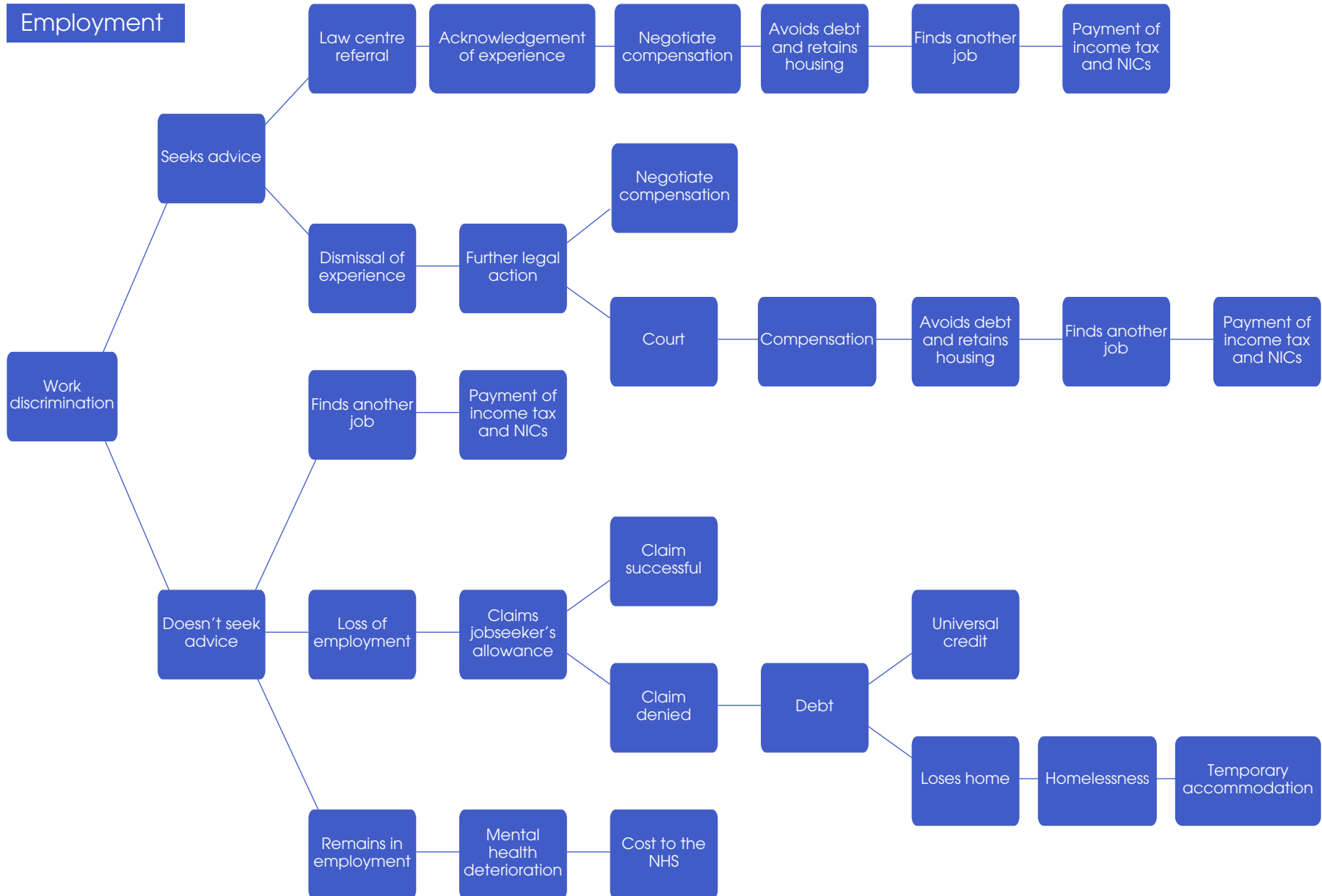


Housing

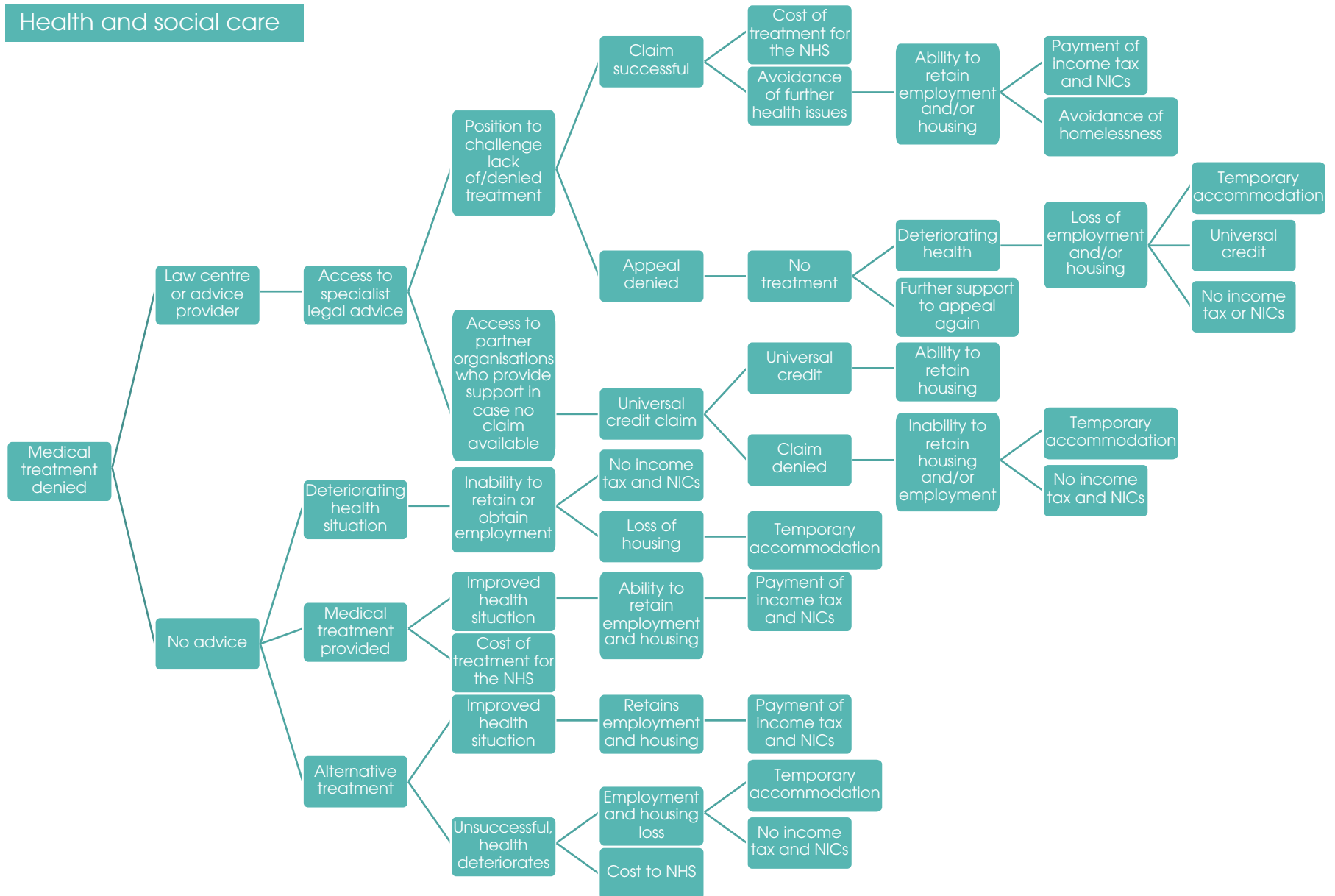


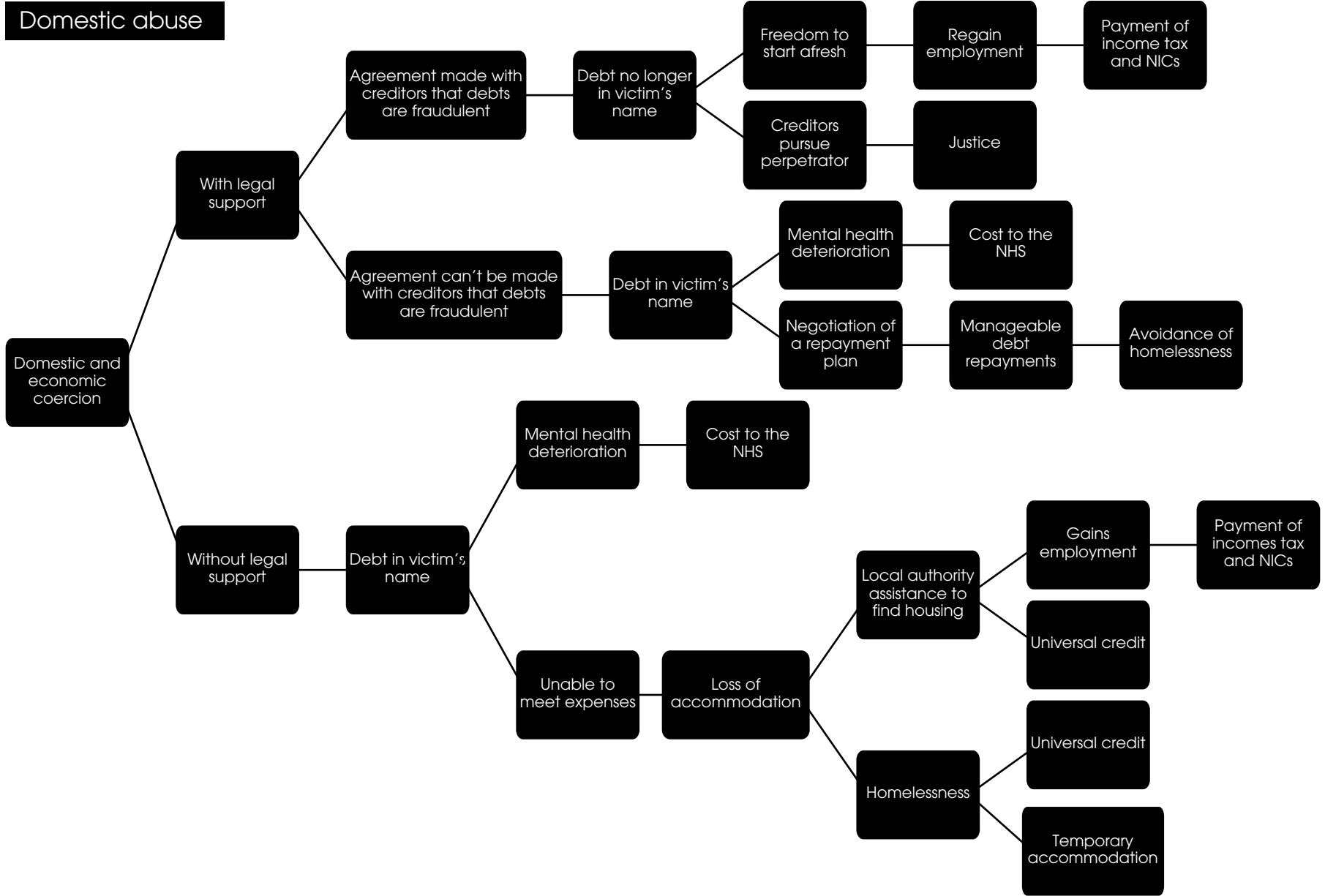
Immigration





Health and social care





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