



Defending the public purse:
The economic value of the free legal
advice sector

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Defending the public purse: The economic value of the free legal advice sector

A report for the Community Justice Fund

Clare Leckie, Rebecca Munro and Mark
Pragnell

With Douglas McWilliams, Cebr

And with research support from Aaron Barrie and Ana Ercegovic



Disclaimer

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Pragmatix Advisory Limited. enquiries@pragmatixadvisory.com. 020 3880 8640. pragmatixadvisory.com
Registered in England number 12403422. Registered address: 146 New London Road, Chelmsford, Essex
CM2 0AW. VAT Registration Number 340 8912 04

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Executive summary

- Organisations supported by the Community Justice Fund help 483,000 clients a year
- The average net benefit to Treasury for each client helped is £8,000, while the average cost of advice provision is just £510 per person.
- This equates to a net benefit to the public purse of £4billion per year
- In addition to government savings, the provision of free specialist legal advice by these organisations means each year 235,000 people who would otherwise have been unemployed remain in or gain employment.

What is free specialist legal advice?

Organisations delivering free specialist legal advice play a vital role in supporting those unable to access or afford charged for legal advice.

Specialist legal advice providers deliver many different services to clients. Some offer advice in the form of information provision for the client and identifying options available to them. Others take on casework and act on behalf of the client, for example negotiating with third parties. Some provide representation in court or tribunal proceedings. Most organisations fulfil a mix of these roles. The findings in this report relate to specialist legal advice as described on page 13.

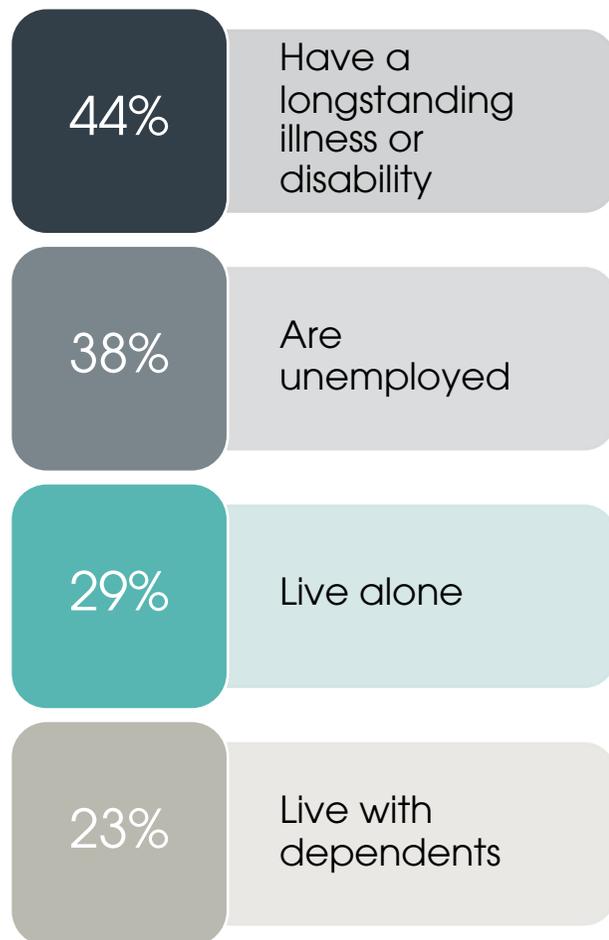
Advice is delivered through a number of channels, including in-person at an advice centre or law centre, online, via telephone or video call, or as part of a drop-in service at a third-party location. Unsurprisingly, covid has impacted the way in which advice is delivered, with organisations having to alter methods of working to predominantly online provision to ensure continuity of support for clients. Hybrid forms of advice delivery are likely to remain in place indefinitely, as just two per cent of providers reported they will be returning to a fully face-to-face service.

This project has been undertaken during a time of increased pressure on providers. Legal Aid funding remains below historic levels while demand for legal advice remains high. The pressure on services on services is expected to rise as covid-mitigation measures are withdrawn, and organisations have serious concerns about their capacity to meet demand.

Providers of free specialist legal advice include:

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

Complex cases involving disadvantaged people



Free specialist legal advice providers support some of the most disadvantaged members of society.

Those experiencing a legal problem for which they require free help are more likely to be unemployed, people with disabilities, individuals living alone or individuals with dependents. It is not unusual for clients to present with multiple issues for which they require advice, and many problems are interconnected. For example, a decision to reduce an individual's benefit entitlement, could spark a chain of events that leads to them falling behind on their rent and then being evicted.

Organisations are bracing themselves for a big increase in people coming to them for legal advice as the drivers of demand escalate as covid-mitigation measures are withdrawn. With the moratorium on evictions lifted and the Furlough scheme coming to an end along with the expected withdrawal of the £20 a week Universal Credit uplift, the expectation is demand for services will rise sharply. Half of all free specialist legal advice providers had to turn away clients last year due to lack of funds, and insufficient funding to meet increased demand is their biggest concern for the coming year.

There are also major worries about 'missing' or 'disappeared' clients who have not sought help while covid-mitigation measures were in place, and will likely have seen their problems increase over the past eighteen months.

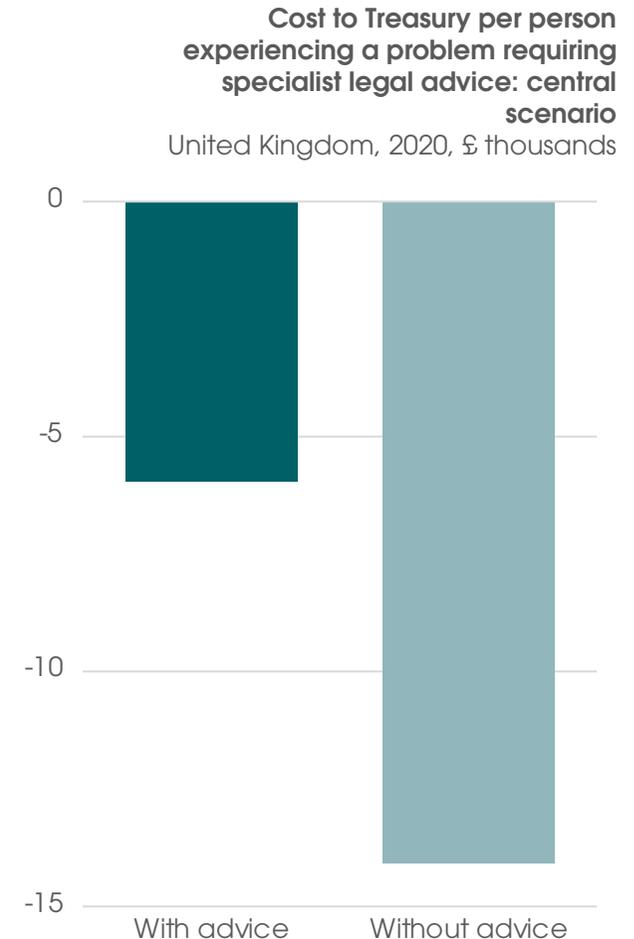
There is a cost to government regardless

The most disadvantaged people in our communities often live in precarious circumstances. Many are socially excluded, on low incomes and face multiple barriers in day-to-day life creating demand for specialist legal advice.

They are the most likely to need access to legal protection that social welfare law can provide and may struggle to solve the problems themselves. In many cases there will be a cost to government for the outcomes both with and without advice provision.

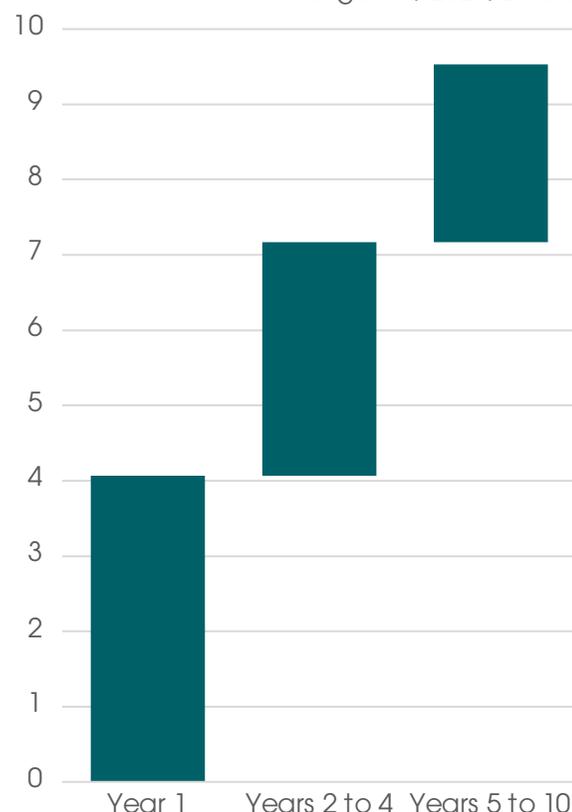
But when evaluating the fiscal impacts of this provision, it is essential to compare the costs of outcomes when advice is provided with the counterfactual outcomes without advice to determine the true impact. The average cost to Treasury of those experiencing a legal problem for which they do not seek advice is two and a half times the that of those in receipt of free specialist legal advice.

Our assessment of the costs and benefits of advice are based on realistic assumptions and provide a cautious estimate of savings. We have not assumed everyone who receives free legal advice will see a positive outcome, we have assumed a proportion of individuals experiencing a legal problem will be able to positively resolve their issue alone, and we also assume one in five clients will present with a further crisis requiring additional free legal advice in each subsequent year.



Free advice will save HMT over £4bn next year

Cost saving to Treasury of ½ million clients in receipt of free specialist legal advice: central scenario
United Kingdom, 2020, £ billion



For every client in receipt of free advice, Treasury can expect to see a saving of £8,000 this year.

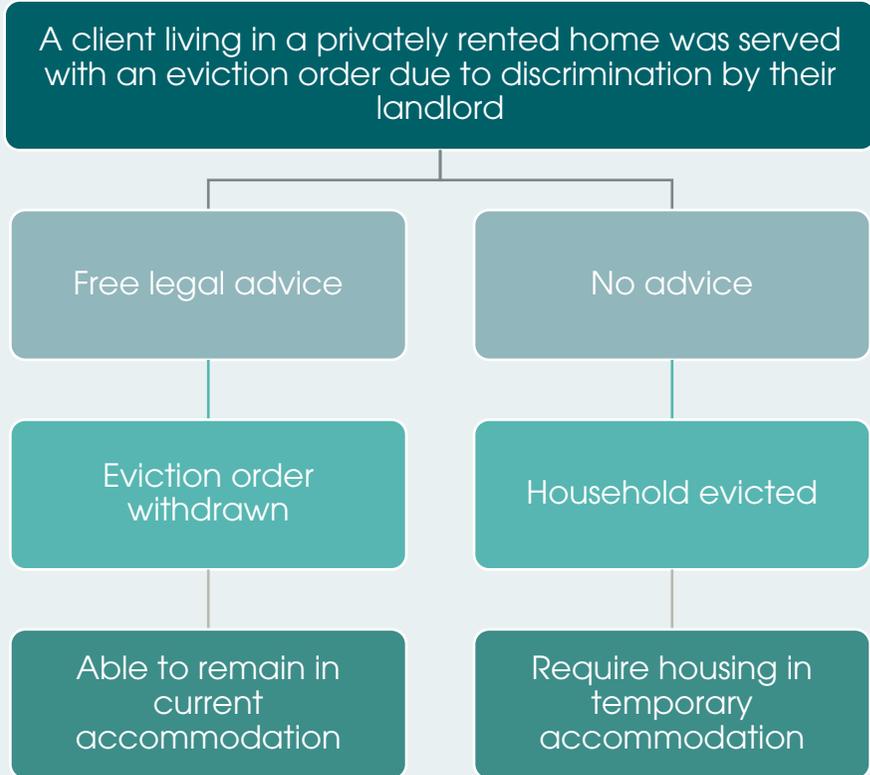
Our calculation is based on casework data from participating organisations, practitioner interviews, survey of organisations and existing research. We estimate total savings to Treasury over the next decade of at least £9.5 billion. In addition, government can expect that for each advice case there will be 0.47 more employable people per household, and the client will experience 1.6 fewer years in crisis.

We have also modelled a conservative scenario, with lower success rates, more individuals resolving their issue alone, and a greater share returning with further legal problems.. Even on the most conservative estimate, Treasury can expect savings of around £1.34 billion.

The benefits to government extend beyond these savings, though. Free advice provision has the potential to play a key role in reducing the court backlog in England and Wales in the coming months. Clients presenting to free legal advice providers have their problem resolved quicker and are less likely to end up in court than those who are unable or unwilling to seek advice. Despite measures including the provision of additional covid-safe court rooms, some reports claim it may take until 2023 for courts to return to pre-pandemic levels, running up further costs for government.

Methodology

- The nature, frequency and volume of cases addressed by the sector was established using survey data
- Case studies from advice providers were then used to create logic chains showing potential outcomes for 70 exemplar cases
- Research was used to establish the economic impact of effective resolution and the counter-factual of failure for the exemplar cases
- The expected success rate, rate of resolution without intervention and likelihood of future crisis were factored in
- From this, we were able to calculate the net financial impact to Treasury of the average intervention

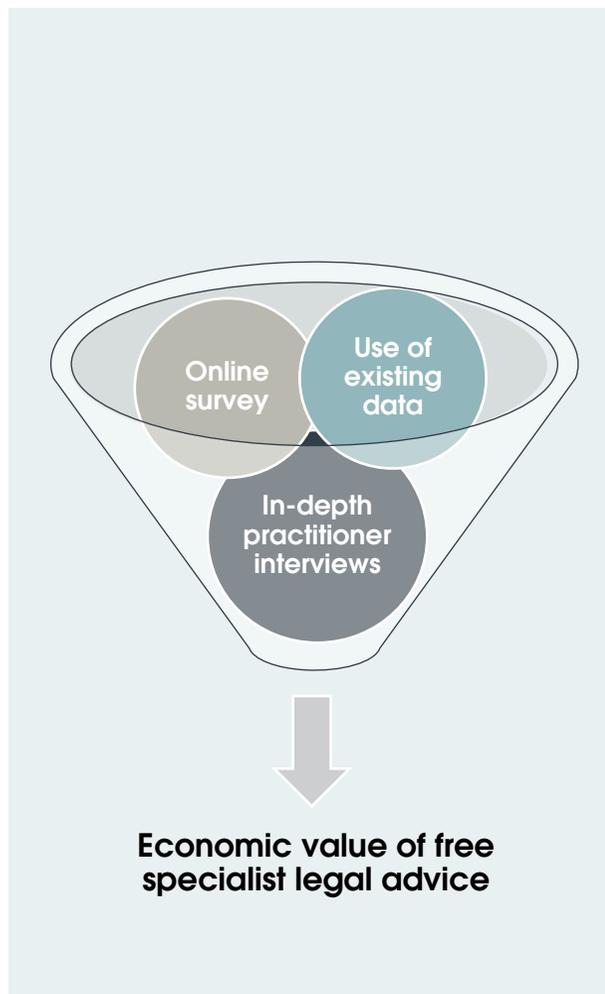


Indicative exemplar case example
Pragmatix Advisory legal advice sector model



Research objectives

The economic value of free legal advice



Pragmatix Advisory has been commissioned by the [Community Justice Fund](#) to conduct a study into the impact of the United Kingdom's free legal advice sector on public sector finances.

Created to cope with the effects of the covid pandemic on access to justice, the Community Justice Fund (CJF) is a coalition of funders whose focus is to provide support to organisations across the United Kingdom who provide specialist legal advice, free at the point of access, to clients in need.

To inform the government's goal of building back better, CJF is seeking to evidence the effect of (the lack of) legal advice on the public purse.

The economic benefits of the sector can be broadly split into:

- (i) the benefits accrued by the clients of these organisations; and
- (ii) the benefits to the public purse (national government and agencies, including NHS, and local government).

Whilst the economic benefit accrued directly by clients is significant (homelessness avoided, families remaining together, managed debts, avoidance of A&E/ambulance visits), the scope of this research will be limited to assessing the financial benefits accrued to the public purse from legal advice being provided where it would not otherwise be.



The free
specialist legal
advice sector

Defining ‘specialist legal advice’ can be tricky

Areas of advice examined in this report:

- Debt and financial distress
- Health and social care
- Benefits and welfare
- Immigration
- Housing and homelessness
- Employment rights
- Domestic Abuse

Ministry of Justice definition of specialist legal advice

“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.”

In this report, the sector comprises 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.

Some examples are:

- acting for a client in a homelessness or eviction case
- appealing a refusal of benefits (after the initial application)
- dealing with legal threats from creditors
- applying for debt relief orders/insolvency
- advising on immigration and asylum applications and appeals
- advising on employment rights or disputes
- challenging decisions of public bodies
- challenging cases of discrimination etc.
- providing assistance and advocacy in courts or tribunals

Advice is delivered in different ways by different types of organisations

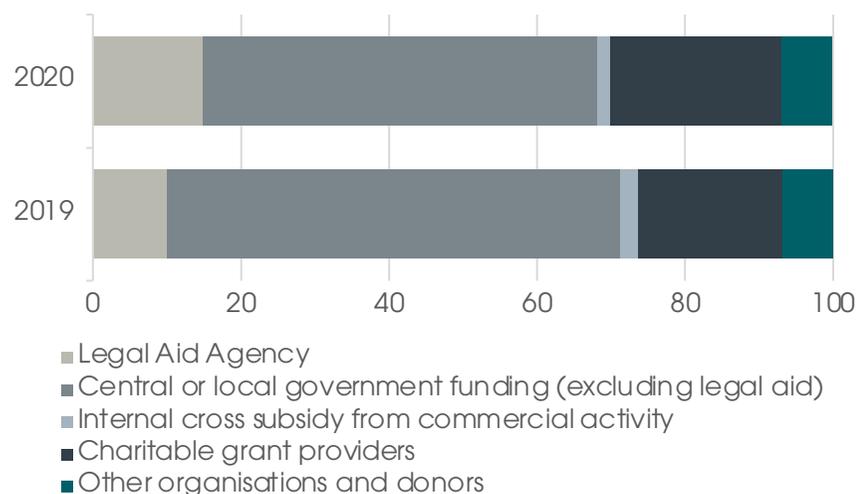
Specialist legal advice providers may fulfil all or just one of the following services:

- 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
- 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
- Representation, including acting for and representing the client in court or tribunal proceedings

Providers of free specialist legal advice include:

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

Source of funding for free legal advice provision
United Kingdom, 2019 and 2020, per cent



Providers' funding models can also vary

Some but not all providers of free legal advice hold Legal Aid contracts. Specialist providers may also be funded through central or local government grant funding, donations and pro-bono work contributions. Others are funded via foundations or lottery grants.

Most organisations we spoke to are funded via a mix of these different sources. Multiple sources of funding for different projects and purposes have different processes for monitoring and reporting and different time frames, often very short-term. The resulting financial management is very complex.

Legal Aid expenditure down £1 billion

Civil Legal Aid provision is £318 million lower in real terms than it was fifteen years ago.

Although it has risen slightly since 2016, it is still well below historic levels.

In turn, it is becoming increasingly more difficult for individuals to access organisations undertaking Legal Aid work. Over the last five years, the number of providers has fallen by a fifth. In 2020, the number of providers fell by eight per cent.

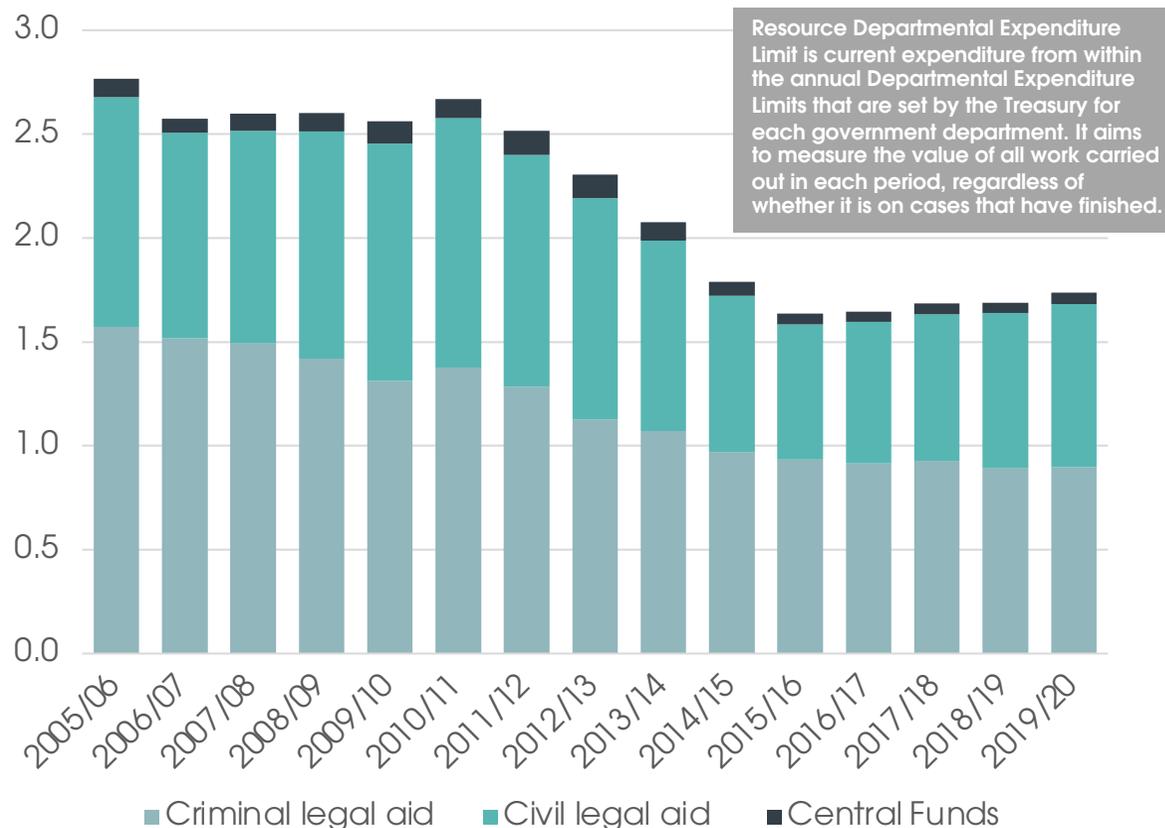
Of those accessing Legal Aid for civil representation, 60 per cent are female, fifteen per cent are from black and minority ethnic backgrounds, 31 per cent are disabled, and over a third are under the age of eighteen.

It is important to note that the free specialist legal advice sector extends far beyond those providing legal advice through Legal Aid contracts.

The areas of law focussed on in this report are a small proportion of civil law, with many other cases featuring family issues and claims against public authorities.

Overall Legal Aid expenditure (Resource Departmental Expenditure Limit)

England and Wales, real terms 2019/20 prices, £ billion



We spoke with 40+ free legal advice providers

Project 17



Project 17 is an organisation supporting destitute migrant children whose families have no recourse to public funds. They specialise in providing support under Section 17 of the Children Act, but do not provide court representation. Forty per cent of Project 17's clients have leave to remain, but no recourse to public funds.

Their work covers three areas: direct advice and advocacy, training and strategic advice for professionals and policy and systematic change. Women account for 92 per cent of those accessing their advice service.

Canolfan Gyfraith Speakeasy Law Centre



Originally opened in 1992 as a church funded free advice centre, The Speakeasy provided help to those suffering from financial hardship and debt. In the intervening years, it expanded its work to cover social welfare issues including welfare benefits, housing and employment law.

Speakeasy became a law centre and member of the Law Centres Network in 2019 – and is currently the only law centre in Wales. It employs practicing and trainee solicitors who provide specialist legal advice, assistance and representation, and operates a weekly drop-in service at a range of locations. All advice is free.

Dracaena Centre



The Dracaena Centre has been operating in Falmouth for thirteen years. It plugs gaps in existing provision or works with other organisations to facilitate the required help.

The facility operates in two parts, with staff delivering projects within the centre, alongside around 45 external organisations using the space to deliver services. The hub supports 10,000 people a year, with 35 per cent being supported by Dracaena Centre staff directly.

The centre began provision of free legal advice as the closest Law Centre was previously in Bristol – 180 miles away. The centre links up with a legal firm in Bethnal Green, utilising their solicitors to support local people in Cornwall through video call. The legal advice project graduated from an initial pilot to a permanent service, and has now been running for four years. It now enables local law firms who want to offer pro-bono services but don't have the mechanism to do so alone, to provide free specialist advice through the centre. The organisation also connects with foodbanks across Cornwall, who provide them with free accommodation and space to provide legal advice.

The local primary care trust and local GP are now linking the legal services project into their ten year plan, as access to community mental health services may be related to a debt or housing issue.

Advice delivery and specialisms were varied



Friends, Families and Travellers

Friends, Families and Travellers is an agency working with gypsies, Roma and travellers across the United Kingdom, but primarily in England. They work to protect the nomadic way of life, support communities' rights and tackle racism. The organisation operates a telephone based service alongside an outreach site in the South East.

They also work to influence policy and engage with law-making at higher levels, but around half of the organisation's work involves the provision of free legal advice. In 2020, they dealt with 2,000 individuals, up from 1,500 in 2019.

The advice involves explaining to individuals their rights, advocating with service providers and linking them up with solicitors when required. Although the organisation itself does not employ solicitors, they do represent clients in tribunals.



Bristol Refugee Rights

Operating since 2006, Bristol Refugee Rights (BRR) is a holistic service for refugees providing a range of support alongside legal advice. The organisation supports people with pre-immigration status and asylum seekers. The majority of advice provided relates to personal finances and housing.

The organisation offers a package of support as those presenting for help often have a range of interdependent issues. BRR challenges NHS debts, and works with solicitors on judicial reviews.

BRR does not hold legal aid contracts or provide court representation, but they do provide end to end casework. In the last two years, they have provided advice to over 800 clients, with around 80 per cent of it being specialist legal advice.

citizens
advice

Citizens Advice

Citizen's Advice is a network of independent charities offering confidential advice in person, online and by phone, free of charge. It operates from 2,540 locations in England and Wales.

The organisation provides advice on a broad range of topics, including benefits, work, debt, housing, immigration and health. It also provides advice on consumer rights and supports witnesses in court. It is not an exclusive provider of legal advice, and it does not offer court representation for clients. In 2019/20, Citizen's Advice were contacted by 2.8 million people.



The use of free legal advice

Recurring themes in practitioner interviews

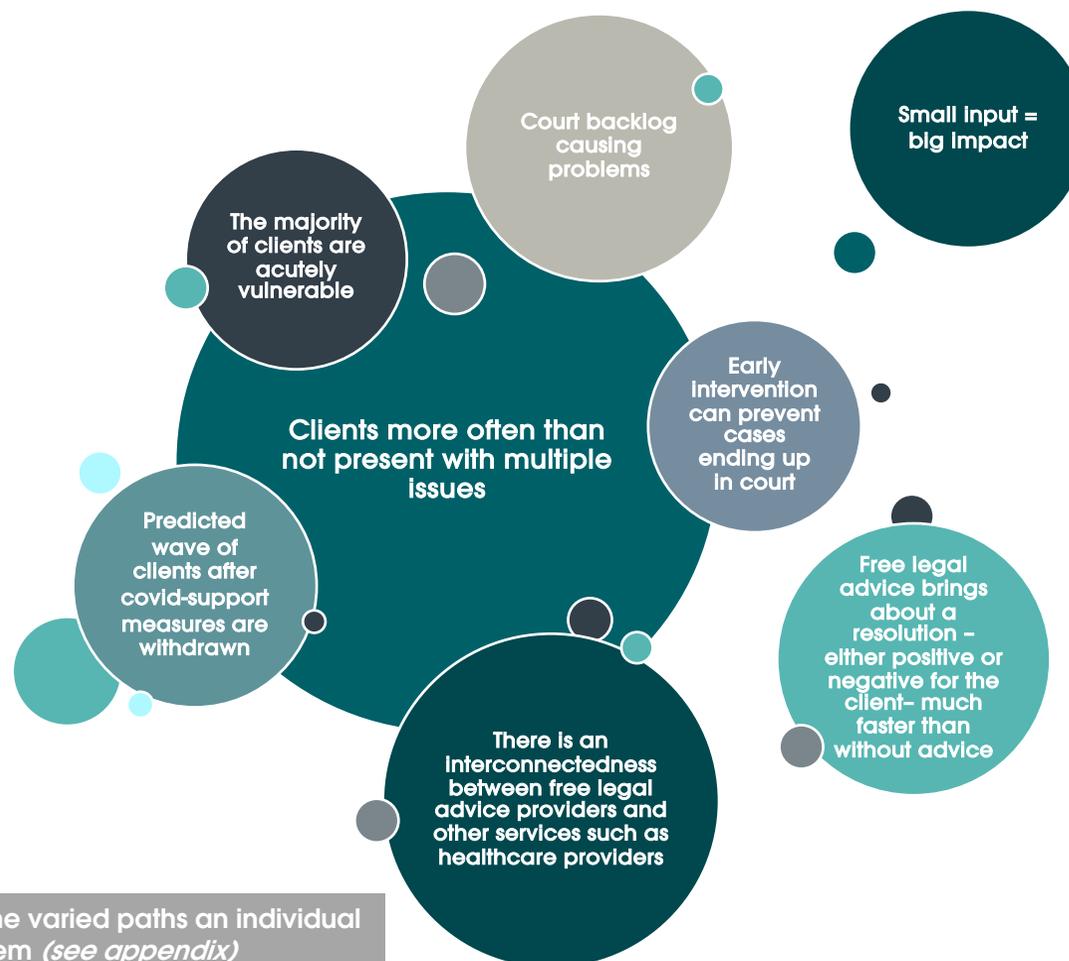
In order to assess the free legal advice sector, we undertook interviews, launched an online survey, and made use of organisations' existing data.

During our research, multiple themes emerged in relation to the types of people most likely to seek support.

Many of those seeking support are acutely vulnerable, and it is common for clients to present with multiple issues for which they require advice.

Amongst the organisations we spoke with, there was a belief that the provision of free specialist legal advice aids clients in resolving their problem in a more timely manner, and also encourages them to seek help sooner if any future crisis arises.

There was also recognition of the interconnectedness between legal advice providers and other services such as healthcare providers.



We have developed logic chains to demonstrate the varied paths an individual may go down when they experience a legal problem (*see appendix*)

Many clients are acutely vulnerable



Demographics of free legal advice clients
United Kingdom, 2019/20

Our interviews and survey results support existing Ministry of Justice evidence that younger people, people with disabilities, unemployed people and single parents are more likely to experience a legal problem for which they require free support.

Because people in these groups are among the most vulnerable in society, their legal problems can be particularly complex and multi-faceted. In addition, some of these clients may be less capable of tackling issues themselves, increasing the chance of problems escalating without early intervention.

Legal problems can also cause considerable stress and anxiety, exacerbating mental health struggles. Twenty per cent of those with legal problems reported experiencing a mental health problem as a result of their issue.

There is also an interconnectedness between free legal advice and other service providers. Individuals in need of legal advice frequently require help from other agencies, too. Experiencing debt or financial concerns can cause anxiety and stress, putting pressure on clients' mental health. Those experiencing homelessness may present at A&E for a bed for the night. Both instances require NHS support alongside legal advice. In our conversations with advice providers, many saw themselves to be filling gaps in mental health services and social services provision.

The provision of free legal advice can also lead to further engagement with other services. Organisations we interviewed believe that when individuals have a positive experience of an issue being resolved, they are more likely to seek support earlier with issues in future.

Clients often present with multiple issues

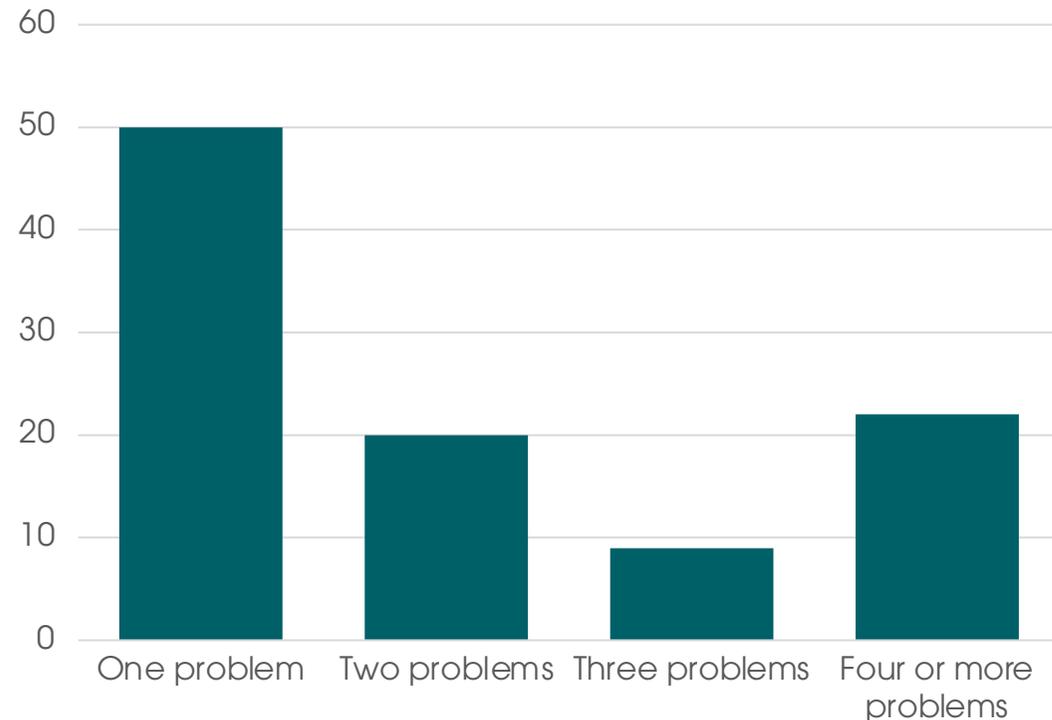
Across the different organisations we spoke with, most said that the people they saw often presented with multiple issues.

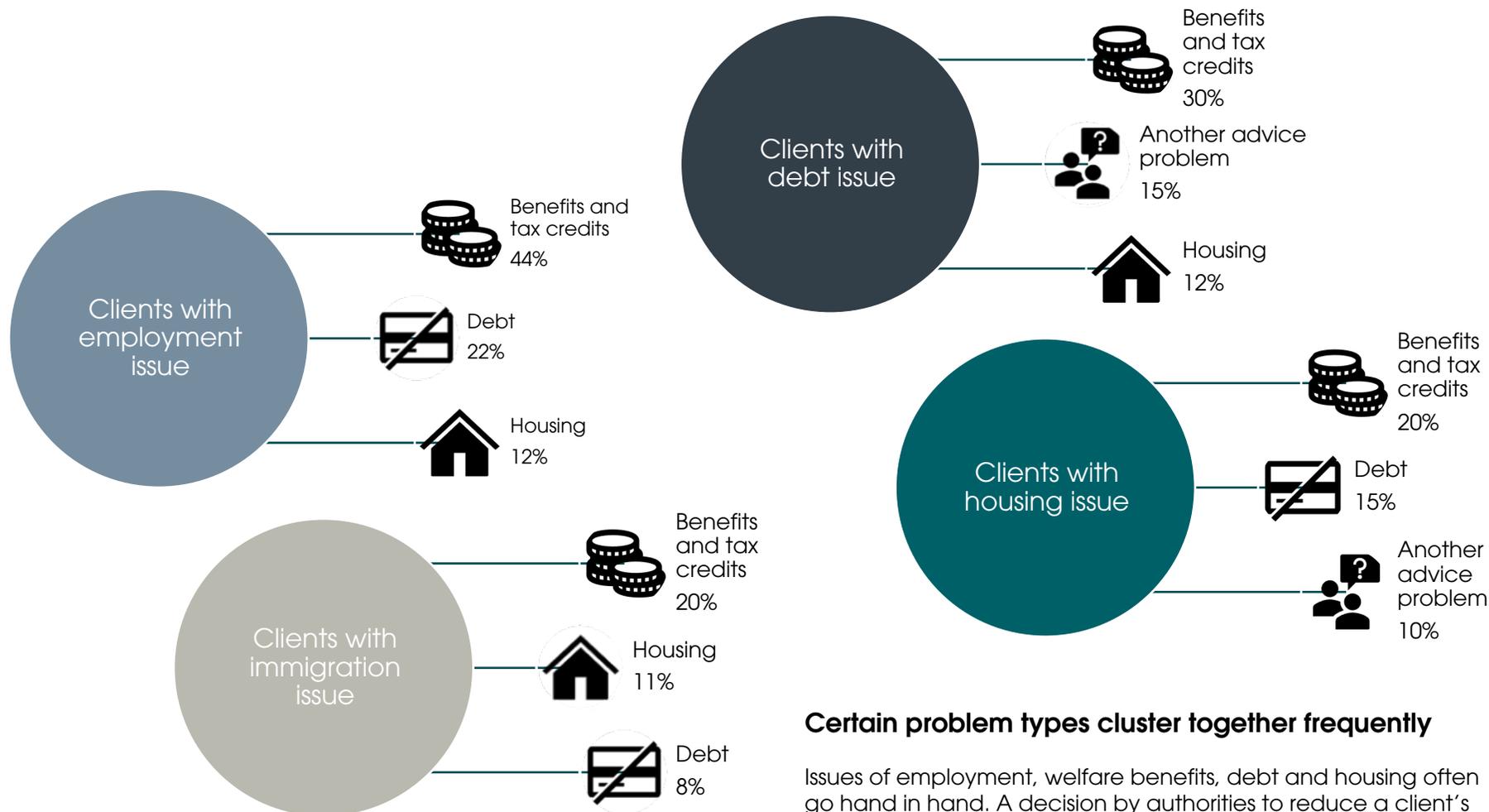
A 2017 report by the Ministry of Justice found that 50 per cent of adults who had experienced a legal problem in the past eighteen months had also experienced at least one other.

Our interviewees also made clear that many problems interrelate, with clients benefiting from a cross-specialist approach towards tackling their situation as a result. Focusing on just one issue may be an ineffective short-term fix which leads to them needing further help a few months down the line.

It is for this reason that many of the providers we spoke to were looking to expand their offering into new areas of law, with the aim of being able to provide a more holistic service.

Proportion of clients experiencing more than one legal problem
England and Wales, 2017, per cent





Citizens Advice clients' primary and secondary issues
United Kingdom, July 2021, per cent

Certain problem types cluster together frequently

Issues of employment, welfare benefits, debt and housing often go hand in hand. A decision by authorities to reduce a client's benefit entitlement, for example, could spark a chain of events that leads to them falling into debt and losing their home. Relationship breakdown, debt and housing is another common problem cluster.

Covid has only increased the prevalence of these clusters due those in already difficult situations being placed under additional strain.



The drivers of demand

Demand for free legal advice remains high

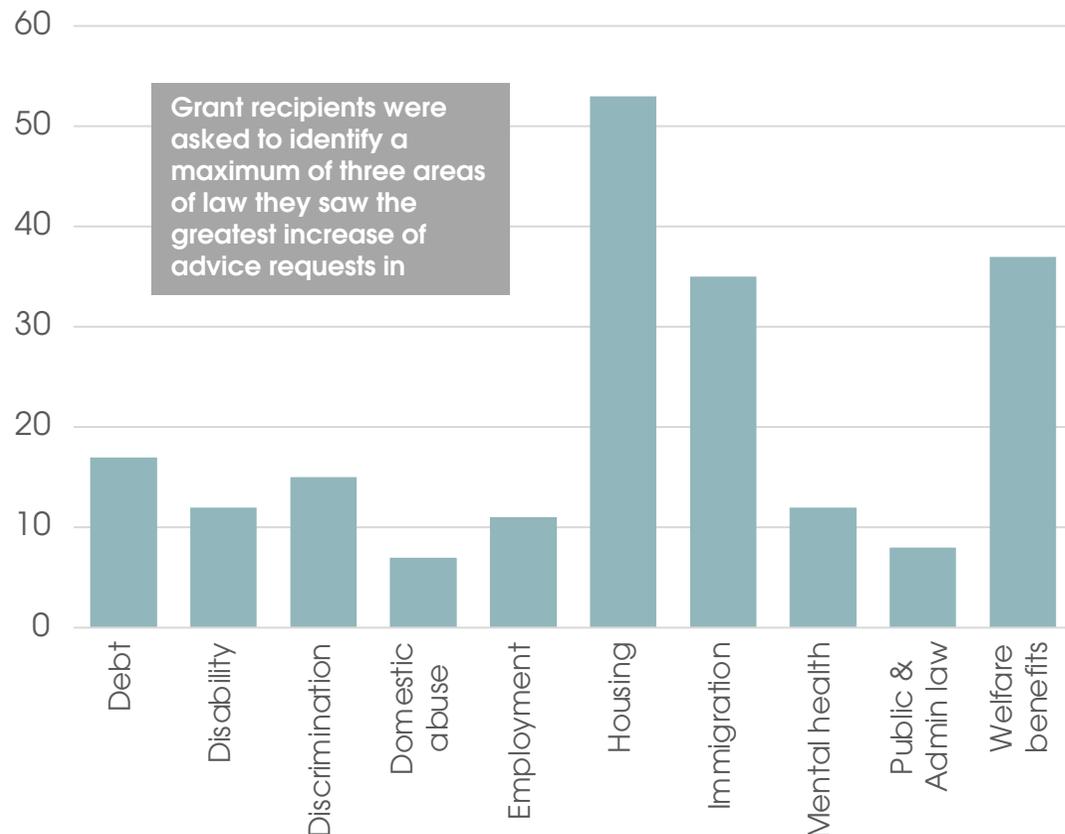
Different areas of law were impacted in different ways by covid, with some seeing a sizeable increase in clients.

Unsurprisingly, unemployment enquiries spiked during the first lockdown, and demand for housing advice remained high.

While the number of clients with debt issues was below the usual rate for the first half of 2020, this has steadily climbed. By March 2021, debt was one of the most in demand areas. There also appeared to be a Brexit-related uptick in immigration queries related to the EU Settlement Scheme at the start of 2021.

A significant number of organisations we spoke with reported that during the last eighteen months, they supported a wave of 'new' client types, who they would not ordinarily expect to see. This included, for example, homeowners. The implications of covid have resulted in debt, employment and housing concerns for many households who, pre-pandemic, would not have been in position to need, or be eligible for, free legal advice.

Areas of law identified by free legal advice providers as seeing the greatest increase during covid
United Kingdom, 2020, percentage of organisations



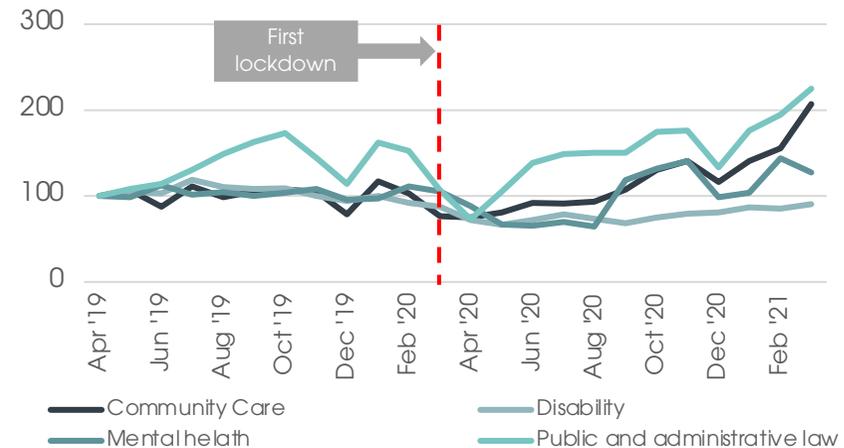
Indexed number of people visiting free legal advice provider websites

United Kingdom, 2020, January 2020=100



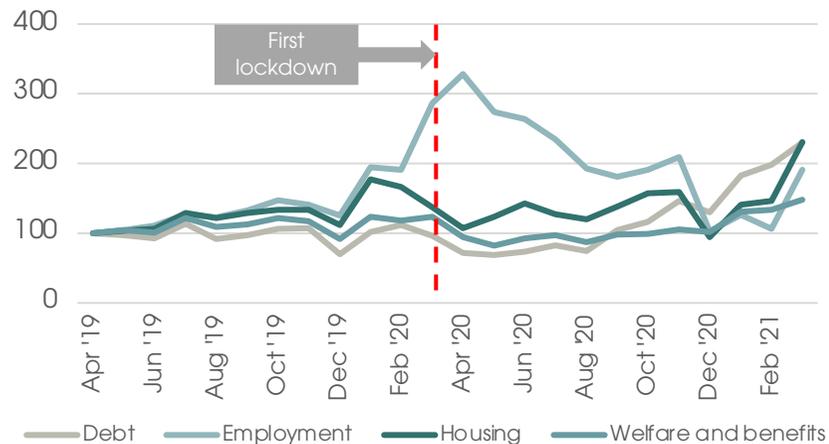
Index of the number of clients receiving free specialist legal advice

United Kingdom, April 2019 to March 2021, April 2019=100



Index of the number of clients receiving free specialist legal advice

United Kingdom, April 2019 to March 2021, April 2019=100

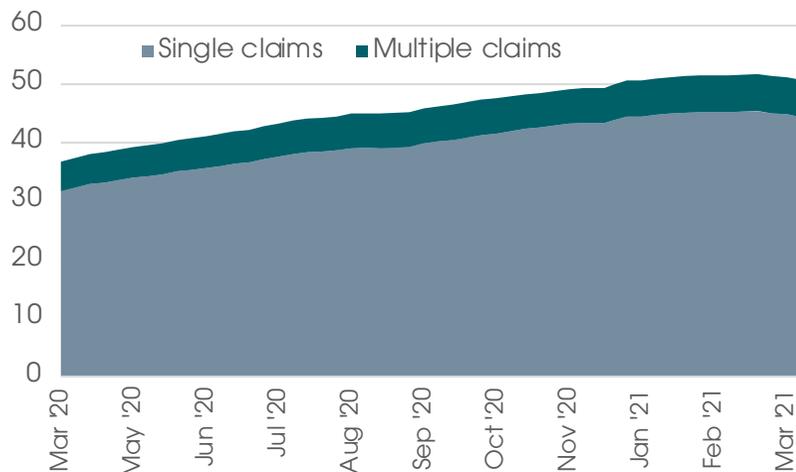


Index of the number of clients receiving free specialist legal advice

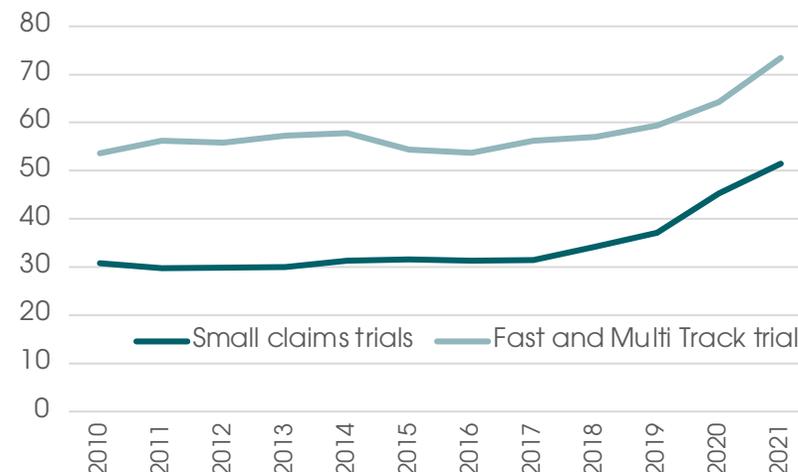
United Kingdom, April 2019 to March 2021, April 2019=100



Employment tribunal workload
England and Wales, outstanding claims, thousands



Average time taken to reach trial
England and Wales, 2010 to 2021, weeks



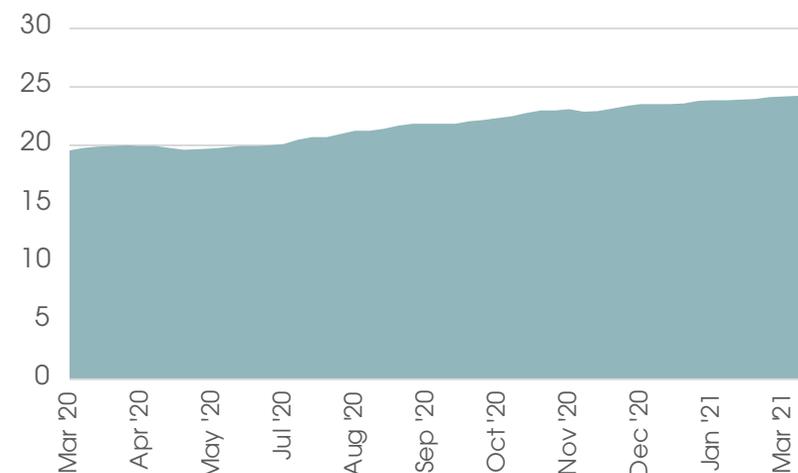
Lockdowns and restrictions have led to considerable backlogs in the court system

In the first quarter of 2021, small claims cases were taking a year to reach trial, 38 per cent longer than in 2019.

Outstanding claims in family law are up ten per cent on their pre-covid baseline. Immigration and asylum workload is up 24 per cent, while the employment tribunal workload is up 44 per cent.

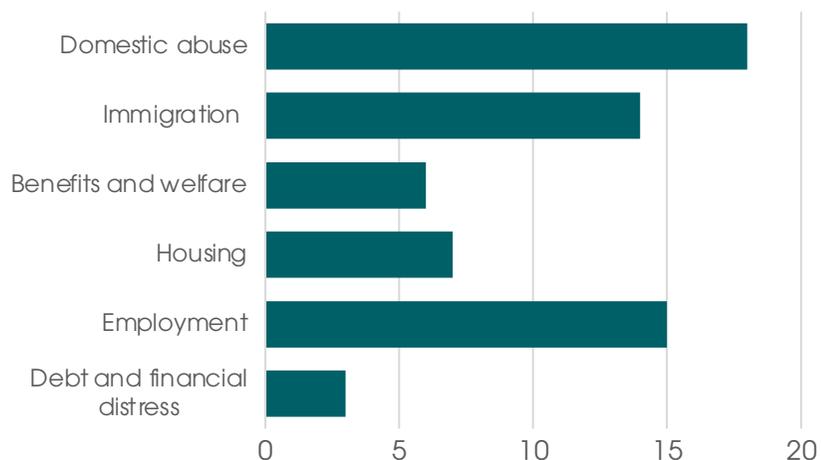
As the ban on evictions has now ended in England and Wales, even more pressure is likely to be put on the courts. Despite measures including the provision of additional covid-safe court rooms, uncertainty remains over how long the backlog will take to clear. Justice Secretary Robert Buckland hopes the number of outstanding cases will be brought back to acceptable levels by Easter 2023.

Immigration and asylum workload
England and Wales, outstanding claims, thousands



Clients requiring representation in court, as reported by survey respondents

United Kingdom, 2019 and 2020, per cent



For cases that do reach court, advice can bring about a timelier resolution

In our interviews with service providers, it was suggested that clients presenting with an issue have their problem resolved quicker than those who are unable or unwilling to seek legal advice. Time spent with the client talking through the issues, triaging them and having conversations to unravel problems means it is less likely to escalate and can be sorted early.

This is the case for both positive and negative outcomes for the client. For example, those seeking support for an asylum application approaching a specialist will be informed whether they are eligible or not to apply for asylum. They can then either begin the application process, or be supported by the organisation in planning a return to their home country. Without access to free legal advice, individuals are left in limbo, not moving forward or being able to resolved their issue.

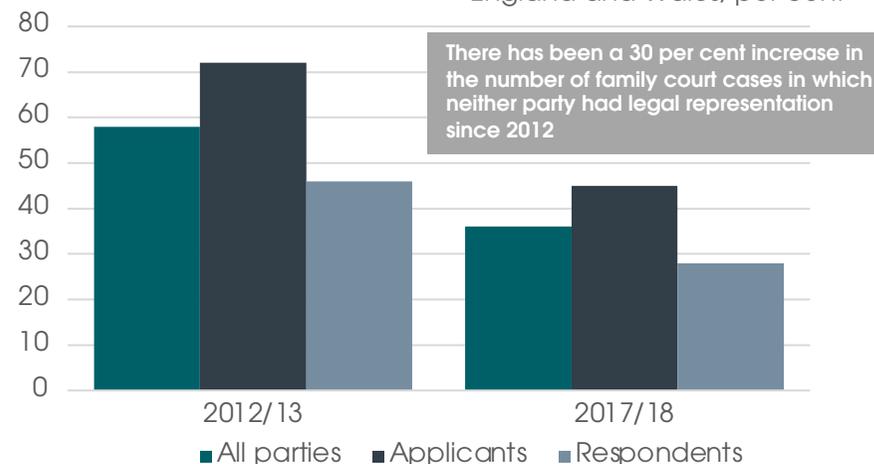
Early intervention means fewer cases reaching court

Many organisations said access to early free legal advice helps prevent the escalation of an issue to the point where it requires a court hearing. Simply explaining the problem and making the client aware of their options is all many need. Without representation, cases take longer and may be adjourned.

Our survey reported just three per cent of debt and financial distress cases ending up in court. Domestic abuse and employment saw the largest share of clients requiring court or tribunal representation, however the number of cases in these areas of law were significantly less than other areas. For those cases that do reach court, the system is more efficient when litigants appear with legal representation. A 2014 report from the National Audit Office states that judges estimated hearings involving litigants in person take around 50 per cent longer on average.

Litigants with legal representation in private family law cases

England and Wales, per cent



Covid has impacted how advice is delivered

Advice providers had to adapt their services last year, and many of those changes seem likely to stick.

The introduction of covid restrictions back in March 2020 impacted everyone's working practices, and advice providers were no different. Clients still needed help and support even as in-person meetings were effectively impossible. Many organisations had to switch their methods of delivery overnight, making sure staff could continue working remotely while still offering the services they did before.

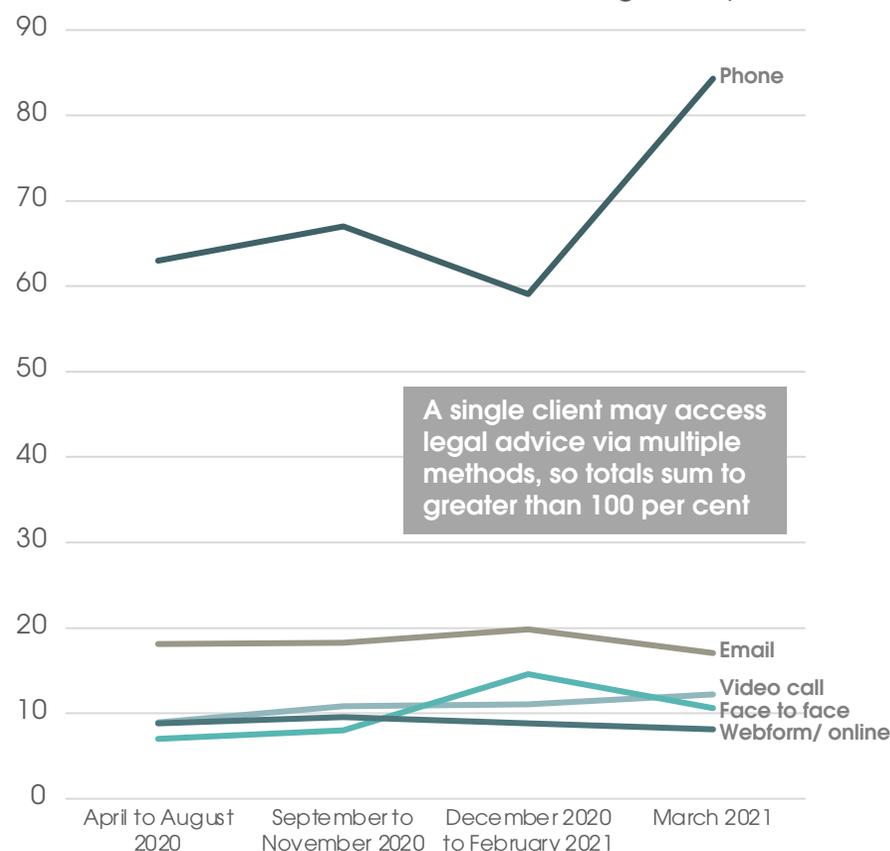
Drop in centres adapted to access clients via telephone, videocall, and even (when restrictions allowed) outdoor meetings in gardens.

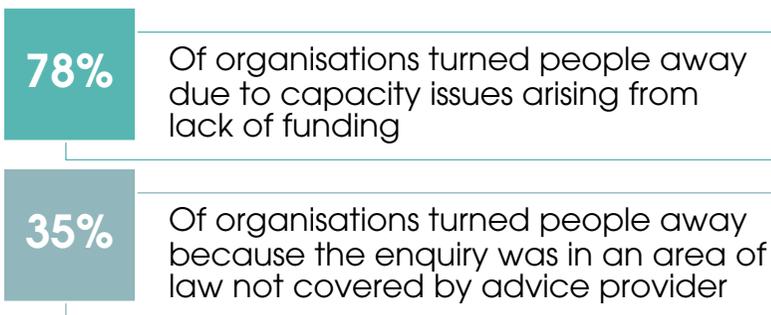
Hybrid forms of advice delivery are likely to remain in place indefinitely, as just two per cent of providers reported they will be returning to a fully face-to-face service.

For some organisations we interviewed, the new working arrangements for staff and remote service delivery means they are considering reducing the size of their rental space, or even in some cases selling their physical offices to free up additional funds for advice provision.

All providers were clear, however, that some aspect of face-to-face provision will remain in place, as it is essential to meet the needs of those without access to or capabilities to use digital and telecoms technology.

Method of free legal advice delivery to clients
United Kingdom, per cent





Reasons for turning down people seeking advice
United Kingdom, 2020

Funding shortfall and inability to meet demand the biggest concerns for upcoming year

While some areas of law such as evictions saw a dip in enquiries due to mitigation measures, providers have serious concerns about having the necessary funding and staffing in place to meet demand in the next twelve months.

Community Justice Fund grant recipients say they would need to increase capacity by 76 per cent on average to meet current demand – with some reporting demand as much as five-times their capacity.

Half of all providers turned down clients last year due to lack of funds

Insufficient funding was the number one reason given by organisations as to why they were unable to provide support to individuals seeking advice in 2020.

Court backlogs are also having an impact on cashflow for organisations that hold Legal Aid contracts. As they are not paid until the end of a case, they are incurring costs that cannot be recouped until much later.

Free legal advice providers concerns for the year ahead

United Kingdom, 2021, percentage of organisations

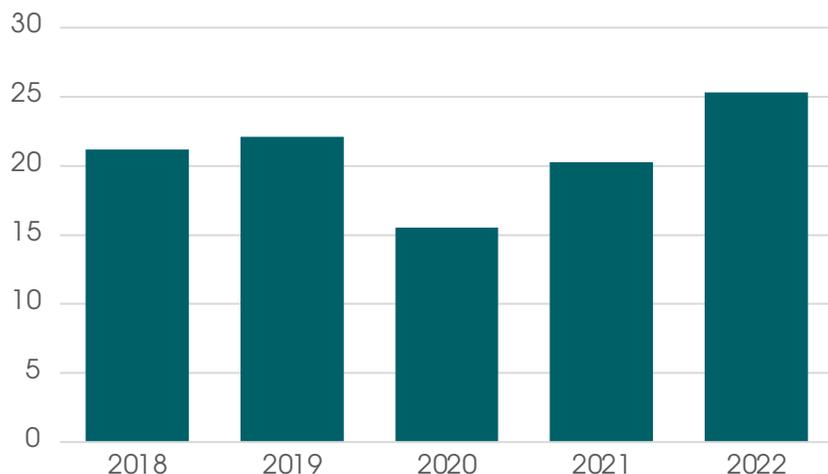


Legal advice sector is expecting a second wave of demand

Landlord and mortgage possessions plummeted in 2020 as courts closed, eviction bans were put in place and mortgage providers allowed borrowers a payment holiday. But at the end of 2020, prior to the third national lockdown, we did see evidence of court actions begin to rise. Insolvencies didn't see as large a drop during the same period, but government support grants have kept a significant number of businesses and self-employed individuals going for the last eighteen months.

The ongoing withdrawal of covid-mitigation measures mean organisations we spoke with are preparing for a surge in clients once these interventions come to an end. Providers also have concerns about 'missing' clients who have dropped off the radar, and may have experienced a drastic escalation in problems during the last year and a half.

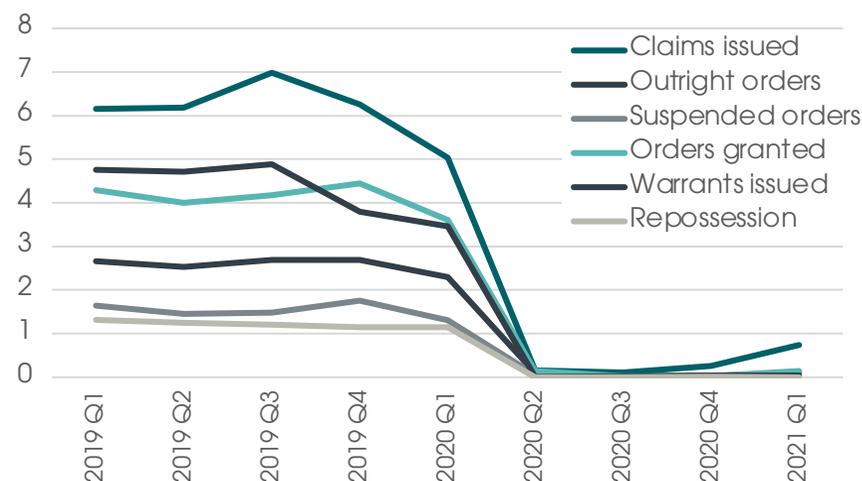
Forecast number of business insolvencies
United Kingdom, 2021, thousands

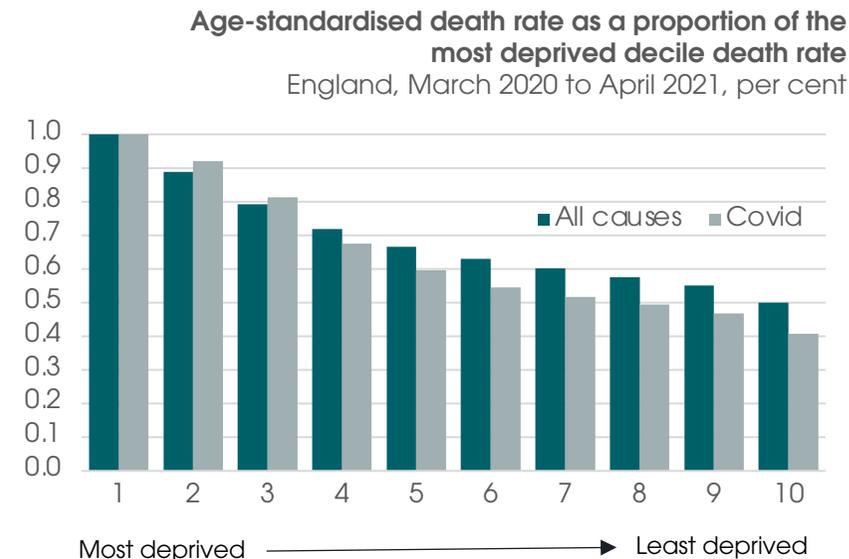
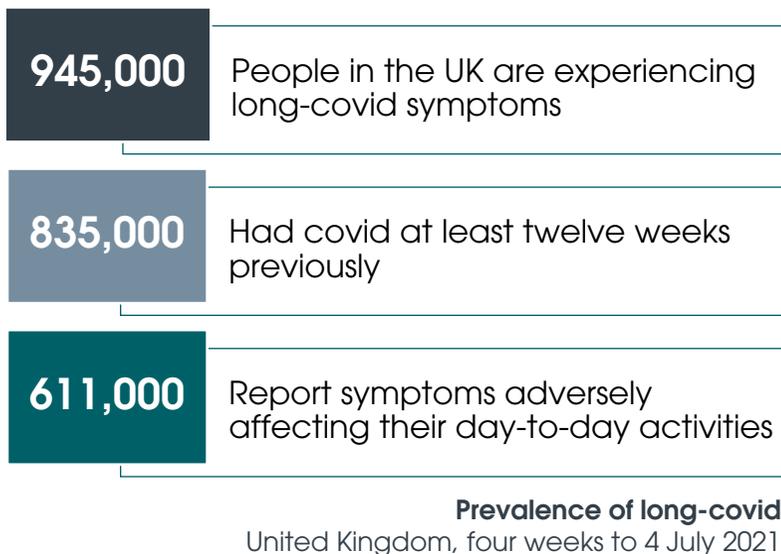


Landlord possession actions in the county courts: claims issued
England and Wales, thousands

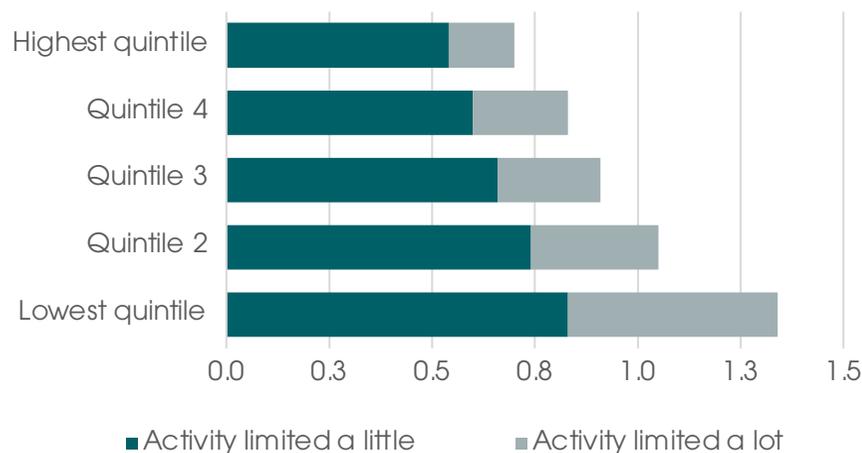


Mortgage possession activity in the county courts
England and Wales, thousands





People living in private households with self-reported long covid by subsequent activity limitation
United Kingdom, four weeks to 4 July 2021, per cent



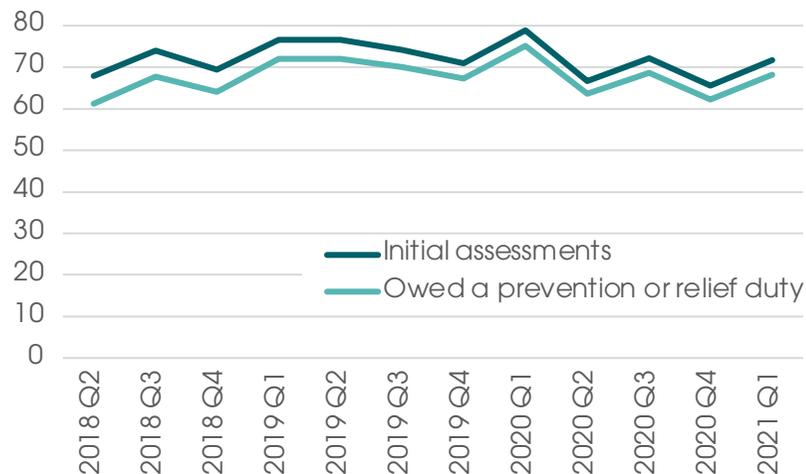
Health impacts of covid felt by those already more vulnerable

People living in the most deprived areas of the country have been hardest hit, experiencing proportionally more deaths than the least deprived locations.

Long-covid will continue to present additional challenges going forward, as symptoms may impact on an individual's ability to work or care for dependents.

The rate of self-reported covid is greatest amongst women, people living in the most deprived areas, those already experiencing an activity-limiting health condition or disability, and those aged 35 to 69 years old.

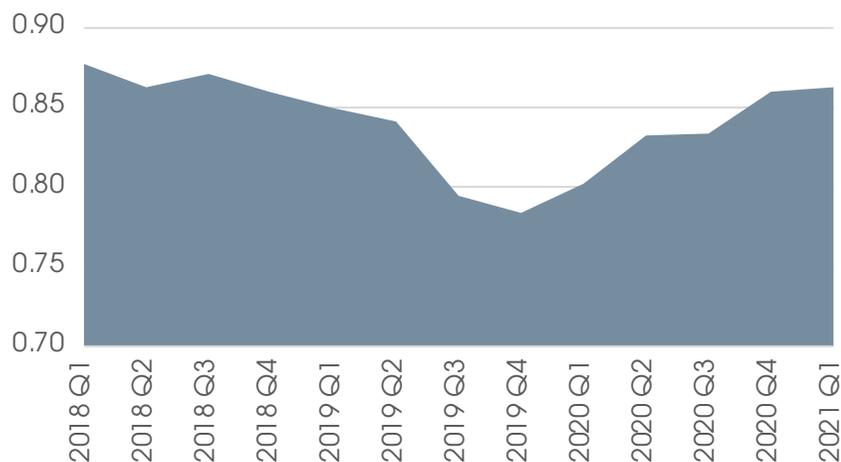
Statutory homelessness
England, thousands of households



Percentage of renters currently in arrears
England, per cent



Share of homeowner mortgages in arrears by over 2.5 per cent of balance outstanding
United Kingdom, per cent

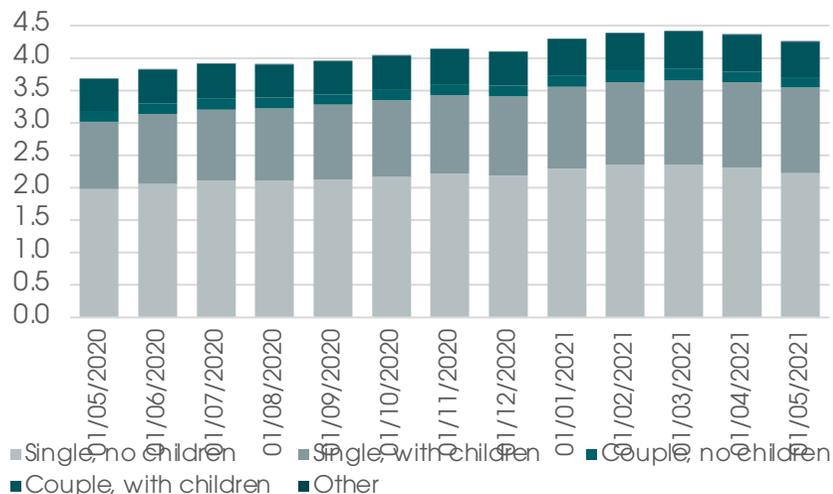


Drivers of problems likely to escalate, leading to more households in crisis

Housing was one of the big areas of concerns for organisations we spoke with, with many expecting statutory homelessness figures to begin rising at the end of this year. Shelter estimates that 445,000 private renters are in arrears or have been served with an eviction notice. As evictions and court proceedings resume, more households will be in need of advice and support.

Demand will also come from some homeowners unable to make repayments. Over two million homeowners and buy-to-let landlords were offered mortgage payment deferrals as covid impacted their ability to meet repayments.

Households on Universal Credit
United Kingdom, millions



Providers expecting surge in welfare cases when £20-a-week Universal Credit uplift withdrawn

Another area in which advice providers are expecting to see a rise in clients is benefits. The extra £20 a week in Universal Credit has been described as a ‘lifeline’ for many families, and there are real worries that when it is withdrawn, many households will not have enough to meet even their basic spending needs.

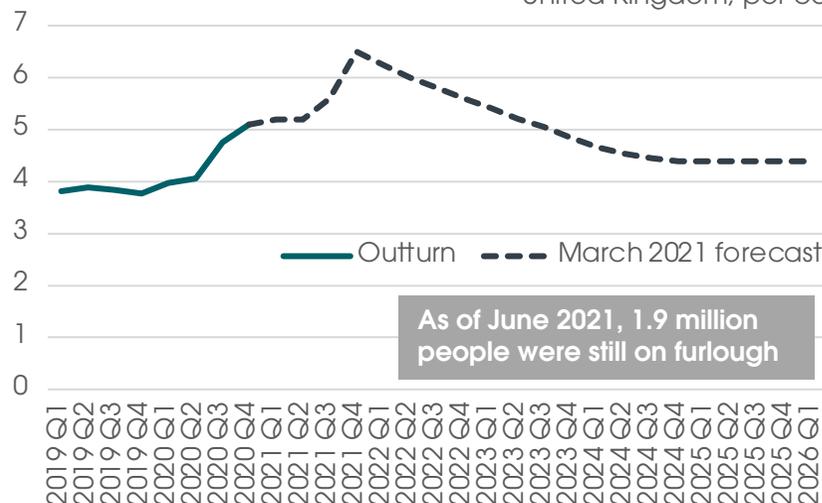
The withdrawal of the Universal Credit uplift will impact over four million households.

Job losses anticipated when furlough ends

Although the unemployment rate has remained significantly below levels predicted by the Office for Budget Responsibility’s forecasts last summer, it is still expected to peak at 6.5 per cent in the last quarter of this year.

As of June 2021, there were still 1.9 million people furloughed from their jobs, and there is an expectation amongst some organisations we spoke with that a significant number of them will be let go when the government subsidy of wages ends in September.

Unemployment rate forecast
United Kingdom, per cent



As of June 2021, 1.9 million people were still on furlough



Economic and fiscal impacts

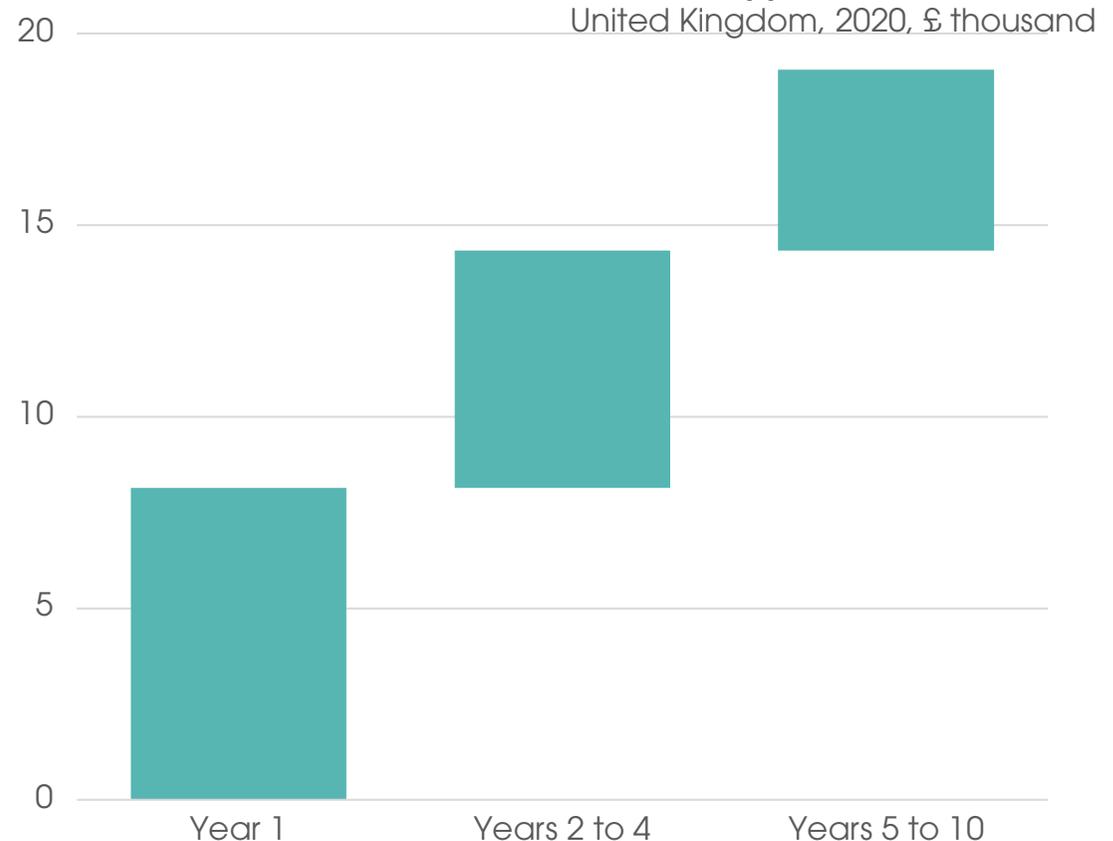
£8,000 saving to Treasury per case this year

Providing additional funding for free legal advice makes fiscal sense. HM Treasury can expect to save £814 million over the next twelve months for every 100,000 clients receiving support.

The short term impacts on government finances vary case by case, and some can be negative. In many cases, even with free legal advice, positive outcomes will cost the government money. What is important to take into account is that the counterfactual outcomes for individuals also incur costs to the public purse – and overall these costs are significantly higher. On average, clients in receipt of free specialist legal advice will cost the government £8,000 less in the first year.

The longer-term positive impacts for clients include higher rates of employment, better health and less benefit dependence, all bolstering public funds. There are also longer-term positive systemic impacts of advice provision. A fairer and more predictable system is more efficient and productive, and Treasury in turn benefits from higher tax receipts and a lower benefits bill.

Cost saving to Treasury per person in receipt of free specialist legal advice versus what is otherwise likely to happen: central scenario



Central assumptions in line with reported rates

Our modelling of free specialist legal advice takes into account positive and negative outcomes of cases impacting on the overall net value of provision.

First, we have not assumed everyone who receives free legal advice will see a positive outcome. Organisations we interviewed reported case success rates upwards of 90 per cent, and so this is the figure we have used in our central case assumptions. The cost of advice provision is included for 100 per cent of cases, irrespective of success.

Second, we have assumed a proportion of individuals experiencing a legal problem will be able to positively resolve their issue alone. Finally, our model also assumes one in five clients will present with a further crisis requiring additional free legal advice in each subsequent year.

Our central scenario is based on assumptions gathered from practitioner interviews and existing research, which we believe to be representative of the sector. However, we have also modelled an additional, conservative scenario.

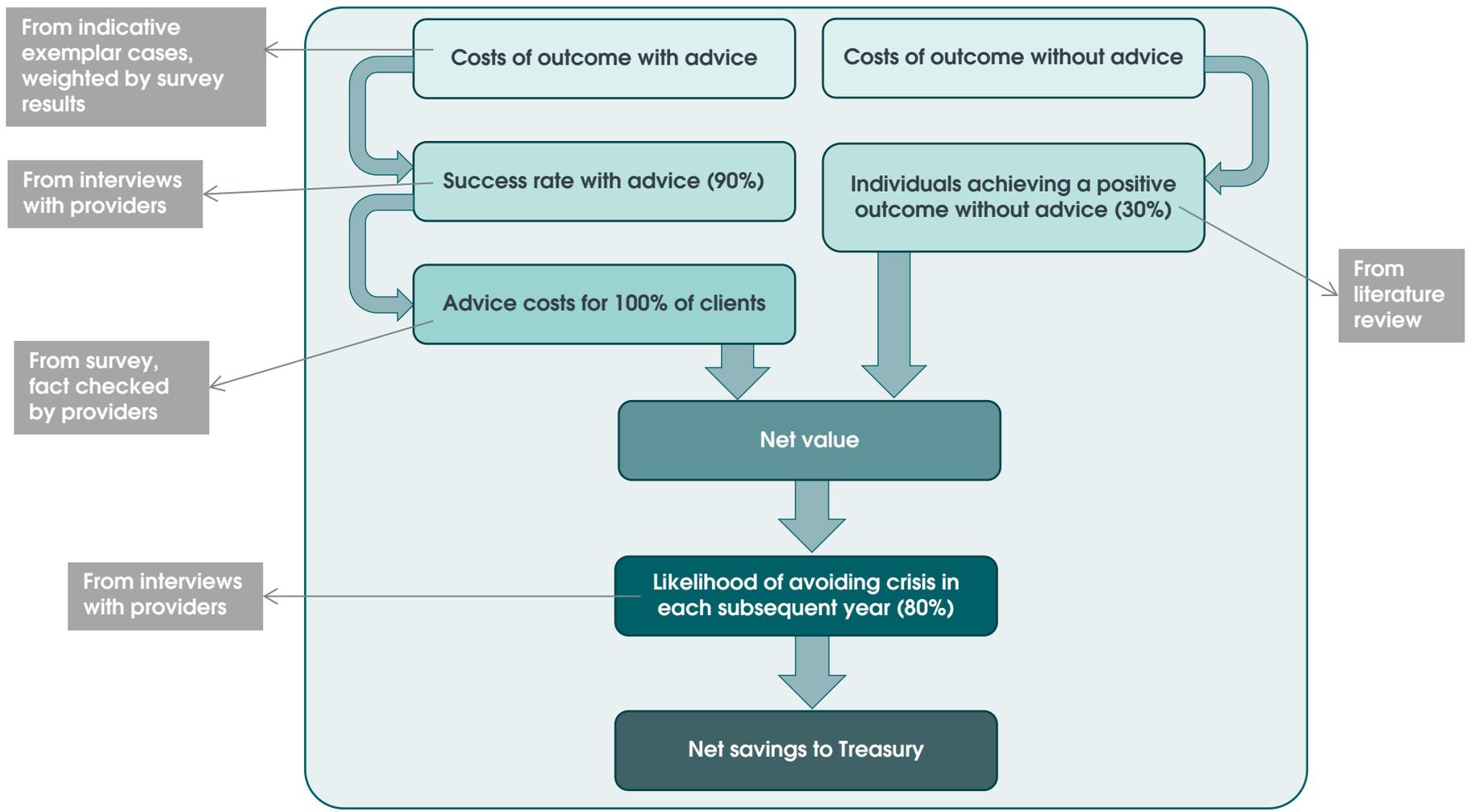
Assumption	Central scenario	Conservative scenario	Central – success rate limit	Central – outcomes without advice limit
Success rate with advice	90%	65%	42%	90%
Individuals achieving a positive outcome without advice	30%	40%	30%	63%
Likelihood of avoiding crisis in each subsequent year	80%	70%	80%	80%

Case assumptions

Pragmatix Advisory free legal advice sector model

Using our central scenario, the success rate can be lowered to 42 per cent before free advice returns a negative long-term net value to Treasury. The rate at which individuals achieve a positive outcome without advice can be as high as 63 per cent.

Model inputs



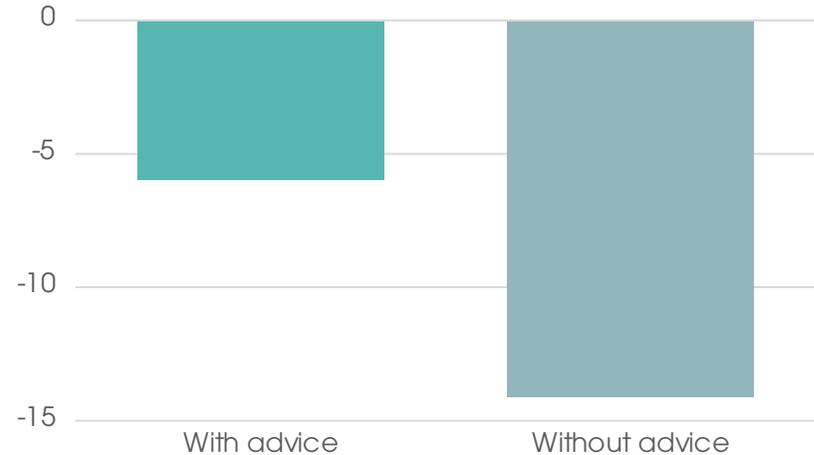
Status quo is not an option

Our findings suggest that when qualifying clients present for free legal advice, they are at a point where things cannot continue as they are. For this reason, there is no 'business as usual' appraisal for these cases. Whatever happens to them past the point at which they contact an advice provider incurs a cost to government, with or without the funding for free legal advice.

As covid-mitigation measures are withdrawn, our interviews suggest we will see an increase in individuals presenting at crisis point. If the funding is not available for specialist legal advice providers to assist them, the costs to government could be substantial.

Cost to Treasury per person experiencing a problem requiring specialist legal advice: central scenario

United Kingdom, 2020, £ thousands



Indicative exemplar case example

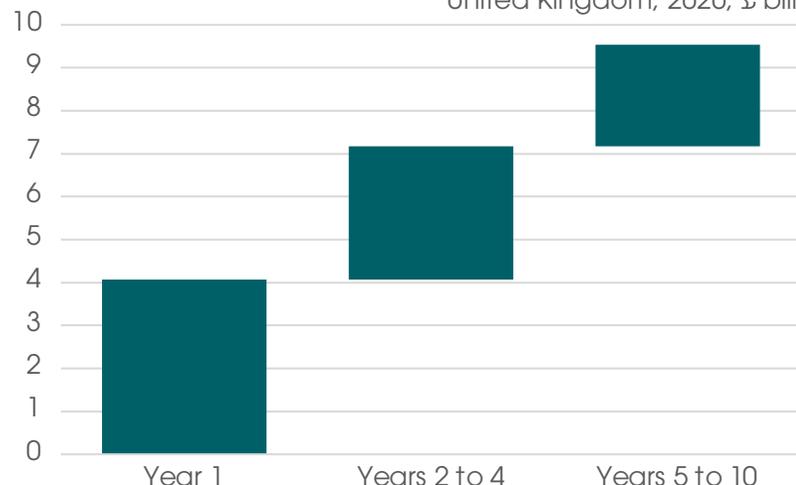
Pragmatix Advisory legal advice sector model

Logic chains used to map counter-factual scenario

To assess the costs to government, we have mapped out logic chains for outcome scenarios with advice alongside the counter-factual scenarios when the individual does not receive advice. From these logic chains and case studies provided to us by interviewees and survey respondents, we created seventy indicative exemplar cases as the basis for our model (see *appendix for all exemplars*).

We chose to model outcomes with and without free specialist legal advice on 'middle of the road' indicative exemplar cases - ones which avoid extreme best and worst case scenarios for individuals, and in turn, government. For example, we do not automatically assume no advice means job losses, homelessness or crime. The exemplars are weighted according to the share of clients in each area of law, as reported by survey respondents.

Cost saving to Treasury of ½ million clients in receipt of free specialist legal advice: central scenario
United Kingdom, 2020, £ billion



And the case stacks up on alternative assumptions

We are confident that our central scenario assumptions are representative of the free legal advice sector, but even with more conservative estimates, funding for providers makes fiscal sense.

Our conservative scenario lowers the success rate of cases, increases the share of individuals positively resolving their issue alone, and increases the number of clients presenting with a further crisis to three in ten in each subsequent year.

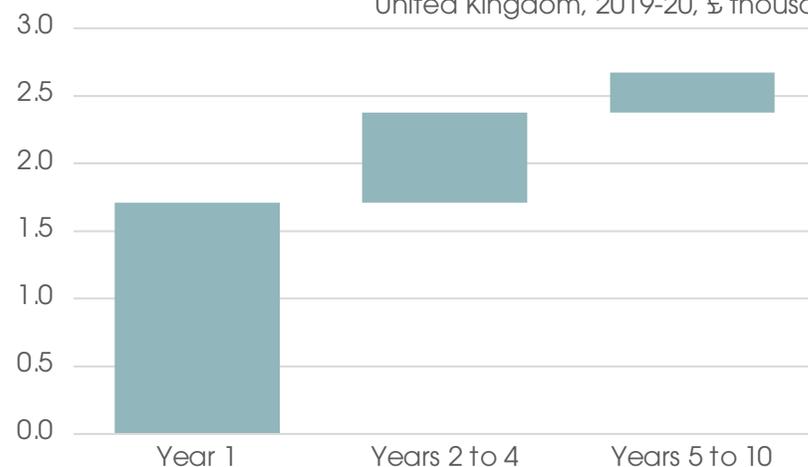
Using these inputs, there is a £1,700 saving per person to the Exchequer in the first year. Over the next decade, we estimate a saving of £1.34 billion based on 500,000 people being provided free specialist legal advice.

£9.5 billion saving over the next decade

Organisations receiving wave one funding from the Community Justice Fund supported 483,000 clients in the year to March 2021. The potential savings to Treasury from these organisations alone will be £3.93 billion in the first year.

But the number of people supported will be more, not less, than the clients of Community Justice Fund grantees. This means true value of savings to the Exchequer from funding advice calculated will be greater than £3.93 billion.

Cost saving to Treasury per person in receipt of free specialist legal advice: conservative scenario
United Kingdom, 2019-20, £ thousand



Our evidence base has its limitations

Evidence exists that shows advice offers economic stability for clients in the short-term, but tracking of outcomes in the medium and longer-term is not routine. This makes estimating the economic and fiscal benefits to government for longer time horizons more difficult. To account for this in our modelling, we have factored in a relatively aggressive estimate for the likelihood of individuals presenting in crisis again.

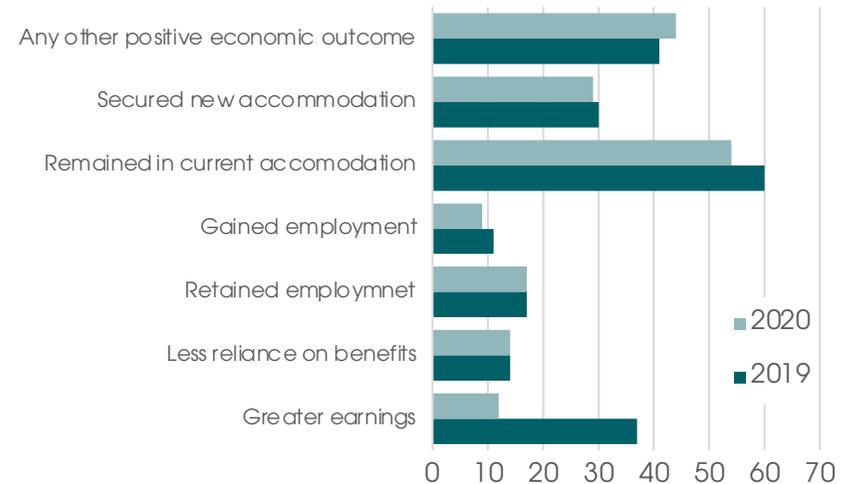
Another important factor to note is the benefits we have identified are based purely on provision of free legal advice, and do not account for input from other providers. Our interviews and the existing literature demonstrate a strong interconnectedness of problems and services, and the links between the likes of the NHS, social services and free legal advice practitioners. Therefore, a proportion of savings to Treasury likely attributable to these other services.

**The 40
organisations
contributing
data
included:**

- Law centres
- Specialist charities
- Local advice providers
- Strategic litigation specialists
- National advice providers

The survey was live throughout July and August 2021

Positive outcomes for clients
United Kingdom, per cent



But we are confident in the data

Despite the difficulties in sourcing relevant data for this piece of research, we are confident in our calculations and assumptions. At each stage of the model, our assumptions were sense-checked by those in the legal advice sector.

The sample size of clients used in our model was substantial. The 40 organisations we spoke to supported 169,000 people over the two years we asked about, and those 40 organisations covered the full spectrum of advice provider types. To minimise this risk of covid impacting our weightings for the types of case being seen by advice providers, we have used weighted averages for areas of law across 2019 and 2020.

Furthermore, our indicative exemplar cases are deliberately conservative, so as not to artificially inflate the benefits of advice provision, or over-estimate the counter-factual costs.

0.47 More people employable per household

1.6 Fewer years in crisis

Additional benefits of free specialist legal advice
United Kingdom, 2020

For each indicative exemplar case, we calculated how the provision of free legal advice would impact on an individual's ability to gain employment. In addition, we evaluated how long the current crisis could be expected to last, with and without advice.

And 'soft outcomes' not calculated in our savings to Treasury

Experiencing a legal problem can put significant strain on a person's mental health, leading to increased health services. If the issue remains unresolved, the costs to the NHS of that individual's treatment will continue to grow. A 2015 report from Citizens Advice found that GPs were spending around a fifth of their time on non-health issues such as relationship problems, housing concerns and problems with benefits

With many of the issues featured in our indicative exemplar cases, there are wider benefits to government and 'soft outcomes' which are harder to measure. We have chosen not to include these in our model, giving us further confidence that the savings identified previously are a conservative estimate.

Economic benefits of more people in employment

In addition to our calculation of the fiscal benefits of free legal advice, we have estimated the impact that advice will have on an individual's employability. Data suggests for every client assisted, there will be 0.47 more people employable in their household.

Provision of advice for half a million clients will result in a further 235,000 people in employment, with additional income tax and National Insurance contributions of at least £588 million a year.

Our model also suggests that individuals will experience 1.6 years less in crisis when free specialist legal advice is provided than when they do not have access to it.

The focus of this research has been individual case outcomes, however when looking across the whole sector, there is a valuable evidence gathering operation there that can inform and assist public policy, for example in identifying systemic issues in relation to sound administration of public resources and avoiding avoid higher costs to the public purse.

Appendix

- Share of clients by type
- Cost of advice provision
- Modelling cost inputs
- Indicative exemplar cases

Share of clients by type

The pandemic and mitigation measures put in place as a response to it affected the problems experienced and supply of advice in 2020.

Because of this the client figures and areas of law share may not be wholly representative of a steady state. However, this is partially offset by our inclusion of 2019 data.

Broad area of law	Weighting
Debt and financial distress	18.5%
Employment	9.4%
Housing	39.1%
Health and social care	1.4%
Benefits and welfare	20.7%
Immigration	3.1%
Domestic abuse	1.3%
Other	6.4%

Weighting calculated using survey results on number of clients by advice area. Sample size: 169,000 clients over two years (2019 and 2020). Please note, numbers may not sum due to rounding.

Cost of advice provision

The forty organisations contributing to our survey included Law centres, specialist charities, local advice providers, strategic litigation specialists and national advice providers.

The costs range considerably as certain types of case require more intensive or specialist support (for example immigration), others may be more likely to go to a hearing, while some may require less time to resolve an issue.

This is the average cost of advice per client for cases of initial one-off advice through to those requiring representation in court.

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 were then sense checked with feedback from advice providers.

Indicative exemplar case area	Average cost of advice (£ per client)
Benefits and welfare	510
Debt and financial distress	450
Domestic abuse	1,500
Employment	540
Health and social care	1,400
Housing	410
Immigration	960
Other	670

Sample size: 169,000 clients over two years (2019 and 2020)

Modelling costs: annual expenses

The cost outcomes used in our modelling are the most timely and robust that are publicly available.

Where possible, costs are taken directly from local or central government sources.

Where not available from government, we have done our utmost to only use costings from quality assured, published sources.

Outcome	Cost per year (£)	Source
Temporary accommodation (London)	12,599	Local Government Association
Temporary accommodation (outside London)	6,970	Local Government Association
Tax revenue if earning £12,000 per annum	727	United Kingdom Government
Tax revenue if earning £20,000 per annum	4,276	United Kingdom Government
Tax revenue if earning £28,000 per annum	7,940	United Kingdom Government
Tax revenue if earning £29,000 per annum	8,398	United Kingdom Government
Tax revenue if earning £35,000 per annum	11,146	United Kingdom Government
Tax revenue if earning £40,000 per annum	13,435	United Kingdom Government
Universal Credit (employed)	1,321	entitledto
Universal Credit (unemployed)	4,813	entitledto
Universal Credit - disability element	11,499	entitledto
Universal Credit (employed, one child)	6,927	entitledto
Universal Credit (employed, two children)	9,099	entitledto
Universal Credit (unemployed, two children)	13,421	entitledto
Universal Credit (homeless)	3,898	entitledto
Universal Credit - disability element	12,821	entitledto
Pension (Guarantee Credit)	9,209	Which?
Pension Credit	6,089	United Kingdom Government
Carer's Allowance	3,515	United Kingdom Government
Benefits entitlement, nineteen year-old carer of three children (one disabled)	20,676	entitledto
Local Housing Allowance (Leeds)	3,440	Leeds City Council
Local Housing Allowance (London)	15,365	Valuation Office Agency

Modelling costs: annual expenses

Outcome	Cost per year (£)	Source
Maintenance and management of a council home	3,757	Greater Manchester Combined Authority
Band A Council tax per year in Leeds	999	Leeds City Council
Band A Council tax per year in Islington	1,093	Islington Council
Council house with rent £400 per month	4,800	-
Tax revenue from a private rental	684	-
50 hours of social care each week for a disabled individual	52,000	NHS
Cost to NHS of living in poor conditions	238	Building Research Establishment
Lost tax revenue due to staff sickness	10	United Kingdom Government
Cost to NHS of treating early stage cancer	14,911	British Journal of Cancer
Cost to NHS of treating late stage cancer	19,187	British Journal of Cancer
Cost to NHS of treating a broken leg (with surgery)	5,120	Statista
Cost to NHS of haemodialysis	24,043	NHS
Cost to NHS of treatment for a domestic abuse victim	1,200	United Kingdom Government
Cost of looking after a child in care	56,000	The Guardian
Cognitive behavioural therapy	2,000	National Institute for Health and Care Excellence
Imprisonment in detention centre	34,675	Home Office
Mental health treatment if homelessness for more than three months	2,099	Crisis
Cost to NHS if homeless for more than three months (excluding mental health)	4,298	Crisis
Average cost to criminal justice system if homeless for more than three months	11,991	Crisis

Modelling costs: one off expenses

Outcome	One off cost (£)	Source
Eviction	7,770	Greater Manchester Combined Authority
Fee for applying for indefinite leave to remain	2,389	United Kingdom Government
Administrative removal	15,000	Home Office
Voluntary return	1,000	Migration Observatory
Universal Credit overpayment	600	-
Bankruptcy payment to the government	680	United Kingdom Government
Lost tax revenue due to £1000 of debt being written off	190	-
Compensation for mental health treatment refusal	50,000	Estimate based on case study research
Compensation for clinical negligence with no lasting effects	2,000	Estimate based on case study research
Compensation for injury which causes severe permanent mobility issues	68,500	Estimate based on case study research
Compensation for late cancer diagnosis	200,000	Estimate based on case study research
Five nights in a high dependence bed	4,285	Faculty of Intensive Care Medicine
Admitting someone for one month under the Mental Health Act	5,148	Citizens Commission on Human Rights
Cost of finding an adoption placement	272	Greater Manchester Combined Authority
Average present value lifetime cost to public finances of occupational asthma	4,079	Health and Safety Executive
Cost to NHS of maternity care	3,062	NHS
Price charged to non-citizens for NHS maternity care	4,593	NHS

Indicative exemplar cases

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

Debt and financial distress

A client was in severe debt. As a result of free legal advice they were able to agree a repayment plan with their creditors without going to court. They were also able to keep their home.

Outcomes with free legal advice:

- Creditors repaid

Outcomes without free legal advice:

- Court costs
- Temporary accommodation

▪ **Crisis avoided**

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£7,000	£7,600	£7,600

A client was having difficulty paying off his debts. He filed for bankruptcy with the help of free legal advice and liquidated his assets.

Outcomes with free legal advice:

- Loss of income for creditors

Outcomes without free legal advice:

- Eviction
- Continued debt
- Homelessness

▪ **Crisis avoided**

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£30,300	£30,300	£30,300

A client (outside London) was in significant council tax arrears and had 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 free legal advice:

- State pension
- Continued costs for maintenance of council home

Outcomes without free legal advice:

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

▪ **Crisis avoided**

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£8,700	£16,600	£32,500

A client (London) was in significant council tax arrears and had 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 free legal advice:

- State pension
- Continued costs for maintenance of council home

Outcomes without free legal advice:

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

▪ **Crisis avoided**

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£14,400	£22,300	£38,100

A pensioner with mental health issues (outside London) could not pay her bills. As a result of free legal advice her debts were written off and she was able to access Pension Credit.

Outcomes with free legal advice:

- Pension Credit
- Debts written off

Outcomes without free legal advice:

- Rent arrears
- Eviction
- Temporary accommodation

▪ Crisis avoided

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£8,200	£8,200	£8,200

A pensioner with mental health issues (London) could not pay her bills. As a result of free legal advice her debts were written off and she was able to access Pension Credit.

Outcomes with free legal advice:

- Pension Credit
- Debts written off

Outcomes without free legal advice:

- Rent arrears
- Eviction
- Temporary accommodation

▪ Crisis avoided

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£13,800	£13,800	£13,800

A client living in social housing (London) 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 free legal advice:

- Debts repaid
- Home retained

Outcomes without free legal advice:

- Rent arrears
- Eviction
- Temporary accommodation

▪ Crisis avoided

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£24,700	£24,700	£24,700

A client living in social housing (outside London) 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 free legal advice:

- Debts repaid
- Home retained

Outcomes without free legal advice:

- Rent arrears
- Eviction
- Temporary accommodation

▪ Crisis avoided

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£19,100	£19,100	£19,100

A statutory homeless client (outside London) 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 free legal advice:

- Costs for maintenance of council home

Outcomes without free legal advice:

- Client housed in temporary accommodation until council tax bill settled

▪ **Crisis avoided**

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£2,800	£2,800	£2,800

A statutory homeless client (London) 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 free legal advice:

- Costs for maintenance of council home

Outcomes without free legal advice:

- Client housed in temporary accommodation until council tax bill settled

▪ **Crisis avoided**

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£8,400	£8,400	£8,400

A single parent (outside London) had a significant amount of debt. They were threatened with eviction, which worsened their mental health issues. As a result of free legal advice they were successfully applied for a Discretionary Housing Payment, which wiped out most of their debts. The advice centre found them a volunteering opportunity, which improved their employability.

Outcomes with free legal advice:

- Discretionary Housing Payment
- Able to eventually gain a job

Outcomes without free legal advice:

- Temporary accommodation
- Worsened mental health

▪ **Crisis avoided**
▪ **One extra employable person**

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£3,700	£11,900	£28,300

A single parent (London) had a significant amount of debt. They were threatened with eviction, which was worsening their mental health issues. As a result of free legal advice they were able to successfully apply for a Discretionary Housing Payment, which wiped out most of their debts. The advice centre also found them a volunteering opportunity, which improved their employability.

Outcomes with free legal advice:

- Discretionary Housing Payment
- Able to eventually gain a job

Outcomes without free legal advice:

- Temporary accommodation
- Worsened mental health

▪ **Crisis avoided**
▪ **One extra employable person**

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£9,400	£17,500	£33,900

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 free legal advice:

- Continued receipt of tax revenue

Outcomes without free legal advice:

- Universal Credit (jobseeker's element)

▪ Crisis avoided

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£5,000	£7,200	£11,500

A client was placed on furlough but forced by their employer to work part-time (or else be sacked). As a result of free legal advice, the employer agreed that the client should not have to work on furlough and compensated them.

Outcomes with free legal advice:

- Continued employment

Outcomes without free legal advice:

- Loss of tax revenue
- Universal Credit (jobseeker's element)

▪ Crisis avoided

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£5,000	£5,000	£5,000

A disabled client was forced to work in the office during the coronavirus pandemic. As a result of free legal advice they were informed of their right to reasonable adjustments, and the employer allowed them to continue working from home.

Outcomes with free legal advice:

- Continued employment

Outcomes without free legal advice:

- Health issues associated with coronavirus and disabilities
- Loss of employment
- Universal Credit (jobseeker's element)

▪ Crisis avoided

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£9,300	£9,300	£9,300

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 free legal advice:

- Continued employment

Outcomes without free legal advice:

- NHS treatment costs due to disability worsening
- Inability to work
- Universal Credit (jobseeker's element)

▪ Crisis avoided

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£10,100	£10,100	£10,100

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

Outcomes with free legal advice:

- Continued employment

Outcomes without free legal advice:

- Loss of employment
- Universal Credit (jobseeker's element)

▪ **Crisis avoided**

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£5,000	£5,000	£5,000

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 free legal advice:

- Compensation received

Outcomes without free legal advice:

- Loss of employment
- Eviction
- Temporary accommodation

▪ **Crisis avoided**

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£15,000	£15,000	£15,000

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 free legal advice:

- Client earning the same as her male colleagues

Outcomes without free legal advice:

- Client earning less than her male colleagues
- Lower tax revenue

▪ **Crisis avoided**

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£3,000	£13,700	£35,000

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 refusing to train to operate the checkouts. This was due to fear of having to handle pork and alcohol. As a result of free legal advice he was able to challenge this decision and get his job back.

Outcomes with free legal advice:

- Continued employment

Outcomes without free legal advice:

- Loss of employment
- Rent arrears
- Universal Credit

▪ **Crisis avoided**

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£13,600	£18,400	£18,400

Housing

A client was subject to a disciplinary hearing at work without cause. As a result of free legal advice she was able to have representation at the hearing and keep her job.

Outcomes with free legal advice:

- Continued employment

Outcomes without free legal advice:

- Loss of employment
- Universal Credit (jobseeker's element)

▪ **Crisis avoided**

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£5,000	£5,000	£5,000

A client was street homeless (London). As a result of free legal advice they were assigned social housing and able to secure paid employment.

Outcomes with free legal advice:

- Universal Credit
- Cost of maintaining a council home
- Tax revenue

Outcomes without free legal advice:

- Universal credit
- Costs to the criminal justice system associated with homelessness
- Costs to the NHS associated with homelessness

▪ **Crisis avoided**
▪ **One extra employable person**

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£18,800	£57,425	£134,581

A client was street homeless (outside London). As a result of free legal advice they were assigned social housing and able to secure paid employment.

Outcomes with free legal advice:

- Universal Credit
- Cost of maintaining a council home
- Tax revenue

Outcomes without free legal advice:

- Universal credit
- Costs to the criminal justice system associated with homelessness
- Costs to the NHS associated with homelessness

In this example, ongoing UC and housing costs offset the short-term benefit

▪ **Crisis avoided**
▪ **One extra employable person**

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£15,400	£7,700	-\$7,700

A homeless client in (outside London) 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 temporary accommodation.

Outcomes with free legal advice:

- Temporary accommodation
- Cost to the NHS of providing long-term treatment
- Tax revenue

Outcomes without free legal advice:

- Administrative removal

▪ **Crisis avoided**
▪ **One extra employable person**

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
-\$16,400	-\$86,400	-\$226,300

A homeless client (London) 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 temporary accommodation.

Outcomes with free legal advice:

- Temporary accommodation
- Cost to the NHS of providing long-term treatment
- Tax revenue

Outcomes without free legal advice:

- Administrative removal

- Crisis avoided
- One extra employable person

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£22,100	£92,000	£231,900

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

Outcomes with free legal advice:

- Maintenance and management costs for council house
- Tax revenue from employment

Outcomes without free legal advice:

- Homelessness costs to the criminal justice system
- Homelessness related medical treatment
- Universal credit

- Crisis avoided
- One extra employable person

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£25,000	£67,400	£152,300

A homeless bisexual man (London) 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 free legal advice:

- Temporary accommodation
- Cost to NHS of medical treatment
- Tax revenue from eventual employment

Outcomes without free legal advice:

- Imprisonment in detention centre
- Administrative removal

- Crisis avoided
- One extra employable person

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£36,700	£38,800	£43,200

A student (outside London) 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 free legal advice:

- Temporary accommodation
- Tax revenue after completion of studies

Outcomes without free legal advice:

- Criminal justice costs associated with homelessness
- Costs to the NHS associated with homelessness

- Crisis avoided
- One extra employable person

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£15,300	£28,100	£53,800

A student (London) 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 free legal advice:

- Temporary accommodation
- Tax revenue after completion of studies

Outcomes without free legal advice:

- Criminal justice costs associated with homelessness
- Costs to the NHS associated with homelessness

- Crisis avoided
- One extra employable person

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£9,700	£22,500	£48,100

A client in rent arrears was facing eviction from his council house. Free legal advice enabled him to agree a debt repayment plan with his landlord, meaning he was not evicted and didn't require temporary accommodation or rehousing.

Outcomes with free legal advice:

- Continued payment of council tax
- Continued costs for maintenance of council home

Outcomes without free legal advice:

- Eviction
- Loss of employment
- One year in temporary accommodation
- Payment of council tax and costs for maintenance of council home once rehoused

- Crisis avoided
- One extra employable person

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£12,300	£12,300	£12,300

A client had reported severe disrepair to their privately rented home, but the landlord had made no attempt to resolve the problem. As a result of free legal advice, the client was able to get their house fixed promptly without having to go to court, ensuring that they did not have to be housed in temporary accommodation in the meantime.

Outcomes with free legal advice:

- Tax revenue from landlord's receipt of rent

Outcomes without free legal advice:

- NHS treatment costs due to poor living conditions
- Temporary accommodation
- Court costs

- Crisis avoided

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£7,900	£9,900	£14,000

A client classed as clinically extremely vulnerable was living in shared accommodation during the coronavirus pandemic. As a result of free legal advice he was able to get his own council flat.

Outcomes with free legal advice:

- Costs of maintaining a council flat

Outcomes without free legal advice:

- Risks associated with coronavirus and disabilities
- Mental health issues worsen

- Crisis avoided

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£100	-£9,200	-£31,700

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 free legal advice:

- Costs of maintaining a council flat

Outcomes without free legal advice:

- Mental health issues worsen

▪ Crisis avoided

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£2,200	£7,400	£18,000

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 free legal advice:

- Able to remain in current accommodation

Outcomes without free legal advice:

- Temporary accommodation

▪ Crisis avoided

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£6,600	£6,600	£6,600

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 free legal advice:

- Mental health treatment costs

Outcomes without free legal advice:

- Temporary accommodation

▪ Crisis avoided

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£4,600	£1,400	£13,400

A client was served with an eviction notice. As a result of free legal advice he learned that this eviction was illegal due to the coronavirus eviction moratorium and was able to confront his landlord, who allowed him to remain in his private rented accommodation.

Outcomes with free legal advice:

- Able to remain in current accommodation

Outcomes without free legal advice:

- Temporary accommodation

▪ Crisis avoided

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£6,600	£6,600	£6,600

Health & social care

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 free legal advice:

- Costs of maintaining a council flat

Outcomes without free legal advice:

- Homelessness
- Temporary accommodation

▪ **Crisis avoided**

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£21,200	£21,200	£21,200

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

Outcomes with free legal advice:

- Compensation
- Treatment
- Return to employment

Outcomes without free legal advice:

- Universal Credit (disability element)

▪ **Crisis avoided**
▪ **One extra employable person 4**

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£3,700	£40,400	£113,800

A client was denied council 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 council flat.

Outcomes with free legal advice:

- Costs of maintaining a council flat
- Rent from council flat
- Fewer sick days

Outcomes without free legal advice:

- NHS treatment costs due to poor living conditions
- Temporary accommodation
- Housing benefits for private renting

▪ **Crisis avoided**

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£11,300	£24,700	£51,600

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 50 hours of care per week and was able to return to employment.

Outcomes with free legal advice:

- 50 hours of care per week
- Tax revenue from employment

Outcomes without free legal advice:

- Carer's Allowance 21

▪ **Crisis avoided**
▪ **One extra employable person**

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
-£49,200	-£192,400	-£479,000

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 free legal advice:

- Treatment
- Return to employment

Outcomes without free legal advice:

- Universal Credit (disability element)
- Mental health worsens

- Crisis avoided
- One extra employable person

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£7,700	£44,400	£117,800

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 free legal advice:

- Early cancer diagnosis

Outcomes without free legal advice:

- Late cancer diagnosis
- Compensation

- Crisis avoided

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£183,700	£202,900	£202,900

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 free legal advice:

- Receipt of treatment
- Tax revenue from employment

Outcomes without free legal advice:

- More expensive treatment when client's mental health deteriorates further
- Compensation 40

- Crisis avoided
- One extra employable person

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
-£3,400	£48,000	£52,300

A client's (outside London) housing benefit was incorrectly stopped, and her private landlord threatened her with eviction. As a result of free legal advice her housing benefit was reinstated, with back payments, and she was able to stay in her home.

Outcomes with free legal advice:

- Universal Credit received

Outcomes without free legal advice:

- Temporary accommodation

▪ Crisis avoided

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£3,000	-£7,300	-£27,900

A client's (London) housing benefit was incorrectly stopped, and her private landlord threatened her with eviction. As a result of free legal advice her housing benefit was reinstated, with back payments, and she was able to stay in her home.

Outcomes with free legal advice:

- Universal Credit received

Outcomes without free legal advice:

- Temporary accommodation

▪ Crisis avoided

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£8,600	-£1,700	-£22,300

A client reliant on housing benefits was denied these payments. Free legal advice meant that they were is again in receipt of housing benefits and were able to pay the rent due on their council home.

Outcomes with free legal advice:

- Universal Credit received

Outcomes without free legal advice:

- Eviction
- Temporary accommodation

▪ Crisis avoided

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£10,800	£25,500	£50,600

A single parent living in a council house (outside London) with two children was living on a very low income. As a result of free legal advice, she gained access to Universal Credit. This extra income enabled her to pay rent and gave her the time and head space to write a CV and apply for jobs with the help of the advice centre.

Outcomes with free legal advice:

- Receipt of Universal Credit
- Tax revenue

Outcomes without free legal advice:

- Rent arrears

▪ Crisis avoided
▪ One extra employable person

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
-£8,200	-£31,300	-£77,400

A single parent living in council housing (London) with one child was struggling to get by and approached an advice centre for help. Free legal advice helped them to claim Universal Credit. They were then able to secure a full-time job.

Outcomes with free legal advice:

- Receipt of Universal Credit
- Tax revenue

Outcomes without free legal advice:

- Rent arrears
- Eviction
- Temporary accommodation

- Crisis avoided
- One extra employable person

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£17,900	£12,000	£200

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

Outcomes with free legal advice:

- Receipt of Universal Credit
- Tax revenue

Outcomes without free legal advice:

- Rent arrears
- Eviction
- Temporary accommodation

- Crisis avoided
- One extra employable person

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
-£5,200	-£21,800	-£54,900

A single parent living in a council house (outside London) with one child was struggling to pay their rent and at risk of eviction. As a result of free legal advice, they gained access to Universal Credit. This extra income enabled them to pay rent and secure a part-time job.

Outcomes with free legal advice:

- Receipt of Universal Credit
- Tax revenue

Outcomes without free legal advice:

- Rent arrears
- Eviction
- Temporary accommodation

- Crisis avoided
- One extra employable person

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£14,300	-£2,200	-£35,300

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 free legal advice:

- Universal Credit (income support element)
- Continued employment

Outcomes without free legal advice:

- Larger Universal Credit payments as unemployed
- Loss of employment and tax payments

- Crisis avoided
- One extra employable person

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£3,700	£16,400	£41,700

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

Outcomes with free legal advice:

- Receipt of disability benefits
- Access to mental health treatment

Outcomes without free legal advice:

- Eviction
- Homelessness

▪ **Crisis avoided**

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£10,800	£4,800	-£7,000

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 free legal advice:

- Receipt of Personal Independence Payment

- Tax revenue from employment

Outcomes without free legal advice:

- Universal Credit (without disability element)

▪ **Crisis avoided**
▪ **One extra employable person**

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
-£8,500	-£30,400	-£74,000

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 free legal advice:

- Universal Credit (disability element)

Outcomes without free legal advice:

- Rent arrears
- Eventual homelessness

▪ **Crisis avoided**

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
-£8,500	-£47,000	-£124,000

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 that he needed.

Outcomes with free legal advice:

- Universal Credit (disability element)
- 50 hours of care per week
- Mother able to retain employment

Outcomes without free legal advice:

- Carer's Allowance

▪ **Crisis avoided**
▪ **One extra employable person**

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
-£59,800	-£237,500	-£593,000

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 free legal advice:

- Housing benefit

Outcomes without free legal advice:

- Eviction
- Temporary accommodation

▪ **Crisis avoided**

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£10,800	£500	-£20,200

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

Outcomes with free legal advice:

- Receipt of Universal Credit
- Client able to finish studies and then gain employment

Outcomes without free legal advice:

- Children go into local authority care

▪ **Crisis avoided**
▪ **One extra employable person**

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£146,800	£614,000	£1,548,300

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 free legal advice:

- Universal Credit overpayment kept
- Client able to finish studies and then gain employment

Outcomes without free legal advice:

- Rent arrears
- Eviction
- Temporary accommodation

▪ **Crisis avoided**
▪ **One extra employable person**

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£18,400	£43,600	£94,000

This particular exemplar case demonstrates the real fiscal impact free legal advice can have. It's weighting in the model is small, however, so it does not unfairly skew the net outcomes. In addition, there are exemplars that show a very large negative outcome for the public purse. In this case, the children were all under the age of ten. If the children were older, the benefits of avoiding care would be reduced.

A client granted five-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 free legal advice:

- Client able to attend university
- Tax revenue from future employment

Outcomes without free legal advice:

- Imprisonment in a detention centre
- Administrative removal

- Crisis avoided
- One extra employable person

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£14,000	£22,400	£47,600

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 free legal advice:

- Tax revenue from employment

Outcomes without free legal advice:

- Administrative removal

- Crisis avoided
- One extra employable person

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£14,800	£17,000	£21,300

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 free legal advice:

- Universal Credit
- Tax revenue from employment

Outcomes without free legal advice:

- Homelessness

- Crisis avoided
- One extra employable person

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
-£6,700	-£4,500	-£100

A client settled from abroad (outside London) 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 free legal advice:

- Visa obtained
- Tax revenue from employment

Outcomes without free legal advice:

- Administrative removal

- Crisis avoided
- One extra employable person

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£16,400	£17,200	£17,200

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 free legal advice:

- Citizenship obtained
- Tax revenue from future employment

Outcomes without free legal advice:

- Administrative removal

- Crisis avoided
- One extra employable person

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
-\$1,000	£14,000	£18,400

A vulnerable fourteen-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 free legal advice:

- Adoption placement found
- Tax revenue from future employment

Outcomes without free legal advice:

- Temporary accommodation
- Local authority care

- Crisis avoided
- One extra employable person

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£61,700	£229,700	£566,500

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 free legal advice:

- Visa renewed
- Continued employment

Outcomes without free legal advice:

- Voluntary return

- Crisis avoided
- One extra employable person

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£800	£2,900	£7,300

An EU national travelled 'home; before he had received a decision on his EUSS application. He was detained temporarily on his return to the UK. He was released 'on bail' with conditions prohibiting him from working. This was successfully challenged by the free legal advice provider, and he can now work in the UK.

- Outcomes with free legal advice:
Tax revenue from future employment

Outcomes without free legal advice:

- Loss of employment (no payment of tax)

- Crisis avoided
- One extra employable person

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£7,600	£20,400	£46,100

Domestic abuse

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 free legal advice:

- Temporary accommodation

Outcomes without free legal advice:

- Further costs to the NHS of treating the victim
- Local authority care for two children

▪ Crisis avoided

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£104,400	£444,300	£1,123,500

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 free legal advice:

- Client able to remain in her home

Outcomes without free legal advice:

- Temporary accommodation
- Cost of maintaining a council home
- Universal Credit

▪ Crisis avoided

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£16,200	£48,400	£112,700

Other

A couple were denied contact with an adoption agency because they were gay. As a result of free legal advice, they were able to adopt a child.

Outcomes with free legal advice:

- Cost of finding an adoption placement

Outcomes without free legal advice:

- Child remains in local authority care

▪ Crisis avoided

Net benefits, less costs of free legal advice

Short-term	Medium-term	Long-term
£55,100	£55,100	£55,100

A single mother was denied planning permission to extend the ground floor of her home to build a bedroom for her disabled child. As a result of free legal advice, the council reversed their decision.

Outcomes with free legal advice:

- Planning permission for an extension granted

Outcomes without free legal advice:

- Cost of maintaining a council house
- Rent from council house

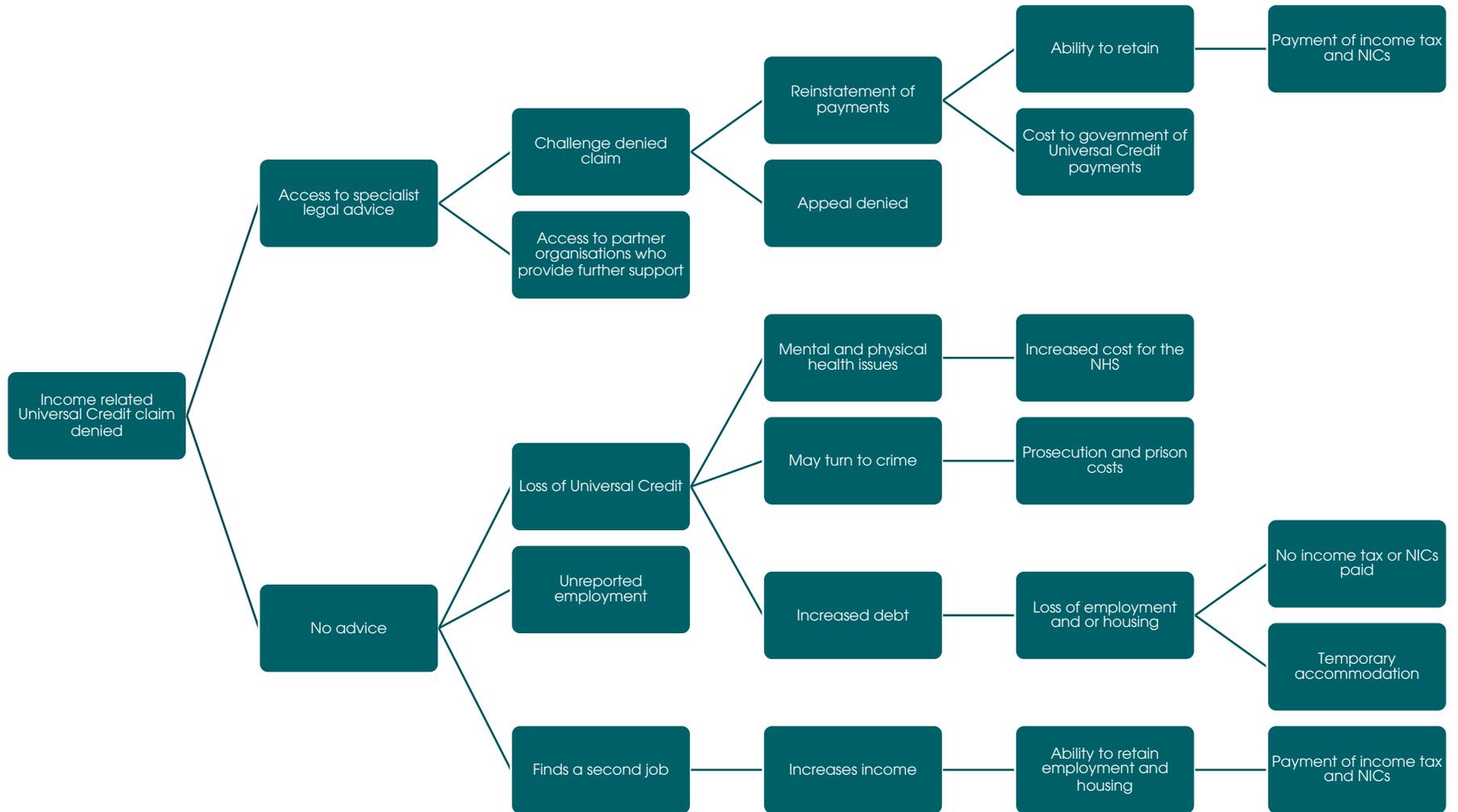
▪ Crisis avoided

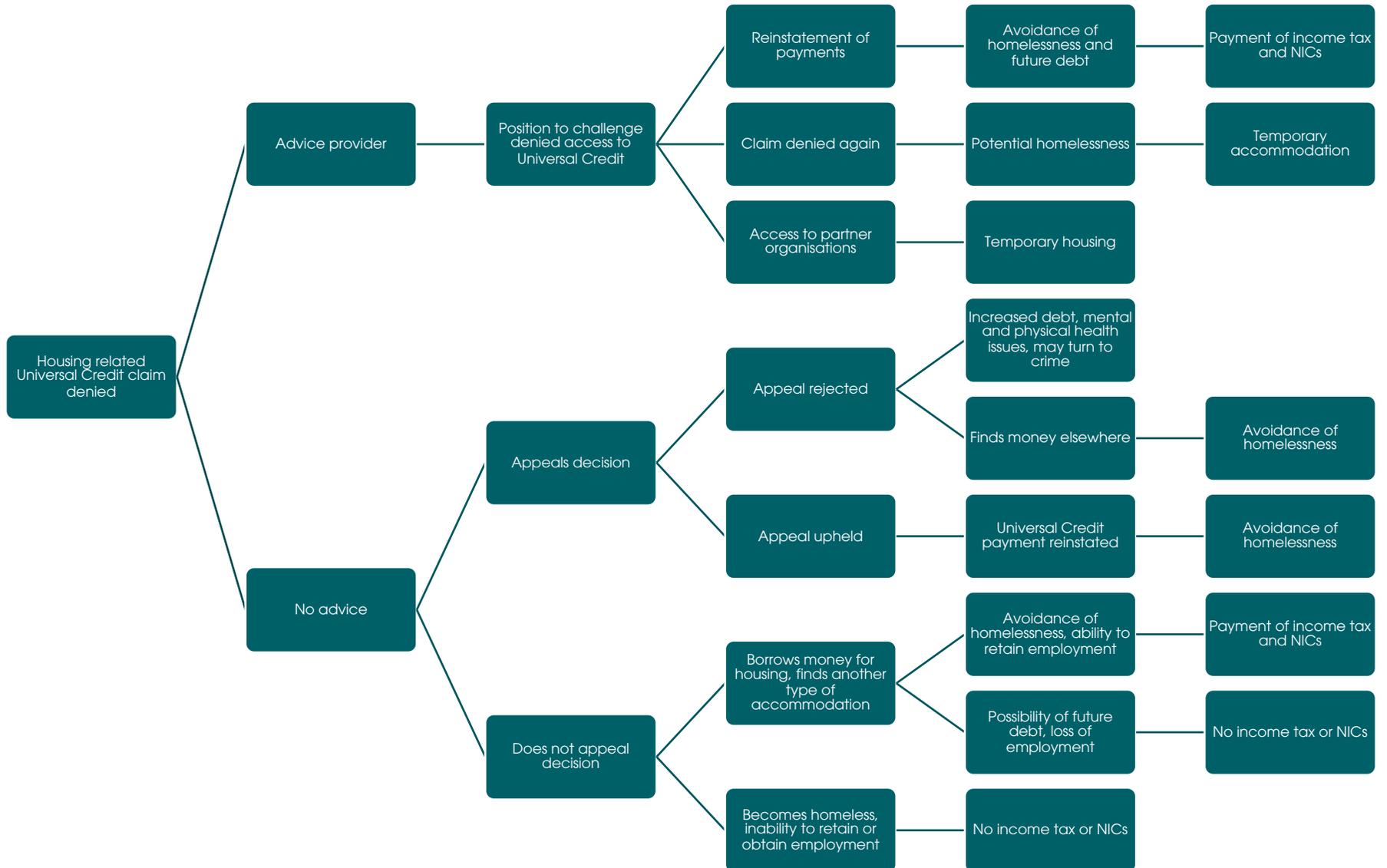
Net benefits, less costs of free legal advice

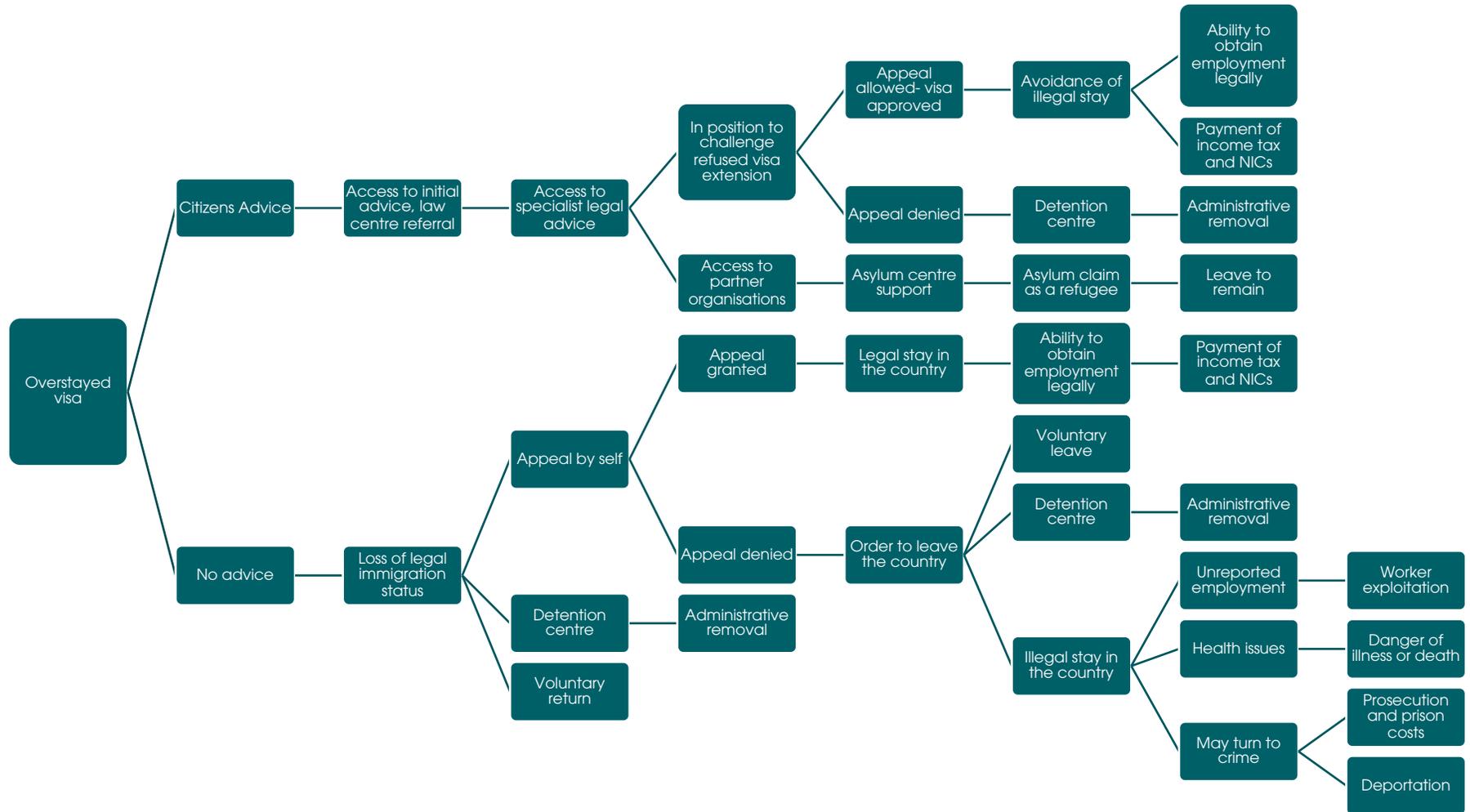
Short-term	Medium-term	Long-term
-£1,700	-£4,800	-£11,100

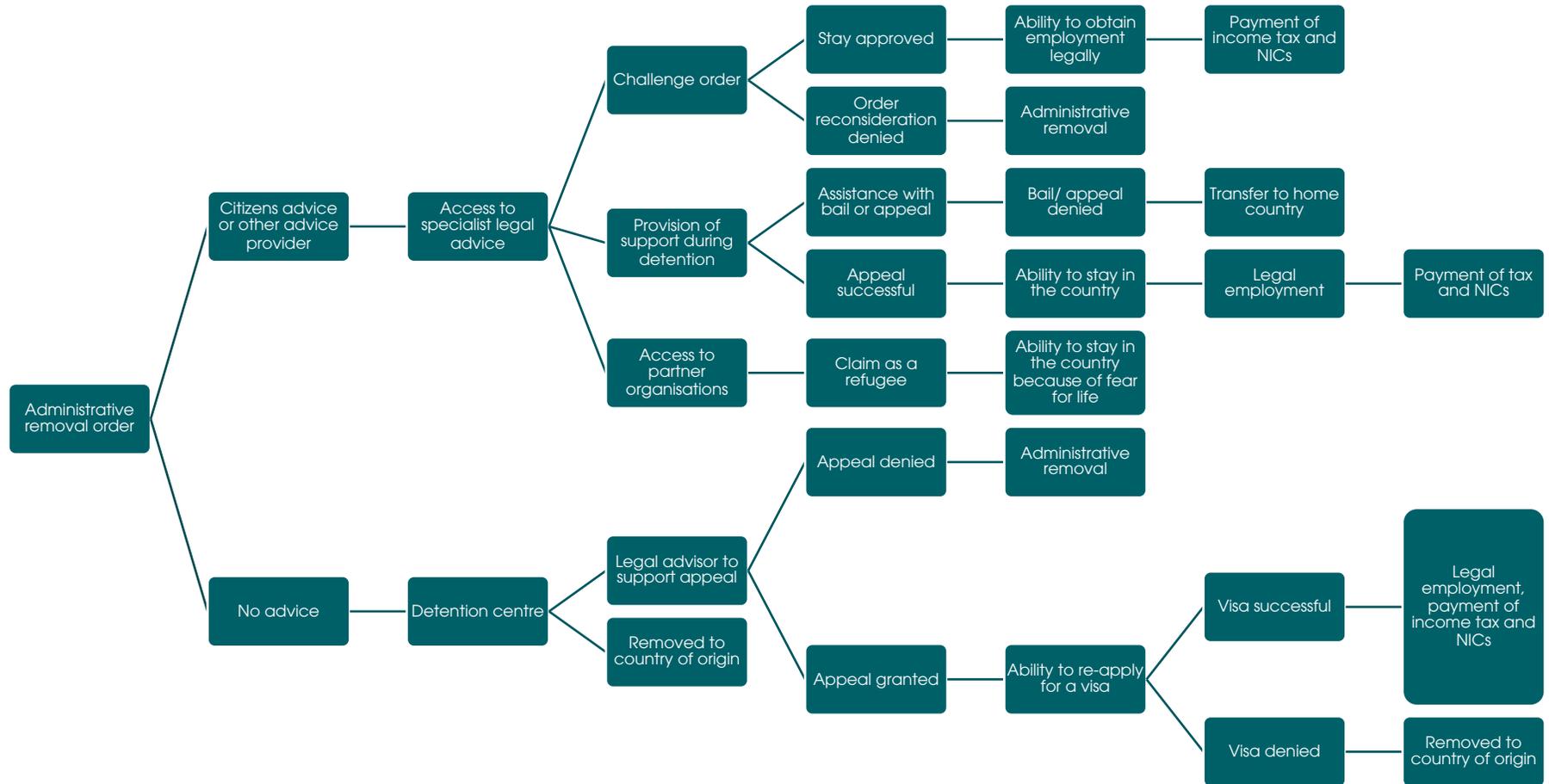
Detailed logic chains

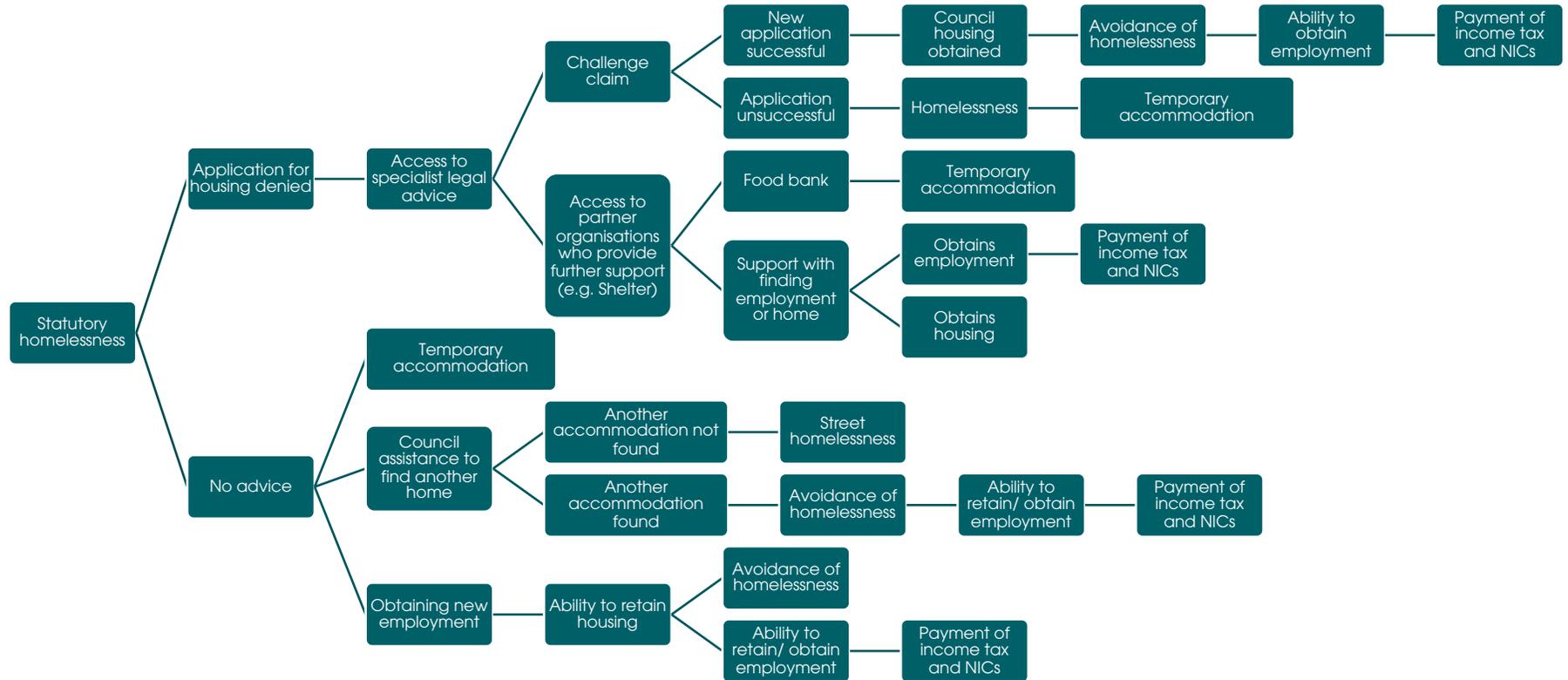


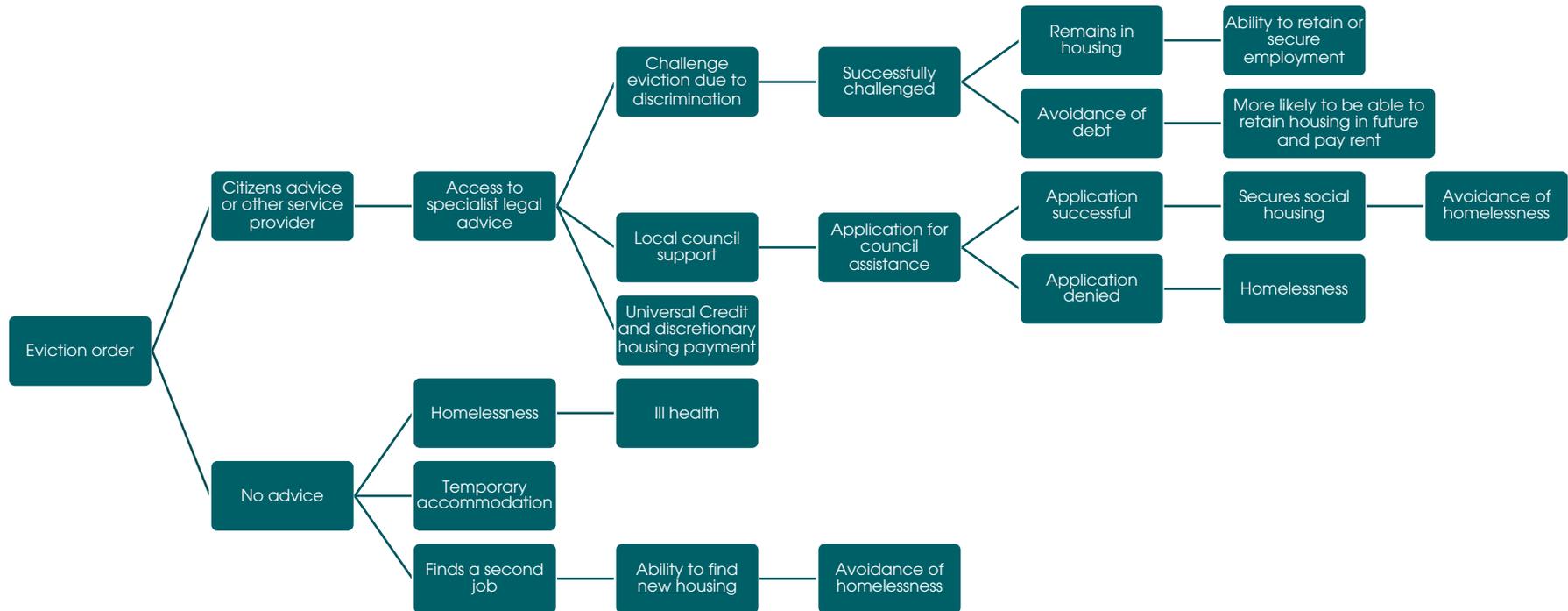


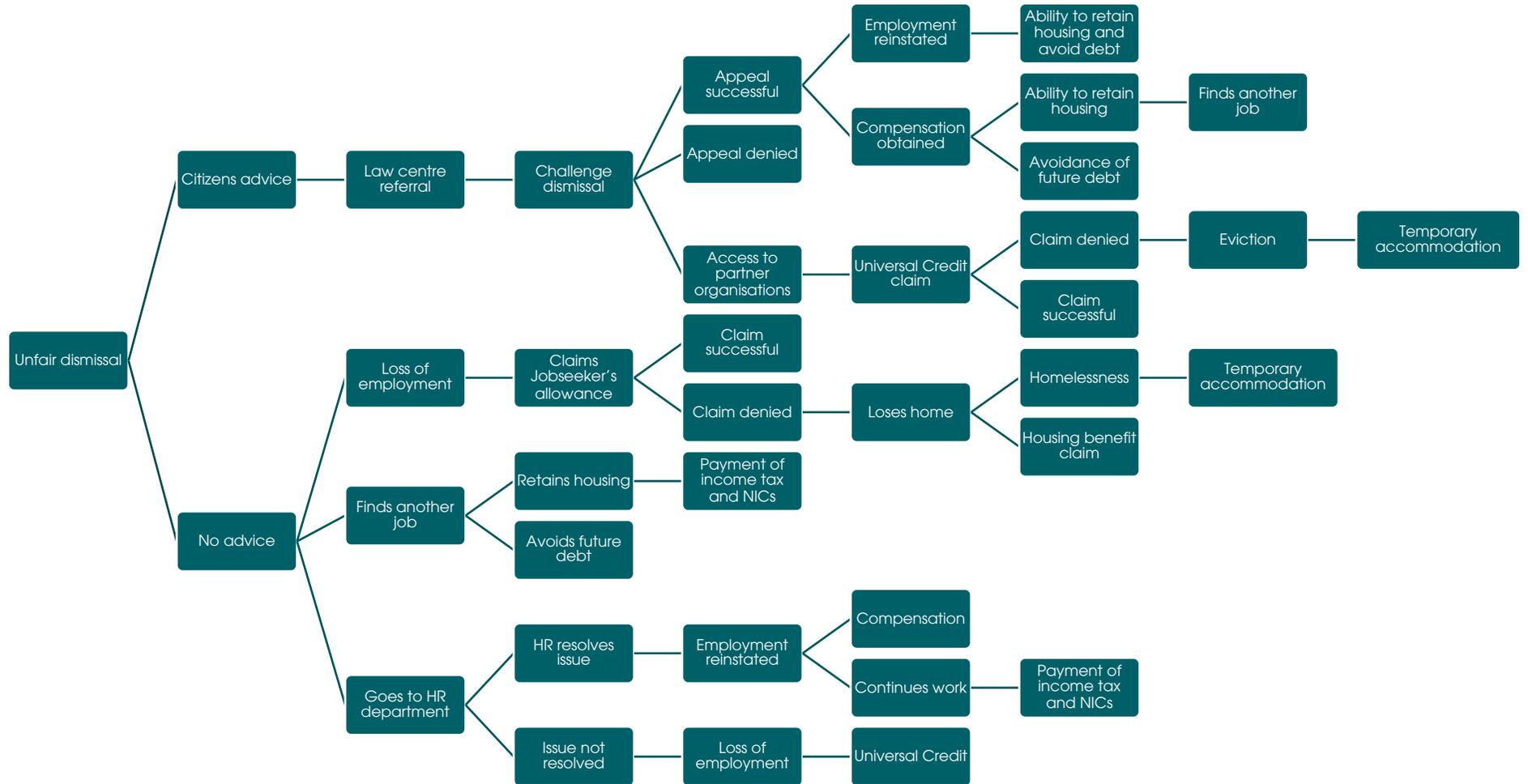




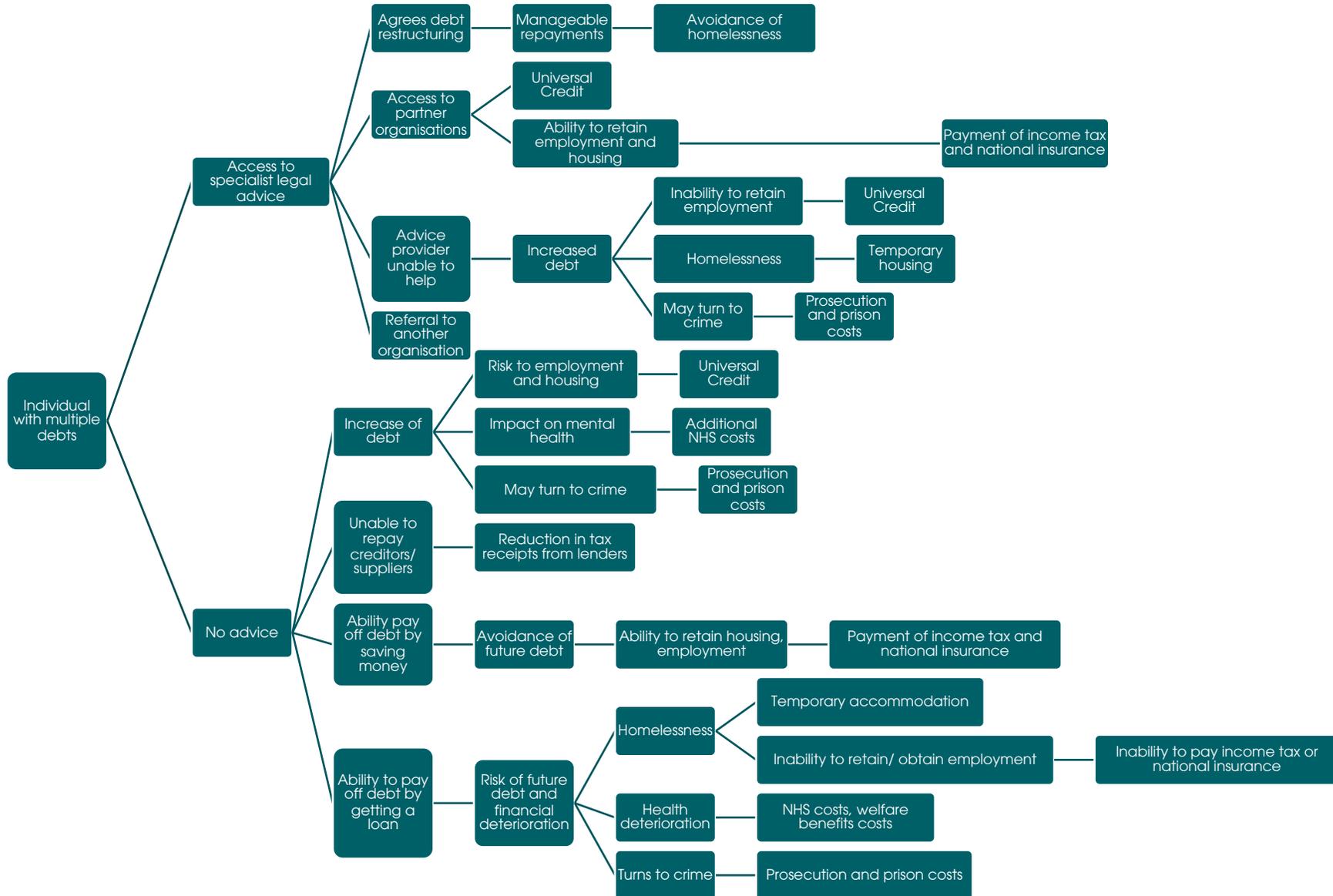


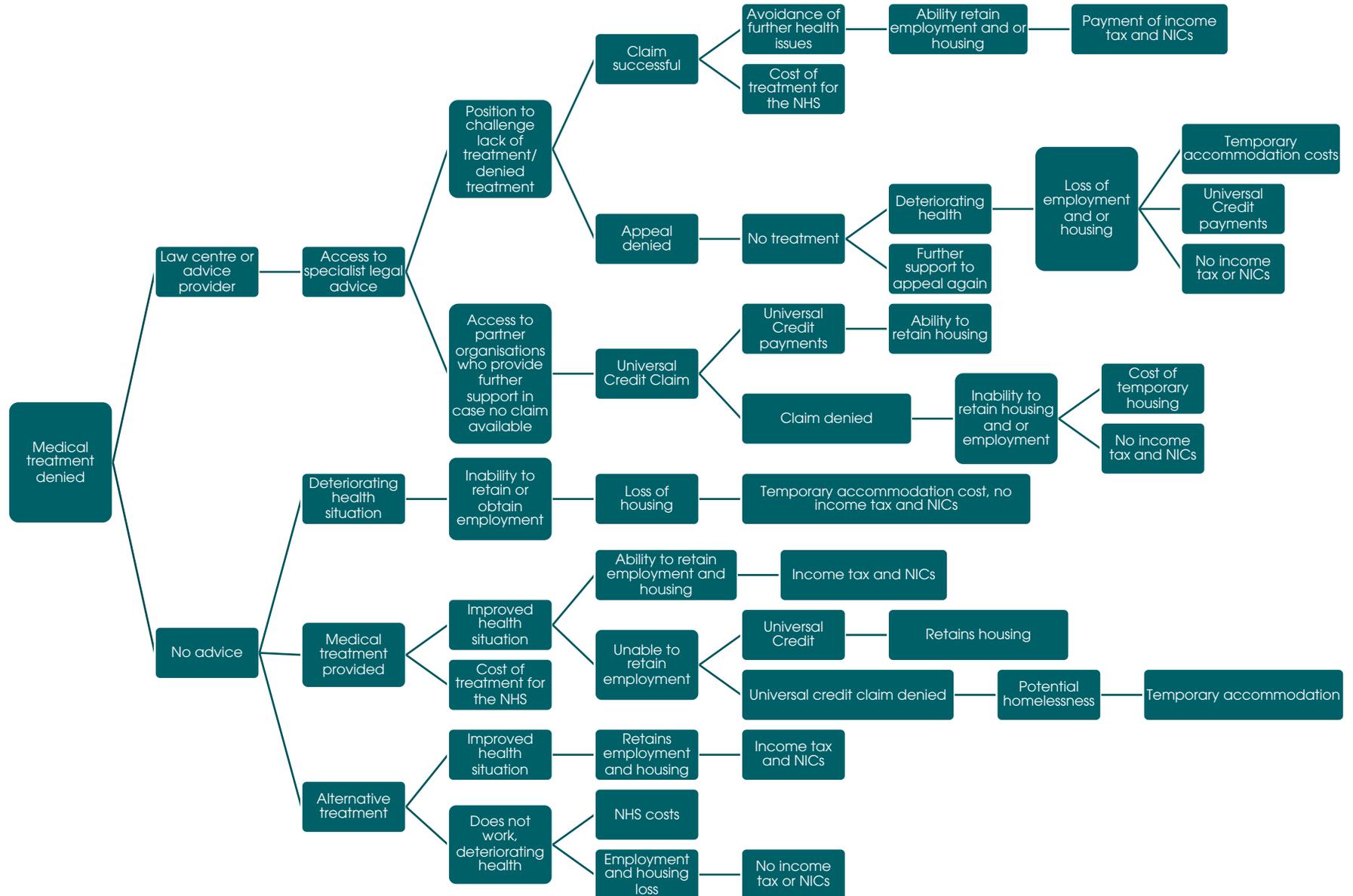


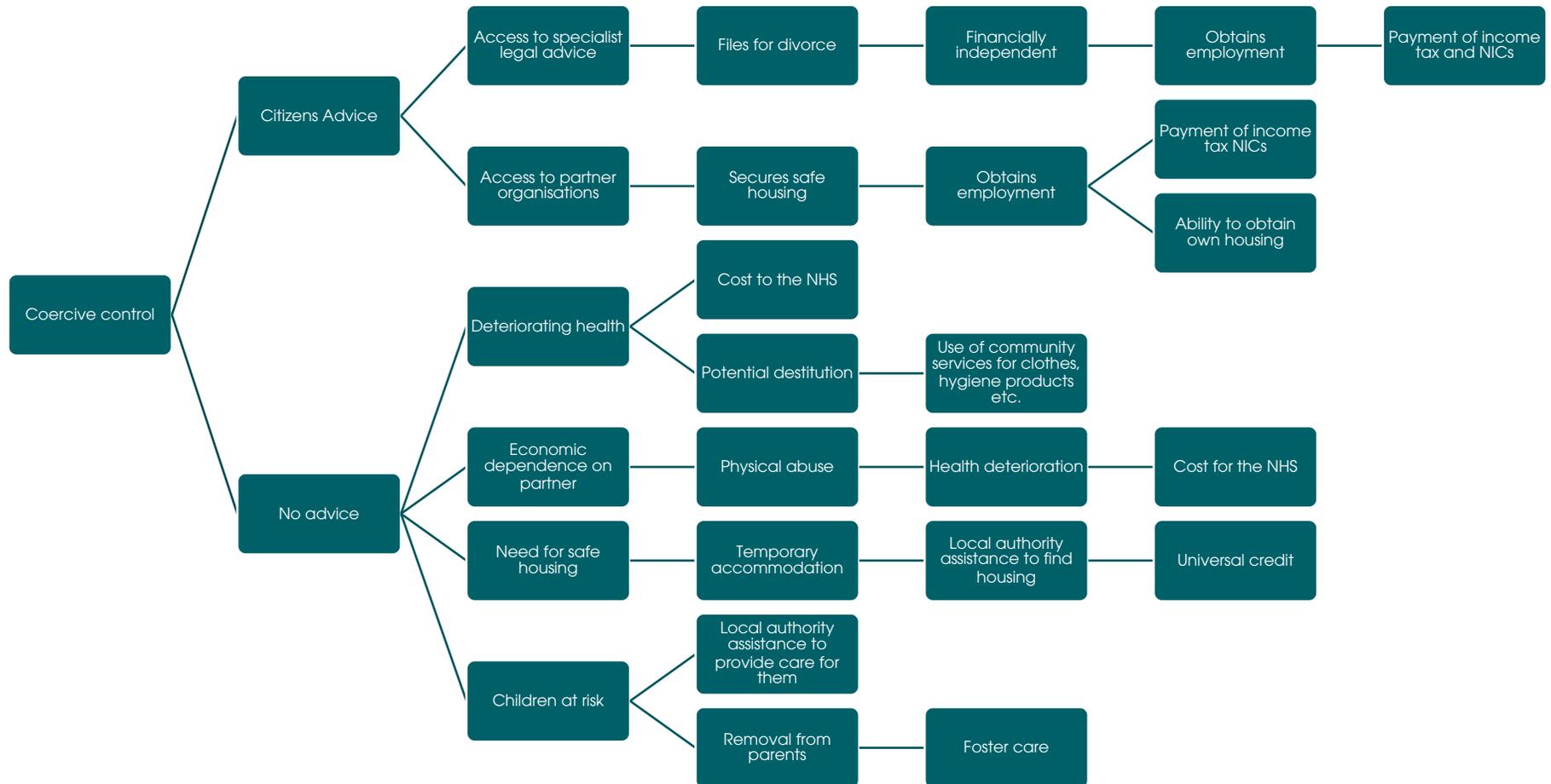












Pragmatix Advisory Limited

enquiries@pragmatixadvisory.com

020 3880 8640

pragmatixadvisory.com

Registered in England number 12403422

Registered address: 146 New London Road, Chelmsford, Essex CM2 0AW

VAT Registration Number 340 8912 04