

There are increasing numbers of vulnerable people in the Jewish community struggling with financial, legal and administrative issues. In our first nine years, we have seen the number of new cases rise **from one client a month, to more than one a day**. There are a number of reasons: cuts in social services, increased longevity and long-term societal trends such as a rising divorce rate. We set out the detailed numbers across the types of cases here in our **Annual Review 2019**. Paperweight is offering a crucial service, and demand for our support is only going to grow. Read on to learn about the difference this can make, and the very human stories of lives that are changed.

In our 9th year, we dealt with over 1000 cases.

As you can see below, there have been increases in our caseload across all categories in the last year, some markedly so. Some of this can be ascribed to greater awareness of our services, but this alone doesn't account for such significant increases.

We are seeing a number of societal changes from which the Jewish community is certainly not immune. The fraying of the social safety net, particularly in social care, has paralleled increased longevity, meaning there are more demands and less supply of services. Alongside this are long-term social trends, with families tending to live further apart, and all Jewish communities globally reporting increasing divorce rates.

There have also been some specific causes, such as the withdrawal of legal aid for most civil law cases. And with even simple administrative tasks now

required to be carried out online, the current 70-90 age group are neither prepared nor capable.

Traditionally, Citizen Advice Bureaux would have been the first port of call for people seeking help with administrative, financial and legal matters. But increasing cutbacks have greatly diminished their level of service, so that they are mainly just signposts to other, equally hard-pressed services.

Paperweight fills this gap for the Jewish community. The Jewish community is blessed with many excellent social care organisations, but Paperweight has a unique role in helping people get through the bureaucratic minefields. Our more than 160 caseworkers in London and Manchester visit clients in their homes (if they choose) and work closely with them until their case is resolved.

We help our clients deal with bureaucracies ranging from utility companies to the courts, and act as advocates and guides. Our volunteer caseworkers receive extensive training, and they are backed up by specialist expert panels on, for example, legal matters and benefits. A fundamental goal for our caseworkers is to give our clients the support to take charge of their own affairs as far as possible.

We make crucial, sometimes life-changing, interventions of support for some of our

community's most vulnerable people. As these figures show, and with the direction of current trends, the demands on Paperweight's services are growing rapidly. This means our ability to service that demand is under increasing strain - we welcome your support.



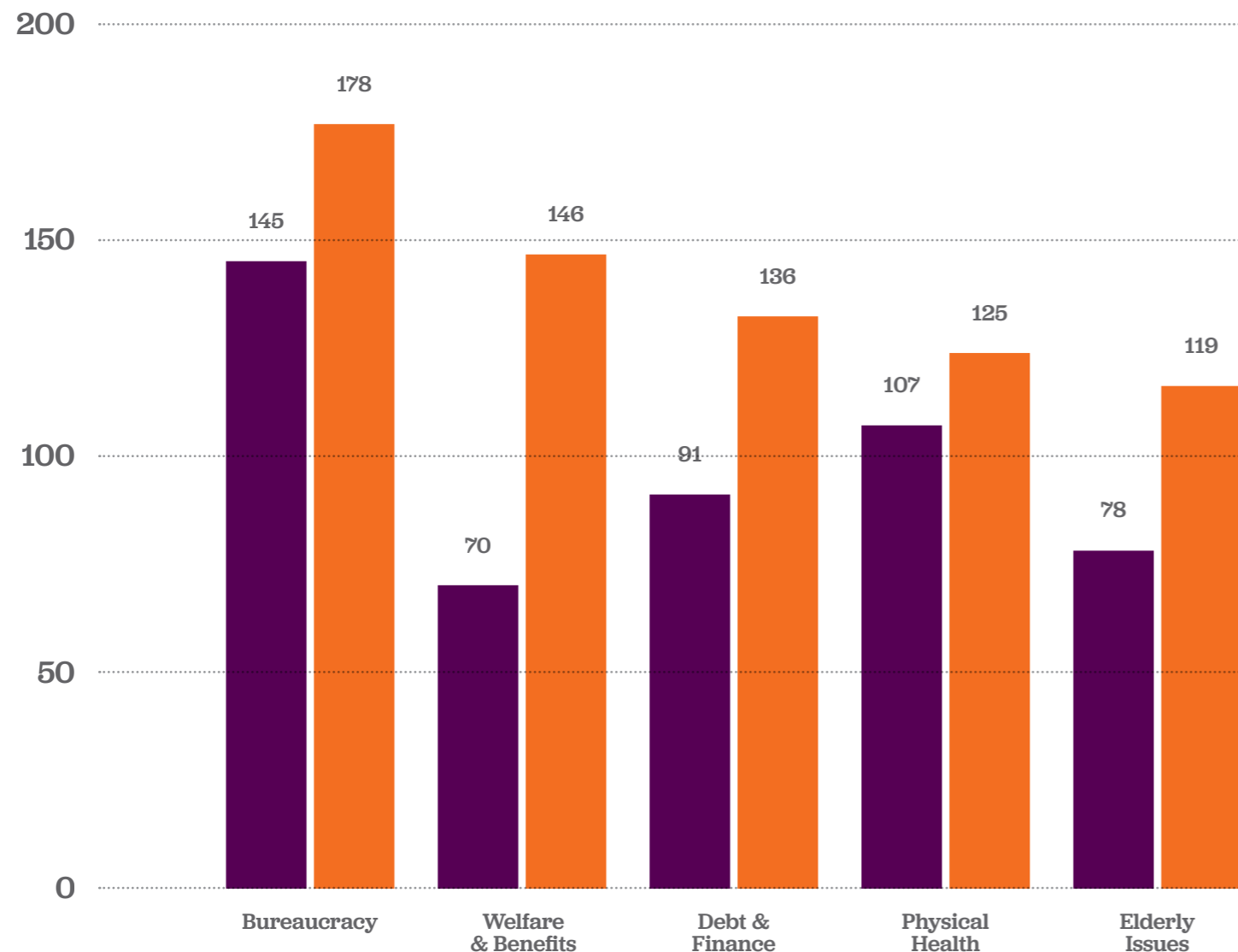
Benjamin Conway
Chair



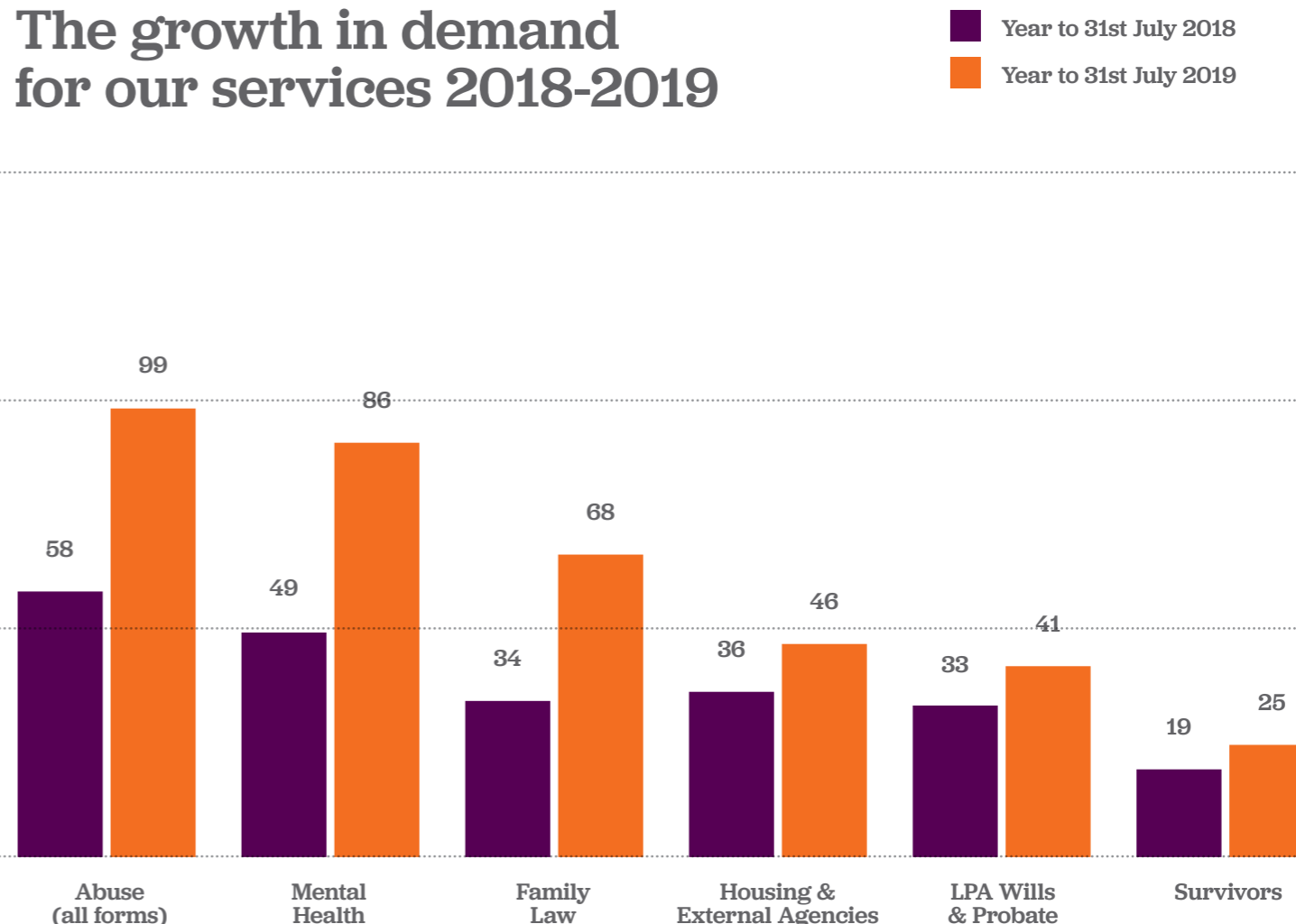
Bayla Perrin
CEO

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“I want to thank you and your brilliant team for all the kindness, support and advice you provide. You are all angels. – JG



The growth in demand for our services 2018-2019



Welfare & Benefits

Number of cases up 109%

Joanna Lassman explains the help that is needed to cope with an increasingly hostile and complex benefits system

Imagine being so unwell that you can't work, and your income stream entirely disappears. The signs in the hospital tell you to get help from welfare benefits. The posters talk about Personal Independence Payment, Employment and Support Allowance, Carer's Allowance, Housing Benefit... these are all meaningless to you. Claiming benefits is something you've read about, but they aren't for 'people like you'. However, this minefield might be your only source of income and hope.

Even if you are computer-literate, you will be bamboozled by the complex system and coping with a myriad extremely daunting forms. Paperweight's specialist Welfare & Benefits Team is here to help.

The caseworker can see the client in the comfort of their own home. In this private, calm atmosphere the caseworker will have the time to assist the client in collating all the relevant information which is needed before a claim is made. The caseworker, with their specialist knowledge, will offer guidance

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All the clients and staff at Jami love Paperweight. You are totally amazing and we don't know how on earth we managed without you... that should be your strapline!

– Social Work Team, Jami

as to which benefits might be appropriate, and may even discover that one successful claim leads to eligibility for other benefits.

The welfare system has undergone a radical change with the inception of Universal Credit, which in turn has also led to many delays, with disastrous effect. Advice available from the Department for Work and Pensions (DWP) is limited, but our caseworkers will assist to gather the paperwork, form filling, explanation of letters received, so avoiding clients losing out on what is rightfully their due.

Very often, mistakes are made by the DWP in calculating entitlements, and these errors will have to be challenged through a fairly tortuous process. Our specialist benefits adviser will be able to guide the client through this. Clients are often in a very vulnerable situation and they are unable to fight their corner.

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Jewish Care's Community Support and Social Work team often refer clients to Paperweight for support. They provide a much-needed service to people across the community, often at difficult times in their lives.

– Daniel Carmel-Brown, CEO, Jewish Care

The change from Disability Living Allowance to Personal Independence Payment has meant many people being called in for Assessments. These are often extremely concerning for clients, who will need to travel to unknown places, undergo a lengthy medical-style assessment and worry greatly that they will do or say the wrong thing. We can assist by explaining the procedure and what to expect, and we can often accompany clients to these Assessments.

It may not end there. The assessors very often fail to do their job properly and this results in the wrong levels of benefits, or even a refusal to award anything. This in turn can lead to an Appeal. At this point, many people, already vulnerable and in crisis, would simply give up, no longer having the strength for further complicated procedures.

However, Paperweight specialists will not be deterred and will endeavour to the best of their ability to support clients ensuring that they receive what is rightfully their due.



Joanna Lassman,
Volunteer Generalist Adviser CAB

Paperweight Team Leader

Claire's daughter has learning disabilities. What support should she get? Nothing, apparently.

Claire opened the envelope, and it sat staring up at her: a big fat zero. That was the assessment of the disability needs of her daughter, Emma, by the PIP (Personal Independence Payment) assessor. Emma, who has Asperger's syndrome and an IQ of 66. Emma, who can't take care of herself, or travel independently, or dress herself.

To get PIP, you had to fill in a 44-page assessment form and be interviewed by an assessor. The assessor asked questions like "can she cook?". Claire would answer that Emma couldn't and the assessor would write down: "yes, she can cook".

And so it went on. That's how you get to a score of zero, which meant no allowance at all.

Enter Paperweight. We provided a case worker, Stephen, who is an expert in PIP appeals, to work with Claire. Together they created a 3-inch-thick

file meticulously detailing Emma's needs. The Department of Work and Pensions immediately caved in and agreed Emma was eligible for the maximum PIP allowance.

Claire says, "I'm very grateful to Paperweight. I think they do a very important job. Especially for people who are really down, people who have nowhere else to turn."



Family Law

Number of cases up 100%

David Taylor describes the challenges of navigating family law without a lawyer

With the almost total abolition of legal aid in the family and matrimonial courts, an ever-increasing number of applicants are faced with the daunting task of representing themselves by acting in person. But where does someone without relevant legal knowledge get the right information, help and support needed to thread their way through the fine details of Court Rules and Procedures? How can they personally present their cases in court when their (more wealthy) spouse may be represented by a solicitor or barrister?

In 2016, The Paperweight Trust established its Family Law Support and Advocacy Unit, a small unit of volunteer professionals to address these issues and to help clients who turn to us for help. The workload for our team has increased exponentially and we are actively seeking suitably qualified volunteers to enhance the unit.

Most clients come to us at a time of uncertainty and distress at the breakup of their marriage. Should they stay with their partner for the sake of the children? How will they manage financially? Will they have to move out of the security of their home? Where can they turn if there has been physical or emotional abuse? And, most importantly, how can they try to reach agreement with the other parent on future arrangements for their children?

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Thank you for your very speedy and informative service. Your organisation is truly wonderful. Thank you again for your invaluable support. Many thanks.

– Social Worker, Norwood

We understand that most of our clients are in almost total ignorance of matrimonial and divorce law and procedure. Some, who have not been married, believe (wrongly) that they have rights as a “common law spouse” – but there is no such concept in English law. Our team is able to explain, in simple lay terms, what rights the client has and, in most cases, how they can bring the

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We have referred many women to Paperweight and have found it to be a reliable, warm and supportive service. With you as a partner we are all able to work collaboratively for the benefit of our mutual clients. Thank you for all the work you do.

– Naomi Dickson, CEO, Jewish Women’s Aid

marriage to an end without incurring high legal fees. Our team helps the client to prepare the appropriate court applications, fill in the necessary forms, and how and when to prepare court bundles and statements. We help with anything from straightforward divorce procedure to more complex children issues and financial disputes.

And we have separate specialist volunteers who can assist with a large array of side issues: from debt problems and benefit claims to supporting the client as a “McKenzie friend” at court hearings. We have even on occasions been able to refer a client to a solicitor or barrister who has been willing to act pro bono.

Our team is also knowledgeable in Jewish law for the purposes of assisting with the Get procedure and coordinating the religious and civil procedures.

In summary, we seek to be there for the client who turns to us for help at one of the most difficult and stressful times of her or his life. We offer, for as long as they need it, a safe and confidential zone where they can discuss their fears and receive constructive support from our professional team. We help them to resolve their issues and enable them to look forward with renewed self-confidence.



David Taylor, Retired Judge
Volunteer, Family Law Support & Advocacy Unit

He’d attacked her with his hands. Now he wanted to hit her with paper.

He slammed her against the cupboard. His hands were over her mouth and nose, stopping her breathing. ‘Are you going to shut up now?’ he screamed at her.

Debbie had been trying to stop her husband, Jon, from hitting their 3 year-old son in the head with a slipper.

Jon had become increasingly controlling, losing his temper about the smallest things, stopping Debbie seeing her friends and controlling her movements. But this was the first time it had become physical. That night, she escaped with the children to a Jewish Women’s Aid refuge.

But she was still under attack, this time by paper. Jon was alleging she intended to abduct the

children to Israel, and he was refusing to pay Child Support. Debbie had no idea about how to deal with the legal proceedings, and no money for lawyers.

A friend told her about Paperweight. Paperweight’s legal team helped steer Debbie through the court proceedings (where she won on all counts), and then through the divorce paperwork.

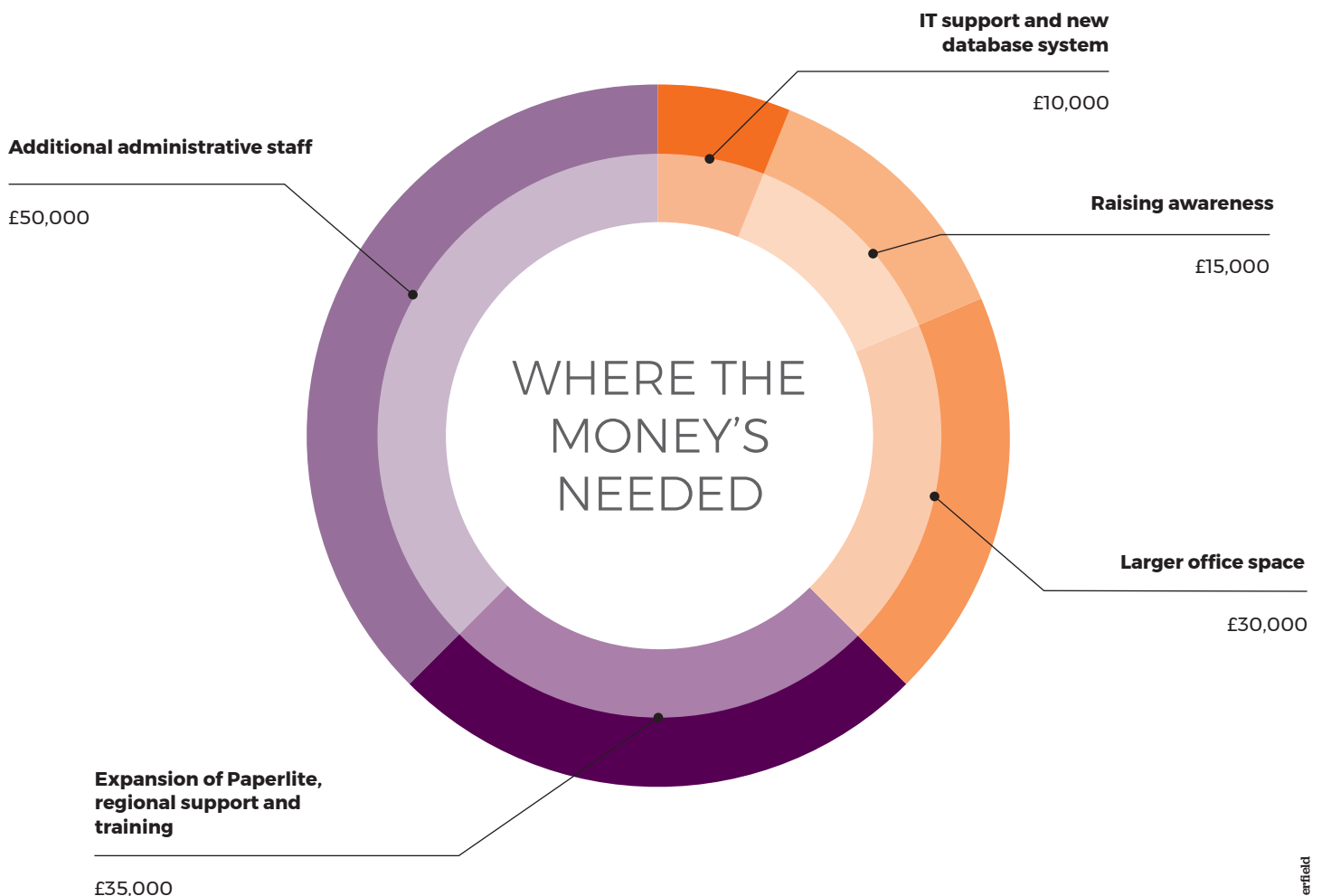
For Debbie, Paperweight has been a lifeline: *“It has been a very, very difficult time, and I didn’t know where to turn. I couldn’t have managed without Paperweight, I can tell you that...”*



As we near our 10th anniversary, we need your help...

We've described how demand is growing, and how we need your help to make sure we can adequately respond to this. We also know that many more people need our help, but don't know our service exists. So, in parallel, we need to both publicise what we do, and build our administrative capacity to handle current and future demand. We set out priorities in the diagram below.

We are a very cost-effective charity. All our caseworkers are volunteers, and our running costs are moderate and carefully controlled. The financial support you can give will make a big difference, and will be in the best traditions of our community: it will bring vital help to very vulnerable people at a critical point in their lives.



paperweight
Don't get overwhelmed, get help.

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