

Islington People's Rights:

50 years of tackling

poverty in the borough

A commemorative booklet celebrating the

50th anniversary of Islington People's Rights



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Islington People's Rights:

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Islington People's Rights (IPR) has been working for half a century to improve the lives and futures of people in the borough. At its heart IPR's vision is to help individuals and families facing poverty to be equal citizens, enforcing their rights and ensuring their income. By offering specialist, independent advice on welfare benefits and debt, IPR seeks to tackle problems which, if left unchecked, can dramatically affect someone's life.

Accessing welfare benefits is complex and difficult. In the 1970s, an Islington resident was entitled to ten main benefits and several minor ones, each with its own conditions. Today, the situation is even more complicated. Successive governments have reformed welfare provision, each seeking to impose their view on who should get what and why. There is often an emphasis on reducing the number of people dependent on government help and on keeping the welfare system affordable.

This booklet accompanies an exhibition held at Islington Museum, 2 November 2019 – 21 January 2020, to commemorate IPR's 50th anniversary. It charts the organisation's development over the past 50 years in the context of ongoing welfare reform and its continuing work to meet the needs of local residents. Today, over a third of Islington's population live in poverty meaning that there remains a continued and growing need for IPR's services.

1970s

Cuts to welfare spending

Welfare provision has existed in the UK for well over a century. It was in 1942 that the welfare state was created following a report by William Beveridge. It was meant to provide a safety net for those who were unable to attain a basic standard of living.

By the 1970s, following an economic downturn sparked by the oil crisis of 1973, huge pressure was put on the welfare state, with some arguing it was becoming unaffordable. As a consequence there were cuts to welfare spending and means-testing was introduced.

Then, as today, there was stigma associated with applying for benefits. Research carried out in 1973 estimated that only between 12-19% of Islington residents who lived below the poverty line were receiving the welfare benefits which were rightfully theirs.

A welfare rights movement

From the 1960s, a welfare rights movement began to emerge. Child Poverty Action Group (CPAG) was founded in 1965. It called on the government to increase family allowances to combat family poverty. Islington People's Rights (IPR) was founded in 1969 as a branch of CPAG, initially under the name 'Islington Poverty Action Group'.

The organisation operated from a building at 2 St Paul's Road. An active group, mainly run by volunteers, IPR raised awareness of welfare, legal and housing rights through advice sessions and publications.

By the mid-1970s the organisation had evolved into Islington People's Rights. A grant paid for a full time welfare rights organiser who could act as a source of expertise and advice, give help to individuals, and keep an up-to-date welfare rights handbook. The first of these was published in 1972, followed by a second edition in 1978. The booklets provided a valuable resource for Islington residents at the time and CPAG continues to publish them today.

“Being an organiser at IPR was one of the greatest privileges of my working life. I still remember feeling how at any time just about anyone from the whole of Islington might be on the point of walking through that flimsy door at St Paul’s Road.”

Paul Bayman, IPR worker from 1977-81



2 St Paul's Road

The original IPR offices were at 2 St Paul's Road, provided by Islington Council. IPR shared the building with Islington Gutter Press, Islington Play Association, Rights of Women and Advisory Service for Squatters.

Photographer unknown, circa 1978 © Islington People's Rights



Welfare Rights stall

IPR took their services to places that would help them reach those most in need of support.

“We had a welfare rights stall, but with an interesting twist: it was a converted, old-fashioned pram, with a great big belly in which we kept all the leaflets. On the top was a fold-out decorator’s table. We hustled our way into Chapel Market, would wheel our pram in and open up our stall. We did remarkably well and quite a lot of people would approach us.”

John Ward, Co-founder, Islington Poverty Action Group, 1969

Chapel Street Market looking west, LCC Photograph Library, 1970
© London Metropolitan Archives

“We didn’t yet have to deal with the sense that all public provision was suspect. It’s hard to imagine what it must be like for the current IPR caseworkers, who have to operate in a climate in which long term illness is suspect and the benefit system for people of working age is weaponised against them. We had little of that: there were different waves of unjustified refusals, largely forgotten now, that made us angry, and we represented people successfully, most of the time. But the climate of exclusion was not systematised on an industrial scale as it is now.”

Steve Griffiths, IPR Worker, 1976-77

I. NATIONAL BENEFITS



Mike Abrahams

Types of benefit

There are two major types of benefit administered by the Department of Health and Social Security. These are National Insurance contributory benefits, and non-contributory benefits.

National Insurance contributory benefits depend on your having paid enough contributions into the National Insurance scheme. Examples of these benefits are Unemployment benefit, Sickness benefit and the retirement pension.

Non-contributory benefits can be divided into those which are means tested and those which are not means tested. The means tested benefits depend on your income being below a set amount. Examples of these are Supplementary benefit, family income supplement, free prescriptions and free dental care. The non-means tested benefits are available to

everybody in a similar position, for example, if you have children, you are eligible for child benefit; or if you are severely disabled and require constant attendance, you are entitled to an attendance allowance.

If you feel you are not getting the correct amount of benefit, you may be able to appeal to a Tribunal.

The guide

This guide explains the basic outline of the national insurance and supplementary benefit schemes and then covers in greater detail those benefits that should be considered by claimants in particular circumstances, for example, by the unemployed or by the pensioner. At the end of the chapter is a list of the local DHSS offices, agencies giving advice and help, and useful publications.



The chapter tells you about what is provided by the following services: Research, Planning and Marketing Department; Intelligence Group; the British Library; London Literature Authority; by the British and Intelligence Research Authority; and by many organisations. It also tells you about the following:

- **Chapter One:** the information is given under the channel concerned there are two sections of information, one on the left and one on the right, and contains to advise you and to your attention, and the other on the environment in the world.
- **Chapter Two:** the information is given under the channel concerned there are two sections of information, one on the left and one on the right, and contains to advise you and to your attention, and the other on the environment in the world.



GETTING A HOME

COUNCIL HOUSING

Housing Councils now own over one-third of the housing in the Borough and this year it has a large number of houses and flats to let. Most of these are in the inner city and are of a high standard. The private owners, Ingleton Council also own a number of properties in the Greater London Council (GLC), which has properties in all over London. The number of people in Ingleton getting council housing has been increasing every year, and in 1977, 78 the council had to build 1,000 new houses. The council has a lot of flats, many of which are in the inner city, but many people who don't want a house have

are now getting council housing, so it is well worth

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Who gets council housing?
Roughly half goes to people who the council has to

Sean Sherman, Housing Department, 292 Lucas Road
St. 226, 1100

4. LEGAL MATTERS



CRIMINAL LAW

This section tells you what happens when you get into trouble with the police - what your rights are and what you should and should not do. It's never possible to predict when this will happen, so that when you need this information you won't have the book to help you - memorize the basic points. By the time you get home to look them up it could be too late.

ARREST

What is an arrest?
You are arrested when put under physical restraint by an officer of the law with a view to your being charged and prosecuted for a criminal offence. At the moment of arrest you should be told what offence

■ 1. Make it quite clear that you are *not* going voluntarily, e.g. "I'm only coming because you are forcing me" etc.

The trouble is that most people don't know this.

to the station with me" will just meekly comply.

me!" and if the answer is "No" you are free to refuse if you feel like it.

■ 1. Make it quite clear that you are *not* going voluntarily, e.g. "I'm only coming because you are."

■ 2. Ask to be allowed to contact a friend or solicitor

Handbooks

In the 1970s people did not know what benefits were available, let alone how to access them. The IPR handbook was designed to inform people. Compiling it was a huge task involving the efforts of 40 volunteers.

Excerpts from IPR Handbook, 1978 © Islington People's Rights

1980s

The rise of inequality

The 1980s were dominated by the Conservative government of Margaret Thatcher which emphasised privatisation and deregulation. Having improved after the Second World War, inequality began to rise.

The political agenda focussed on individuals taking responsibility for themselves with limits being put on state provision. Social security was repositioned as a last resort for the very poorest minority. At the same time those reliant on state support were viewed with increasing harshness.

Poverty rates increased, partly due to rising unemployment which peaked at over three million in 1983. The government's flagship 'right to buy' policy of selling off council houses helped to increase home ownership rates, however these sales were not offset by the purchase or construction of new houses. This led to increasing dependence on the private sector, higher rents and the threat of rent arrears, an ongoing cause of financial instability and debt.

IPR expands

Under the Conservative government, Islington's voluntary sector became a target for cutbacks. IPR was vulnerable as the handbook with its radical take on citizens' rights had raised its profile. However, success in increasing welfare payments to residents meant IPR was well-regarded by Islington Council.

As IPR developed its expertise in welfare rights, it was able to expand with funding from the local government Partnership Fund, set up to revitalise inner cities. A research project was established to look at ways in which welfare rights advice could be integrated with existing services provided by social workers and occupational therapists. This project led to the establishment of an IPR service in the Whittington Hospital in 1985, providing advice to staff and patients.

YOU'VE NEVER HAD IT SO BAD!

FOUR out of five social security claimants in Islington will be worse off next month as the result of benefit changes being introduced by the Government.

And among pensioners aged between 60 and 79 the number losing out rises to 93 per cent.

These are the grim conclusions of a research project carried out by Islington Council's welfare rights unit.

According to the unit, the Government has massively underestimated the number of people who are going to be worse off.

The council says that the most "dramatic underestimation" is among young people. The DHSS says that only 20 per cent will lose. The unit puts the figure at 98 per cent.

The unit estimates that in only one category of claimants — the sick and disabled — will there be more gainers than losers (46 per cent to 44 per cent).

In the case of single parents the unit reckons that 35 per cent will be gainers and 63 per cent losers.

The unit has given some examples of how individual claimants.

● **A TEENAGER:** Sixteen-year-old Mike Coles lives in a housing association flat and is on the youth training scheme. From

April 1 he will become liable for £14.60 of his housing costs leaving him just £12.40p a week to live on.

● **A FAMILY:** Mr and Mrs Parsons have two children. Their net income is £100 a week. They get £14.50 child benefit and pay £20 rent and £15 rates. Currently they are entitled to family income supplement and housing benefit leaving them £96.03 after paying rent and rates. From April 1 they will receive family credit and housing benefit

Their net income will be £94.60. This leaves them £1.43 worse off.

● **A SINGLE WOMAN:** Miss Smith is a disabled woman with severe arthritis. She currently receives £48.74p a week including invalidity pension. From April 1 her invalidity pension will exceed her income support level. This means she will only get her invalidity pension and housing benefit. She will end up £5.42 a week worse off.

The names have been changed but the cases are true, the council says.

claimants are unaware of how badly they are going to be affected by the changes.

A council spokeswoman said: "Recent surveys have shown that more than one in six of the unemployed in Islington considered they had gone short of food in the previous 12 months."

"The number of London Electricity Board disconnections in the borough has increased from 124,000 in 1979 to 143,000 in 1985/86. These two figures demonstrate how poverty in Islington is on the increase. The social security changes can only lead to greater poverty, debt and dependence on council ser-

By CHRIS GOODALL

Islington Gazette, 1988 © Islington Local History Centre

TWENTY-TWO — ISLINGTON GAZETTE FRIDAY MAY 18 1988

MPs — and the poor — lose in benefits



MPs Jeremy Corbyn (centre) and Chris Smith (left) make their views known at a demonstration against benefit changes.

They campaigned against the Government's Social Security Bill from its first reading to the last day of the committee stage.

But the Bill, which abolishes or cuts several benefits, is set to become law.

The demonstration outside Archway Tower, the main local Department of Health and Social Security office, was organised by North Islington Labour Party to coincide with

fight

the last day of the Bill's committee stage.

Mr Corbyn, who sat on the committee, and Mr Smith were joined at the demonstration by leading Labour MPs Michael Meacher, Jo Richardson and Margaret Beckett.

Mr Corbyn said changes would take £700 million away from the poorest members of society, while the Conservative Government had given £15 billions to those earning more than £20,000 a year.

Picture: Tony Cox

Archway Tower picket

IPR worked with other local agencies to develop new projects and join in lobbying. In the 1980s, IPR worked with the benefits officers' union to organise a picket outside Archway Tower as part of a national campaign against benefits changes.

Islington Gazette, 1986 © Islington Local History Centre

“IPR helped me so much, as I struggled as a single parent to make ends meet. The impact of the benefits cuts meant that I was worse off, and I wasn’t coping. The IPR adviser helped me claim everything I was entitled to. I don’t think the Government realises the impact of the changes on those who depend on benefits. IPR treated me with dignity and respect, and as a young black woman that meant so much to me.”

Ms G

JOB SELF SERVICE

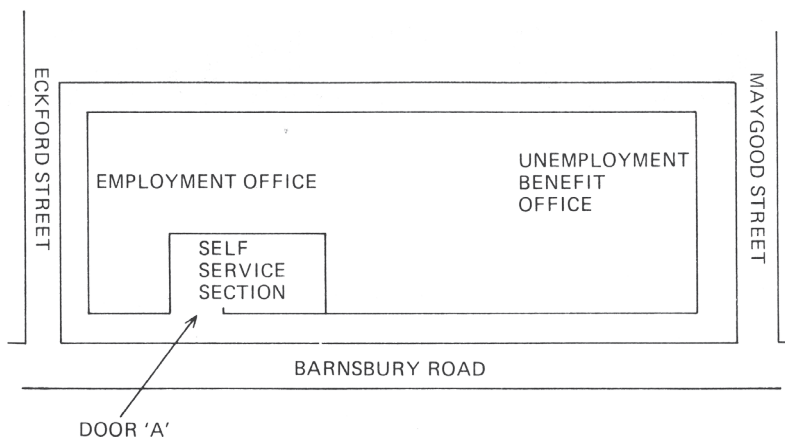
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1990s

From ‘unemployed’ to ‘jobseeker’

The early 1990s saw another deep recession. Inflation soared, house prices collapsed and unemployment rose once more. In 1997 the political landscape shifted dramatically with the fall of the Conservative government and the election of Labour for the first time in 18 years.

Before leaving office, a legacy of the Conservative government was the introduction of Jobseeker's Allowance (JSA). The term 'jobseeker' aimed to encourage benefit claimants to look for work and thereby break the 'unemployment trap'. The JSA represented a change from previous systems. Claimants had to provide a lot more evidence to support their claim.

Described by critics as an attack on basic rights, the controversial act was seen as a means of forcing people into poorly paid jobs. Even those who had paid into the national insurance scheme for many years could claim only £50 per week for six months if they lost their jobs. After that they were entitled to nothing, unless they qualified for other means-tested benefits.

“Again, for me personally, it was having a horrible effect on myself going down there every day...it was demeaning. It's like it wasn't just you're coming down every day to find a job...it was like I was trying to prove, almost prove my worth for life.”

Female jobseeker



Social housing and expensive private housing

© Jeffrey Blackler / Alamy Stock Photo

Serving the whole community

Throughout the 1990s, IPR continued to serve the whole community, especially those most vulnerable - the unemployed, the long-term ill and their carers, single parents and refugees.

By the end of the decade, IPR was running four core projects. It had the drop-in centre in St Paul's Road, plus an advice service for patients and staff of Whittington Hospital, and another for patients of the Waterlow Mental Health Unit. It also ran an appointment-based service for users of GP surgeries. By operating from a range of locations across the borough, IPR sought to ensure maximum access to those in need and places where people felt safe and able to discuss their problems openly.

Gradually the number of IPR's users with long-term illnesses or disabilities increased reaching over 50% by the late 1990s. Through research of its client base, IPR made clear the link between poverty and ill health. The impact of the reduction in financial support for those that had lost their jobs, often due to ill health, was strongly felt.

New boom in property market

Catherine Elsworth

THE "feel-good factor" is returning to the Islington property market with such vigour that estate agents warn they could soon be forced to turn away home-hunters.

Properties are being snapped up so fast – often within hours of going on sale – that agents cannot keep pace with demand. Many say they are running out of homes.

"Give us some property to sell!" said Nigel Howlett, office manager at Hamptons, on Upper Street. "The demand is huge, but there's very little supply. When a

property comes on to the market, we hardly manage to contact the buyers on the top of the list, let alone the ones at the bottom, before it goes."

Agents are hailing the return of the buying frenzy that gripped the '80s and with it some of the era's hallmarks such as sealed bids, contract races and gazumping.

Soon they could be telling buyers there is no point in joining their lists, such is the demand for homes, according to Sam Bell, sales manager of Winkworth, in Upper Street.

"So many people are registering that when a property comes on to the market, it's physically impossible to phone everyone before it's gone."

And with too few properties, buyers were chasing the same

ones. "Gazumping looks like its rearing its ugly head again," he added. Examples of feverish sales include one three-bedroom Victorian house in Canning Road, which went on the market on August 2 for £139,950. Three people offered the asking price, sealed bids were invited and it sold for £155,000.

A maisonette in Richmond Avenue, on sale at £149,950, sparked a bidding war as buyers fought to better the asking price. Another flat was sold four hours after going on sale. Property prices in the borough have soared by more than 10pc in six months,

'Gazumping looks like its rearing its ugly head again'

agents say. The area is now one of the capital's most sought-after locations.

"The market is really very strong," Mr Howlett said. "Throughout the recession people didn't buy. Now they find they've got money. First time buyers now have £120,000, a few years ago they would have only £80,000."

And buyers were offering the asking price straight away, he added, even when they knew it was "over the top".

Most popular locations include the roads behind Angel Tube station, Barnsbury, Canonbury, Clerkenwell and Highbury Fields.

William Ferguson, partner at Hugh Grover Associates, said: "There's a frenzied sense to the market we haven't seen since 1987 or '88."

No end in sight for housing crisis

Adam Coulter

ISLINGTON'S housing crisis is set to worsen as an ongoing legacy of the previous government's tight squeeze on housing grants.

Figures released this week by the National Housing Federation show that even by 1999 the borough will still be 676 houses shy of its target figure of 1,268 affordable new homes – putting Islington into 11th worst position in London.

The council's housing department hopes that the phased release of capital receipts – cash gained from council house sales but frozen by the Tory Government – will go some way to offset the impending crisis.

But Islington's housing chairman Mark Stacey admitted: "I don't think we'll be seeing a major building programme in Islington.

"With the lack of green space

in this borough, any new build is likely to be replacing existing properties.

"The capital receipts will be nowhere near enough what we need. It is about half of what we need to spend."

Islington has an estimated £68 million tied up in capital receipts, around a third of which could be

economy as housing benefit and costs of temporary accommodation spiral out of control."

The government's own environmental selection committee has predicted that London alone needs more than 30,000 new affordable homes a year to keep up with demand.

But at present levels of government investment only 14,421 of these homes will be built a year – a situation unlikely to change as

Money from council house sales is nowhere near enough

freed up from this autumn. The exact value of receipts to be released this year and next will be announced next month.

"Sooner or later this problem needs to be tackled," said the National Housing Federation's Chris Hampson.

"Housing waiting lists will continue to lengthen, and the cost of housing people in temporary accommodation will increase.

"This will be an increasing burden on the Treasury and the

the Blair government has pledged to keep within the tight spending limits imposed by the Tories.

● A knock-on effect of the cuts will be a rise in the number of homeless people in the borough, although a new lodgings scheme, the Islands, in Pentonville Road, King's Cross, could help.

Managed by the National Association for the Care and Resettlement of Offenders, the project will house young, single homeless people.

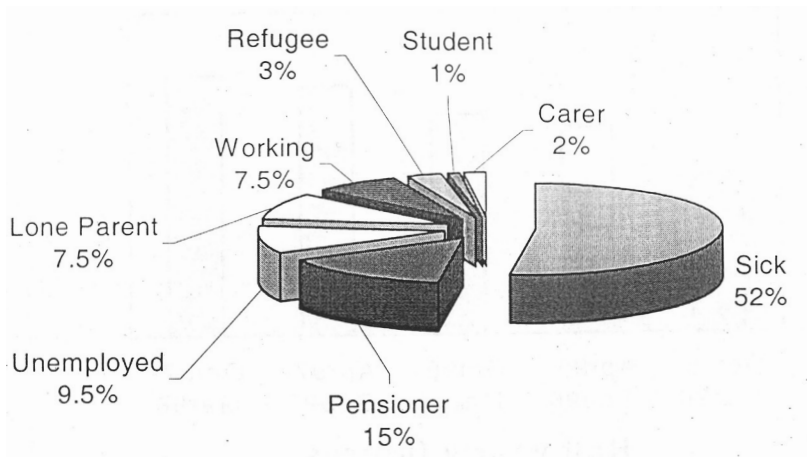
Inequality in Islington

Inequality in Islington grows as property prices rise and affordable housing is increasingly scarce.

Above: Highbury and Islington Express, 27 June 1997
© Islington Local History Centre

p.19: Highbury and Islington Express, 30 August 1996
© Islington Local History Centre

IPR Users – Status
Analysis of IPR's client base in 1998



IPR Users – Ethnic Origin
Analysis of IPR's client base in 1998

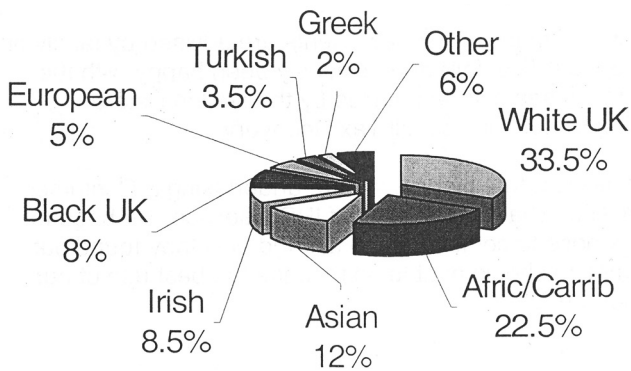




Illustration for IPR 1997-8 Annual Report, Phil Evans

© Phil Evans

“I had never had to make a welfare benefit claim before, having worked ever since I had left school. I was staggered at the amount of forms that needed to be filled in and the strict time limits for claiming benefits. In reality I knew little about what benefits existed, or whether I was entitled to any. The IPR adviser made sure that I claimed the money that I needed for myself and my family, and to pay the rent so I could keep a roof over my head.”

Mr T

2000s

A new wave of reforms

The Labour government remained in power throughout the 2000s. The focus for welfare reform was on encouraging people to enter paid work. This included the first UK minimum wage which was introduced in 1999 at a rate of £5.35 an hour. These reforms allegedly helped 1.7 million people into work.

Employment and unemployment services were merged into Jobcentre Plus. The new plan was intended to help lone parents and the disabled return to work. Benefits were not cut, but individuals were recalled for more regular interviews if they remained unemployed and risked losing benefits if they refused offers of work.

Reducing poverty was also on the agenda and the government pledged to end child poverty by 2020. Child tax credit and investment in early years education and care began to have some impact, however inequality increased, particularly in Islington.

A mature organisation

By the time IPR entered the 2000s it had become a strong organisation and a registered charity. It was in a good position to weather the ongoing storms of welfare change. The organisation moved to Manor Gardens, where it continues to operate to this day.

Despite the government's efforts to tackle poverty, long waiting lists for IPR clients revealed the ongoing need for welfare benefits advice. At the same time funding was becoming increasingly hard to find. Core funding from Islington Council had been reduced in 1999, and IPR began to seek funding from a wider range of sources for outreach projects.

In response to the welfare reforms of the time, specific programmes were launched to support families and single parents, prisoners and Islington Council tenants. Services were also provided at five Community Mental Health Centres across the borough.

Ms B had stopped working as a result of mental health issues. She was seen at one of IPR's outreach sessions at a community mental health venue, concerned about significant mortgage arrears, and very anxious about losing her home. Her elderly mother had been trying to help her pay the mortgage, although she could not afford it. IPR advised Ms B to claim disability benefits, notably Employment and Support Allowance (ESA), since she was too sick to work. IPR assisted with the claims, which were successful, including housing costs to assist with interest payments on the mortgage. She was able to retain her home, as well as obtaining her full entitlement of disability benefits, given her ongoing mental health issues.

IPR Annual Report, 2009/10

“Thank you for all your help with my problem. It has been a great worry to us for a very long time and now that burden has been lifted.”

Ms B



Jobcentre Plus Islington

© Robert Stainforth / Alamy Stock Photo

2010s

Austerity

Since 2010, austerity – deep spending cuts and comparatively small increases in tax – has been the UK government's dominant policy. This has had far-reaching impacts on the poorest people in the country.

The Conservative-Liberal Democrat coalition government announced a substantial overhaul of the welfare system and oversaw the biggest cuts to state spending since the Second World War.

Two significant reforms were Universal Credit (UC) and Personal Independence Payment (PIP). A key aim of UC was to make things simpler by combining several benefits into a single payment. PIP replaced previous support for people with disabilities, and places greater emphasis on regular assessment. Both changes have increased uncertainty and, when combined with spending cuts, have left many people worse off.

Economic stagnation, the rising cost of living, cuts to public services, and falling incomes have led to many people struggling to make ends meet. In Islington the gap between rich and poor is the seventh biggest of London's 32 boroughs. Today, 38% of children in Islington live in poverty.

“Achieving IPR’s wider political aspiration of a more equal society still presents at least as big a challenge as it did in the 1970s; and so of course, the need for IPR has actually never been greater than it is right now.”

Paul Bayman, IPR worker from 1977-81

Working together

Austerity continues to tip people into unmanageable debt. For someone living on the breadline, the smallest change in circumstances can leave them with no money at all. As a consequence, the need for IPR's services is greater than ever.

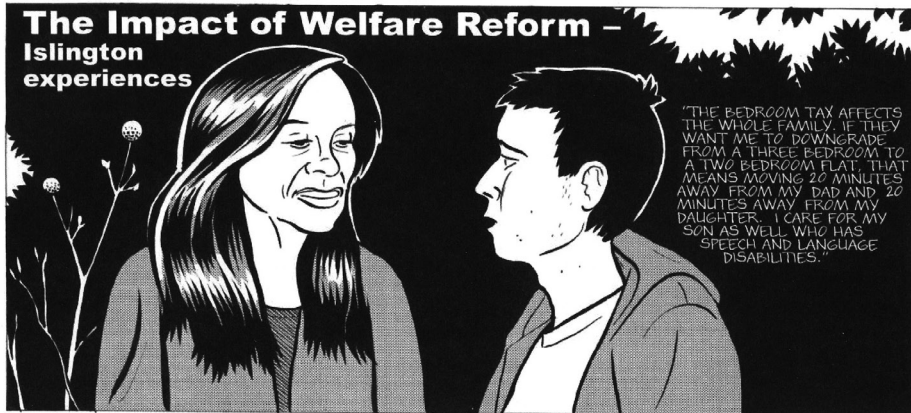
IPR continues to target its service towards people too often left behind in today's Britain. Over 75% of IPR clients have a disability and a high proportion live with poor mental health. Through its core service, IPR supported 2,760 individuals in acute need in 2018. It represented 130 people at welfare benefits appeals, almost all leading to successful outcomes.

IPR is widely recognised for the quality of its work and the depth of its expertise. This translates into receiving referrals from other agencies for specialist advice. Over recent years, IPR has developed partnerships with key organisations, notably Islington Law Centre, Citizens Advice Islington and Help on Your Doorstep. It is critically important to work together to address the worst effects of poverty and inequality in Islington.

“There are times when you feel you are at the end of your tether and can’t face another day. Sometimes I think the government thinks disabled people have it easy and just sit around doing nothing all day. Why else would it be so difficult to get by? My daughter helps me a lot with meals and washing but she also has a full-time job and always seems worn out. The IPR caseworker was heaven sent. They sorted out my PIP application and it was backdated. This even enabled me to clear some of my debts. What’s more they arranged Carer’s Allowance meaning my daughter could go part time. Now I’m looking forward and life feels a lot more worth living.”

Ms S

The Impact of Welfare Reform – Islington experiences



"THE BEDROOM TAX AFFECTS THE WHOLE FAMILY. IF THEY WANT ME TO DOWNGRADE FROM A THREE BEDROOM TO A TWO BEDROOM FLAT, THAT MEANS MOVING 20 MINUTES AWAY FROM MY DAD AND 20 MINUTES AWAY FROM MY DAUGHTER. I CARE FOR MY SON AS WELL WHO HAS SPEECH AND LANGUAGE DISABILITIES."

I SEE MY DAUGHTER OFTEN, WHO'S GROWN UP AND MOVED OUT OF THE THIRD BEDROOM. SHE'S SUFFERING FROM POST TRAUMATIC STRESS DISORDER AND HAS A YOUNG BABY. I THINK SHE FEELS A BIT GUILTY THAT I SEE HER, BUT WHEN SHE NEEDS ME, SHE NEEDS ME. . .

I'M CARING FOR DAD EVERY DAY, HE IS 88 AND LIVES DOWN THE ROAD AND HAS DEMENTIA - THINKS HE COULD MOVE INTO THE THIRD BEDROOM WHEN HE GETS WORSE RATHER THAN GOING INTO A HOME. HOPEFULLY YEARS DOWN THE LINE HE WON'T HAVE TO GO INTO A HOME, AND CAN COME AND STAY WITH ME.



I'M THE CHAIR FOR OUR GARDEN PLOT - WE GROW OUR OWN VEGETABLES AND THINGS. I DON'T WANT TO LOSE MY NEIGHBOURS. MY OTHER NEIGHBOUR IS DISABLED AS WELL, SO IT'S NICE THAT WE GET OUT THERE.



AT THE BEGINNING, I FOUND OUT ABOUT THE COMING BENEFIT CHANGES AT AN ISLINGTON CARERS FORUM MEETING. THEN I GOT A LETTER FROM THE COUNCIL IN APRIL 2013 SAYING I WOULD HAVE TO START PAYING £18.81 PER WEEK FOR THE BEDROOM OR RELOCATE.



The Impact of Welfare Reform, published in Every Voice and Islington Community Network report, 2015.

Artist: Jon Sack © Jon Sack

I RANG THE COUNCIL AND TOLD THEM HOW I FELT. THEN A WEEK LATER SOMEONE ELSE PHONED ME FROM THE COUNCIL AND SAID, "OH, I UNDERSTAND YOU WANT TO MOVE." I SAID NO, I DON'T. AND THEN THEY SENT ME A FORM ABOUT IF YOU'RE IN DEBT.



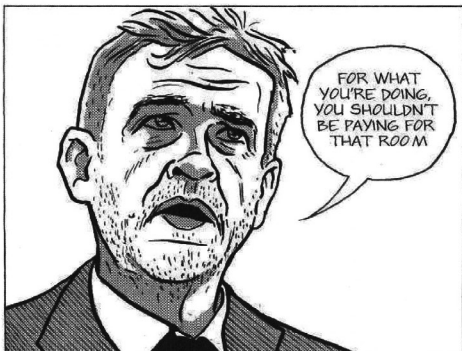
I WAS CALLED AGAIN BY THE COUNCIL AND WAS TOLD "YOU'RE SAVING US AN AWFUL LOT OF MONEY BY LOOKING AFTER YOUR DAD", AND WAS SENT AN ASSESSMENT FORM TO GET EXEMPTION FROM THE BEDROOM TAX. I DONE THAT, BUT...



... I'VE GOT NOWHERE. I'VE BEEN PHONING UP DIFFERENT PEOPLE, MADE CALL AFTER CALL, AND BEEN TOLD ONE THING AFTER ANOTHER. MY APPEAL IS ONGOING, MEANWHILE I'M NOT PAYING THE THE BEDROOM TAX AND BUILDING UP A DEBT.



I WENT TO SEE AN MP, WHO SAID HE'D FIGHT FOR ME.



WELL, WE WON'T BE HAVING ANY HOLIDAY. I LIKED TO GET THE FAMILY AWAY BECAUSE MY SON WAS GETTING BEAT UP. HE'D SAY "WHEN ARE WE GOING AWAY AGAIN?" WHEN WE GOT BACK. IT'S ABOUT 300 QUID AND SOMETHING THAT I'VE GOT TO PAY.



THE STRESS IS AFFECTING MY ARTHRITIS. I'VE NOTICED IT WHEN I DO THE SHOPPING, I FIND IT HARD HANDLING THE MONEY IN ME PURSE. I'M ON MEDICATION NOW, CAUSE WHEN ME BACK SWELLS QUITE BAD, IT WAKES ME UP IN THE NIGHT.



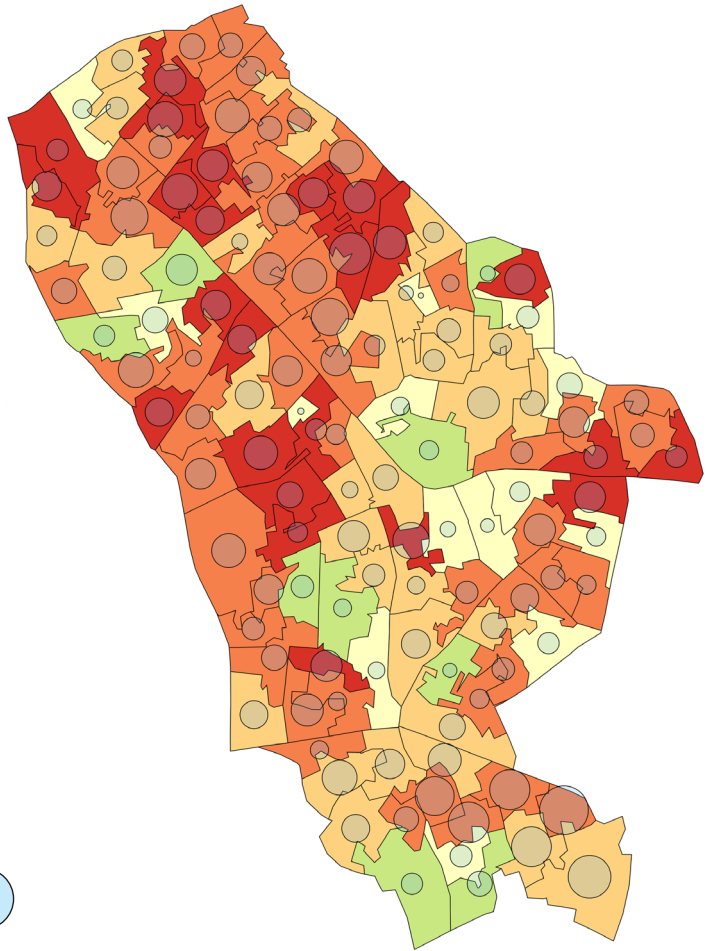
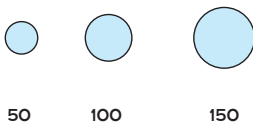
Artwork by Jon Sack

This story matches as closely as possible the content and language of an interview with an Islington resident affected by welfare reform.

Health Deprivation



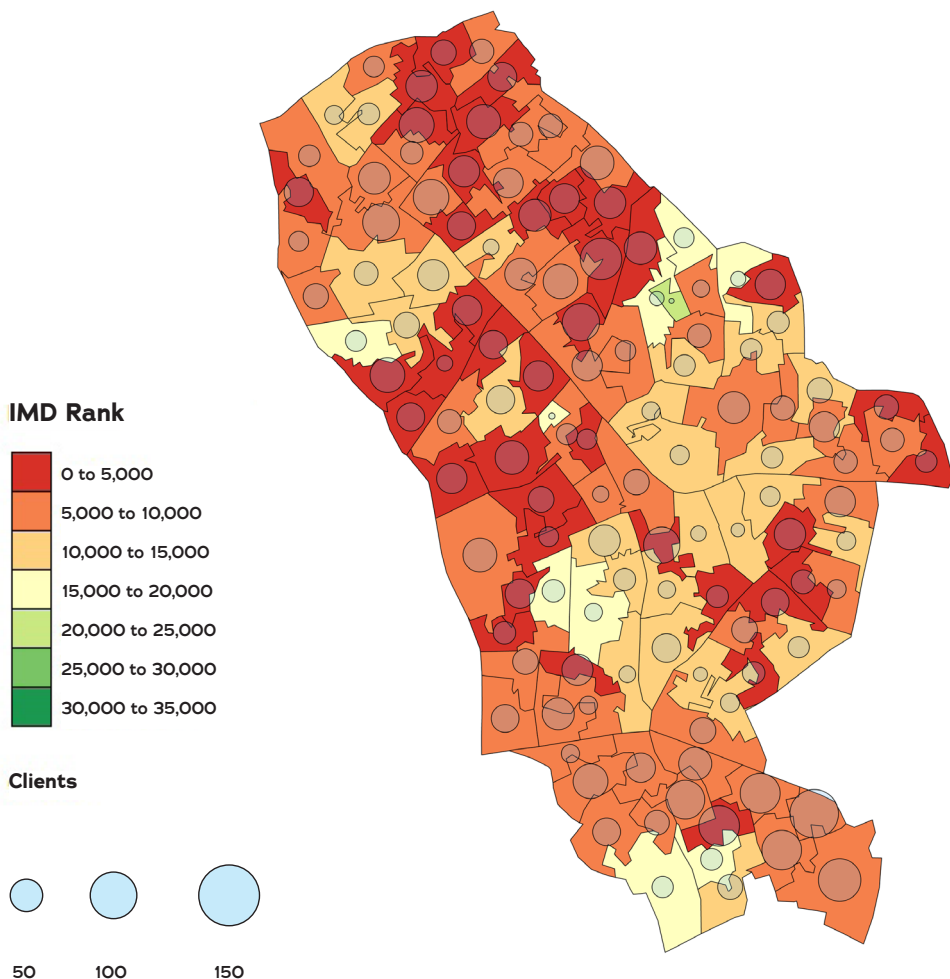
Clients



Deprivation in Islington

The Index of Multiple Deprivation (IMD) is a UK government tool used to track deprivation locally. The calculation includes income, employment, education, health and crime. The lower the IMD rank, the higher the level of deprivation.

On the map, dark red areas are the most deprived in Islington. The circles show the number of IPR clients - bigger circles represent more clients. This map shows a clear link between deprivation and a need for IPR's services.



Health Deprivation

This map is based on the Index of Multiple Deprivation (IMD) but with a focus on health. Areas on the map of Islington which are dark red or orange are those where the risk of premature death is highest and where poor physical or mental health impacts most on quality of life. The circles show the number of IPR clients – bigger circles represent more clients. This map shows a clear link between poor health and a need for IPR's services.

Universal credit

Universal Credit (UC) was introduced in 2013, aimed at encouraging people into work, simplifying benefits and saving money. It merges six benefits - housing benefit, jobseeker's allowance, income support, child tax credit, working tax credit and employment support allowance - into one monthly payment.

It has been increasingly criticised for causing unnecessary hardship and putting claimants at heightened risk of hunger, debt and rent arrears. Islington Foodbank has seen numbers spike from 383 to 5,688 users over seven years, attributed to the effects of austerity and rollout of UC.

UC has affected claimant's ability to acquire housing, with private landlords saying they will no longer rent to claimants due to the high risk of arrears. Claimants also complain that UC is difficult to manage, particularly for those without access to a computer or with low literacy skills.

IPR has been driving the debate about the impact of UC on vulnerable Islington residents, helping to organise the 2018 conference 'Universal Credit in Islington: A Whole Community Response'.



***“Application is online only -
if you’ve money for a computer
to do so - you’ll fail the means test!”***

IPR Services

Free Welfare Benefits and Debt Advice

IPR provides an independent specialist Welfare Benefits and Debt advice service to Islington residents. Our service is completely free and confidential. Get in touch if you are having problems with your Welfare Benefits, or if debts are causing you concerns.

Advice Line

The Advice Line is open Mondays, Tuesdays and Fridays 2-4pm on 020 7561 3685. Appointments are booked through the Advice Line and take place at the Manor Gardens Centre in Holloway, or St Luke's Community Centre in EC1.

Outreach Services

IPR provides advice sessions at some mental health, and drug and alcohol services in Islington. Service users can book appointments by contacting the venues. For more information, visit www.ipradvice.org.uk/outreach-services

Acknowledgements

None of IPR's achievements would have been possible without the commitment and dedication of the staff over the last 50 years, who together make such a positive impact on the lives of clients. IPR would also like to express appreciation for the time committed by Trustees and the resources of time and money received from supporters. Islington Council must be commended for investing in advice services at a time when other London boroughs are cutting theirs.

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Cover image

Queue outside Kings Cross Employment Office,
Barnsbury Road, 1980s (detail)
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