



introduction

IPR provides free, high quality independent welfare rights and debt advice services in Islington. Our activities are user-lead and designed to empower local people. We focus our work on the most vulnerable and excluded and are committed to ending poverty and inequality in Islington and more widely.

This Annual Review looks back at 2019-2020 as well as our history. Throughout much of 2019 and early 2020 the organisation celebrated its 50th anniversary with a programme of special events called IPR@50. This included a major exhibition and a showing of 'Cathy Come Home' attended by the film's Director, Ken Loach. Further details of this and the other highlights of IPR@50 appear in the pages that follow.

Our experience is that demand for our advice services has never been greater as the level of need becomes more acute. 33% of older people in Islington are living in impoverished neighbourhoods. The borough ranks joint fourth in the whole of the UK for the scale of hardship affecting people aged 60 and over and a shocking 47% of children are living in poverty.

The Covid-19 pandemic in 2020 has exacerbated inequality and poverty in Islington. IPR has risen to this challenge to provide increased support to vulnerable residents. Many have underlying health conditions and have been shielding and are high risk. We have raised emergency funding and are working hard with other organisations to assist local people access the help they urgently need.

As always the voices of our users remain at the heart of everything that we do and this Annual Review provides an opportunity for them to tell their stories.



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2019-2020 was certainly a very big year for IPR. We celebrated our 50th anniversary with a series of great events, including a major exhibition at Islington Museum, and an evening with Ken Loach and screening of “Cathy Come Home”. IPR@50 gave the organisation an opportunity to tell its story, including highlighting some of the people who have given so much to the organisation over five decades.

Just as these celebrations were coming to an end, in the first months of 2020 the Covid-19 pandemic changed everything. It was essential that our services helping many of the most needy residents in Islington continued seamlessly. In fact, demand increased significantly with so many local people suddenly finding themselves out of work and needing to access welfare benefits and debt advice. It's a credit to all the staff that the service switched so quickly and efficiently to operating through home-working and that IPR was able to continue to offer its service throughout the lockdown and subsequently.

Some key statistics from IPR's year were:

- ✱ Direct specialist advice benefiting over **2,800** people
- ✱ Support for **130** clients at benefits tribunal appeals with a success rate of over **90%**
- ✱ Three quarters of our clients say they have mental health problems

As in previous years we must give particular thanks to the London Borough of Islington for their continuing strong financial commitment to our work. Also thank you to the trusts that have given funding this year to resource our special initiatives such as our work to support carers and those with families with children that have complex disabilities. I must also thank individual supporters who have supported those that have walked, run and cycled in aid of IPR. We will continue to ensure that every penny will be put to good use and will help those most affected by poverty and disadvantage in our community.

In these especially challenging times I am pleased to say that everyone including the trustees, staff and volunteers at IPR remain focused on doing all that we can to improve the prospects of thousands more people in the year ahead.

David Moore



During 2019 and early 2020, IPR celebrated its 50th year with a programme of events and activities. IPR@50 showed the impact of our work over the decades to local people, claimants, donors and funders. It included an exhibition at Islington Museum, events and a screening of Ken Loach's 'Cathy Come Home' at the Rio Cinema.

Islington People's Rights: 50 years of tackling poverty in the borough

The exhibition at Islington Museum charted IPR's development since the early days in the context of welfare reform. It highlighted that, with over a third of Islington's population still living in poverty, there is a continued and growing need for IPR's services.

Attracting 4,379 visitors the exhibition featured a timeline recording the ever changing landscape of the welfare system and how IPR has evolved in response to it. Photographs, archive material and personal accounts from staff and IPR's users brought this history to life. Highlights included a display of the 1978 IPR Handbook, an extract from the film I, Daniel Blake, an opportunity for visitors to try their hand at completing a Universal Credit claim form, and a display by artist Raewyn Harrison of 'Protest Bottles'. This included bottles with messages written by staff, trustees and clients.

Creating the exhibition meant exploring our own archive and those of the Islington Local History Centre. We recorded oral histories to capture the stories of founding members, residents and organisations that we work with. We also included research into deprivation in Islington by Gianfranco Addario a postgraduate student at City, University of London.



Jeremy Corbyn MP, Saiqa Pandor, IPR Vice-Chair and IPR's CEO Gerard Omasta-Milsom at the exhibition's closing event

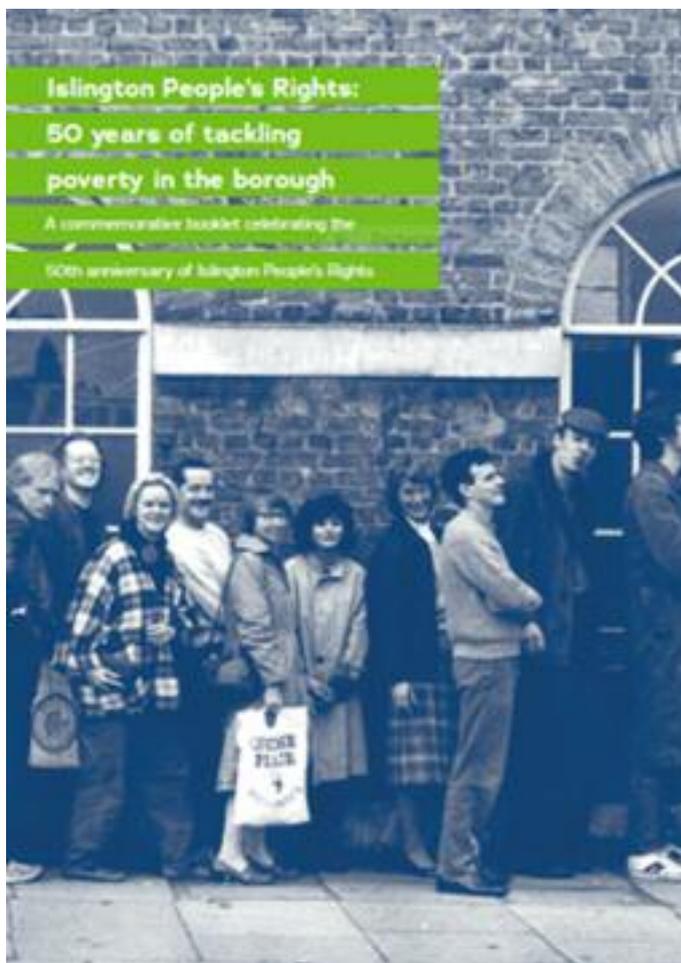
Photo by Lin Knapp

The exhibition was replicated in a commemorative booklet available as a download from the IPR website. The oral histories are also available on our website.

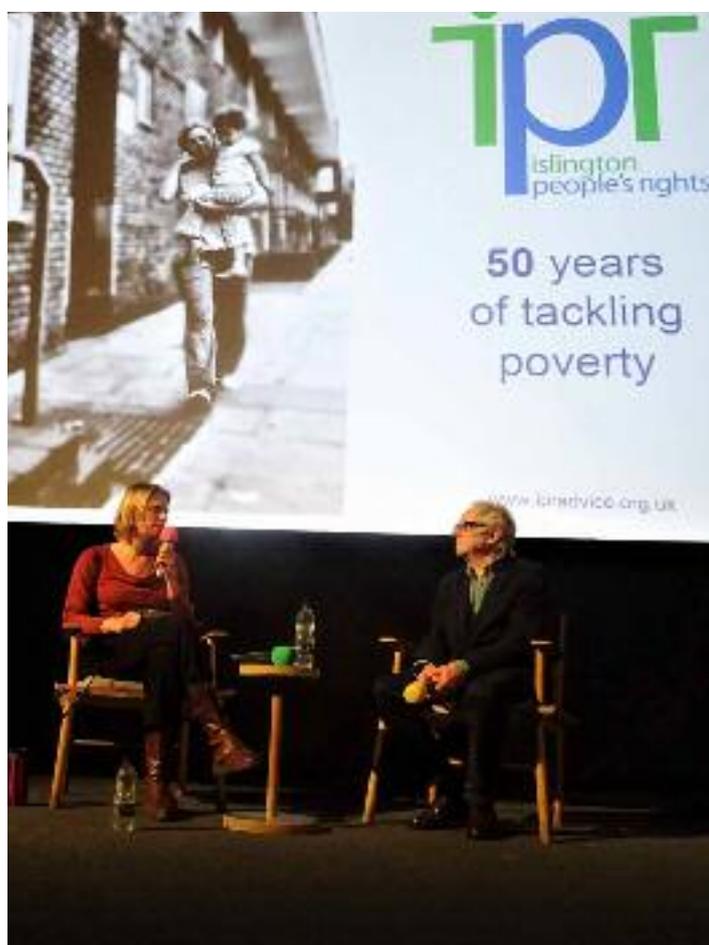
The events ranged from weekly drop-in advice sessions with IPR caseworkers, radical history guided walks around Clerkenwell with author David Rosenberg, a talk on the impact of Universal Credit and storytelling for under 5s.

The exhibition opening and closing events were well attended by many of IPR's founding members, staff, funders and partners, and local councillors. Islington North MP Jeremy Corbyn gave a stirring speech at the closing event.

Concluding IPR@50 was a screening of the 1966 BBC drama Cathy Come Home at a packed Rio Cinema followed by a Q&A with Ken Loach, chaired by Jo Littler, Professor of Social Analysis and Cultural Politics at City, University of London.



The IPR@50 booklet available at www.iprAdvice.org.uk/category/ipr50/



Through IPR@50 many new people were introduced to our work and we were able to connect and thank the individuals and groups that have worked so hard to support those living in poverty in Islington.

Professor Jo Littler, and film director Ken Loach at the Cathy Come Home screening at the Rio Cinema

Photo by Lin Knapp

ipr core service

IPR's Core Service is funded by the London Borough of Islington and offers specialist welfare benefits and debt advice for up to 3,000 local residents each year. It includes an advice line and one to one casework including representation at tribunals when a client needs to appeal against a DWP decision. IPR also deals with bankruptcy proceedings and Debt Relief Orders through the Core Service. This grant funding from Islington Council is now confirmed until March 2024, which is extremely valuable to the organisation.

Our experience is that someone may need help over months or even years in order to address complex and overlapping needs. 70% of IPR's service users have a disability and almost half are from BAMER backgrounds. Nearly all are in receipt of welfare benefits and the rest on low incomes. IPR's services include a focus on clients with mental health and drug and alcohol related issues.

Recent findings from London's Poverty Profile show that Islington has exceptional levels of need for welfare benefits. Just under half of children and young people live in poverty and there is growing inequality between the haves and the have nots.

IPR is part of the Islington Strategic Advice Partnership (ISAP), with Islington Law Centre, Citizens Advice Islington, Help on Your Doorstep and the Islington BAMER Advice Alliance.

Funded by



"We have always worked with low-income clients, but we have people saying I can't come and see you because I cannot afford the bus to get there. I have been here 11 years and it has never been this bad... people are falling through the net"

Covid-19 has had a major impact on many of the vulnerable residents that IPR supports. Many have underlying health conditions and have been shielding. Many live on their own and have struggled to access basic needs like food and other supplies. Many also have low literacy skills and IT skills and IPR has been assisting them to progress matters with key agencies, such as the DWP.

IPR responded quickly to the Covid19 challenge. We maintained our services with staff operating from home, using phones and online working. We were successful with two applications to the London Community Response Fund which paid for new mobile phones, laptops, training and staff, so that we could increase capacity to meet the surge in demand. We are very grateful to Islington Giving and Trust for London for this funding. We also received a grant through the Coronavirus Community Support Fund of the National Lottery Community Fund, which is also proving invaluable. As a Cloudeley Partner, IPR has also been able to assist Islington residents facing difficulties through their welfare grants programme.



islington direct

Islington Direct is a 3 year partnership project with Islington Law Centre (ILC). Funded by the National Lottery Community Fund's Partnership Programme since the start of 2020, the project complements IPR's Core Service, and those of ILC.

Islington Direct is addressing the key challenges faced by people living in poverty by delivering tailored and specialist advice in four key areas; welfare benefits, debt, housing and immigration advice. These four areas often overlap and the project focuses on ensuring that these problems are tackled effectively and holistically. IPR delivers the welfare benefits and debt aspects, whilst ILC delivers the housing and immigration elements, through referral routes and other means.

Islington Direct is providing the advice those most affected by poverty require to get them out of debt, and have enough money to meet their daily needs. It is ensuring that residents retain a roof over their heads and, for refugees and other migrants, their immigration status settled so that they can get on with their lives.



I doubt most people realise how easy it is to go from a life where you have a job and money to one where you are relying on food banks to eat. Thanks to IPR's service I have a roof over my head and I'm not running from loan sharks and debtors anymore. It seems strange in the middle of Covid to say I'm looking forward to life but, with IPR's support, that's exactly how I do feel.

ipr care

Recently funded by the Allen & Overy Foundation and the London Legal Support Trust and working with Islington Carers Hub and other local organisations, IPR provides a service for carers, notably ensuring they receive the welfare benefits they are entitled to. There are about 9 million adult carers in the UK and most provide care for loved ones at great financial and personal cost. IPR Care ensures they get the benefits and support they need, and also to ensure the person they care for, is receiving all their entitlements.



People providing care are often disabled or have health issues themselves and three quarters say they have suffered mental ill health as a result of their caring responsibilities. Almost as many say they have suffered physical ill health again as a result of caring.

IPR is experiencing high demand from carers for our welfare benefits and debt advice services and we are seeking new funding from trusts and other sources to strengthen this part of our work.

Islington water debt advice project

Since 2018 the Thames Water Trust Fund has funded IPR to deliver the Islington Water Debt Advice project. The emphasis of the project is to assist those with water debts, but it can also assist with utility debts and other matters.

One of the ways many people living in poverty struggle relates to utility and water bills. Covid-19 is making a bad situation worse. The sudden falls in employment, earnings and incomes as the pandemic's impact has grown means many more households struggling to make ends meet. The poorest fifth of households have been hit the hardest with average monthly earnings falling by 15%, or £160, compared with 4% for higher income households. With people needing to spend more time in their homes rather than in school or work this means utility costs are bound to increase.

The project includes giving residents budgeting skills so that they can manage their finances better and make their incomes stretch. It also promotes the Thames Water Priority Services Register that supports vulnerable residents, through various mechanisms.



Funded by

Thames Water Trust Fund

“Everywhere you look there are easy ways to get into debt like cheap credit from shops or places offering payday loans. I remember when I got my first credit card at 18 I thought at last I was a proper adult. I was one of the first people to lose my job given the impact of Covid 19. Straightaway I realised how hand to mouth I'd been living. After the first month I wasn't just unable to pay the rent, I could barely afford to go to the supermarket. I couldn't pay my utility bills or the water bill. The IPR caseworker sorted me out - getting my debts under control and helping me apply for Universal Credit. If it had been another month or two I dread to think what state I would have been in.”



ipr focus

IPR Focus supports disabled residents, who have been hit the hardest by welfare reforms. Over the last 12 years someone with severe disabilities has faced cuts 19 times greater than the average person. Our experience has shown that many disabled people locally are not aware of their rights and need extra help to navigate the welfare benefits system. During the year the project assisted over 300 people.

The application process for benefits such as the Personal Independence Payment (PIP) is very challenging for people with disabilities, including those with learning difficulties. Claimants have described the assessment procedure as “a hostile environment”. IPR's experience is that many disabled people with clear needs are refused only to have their benefits reinstated on appeal.

IPR Focus provides help with everything from filling in the application forms to tribunal representation if needed and is designed to help hundreds of individuals and families each year in Islington. The project also ensures that local disabled people have a strong voice in service provision.

Funded by



Three Oaks Trust

Funded by City Bridge Trust, IPR Assist gives extra capacity to work with the most vulnerable residents in the borough. The project uses our experience and local networks to provide intensive support to 500 people a year. It works through key local partner organisations, notably Help on Your Doorstep.

Only the wealthiest can now buy a home or afford market rents in Islington. This means that social alienation is on the increase with the rich and poor leading separate lives. The housing market is a big driver of inequality and this is exacerbated by income polarisation, public sector cuts and welfare reform. The links between poverty, insecurity and mental health are strong. Financial insecurity affects people's wellbeing by increasing anxiety and depression. Around 13% of people in Islington have depression - much higher than the London average of 8%. Islington also has double the number of people admitted to hospital because of their mental health.

IPR Assist will help to make a big difference for well over 1,000 people in extreme poverty over three years in Islington.

Funded by
City Bridge Trust
The City of London Corporation's Charity



ipr kids-support

Families with disabled children are susceptible to poverty because low incomes are compounded by high costs. Over 98% of disabled children are cared for at home. It is estimated that 55% of families with disabled children live in, or on the margins of poverty. A high percentage of these families are entitled to disability benefits that could lift them out of poverty but do not claim them, and are often unaware of them. This is the result of a lack of information, a complex welfare rights system, stigma and other factors.

IPR is supporting families with disabled children to access additional support during the Covid-19 crisis. The closure of schools placed an additional strain on families with disabled children who rely on the financial and social support that schools provide.

IPR KidsSupport offers appointments with a dedicated caseworker. Many children's cases need more than one appointment such as applications for Disability Living Allowance (DLA), which is a complicated application process, often also involving appeals to tribunals.

ipr justice

Based on over 50 years experience of delivering strong outcomes for those living in poverty IPR is embarking on a major new initiative designed to influence policy and practice on welfare rights, particularly for disabled people both locally and nationally.

IPR Justice will provide legal representation at Welfare Benefits Tribunals. The project aims to further build our capacity to undertake legal action to maximise incomes. Appeals are increasing in response to flawed assessments made by private contractors working for the DWP. There are 60,000 appeals each year and 70% of DWP decisions are overturned at these tribunals.



With the pandemic there are moves towards the greater use of technology, but there are evident concerns around digital exclusion. Through IPR Justice we plan to influence this development and ensure access to justice for all disabled and vulnerable claimants.

IPR Justice will support people adversely affected by welfare reforms. We plan to work with partners such as Disability Rights UK, Child Poverty Action Group and others to influence policy and address the failing assessment and appeals system.

fundraising for ipr

Over the year groups and individuals have raised valuable funds for our work. Every penny raised is used to meet the needs of local people in great need. The events associated with IPR@50 helped to generate new funding for the projects. The screening of Cathy Come Home attended by its renowned director, Ken Loach was a great success.

Another important fundraiser was IPR's participation in the London Legal Walk over the years. Staff and supporters dressed up and raised sponsorship from family and friends.

Many thanks to everyone during the year who helped IPR in this way.

If you have a great idea to raise funds for the charity please send an email to info@iprAdvice.org.uk



accounts summary for the year ended 31st march 2020

	Total Funds 2020 £	Total Funds 2019 £
Incoming resources		
Voluntary income	2,676	2,091
Investment income	192	150
Incoming resources from charitable activities	448,943	469,807
Total incoming resources	451,811	472,048
Resources expended		
Cost of generating funds	7,339	7,755
Charitable activities	496,946	440,593
Total resources expended	504,285	448,348
Net income/(expenditure)	-52,474	23,700
Reconciliation of funds		
Total funds brought forward	170,133	146,433
Total funds carried forward	117,659	170,133
Funds of the charity		
Designated funds	16,837	46,500
Unrestricted funds	100,822	123,633

Copies of the full audited accounts for 2019-20 are available on the Charity Commission website

thank you

Chief Executive Gerard Omasta-Milsom

Business Manager Paul Harper

Specialist Caseworkers

Fereshteh Panah Derek Jackson

Fisseha Habte-Mariam Gloria Hill

Michael Nwosu

Locum Caseworkers

Susana Arposio Nicola Duncan

Dee Morson Sebastian Lettouche

Paul Wallis

IPR@50 Project Manager Sarah Turner

Administrator Jagruti Depala

Trustees

David Moore (Chair)

Joanna Givens (Vice Chair)

Saiqa Pandor (Vice Chair)

Henrietta Cooke (Treasurer) Krishan Murari

Arthur Ryser Toyosi Akinfemiwa

Bahar Choudhary Elizabeth Ward

Yaseen Pandor David Amos

IT Support RJ Partners

Website Support Bootleweb

Fundraising Support Mike Butler, Pilot

Lindsay Owen

Organisations giving invaluable support to IPR during the year

Allen & Overy Foundation

Camden & Islington NHS Foundation Trust

City Bridge Trust

City, University of London

Cloudesley

CMS

DWP Access to Work

Islington Clinical Commissioning Group

Islington Council

Islington Giving

LawWorks

London Legal Support Trust

NatWest Skills and Opportunities Fund

Persula Foundation

Rio Cinema

Santander Foundation

Souter Charitable Trust

Thames Water Trust Fund

The Henry Smith Charity

The Inman Charity

The Morris Charitable Trust

The National Lottery Community Fund

Three Oaks Trust

Trust for London

service information

The Advice Line is open Mondays, Tuesdays and Fridays 2-4pm on 020 7561 3685

The Advice Line is open Mondays, Tuesdays and Fridays 2-4pm on 020 7561 3685 to assist with welfare benefits and debt issues. Through the Islington Direct project, it can also make referrals for housing and immigration advice.

IPR provides regular appointments for residents and casework support. There are also outreach services for clients of mental health and drug and alcohol services in Islington. If you are currently being supported by one of the services below, you can book an appointment through your allocated clinician or key worker. Most sessions are weekly, booked up to 2 weeks in advance.

Mental Health Services - appointment via centre

- ✿ North Rehabilitation and Recovery Team, 1 Lowther Road N7 8US
- ✿ South Rehabilitation and Recovery Team, 11 Southwood Smith Street N1 0YL
- ✿ Islington Crisis Resolution Team (ICRT), Highgate Mental Health Centre, Dartmouth Park Hill, N19 5NX
- ✿ iCope, 10 Manor Gardens N7 6JS

Drug and Alcohol Services – appointment via centre

- ✿ Better Lives, 99-101 Seven Sisters Road N7 7QP

Legal Advice Evening Session - appointment via centre

This session provides employment, housing and consumer rights advice, as well as welfare benefits and debt advice.

- ✿ St Luke's Community Centre, 90 Central Street EC1V 8AJ - 020 7549 8181



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