



introduction

Islington People's Rights – IPR delivers independent welfare benefits and debt advice services in Islington. Our activities are designed to support residents living in poverty and we are committed to addressing inequality in Islington and beyond.

The borough is one of the most unequal places in the UK. 34% of older people and 27% of children live in deprived households. It is estimated that 15% of the population in Islington are disabled or 36,656 residents. Nearly a third of local people are facing income deprivation, a situation that has been exacerbated by the pandemic and, now, the cost of living crisis.

IPR meets the needs of people in acute debt and provides the specialist advice and advocacy needed to maximise incomes. Our services are focused on assisting those facing the greatest challenges. This often means residents with a disability and increasingly, local people in low paid insecure employment.

This Annual Review provides an opportunity for our users to tell their stories. It is also a record of our achievements over the 2021-2022 year and our plans for the future.

Contents

2. Chair's Report
3. Covid and the cost of living crisis
4. Water Debt Advice and Assist
5. Core Service
6. 2021-22 in numbers
7. Justice and Focus
8. KidsSupport and Direct
9. Care and Funders
10. Accounts 2021-22
11. Service Information and Contacts



chair's report



IPR operates on the frontline of the battle against poverty. The year has once again been dominated by the Covid pandemic and its fallout – its severe impact on disabled people, those in low paid work and people of colour. Our staff and volunteers have worked tirelessly to make sure thousands of residents have received the essential support needed to avoid unmanageable debts and destitution. This is more important than ever as the cost of living crisis begins to have a big impact on our client group.

Over the 12 months our team returned to face to face appointments where possible although much of the work continues to be remote from people's homes. It remains to be seen if this is a lasting trend. We know that some people prefer to be able to talk directly to their adviser in the same way that some staff prefer to work in an office and so having both options is important.

Achievements to highlight over the year include securing a three year grant from the Trust for London for IPR Justice. This has not only boosted our support for people's appeals where they have been refused disability benefits it has enabled us to have a positive impact on policy and practice around tribunals.

IPR increased capacity to meet the extra demand related to the pandemic and we extended our initiative assisting those with water and other debts. Funding was also secured from health commissioners to deliver a new service for people leaving hospital and others experiencing acute mental ill health. We also linked with the Manor Gardens Centre, where we are based, supporting their clients, including those linked to their emerging social prescribing service.

I must pay tribute to our amazing team of staff, volunteers and Trustees for all of their efforts over the year. They have once again shown a tremendous commitment to keep making a positive impact for people in the greatest need.

I hope that this Annual Review will give you an insight into our work during 2021-2022. It is also a chance for IPR to acknowledge and thank our supporters including the London Borough of Islington and grant making trusts without whom none of this would happen.

David Moore



covid and the cost of living crisis

2021-2022 was a further year when the Covid loomed large over all of our activities. As the year went on it became clear that the pandemic would leave its mark in many ways. More people would need support to access their welfare rights including those with long Covid. We have also seen increased demand from people with mental health issues, carers, parents of children with complex disabilities and people who have lost their jobs.

A significant number of residents seen by IPR have low literacy or IT skills and this can prevent them from getting the help they need. Our caseworkers advocate for these residents connecting them to health, housing and social services as well as the strong network of voluntary sector agencies in Islington.

The Covid crisis is quickly morphing into a cost of living crisis with soaring energy and food bills for everyone. We know that those on the breadline are being the hardest hit by increases to basic costs. There is a real risk of thousands more residents being pushed into devastating debt and even destitution. IPR is therefore aiming once again to step up its efforts to meet their needs and prevent people going without food or losing their homes.



“Going from someone who cycled everywhere to crawling up the stairs on my hands and knees was a shock. Even now GPs have little idea of what long-Covid is there are so many different symptoms. For me it has been two years of hell - tiredness, headaches, unable to think straight. I lost my job and thankfully my son, who’s 15, looked after me – cooking, cleaning, doing the washing.”

Luckily I found others in my situation via social media. We shared tips on coping and where to get help. That’s when I found IPR – they were amazing. A caseworker helped me get my life back in order. I’d been turned down by the DWP when I’d tried to claim for disability benefit called PIP. They successfully appealed that decision which meant a huge financial stress was lifted.

In this situation having the support of an IPR worker made such a difference. The extra income has taken the pressure of myself and my son has been able to concentrate on school again.”

Naomi

Islington water debt advice project

Thanks to a grant from the Thames Water Trust Fund IPR delivers the Islington Water Debt Advice project. In addition to those with water debts the project also supports residents with other utility debts. Most people have been badly impacted by energy prices tripling over the last year partly due to a reliance on gas for heating and poorly insulated housing.

Government support is being provided including those most in need of help but the situation is fast changing and complex. This means more people turning for advice from IPR to manage their debts and maximise their incomes.

Regulator Ofwat said in March 2022 that just over half of water bill payers believe they will struggle to pay a utility bill over the coming year, rising to 7 in 10 if there are children in the household. A third of those who expect their financial situation to get a lot worse in the next year report feeling depressed.



This project offers residents budgeting skills to manage their finances better and make their money go further. It also provides information about potential grants that can be used to support residents in financial difficulties and to offset energy bills.

The project promotes the Thames Water Priority Services Register that supports vulnerable residents.

Funded by



ipr assist

IPR Assist is funded by the City Bridge Trust and provides extra capacity to work with vulnerable residents. We work with local partners notably Help on Your Doorstep who are deeply embedded in the community and make referrals to IPR. It has also taken referrals from key local BAMER organisations, notably Islington Somali Community (ISC). It is now looking to cement relations with the Islington BAMER Advice Alliance that works with a network of frontline community groups.

"The last few years have been an absolute roller coaster. As someone with Parkinson's disease who lives alone the pandemic meant hardly any social contact with anyone. In this situation it's good to know that IPR was on my side. They listened and have supported me not just with getting benefits but also putting me in touch with a very good community group near where I live. In the last year I feel like I've gone from surviving to really living again."

Paul

Funded by

City Bridge Trust
The City of London Corporation's Charity



ipr core service

Funded by Islington Council
IPR's Core Service provides specialist welfare benefits and debt advice for around 3,000 local residents each year. Our busy telephone advice line received over 6,000 calls during the year. Each enquiry was assessed and, where appropriate, passed to an IPR Specialist Caseworker to assist with their welfare benefits and debt issues, and also to review the person's situation more holistically.



Many residents need tailored support particularly if they have a disability, complex health needs, dependents or other issues. We work closely with local organisations including those supporting carers, people with mental health needs, addiction and homeless charities.

Clients often need support with welfare or debt problems over months or even years. Where required IPR is registered to deal with Debt Relief Orders (DROs) and the new Breathing Space initiative. IPR can also progress Bankruptcy Proceedings

- ❁ 70% of IPR's clients have a disability
- ❁ Over 50% are from BAMER backgrounds
- ❁ 100% live in poverty

All of our work is user-lead and we strongly believe that those with lived experience of debt and welfare benefits issues should be at the heart designing and developing new initiatives.

Funded by



"Before I knew it I'd built up a big rent debt and was close to losing my flat and becoming homeless. I was on the verge of borrowing from a local loan shark which would have made things ten times worse. IPR helped me get the debts organised so I could repay over time and stay afloat. I know a lot of good people in my situation...more and more each day."

Jim

2021-2022 in numbers

6158 residents worked with over the year

72% of IPR's clients have a disability

51% are from BAMER backgrounds

100% of those supported live in poverty

713 clients referred directly through Mental Health Services

216 people engaged through drug and alcohol outreach



123 clients supported at the point of discharge from local hospital mental health wards

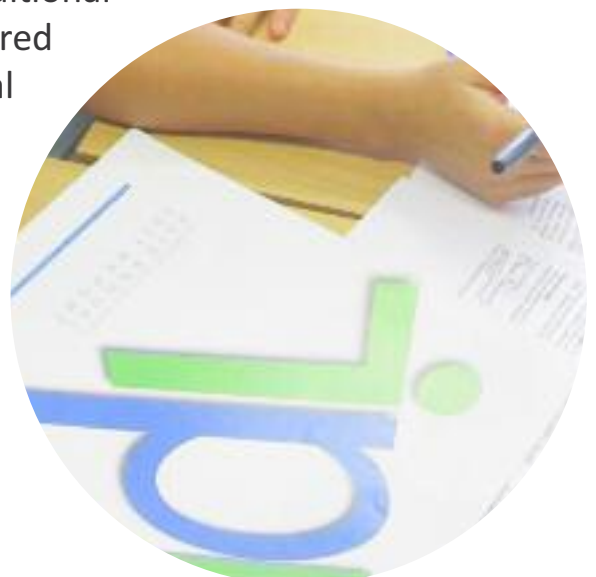
Specialist Caseworkers dealt with **2006** benefits and **803** debt cases

£1,097,429 was secured in one off benefits payments

An additional **£887,655** secured annually for local people

269 clients helped with disability benefit appeals. **94%** success rate at appeals

IPR has **10** experienced specialist caseworkers; **4** are disabled



ipr justice

IPR Justice provides advice and representation to clients challenging welfare benefits decisions. In 2018 the DWP admitted it has a target to refuse 80% of requests for reconsidering benefit decisions. This shocking admission means disabled people are being routinely denied benefits that they are entitled to. In the last year alone 80,000 Personal Independence Payment (PIP) decisions have been overturned on appeal. But many disabled people feel they cannot challenge failed claims because of fears on their mental health of the appeals system.

IPR Justice aim is to change both policy and practice around the benefits system. One example is that there is a move to more tribunals online and by telephone rather than face to face. These remote hearings present new challenges to claimants. We therefore talked to everyone involved to see what improvements and safeguards should be built in to remote tribunals.

Our report “Remote Justice? Virtual benefits tribunals and disabled clients” revealed that that some clients preferred the move away from appearing in person as long as they had advocacy and support from an organisation like IPR. However, there were a range of problems including digital exclusion, connection and communication issues.

We are committed to building on the achievements of IPR Justice and will continue to seek funding for initiatives like Remote Justice? We want to improve the welfare benefits system at all levels so that it works for disabled people, not against them.

Funded by



ipr focus

Funded by



IPR Focus assists people with multiple disabilities including those with physical disabilities, mental ill health or learning difficulties. Over the year we supported over 300 people with accessing benefits as well as addressing debt issues. It is clear many did not know their entitlements, notably around Personal Independence Payment (PIP) or that they could appeal decisions.

Disability benefits is a complex area and many people find the system very adversarial and confusing to navigate. IPR Focus is ensuring that disabled people have enough money to live on.

ipr kidssupport

55% of families with disabled children live in or on the margins of poverty. With c.8% of children in Islington registered disabled this means that there are 3,760 in the borough. Disability organisations know that many families whose children are entitled to disability benefits that could lift them out of poverty do not claim them. This is often a combination of a lack of information, an over complex welfare rights system and stigma. Disability Living Allowance (DLA) for children can help with the extra costs of looking after a child, although it involves a complicated application process

IPR's KidsSupport project offers the targeted help that these families need that can make so much difference to theirs and their disabled child's prospects.

Funding from the local funder, Cloudesley, enabled us to deliver this project in 2021/22. IPR is also a Cloudesley Partner that enables us to make welfare grants to disabled clients, who are in great need.

Funded by



islington direct

Islington Direct is a partnership project with Islington Law Centre funded by the National Lottery Community Fund. It delivers tailored and specialist advice around welfare benefits, debt, housing and immigration. The project provides local people with enhanced services and clear pathways to access the advice and casework support they need. It provides additional appointments in all 4 areas of advice, through additional capacity for casework, in terms of welfare benefits and debt at IPR, and housing and immigration at Islington Law Centre.

Islington Direct's specialist advice service ensures that key issues faced by hundreds of residents are dealt with effectively and at the earliest possible point. By addressing serious problems before they become entrenched or spiral out of control the impact on lives is very positive enabling many more residents to achieve their potential.

Funded by



ipr care

IPR Care reaches assists people caring for relatives and others with dementia and physical disabilities. It is entirely funded by donations from trusts, individual supporters and others. Carers perform an essential unpaid role for thousands of people often 24 hours a day. The nature of the role means that they often have very little time to devote to dealing with complexities around benefits entitlements.

Carers UK reports that 40% of carers are in debt and the proportion of carers unable to afford their utility bills has more than doubled to 14% in 2022. 35% report that they are cutting back on food and heating and 8% of unpaid carers in receipt of Carer's Allowance are using food banks to cope with the cost of living crisis.

IPR Care offers a critical service for local carers ensuring that they can avoid debt and stay financially afloat. No other organisation in Islington runs such a bespoke service, delivering specialist advice around benefits and debt to carers.



“When I retired I thought we’d be able to take it easy but it didn’t really work out that way. Being a carer for someone with dementia means you are on it 24-7. I wouldn’t change it for the world of course but the money problems were another matter. IPR really helped sort things out for us making sure we were on the right benefits and had other support as well. It’s great to know they are there for us when sometimes it feels the world is against you”

Eddy

thank you

Organisations giving invaluable support to IPR during 2021-2022

Allen & Overy Foundation
Camden & Islington NHS Foundation Trust
City Bridge Trust
City, University of London
Cloudesley
CMS
Cripplegate Foundation and Islington Giving
DWP Access to Work
Islington Council
LawWorks
London Community Response Fund
London Legal Support Trust
North Central London Clinical Commissioning Group (Islington)
Persula Foundation
Souter Charitable Trust
Thames Water Trust Fund
The Henry Smith Charity
The National Lottery Community Fund
Three Oaks Trust
Trust for London

accounts summary for the year ended 31st March 2022

	Total Funds 2022 £	Total Funds 2021 £
Incoming resources		
Voluntary income	9,156	35,074
Investment income	48	54
Charitable activities	610,467	639,736
Total incoming resources	619,671	674,864
Resources expended		
Raising funds	7,847	12,409
Charitable activities	589,189	586,743
Total resources expended	597,036	599,152
Net income/(expenditure)	22,635	75,712
Reconciliation of funds		
Total funds brought forward	193,371	117,659
Total funds carried forward	216,006	193,371
Funds of the charity		
Designated funds	39,223	39,223
Unrestricted funds	176,783	154,148

Copies of the full audited accounts for 2021-22 are available on the Charity Commission website

who's who

Chief Executive Gerard Omasta-Milsom

Business Manager Paul Harper

Specialist Caseworkers

Fereshteh Panah Derek Jackson

Fisseha Habte-Mariam Gloria Hill

Michael Nwosu John Spriggs

Locum Caseworkers

Susana Arposio Paul Wallis

Dee Morson Sebastian Lettouche

Administrative Support Officer Nelson Batista

Trustees

David Moore (Chair)

Joanna Givens (Vice Chair)

Saiqa Pandor (Vice Chair) Henri Chua

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

Social Policy Support Lindsay Owen



service information

Advice Line

The Advice Line is open Mondays, Tuesdays and Fridays 2 to 4pm on 020 7561 3685 Option 1 to assist with welfare benefits and debt issues. Clients requiring casework support will be allocated an IPR specialist caseworker. They will either be seen at an appointment at the IPR offices at the Manor Gardens Centre, the St Luke's Community Centre in EC1, or assisted through telephone or other virtual means. Through the Islington Direct project, we 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

We also deliver advice through the Core Mental Health Team working with the Primary Care Networks in Islington, and the Discharge Facilitation Team based at the Highgate Mental Health Centre.



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Charity registration no. 1077688
Company registered in England no. 01753440