



Impact Report 2022-2023



introduction

IPR provides independent welfare benefits and debt advice services in Islington. For over 50 years we have worked to alleviate poverty by helping residents manage their bills and meet their basic needs. Over 70% of those helped in the last year were disabled and our services reach many isolated people across Islington's diverse population.

Since the Covid pandemic IPR increased its capacity to meet substantially greater demand. Now the cost of living crisis has led to a further surge in demand. Energy and food bills have soared with people having to choose between heating and eating.

Islington is one of the most unequal places in the UK. A shocking 45% of children and young people live in poverty. There are two very different worlds with affluent areas contrasting with large parts of the population living in dire need. Many are missing out on the benefits that are essential to keeping a roof over their heads. This includes people experiencing poor mental health, disabled people, refugees and the homeless.

Over the last year we have once again helped thousands of residents and this Impact Report provides an opportunity to show the difference made and plans for the future. It is also a chance for our users to tell their stories.

Contents

2. Chair's Report
3. The cost of living crisis
5. Water Debt Advice
6. Core Service
7. 2022-23 in numbers
9. Justice and Focus
10. Mental Health Welfare Service
11. Direct and KidsSupport
12. Assist and Care
13. Out of Debt and Funders
14. Accounts 2022-23
15. Service Information and Contacts



of those supported live in poverty

chair's report



IPR's 2022 to 2023 Impact Report is an opportunity for everyone at the charity to look back over another 12 eventful months. Over the year our fantastic staff and volunteers team have been working hard to alleviate the worst cost of living crisis in living memory.

Every day brings home the great responsibility we have in preventing destitution. We see so many people who urgently need help. It may be a severely disabled person who has had an essential benefit removed or a family facing homelessness as debts have overwhelmed them. Every day the skill and dedication of our advice workers is put to the test as they battle what can often seem a very hostile system.

A good example is our project helping families with disabled children. They are entitled to disability benefits but often don't claim them because of a lack of information, a too complex process or simply because they are too busy in their caring roles. It's very important that Islington's residents know we are there for them as the cost of living crisis translates into a debt crisis for thousands of residents.

Additional achievements to highlight over the year include a new partnership with the Camden and Islington NHS Foundation Trust that is providing support for people with acute mental health issues. IPR also secured a further two year commitment from the Thames Water Trust Fund to help people manage their water and other utility bills.

In addition to paying tribute to our staff and volunteers I must thank all of the grant making trusts whose support makes much of our work possible. In addition, a big thank you must also go to the individual donors to IPR who have supported us through events like the London Legal Walk. Every penny matters and is much appreciated.

David Moore



the cost of living crisis

In 2022-2023 the cost of living crisis dominated the national news with big increases in the cost of energy and food bills for everyone. However the crisis doesn't affect everyone equally and inevitably it is the poorest that suffer the greatest impact. Families who were scraping by are the hardest hit as they have to find a much greater proportion of their incomes to meet basic needs.

During the past year there was Government support especially around energy bills and IPR helped ensure that many residents received the help that they were entitled to. People have many barriers to getting the benefits they need. This includes people with low literacy or IT skills as well as those with language and cultural barriers.

What is clear is that, as the cost of living crisis deepens and drags on, IPR's services will continue to be under real pressure. Like many other organisations such as the food banks we have recruited both staff and volunteers to do what we can to prevent thousands more residents falling into the spiral of debt and destitution.



the average cost of heating a home has doubled in two years

a pint of milk cost **44p** in 2020 and **70p** in 2023



Price rises impact low income families much more - 39% of their income on food and energy compared to higher income families who spend just 21%



“When my husband had a stroke everything changed. He could not work at all anymore and I had to go down to part time at my job to be his carer. One of the things that was devastating was realising how fragile our finances were as we had been living month to month. When this stopped we immediately fell into debt and started borrowing money from family then being unable to pay our utility bills and rent on our Council flat.

In fact I heard about IPR from the Council who suggested I should talk to them. They were amazing – they told us about all the different help we could get to get things back on an even keel. Once they helped us get Personal Independence Payment or PIP for my husband and worked out a repayment plan for the bills it meant we could concentrate on living again.

Paula

islington water debt advice project

IPR secured a new two year grant from the Thames Water Trust Fund to deliver the Islington Water Debt Advice project. This very welcome commitment means that many more residents with water and other utility debts will get timely advice and support.

Over the year we saw a surge in people struggling with their household bills and ensured they received all of the help available. This includes both Government support as well as schemes by the energy companies or Thames Water such as their Priority Services Register that protects vulnerable residents.

The project offers residents budgeting skills to manage their finances and make their money go further. We have also provided help with accessing grants that can be used to support residents in financial difficulties including with energy bills.



- ❁ Research by Ofwat in 2022 revealed that over half of water bill payers said they would struggle to pay a utility bill over the coming year, rising to 7 in 10 if there are children in the household
- ❁ Many are borrowing money or getting deeper into debt. 75% of 18 to 34 year olds report that difficulties in paying utility and rent bills
- ❁ Since May 2022 there has been an increase of a third in customers struggling to pay their water bill whilst the proportion receiving financial help from water companies increased from 6% to 9%
- ❁ Ofwat say up to a third of people are not aware of the financial support that is available from water companies for people unable to pay their bills
- ❁ The Debt Respite Scheme known as Breathing Space has been established through the Insolvency Service. IPR is part of this locally and it is particularly useful to help people with mental health issues and problem debts

Funded by



ipr core service

IPR's Core Service is funded by Islington Council providing specialist welfare benefits and debt advice for 3,000 local residents annually. This includes a busy telephone advice line that received 6,275 calls during the year. Where specific support is needed an IPR Specialist Caseworker is allocated to assist with maximising incomes from benefits entitlements and managing complex debt issues.

Most of the residents IPR supports are disabled. This includes those with complex health needs, dependents and other issues. In order to make sure their situation is dealt with holistically we partner with dozens of local agencies and voluntary groups. Often this can involve referrals to the NHS, social services or community organisations supporting carers, and homeless charities.

Although one individual's situation can be resolved in just a few weeks, another could take months or even be supported by IPR for years as their health and support needs change.

In Islington:

- ❁ Men who live in the worst off areas are expected to live 10 fewer years than those in the better off areas in the borough
- ❁ 32% of residents were born outside of the United Kingdom
- ❁ 34% of the 60+ population are living in income deprived households
- ❁ There are 5,200 disabled people in receipt of Personal Independence Payments

Funded by



2022 to 2023 IPR's Impact

We worked with 6239 residents during the year

Our Caseworkers helped 2157 residents with benefits and 856 with debt issues

202 people were engaged through drug and alcohol outreach work

287 residents were supported with disability benefits appeals and tribunals



797 people were referred by NHS mental health services



72% of IPR's clients are disabled



51% are from black and minoritised ethnic communities

2022-2023 in numbers



We achieved a 94% success rate with appeals for disabled clients



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

An extra
£887,655
secured
annually for
local people



“Since I had covid in 2020 I haven’t been able to do the things I could before - I used to work in a restaurant, cycled everywhere. I even had to give up volunteering at a local park because long covid meant I couldn’t manage the physical effort. I sank into feeling depressed all the time and the low point was a year ago when I thought I might lose my flat because of the arrears I’d built up. Fortunately I went to IPR and the worker there helped me in so many ways. He boosted my income with a disability benefit and referred me to two places for support with housing and mental health”

Abdul



ipr justice

IPR Justice is an initiative that was launched in 2021 with two aims: firstly, to provide advice and representation to disabled clients challenging welfare benefits decisions; and secondly, to improve both policy and practice around the benefits system for disabled claimants. The current system has been widely criticised for denying people their entitlements only for them to be put in place or reinstated on appeal. Our work under IPR Justice includes additional staff resources to ensure that disabled claimants are fully supported including with advocacy and representation at tribunals.

Funded by



To date we have produced a report called Remote Justice? Virtual benefits tribunals and disabled clients” after talking to a range of people with direct experience of the system. We concluded that there are a range of problems with the move to online instead of face to face tribunals including digital exclusion, connection and communication issues. Since then IPR has created a space at our offices where clients can be in the same room as their caseworker for their tribunal hearing.

We know that many disabled people feel they cannot challenge failed claims because of fears on their mental health of the appeals system. IPR will therefore continue to seek funding for IPR Justice to ensure that the welfare benefits system operates in a humane and efficient way for disabled people.



ipr focus

IPR Focus is our project assisting people with multiple disabilities including those with physical disabilities, mental health or learning difficulties. During 2022-2023 Focus worked with hundreds of people helping them to navigate the complex benefits system.

As a result of the decade of austerity from 2010 disabled people lost an average of £1,200 in benefits a year. For many this meant living in poverty with less independence and access to basic services. Now the cost of living crisis is making a bad situation worse for many. IPR Focus provides an essential safety net for disabled people in Islington.

Funded by



mental health welfare service

Over the year IPR successfully secured an important new contract from the Camden and Islington NHS Foundation Trust to deliver a further welfare benefits advice service. This involves working with their Core Mental Health Teams in Islington, that link to the Primary Care Networks. We are also working with their Discharge Facilitation Team supporting clients being discharged from the local hospital mental health wards. This new service complements the delivery of outreach services at key mental health venues in the borough with weekly sessions for clients, funded by Islington Council.

In addition to benefits issues and income maximisation we also support clients with debt issues. If people are struggling with their finances and money matters, their mental health suffers, particularly those with anxiety and depression issues. Residents with mental illness have been some of the hardest hit in terms of both the pandemic and welfare reforms.

Our strong community links with other organisations locally are essential to reach those who are isolated and not accessing the mental health services they need. We also work closely with our key advice partners in the borough; Islington Law Centre, Citizens Advice Islington and the Islington BAMER Advice Alliance (IBAA) ensuring that the services are promoted within diverse communities in the borough.

Funded by



“I’ve worked with IPR for over 15 years and it is great that we have more resources to support people with acute mental health issues. Being able to help clients at the point when they leave hospital is so important to a successful return to the community. When someone has enough money to meet their basic needs it means one huge stress is lifted from them.

The need is great but it’s fantastic to know that your job can make such a positive difference to people’s lives - every day.”

Gloria, IPR Specialist Caseworker

ipr assist

Funded by the City Bridge Foundation IPR Assist is a project working with a range of community partners, notably Help on Your Doorstep. It is a grassroots initiative that relies on our links with local agencies to make referrals and reach some of the most isolated residents, to support them in terms of welfare benefits and debt problems.

Another important link is with the Islington BAMER Advice Alliance that works with six frontline organisations meeting the needs of specific communities. The local organisation, Islington Somali Community in particular has made many referrals.

The project assisted over 500 residents over the year.



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.

We work with Islington Carers Hub, and other organisations that work with carers in the borough. No other organisation in Islington runs such a bespoke service, delivering specialist advice around benefits and debt to carers. It relies on grants from trusts, local companies and other donors.



"My mum's dementia diagnosis upended my life. I knew straightaway that I wanted to be her carer although I had little idea what that involved. Five years later and I've no regrets although it's taken a toll. My physical health includes a back injury and I'm in debt not being able to work anymore. IPR have been supporting me for three years and have boosted my income with the benefits that we are entitled to. We're lucky to have them here in Islington."

Sue

out of debt

In 2018 Awards for All grant funded a successful project - Universal Credit – A Community Response which included a big public event. Now thanks to AdviceUK and another Awards for All grant Out of Debt is empowering volunteers to look at how people can avoid debt, the services that can lift them out of poverty and the risks of unsustainable borrowing including loan sharks.



In addition to IPR there are a number other agencies in Islington that can assist people in different ways including advice services and food banks. Later in 2023 we are planning another big event at Resource for London on Holloway Road. The conference will be open to the whole community. There will be stalls and workshops and the focus will be on the soaring cost of energy bills and the practical actions people can take to reduce them.

Out of Debt is giving local residents the opportunity to develop positive solutions and strengthen the voice of people living in poverty in Islington.

thank you

Funders of IPR during 2022-2023

- AdviceUK
- Awards for All
- Camden & Islington NHS Foundation Trust
- City Bridge Foundation
- Cloudesley
- DWP Access to Work
- Islington Council
- Islington Giving
- Persula Foundation
- Souter Charitable Trust
- Thames Water Trust Fund
- The Henry Smith Charity
- The National Lottery Community Fund
- Three Oaks Trust
- Trust for London



IPR's team in the London Legal Walk 2023
From left Nelson Batista, Gerard Omasta-Milsom, Paul Harper and David Moore

London Legal Walk participants are sponsored by friends and well wishers. All funds raised by the IPR team this year which included Trustee, Henri Chua, are being used towards IPR Care

accounts summary for the year ended 31st March 2023

	Total Funds 2023 £	Total Funds 2022 £
Incoming resources		
Voluntary income	525,037	489,124
Investment income	1,207	48
Charitable activities	149,955	130,499
Total incoming resources	676,199	619,671
Resources expended		
Raising funds	8,222	7,847
Charitable activities	615,958	589,189
Total resources expended	624,180	597,036
Net income/(expenditure)	52,019	22,635
Reconciliation of funds		
Total funds brought forward	216,006	193,371
Total funds carried forward	268,025	216,006
Funds of the charity		
Restricted funds	39,126	0
Designated funds	39,223	39,223
Unrestricted funds	182,176	176,783

Copies of the full audited accounts for 2022-23 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

Gloria Hill Michael Nwosu

John Spriggs

Locum Caseworkers

Susana Arposio Paul Wallis

Dee Morson Sebastian Lettouche

Office Coordinator Nelson Batista

Support Worker Fadila Sinusi

Trustees

David Moore (Chair)

Joanna Givens (Vice Chair)

Saiqa Pandor (Vice Chair) Henri Chua

Henrietta Cooke (Treasurer) David Amos

Arthur Ryser Toyosi Akinfemiwa

Bahar Choudhary Elizabeth Ward

Yaseen Pandor

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 2-4pm 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 within the Manor Gardens Centre, or at the St Luke's Community Centre in EC1, or assisted through telephone or other virtual means.

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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Company registered in England no. 01753440

