islington people's rights

Impact Report 2025-26



Independent Welfare Benefits and Debt Advice in Islington

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Islington People's Rights (IPR) was founded in 1969 with a mission to end poverty and inequality in Islington. For over 55 years, we have provided free, independent welfare rights and debt advice to some of the most vulnerable and marginalised people in our community.

In 2025–2026, demand for our services continued to rise. Welfare reforms, persistent cost-of-living pressures and a renewed energy price shock have pushed more households into hardship. Soaring energy bills are hitting those least able to cope, forcing vulnerable residents to choose between heating their homes, buying food and paying essential bills.

As financial pressures mount, our work is needed more than ever. All our services remain free, independent and shaped by the people we support. We empower Islington residents to secure their rights and achieve more resilient futures.

Chair's Report



Welcome to Islington People's Rights' 2025–2026 Impact Report. This has been another challenging year for Islington residents, with the continuing cost of living crisis, uncertainty surrounding welfare reforms and growing financial pressures placing increasing strain on individuals and families. Against this backdrop, IPR's commitment to tackling poverty and inequality remains as important as ever.

Demand for our services continues to grow, with enquiries increasing by more than 30% over the past year. IPR has helped thousands of residents navigate an increasingly complex welfare system, manage debt and access the financial support to which they are entitled. Our caseworkers have helped secure £1.5 million in benefit payments, while maintaining an impressive 96% success rate at tribunals and appeals.

This has also been a year of development and innovation. We have expanded specialist projects to meet emerging needs. These include IPR Clean Break, supporting people affected by gambling-related harm, IPR Assist+, providing dedicated support for older residents, and the continued development of Beyond Debt and Warmth for All. These initiatives reflect our determination to make services more accessible, responsive and effective.

Behind these achievements is an exceptional team of staff and volunteers whose expertise, dedication and compassion transform lives. Many people seeking our help face multiple challenges, including disability, poor mental health, financial hardship and social isolation. Our team ensures they receive practical support with dignity and respect.

I extend my sincere gratitude to our funders, grant-making trusts and supporters, whose generosity makes this work possible. We are particularly grateful to Islington Council for continuing to fund our Core Service until March 2028, providing vital stability. My thanks also go to my fellow Trustees for their guidance and commitment.

Looking ahead, we recognise that our community faces considerable challenges. However, I am immensely proud of IPR's achievements and confident in our ability to respond to growing need. With continued support from our partners, funders, staff and volunteers, we remain committed to our mission: ending poverty and inequality in Islington.

David Moore
Chair, Islington People's Rights

Ending poverty and inequality in Islington

Islington is one of the most deprived boroughs in London. 20% of residents including 43% of all children living in poverty. The borough also has one of the highest rates of income deprivation among older people.

Islington also has the highest rate of people living with a disability in London: 16% of all residents, or 36,000 people.

Against the backdrop of the cost of living crisis, demand for IPR's services has continued to grow. In 2025-2026, we delivered our core advice service alongside seven specialist projects responding to the most pressing needs of our community.





"The people here are incredible, the services they provide are amazing. Without them many people would suffer. I'm a full time carer and the support I've received from IPR has made all the difference ."

Every week we receive hundreds of new enquiries, with around a third progressing to direct support.

IPR remains Islington's leading provider of specialist welfare benefits tribunal representation, helping residents challenge unfair decisions and secure their entitlements.

Our Impact Report demonstrates the difference that free, independent advice makes to thousands of people's lives.

Support Our Work

As demand for our services continues to grow, the generosity of our funders and supporters is more important than ever. As an independent charity, we rely on grants, donations and partnerships to deliver free, specialist advice to Islington residents facing financial hardship.

Our Core Service is funded by Islington Council, while new NHS funding has enabled us to expand our support. Our specialist projects are made possible through the generosity of charitable trusts and grant-making organisations.

A highlight of our fundraising calendar is the annual London Legal Walk, where staff, trustees and supporters walk 10km to raise vital funds for access to justice. In 2026, we were delighted to be joined by Islington-based Ignition Law, helping us raise over £3,000.



IPR and Ignition Law taking part in the London Legal Walk 2026

Every contribution makes a difference. We welcome donations through our website and gifts in wills, helping us reach more people in need. Our heartfelt thanks go to everyone who has supported IPR over the past year.

"Thank you for all your support and all the help you have given me. It has made a big difference in my life."

Our Impact 2025-2026

6,500+ residents worked with over the year

100% of our clients live in poverty

£1.6m secured in benefit payments

£990k secured annually for local people

96% success rate at tribunals and appeals

Our Core Service

IPR has over 50 years' experience ensuring that those facing the greatest barriers can access expert advice and representation. Our Core Service remains central to our work and the delivery of accessible, high-quality advice.



In the year we remained focused on strengthening and streamlining how people reach us, including innovation to improve the routes into our services, including through our website, referrals and community outreach.

Our specialist caseworkers provide comprehensive, end-to-end support, helping clients understand their rights and challenging decisions including at tribunals. Every client's circumstances are different, and our approach combines specialist knowledge with personalised support to help people achieve positive outcomes.

Accessibility and inclusion remain at the heart of everything we do. We offer appointments with our specialist caseworkers at our offices in the Manor Gardens Centre, at community venues across Islington and online, helping us reach people in ways that best suit their needs. Our partnerships with many voluntary sector community organisations help us connect with people who might otherwise struggle to access advice, ensuring that support reaches those who need it most.

The continued support of Islington Council provides the foundation for our work. Additional funding was recently secured to deliver additional debt advice and casework, enabling us to expand our services and support to more residents.

9,000+

enquiries received during 2025-2026

57

years of service to the Islington community

"Living alone with MS can be so challenging, especially when your health changes and you're trying to manage everything yourself. I was struggling financially and didn't realise there was additional support I could claim. IPR took the time to understand my circumstances and helped me access the benefits I was entitled to. It's made a huge difference. I feel less anxious about money and more able to focus on my health and staying independent."

Funded by:

ISLINGTON
For a more equal future

Mental Health Welfare Rights Service

Financial insecurity and mental ill health are closely linked. In Islington, where levels of mental health difficulties remain among the highest in London, access to specialist welfare benefits and debt advice can be life-changing.

Throughout 2025 - 2026, IPR continued to support residents experiencing mental ill health, working alongside the North London NHS Foundation Trust's Core Mental Health Teams and supporting patients leaving hospital mental health wards. Our specialist caseworkers helped clients navigate complex benefit applications, particularly Personal Independence Payment (PIP), challenge decisions and secure essential financial support.



In March 2026, NHS funding for this dedicated service came to an end. However, with continued support from Islington Council, IPR remains committed to ensuring that residents experiencing mental health difficulties can access vital welfare rights and debt advice.

A significant development this year was additional debt advice funding from Islington Council, enabling IPR to strengthen its response to growing financial hardship. This investment recognises the profound impact of debt on mental wellbeing and the importance of early intervention to prevent financial difficulties escalating into crisis.

18,000

people in Islington are diagnosed with mental health disorders

1,000+

clients supported by IPR Mental Health Welfare Rights Service

Funded by:

ISLINGTON
For a more equal future

IPR Justice

Since launching in 2021, IPR Justice has helped disabled people challenge unfair welfare benefits decisions at First-tier Tribunals, while using frontline evidence to influence policy and improve access to justice. Our research into the digitalisation of welfare services revealed that 69% of advisers believed telephone and video tribunals made proceedings more difficult for disabled claimants.



In 2026, IPR secured a further two years of funding from Trust for London, recognising the importance of combining direct support with wider advocacy to tackle systemic injustice.

IPR is using insights from thousands of annual advice interactions to identify barriers, challenge unfair practices and advocate for change. Our partnerships with Disability Rights UK, Z2K and others have helped strengthen our influence on welfare policy and practice.

Looking ahead, we aim to amplify the voices of disabled and marginalised communities through stronger evidence gathering, research and collaboration. We also aspire to extend our reach beyond Islington into neighbouring boroughs, ensuring more people can access specialist advice.

By turning individual experiences into collective evidence, IPR Justice is helping build a fairer, more accessible welfare system for everyone.

1,500+

clients supported by IPR Justice

49%

of people with complex disabilities are unable to apply for benefits without support

Funded by:

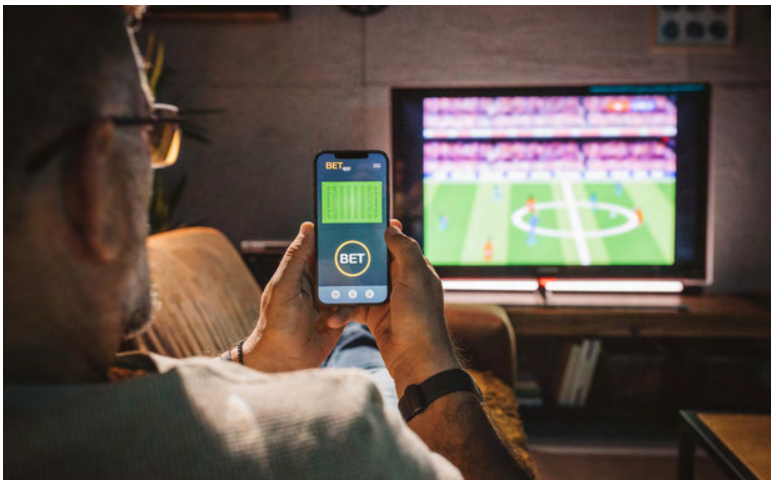
Trust for London

Tackling poverty and inequality

IPR Clean Break

Clean Break is IPR's new treatment service for people experiencing gambling harm and gambling-related debt. It is available is to adults living in Islington, Camden, Haringey, Enfield and Barnet. The service launched mid-2026 after securing funding from NHS England.

Clean Break is a free, confidential service, offering specialist advice on managing finances and support with mental health, following a holistic approach. Through the service, people directly experiencing gambling harms and affected others such as partners and family members can access debt and income maximisation advice, casework support, one-to-one therapeutic counselling, group support sessions, and peer support.



The service has been widely communicated across Islington, Camden, Haringey, Enfield and Barnet, and we have active collaborations with partner agencies, Borough Councils, GP Federations, advice partnerships, and food banks.

Referrals can be made online, through a simple one-page referral form. We accept self-referrals and partner referrals. All referrals received are responded to within five days of receipt, with sessions beginning with a Caseworker and/or Counsellor soon after.

We are pleased to be working with Betknowmore UK, delivering gambling harms training sessions to our team and partners.

Find out more: ipradvice.org.uk/ipr-clean-break

1 in 20

adults in Islington have a problem with gambling

5.6%

of Londoners have a problem with gambling, double the UK average

7.6%

of Londoners are negatively affected by someone else's gambling

IPR KidsSupport

KidsSupport helps Islington families with disabled children or children with long-term health conditions access welfare benefits, reduce financial hardship and build greater financial security.

Families caring for children with additional needs often face significant financial pressures, yet navigating the complex benefits system can be overwhelming. Many are unaware of entitlements such as Disability Living Allowance (DLA), Personal Independence Payment (PIP), Universal Credit and Carer's Allowance.



Through KidsSupport, our specialist advisers help families secure the benefits they are entitled to. We support families affected by a range of conditions including autism and Down syndrome.

Working in partnership with local organisations, including Home-Start, we connect families with wider support services, helping improve their financial stability and wellbeing.

"My 16-year-old son has cerebral palsy, and navigating the benefits system has been overwhelming. IPR helped us secure the financial support he needs. It's made a huge difference, easing our worries and helping us plan for his future."

Continued funding from Cloudesley until March 2029 means IPR can plan and reach more families facing financial hardship. By helping them navigate the benefits system, KidsSupport is giving families greater security to care for their children.

3,000

households in Islington with a disabled child

38%

the child poverty rate in Islington

83%

of families raising disabled children are in debt

Funded by:

Cloudesley

Beyond Debt: Phase 2

The Beyond Debt project launched in 2025 with aims to deliver major improvements to operational efficiency and inclusive service delivery both at IPR and across wider debt advice services.

We delivered Phase 1 of the project by April 2026, successfully migrating to a new case management system, with access to an AI-powered transcription tool to reduce the administrative burden faced by our debt advice team. Working with a dedicated tech partner, we also developed a bespoke triage chatbot for the IPR website, enabling clients to access round-the-clock support and reduce waiting times between initial enquiries and speaking with a caseworker.



We are now beginning Phase 2 of the project, with the aim to further improve the efficiency of our services and reduce the burdens experienced by clients making welfare rights and debt advice enquiries. A large proportion of our clients are disabled, so our debt modernisation efforts relate to making our services more accessible and efficient.

This new phase will strengthen our use of our case management system, with new integrations, and improved use of our AI transcription tool. We will also gain greater insights into service efficiency and in-bound enquiries, enabling us to identify greatest need in the community and develop our services accordingly.

The Beyond Debt project will also invest in workforce development, training IPR's staff and volunteers in digital service delivery and emerging debt technologies, ensuring they are best equipped to support clients effectively through our platform.

30%

increase in enquiries received by IPR this past year

20%

decrease in wait time from referrals received via triage chatbot

Funded by:

Money & Pensions Service

IPR Assist+

In late 2026, we launched IPR Assist+, a new project supporting people aged 65+ living in Islington, Camden and Haringey to access IPR's in-person welfare rights and debt advice. The service is specifically for people who are experiencing financial hardship and low benefit take-up.

Our work on this project builds on existing services to increase capacity for intensive, face-to-face casework for older people with complex needs.



"I was struggling to pay my bills and taxi fares to the hospital - my pension just didn't cover it. A Caseworker helped me to secure Attendance Allowance, increasing my income by more than £100 a week."

We have instated a Specialist Caseworker to deliver regular advice sessions at the Manor Gardens Centre in Islington. Support will include benefits checks, debt advice, form filling, appeals and negotiation with creditors and statutory agencies.

With the IPR Assist+ project, we will ensure more older people are able to access advice and support for financial wellbeing, with in person support readily available. Our aim is to support more older people to claim all the benefits they are entitled to, and increase the number of older people achieving reductions in household costs.

The IPR Assist+ project is funded by Independent Age for three years, with delivery starting in October 2026.

£2,132

average amount of pension credit older people are missing out on each year

52%

of people aged 65+ would struggle to cover an unexpected bill of £250

25%

of Londoners aged 80+ are living in poverty

Funded by:

INDEPENDENT AGE
Let's end financial hardship in later life

Warmth For All

IPR's Warmth for All project actively addresses fuel poverty in Islington. This initiative supports those most at risk in Islington, by providing tailored energy saving advice and practical support to drive down people's bills and prevent illness, and potentially loss of life due to hypothermia.

More than 1 in 20 households in Islington experience fuel poverty. By addressing fuel poverty, we can help reduce health inequalities. The borough is one of the most unequal in the UK with many people unable to adequately heat their homes in winter.



"You all provide an invaluable, person-centred support for the people of Islington."

Warmth for All launched in February 2025 and continues this winter, thanks to support from The Worshipful Company of Fuellers. We will be undertaking active outreach across the borough and will be collaborating with local grassroots groups and individuals concerned about fuel poverty.

Together, we will reach more people at risk of hypothermia and energy debt, and help them to access affordable warmth.

By the end of the project we hope to have prevented a further 150 households most at risk of fuel poverty falling into energy debt with equitable access to affordable warmth.

1 in 20

Islington households experience fuel poverty

8,000

the equivalent number of local homes in fuel poverty

150

households most at risk of fuel poverty will be supported

Funded by:

Fuellers Charitable Trust Fund

Our Ambitions for 2026-2027



For over 50 years, IPR has supported people facing poverty, financial hardship and inequality. As demand for our services continues to grow, we remain committed to providing free, independent advice while tackling the wider injustices affecting our communities.

Looking ahead, we have three key ambitions:

Reaching more people

We want to make our specialist welfare benefits and debt advice accessible to more people. By improving access including through digital innovation and exploring opportunities beyond Islington, we aim to reach communities where support is most needed.

Strengthening our voice

Every year, thousands of interactions give us valuable insight into the barriers people face. We will use this evidence to challenge unfair practices, influence policy and amplify the voices of those too often unheard.

Building a sustainable future

Strong partnerships and long-term funding are essential to our impact. We will continue working with funders, community organisations and statutory bodies to strengthen our services, share expertise and develop new opportunities for collaboration.

Our ambition is not simply to help more people navigate the system, but to help create a fairer system for everyone.

Accounts 2025-26

for the year ended 31st March 2026

	Total Funds 2026 £	Total Funds 2025 £
Incoming resources		
Voluntary income	336,776	344,017
Investment income	2,367	2,419
Charitable activities	230,506	170,033
Total incoming resources	**569,649**	**516,469**
Resources expended		
Raising funds	15,773	8,238
Charitable activities	546,002	509,754
Total resources expended	**561,775**	**517,992**
Net income/(expenditure)	7,874	(1,523)
Reconciliation of funds		
Total funds brought forward	180,312	181,835
Total funds carried forward	188,186	180,312
Funds of the charity		
Restricted funds	749	16,663
Designated funds	0	0
Unrestricted funds	187,437	163,649

Our Funders

Allan Charitable Trust
Cloudesley
Cripplegate Foundation
Fuellers Charitable Trust Fund
Garden Court Chambers
Gowling WLG (UK) Charitable Trust
Independent Age
Islington Council
Money and Pensions Service
NHS England
Trust for London
Vandervell Foundation
The Vintners' Foundation

IPR Team

Chief Executive
Gerard Omasta-Milsom

Specialist Caseworkers
Gloria Hill
Derek Jackson
Michael Nwosu
Fereshteh Panah
John Spriggs
Dee Morson
Susana Arposio
Sebastian Lettouche

Trainee Caseworker
Nelson Batista

Therapy Lead
Anna Reinoso

Administrative Support Officers
Anna Reinoso
Nelson Batista

Trustees
David Moore (Chair)
Joanna Givens (Vice-Chair)
Saiqa Pandor (Vice-Chair)
Toyosi Akinfemiwa (Treasurer)
David Amos
Bahar Choudhary
Henri Chua
Henrietta Cooke
Jade Pallister
Rona Topaz

Photography by Kevin Grieve, Nelson Batista, Ruben Marvarez, Ryan Collins, Samuel Regan, Steve Bartells.

Service Information

Have you tried our webchat? Support is available 24/7 at ipradvice.org.uk

Advice Line
020 7561 3685
2 - 4pm on Mondays, Tuesdays and Fridays.
Select Option 1 for assistance with welfare benefits and debt issues.
In-person appointments are available at the IPR Offices (address below) and St Luke's Community Centre, 90 Central Street, London EC1V 8AJ.

Mental Health Services
Appointments are available via the following centres:

North Rehabilitation and Recovery Team
1 Lowther Road, London, N7 8US

South Rehabilitation and Recovery Team
11 Southwood Smith Street, London, N1 0YL

Islington Crisis Resolution Team
Highgate Mental Health Centre, Dartford Park Hill, London, N19 5NX

Contact Us

6-9 Manor Gardens
London
N7 6LA

020 7561 3685
info@ipradvice.org.uk
www.ipradvice.org.uk

islington people's rights

Independent Welfare Benefits and Debt Advice in Islington

Charity registration no. 1077688 Company registration no. 01753440