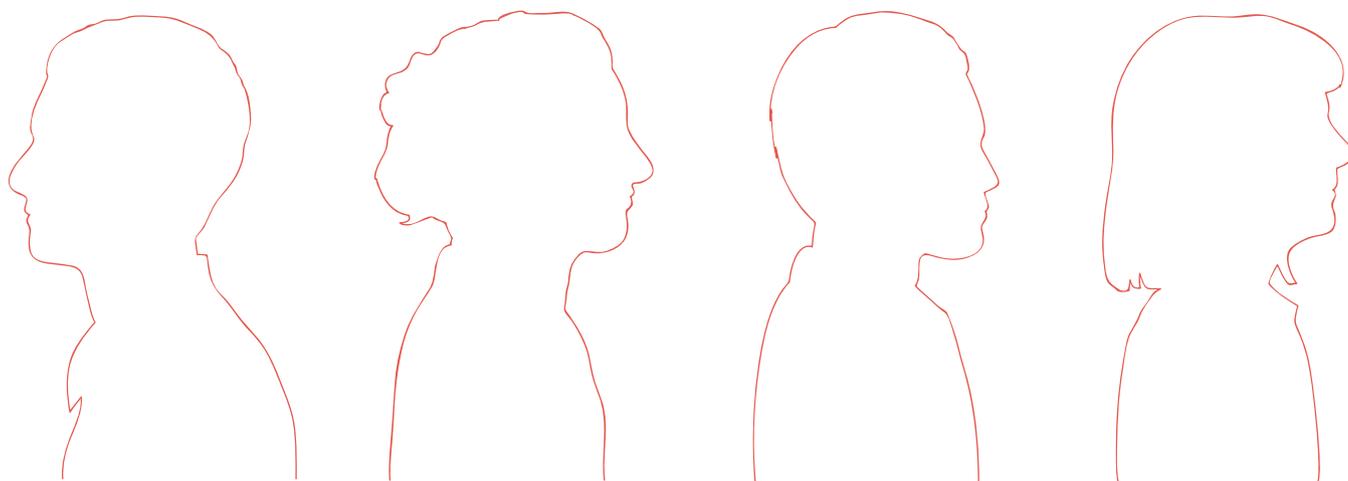


*Cripplegate Foundation*  
*Helping since 1500*

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**Distant Neighbours**  
**Poverty and inequality in Islington**  
**How we will respond**

Cripplegate Foundation is an independent charity working in Islington and parts of the City of London. Our vision is of a society free from poverty and the effects of inequality, where the potential and aspirations of all people can be fully realised. By working in partnership we seek to be an agent for social change, transforming lives for local people and building a better future for us all.

We give grants, provide advice and support to local organisations, develop partnerships, undertake research, and influence policy. We invest in people. Our programmes are grounded in the belief that everyone has strengths, assets and resources that can be used to influence their own lives and those of others. By working with local groups and organisations our ambition is to enable people to transform their lives and to create the conditions for all residents to flourish, now and in the long-run.

In 2008, on the eve of the financial crisis, Cripplegate Foundation published *Invisible Islington: living in poverty in Inner London*, highlighting what living in poverty meant for low-income residents.

It found that people were struggling with multiple challenges from financial problems to unemployment, a lack of affordable childcare, and poor physical and mental health. Combined, these challenges constrained people's opportunities and led to entrenched poverty. A number of initiatives were launched in response to the findings.

In a period of rapid change and uncertainty we wanted to understand how poverty and inequality have been changing in Islington since 2008, and use this insight to shape Cripplegate Foundation's future activity. We worked with **nef** (the new economics foundation) to do this. The research was undertaken between November 2012 and June 2013. It involved qualitative research with low income and high

income residents, consultation with professionals from the local statutory and voluntary sectors, and statistical data analysis.

Our aim has been to uncover people's everyday experiences of poverty and inequality asking: How have people's lives changed over the past five years? How are they faring in the current climate of economic uncertainty, public sector cuts and welfare reform? How do people feel about living in an unequal borough and what are the consequences of doing so? What might the future hold? And what can we do about it?

This summary report explains:

- **what we found** from the research
- **what we will do** to respond to the findings
- **what you can do** to help make a difference

# What we found

**We found that poverty is deepening and inequality is widening in Islington. This is affecting people's lives now, and how they feel about their future.**

Many of the issues we identified are consistent with our earlier research findings - debt, unemployment, mental and physical ill health, social isolation. But after five years of economic uncertainty, public sector cuts and now welfare reform, low-income residents are under more pressure than ever.

Despite these challenges, local action can make a difference to residents' lives. Initiatives taken forward following the launch of *Invisible Islington* have had a positive influence, helping residents access debt advice, connect with local services, and meet new people through social activities.

Islington is a vibrant inner London borough with opportunities. Further action is now needed to enable all residents to take advantage of these opportunities, and to remove barriers which stand in their way.

## Poverty

Poverty in Islington is concentrated among residents who are **unemployed** and in receipt of benefits. **Child poverty** is particularly high.

Rising costs of living, unemployment, precarious employment, changes to social security, debt, and problems with accessing credit, have all **intensified poverty** in Islington over recent years.

**Everyday insecurity, a lack of control and fear of destitution** are experienced by people living on low incomes. This affects them financially, socially and emotionally.

“My income is a survival income. There is nothing there for a luxury. You can get by on the money, but that is really about it.”

**Lower income retired resident in his early sixties**

“I feel like on benefits someone always has control over me, they can stop them whenever they like and so I feel really powerless.”

**Lower income resident in her forties with two children**

“I don't go out much. I don't go to the cinema or anything like that. I don't really do anything that I enjoy, I mean....nothing in the social sense.”

**Lower income resident in her forties with poor mental health**

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## Inequality

**Debt** is a major issue and many residents have no savings. This means they are less able to cope with financial setbacks.

Mental ill-health often exists alongside life on a low income in Islington. The residents and organisations we spoke to fear **mental health problems** will get worse due to recession, cuts in public services, and welfare reform.

Some residents we spoke to rarely go out and have few friends. Low income residents in Islington often **live their lives in a very small geographical area**.

Islington is an **unequal borough**. The gap between those at the top and those at the bottom is widening.

Many **middle income families have been squeezed out**. By 2020, families will struggle to live in Islington unless at least one member of the household receives a wage well above the average. Islington will become unaffordable for those on low incomes unless they can secure social housing.

High housing costs mean that many people **cannot afford to work and live in Islington**.

Though they live close by, higher and lower income residents live different and **separate lives**. They shop in different places, socialise in different ways, and send their children to different schools.

Residents on low incomes often feel **'locked out'** of opportunities on their doorstep.

Higher and lower income residents say **inequality matters** because it affects people's sense of belonging and how residents relate to one another.

"You have this coincidence of wealth and poverty; someone living in a council house next to a banker."

**Higher income resident in his seventies**

"I feel the poor are getting pushed out and the wealth is coming in. I can see it and I hear about it too."

**Lower income resident in her forties, a single mother with three children**

"You've got what you see in the media but I don't have any direct experience of people who are on long-term unemployment or long term disability. I don't actually have any context for that. All I see is what's on TV...I don't know anyone who's on benefits."

**Higher income resident in her early thirties**



“When it first happens [being laid off] you feel just like, how can I explain it? Not worthy. Like the company doesn't want you, so who else will? You feel drained and you got no get up and go in you.

Me working in a warehouse on a forklift I'm not using my potential... There's no way of showing your strengths and weaknesses in a job like that... It's not the field I want to be in, it's the money side. I've got bills and stuff to pay so I have to do it.”

## Toby's story

**Toby is a young man in his mid-twenties, was brought up in Islington, went to school here, and got his first job in the area. Four and a half years ago, when his first son was born, he moved into a council house on a local estate with his partner.**

They now have two children under five. The last three years have been particularly difficult for their family because Toby was made redundant and then had a series of jobs with temporary contracts, from which he was repeatedly laid off. More recently he has been working night shifts as a forklift truck driver in a supermarket depot about fifteen miles away.

During the last three years Toby has had five different jobs, interspersed with short but difficult periods of unemployment. He has found himself caught in a low-pay no-pay carousel. Job offers have been for casual employment, on temporary contracts, with little job security.

Toby enjoys working but has found the constant possibility of losing his job a psychological and emotional strain.

Toby now feels a lack of control over his work life. A few months ago his employer changed his contract without notice, moving him from day work to nights and lengthening his shift time.

Toby wants rewarding work in which he can use a full range of his skills. He misses the emotional rewards of working directly with people. Toby's ideal job would be as an events organiser or running his own football coaching business. However his main aim is keeping his family afloat and finding more stable work.



“I am in a better situation, because I feel better about myself in work. But it is really not easy and I worry about how I will afford things. I have only been offered 16 hours a week because that is all the woman [Anna’s employer] can afford.

This helps me to drop the kids off at school and pick them up, but it is not a lot of money. I don’t feel optimistic about my future, but I would like to feel optimistic about my children’s future. I feel like everything that I do now is for them to an extent. My outlook is now for them, not me.”

## Anna’s story

**Anna is a single mother of three young children, all of whom are school age. She moved to Islington in the late 1990s and is in her forties. She has suffered from anxiety and depression in the past which prevented her from working for a number of years.**

During the time we spoke to her Anna got a job in a local shop. She was very proud of getting a job, but she worries about the insecurity of the position and about how being employed will affect her finances now that she is moving off benefits.

Changes to welfare rules meant that as soon as her youngest reached five years of age Anna was compelled to find paid work. Feeling stressed and pressured, Anna took the first job that she could find - a part-time, minimum wage position at a friend’s shop.

Moving into paid work has not made life any easier for Anna financially. She knows that taking on more hours is almost impossible in her situation, particularly as childcare is so expensive.

Anna misses doing voluntary work, which she used to do. She had been supported to find it by a local charity that works with single parents in Islington. This is what helped her regain her confidence and cope with her depression after her relationship with her partner broke down.

Anna is now feeling much better in herself but is less optimistic about her future, and still struggles financially despite being in paid work.

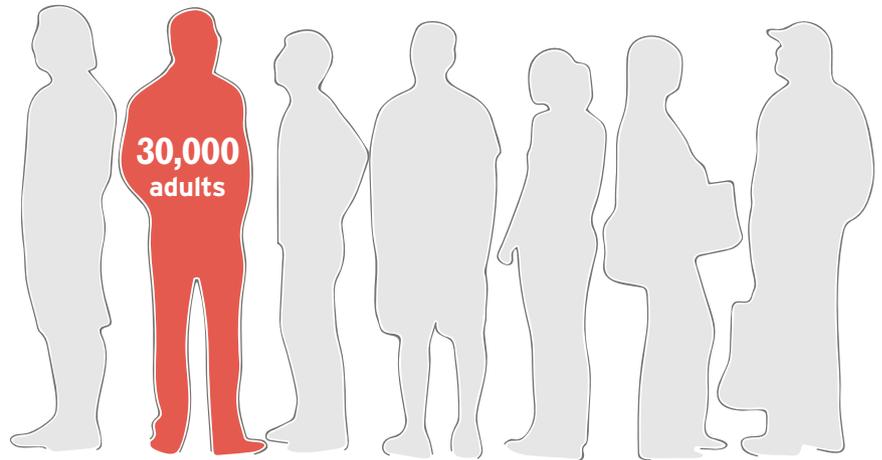
# Islington at a glance

## Household debt

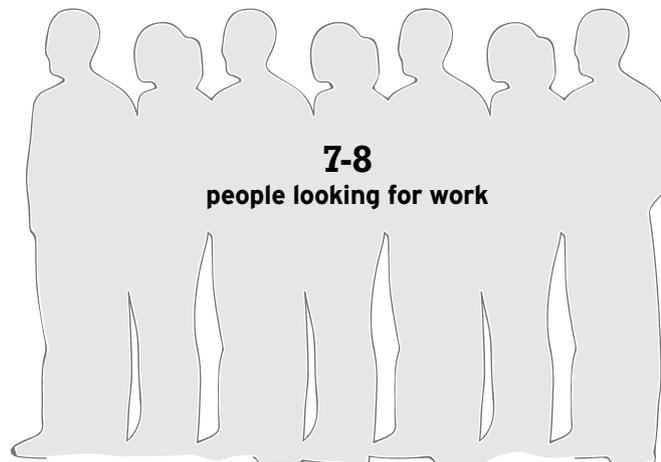


## Mental health

30,000 adults experiencing mental health problems in any one week



## Jobs

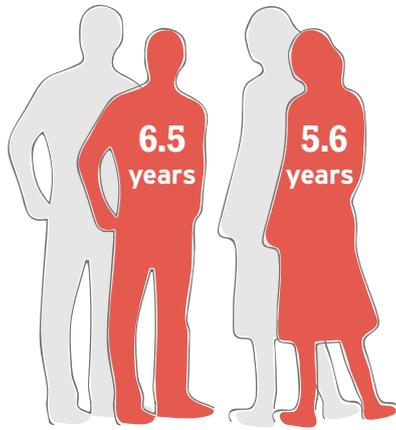


## House prices

Average house price in Islington



## Life expectancy



Difference between most and least affluent

## Child poverty



Islington's child poverty rate is the 4th highest in England

## Family incomes

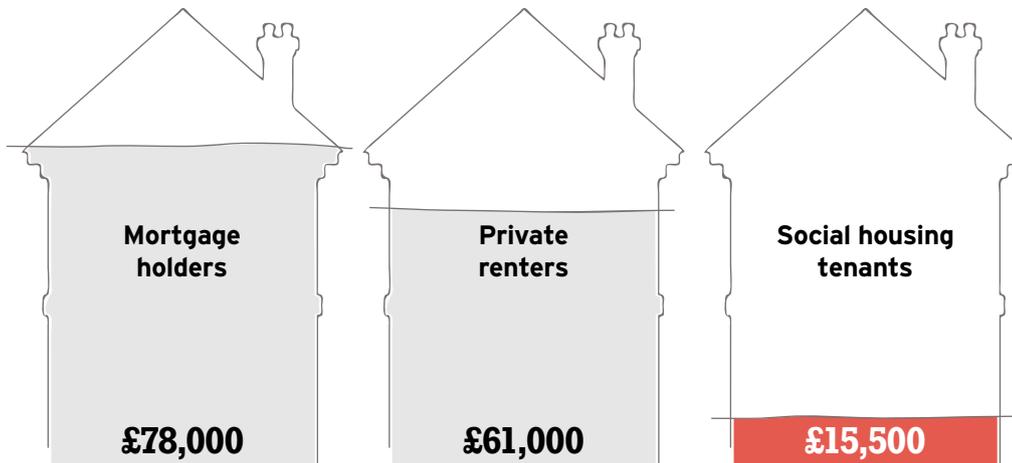
More than  
£75,000

11.4%

Less than  
£20,000

28.7%

## Average household incomes



Data taken from Penny, J., Shaheen, F., and Lyall, S. (2013). *Distant Neighbours: poverty and inequality in Islington*. London: nef.



"I loved my job; I would have kept going. It was one of those jobs where you are out and about a lot. Over the years I have been almost everywhere. Worked in the Bank of England, US embassy, Israeli embassy... the places I have been. All the theatres in London. I have photos of me on all of the stages.

You just have to cut back don't you. Not so much socialising, you cut down food and heating and all of that. What can you do? You can't do much."

## Paul's Story

**Paul is in his early sixties. He has two grown up daughters, both of whom live in Islington. He used to be a carpet fitter and loved his job. He enjoyed meeting new people and travelling across the country fitting carpets in a range of places. He was forced to retire early because of injury and illness and this has greatly affected his finances.**

Paul has struggled with multiple debts since retirement and now lives on very little. His social life has shrunk considerably.

Paul talks about the work he used to do with enthusiasm. He was forced to stop work as years of hard labour had worn away the cartilage in his knees. Paul also developed a Carpal Tunnel - a painful and progressive compression of a nerve - that has left him unable to use his right hand. Retirement had an immediate and significant impact on Paul's standard of living. From earning £400 - £500 a week, he was left with £140 a week in pension credits (the state pension). The transition has been tough.

Paul became heavily indebted when he retired. The sudden and unexpected drop in his income meant that he could no longer repay the money that he had borrowed to make home improvements. When we spoke to Paul he was being harassed by creditors on a weekly basis.

Paul's retirement has left him more socially isolated than ever, and this too makes him vulnerable. Paul rarely leaves his small flat in Finsbury Park. When he does it is usually to do the shopping twice a week. Although Paul has family that live in Islington, he finds that he sees fewer and fewer people now and doesn't have many people he can turn to when things get tough.



“Before ten years ago there were always people around me, and I had my children who were young and they were there to hold my hand. When my children started going to school it really started to affect me more, I was on my own and I didn’t go out.

You know a lot of it is about confidence. You feel labelled when you have mental or physical illness. It makes you feel like you can’t do things. You need support and also you need some role models.”

## Mary’s story

**Mary is in her forties. She has struggled with poor mental health for the last ten years and suffers from agoraphobia. Mary is very keen to get a job but her previous attempts to get back into work have not been positive experiences. While volunteering at the Olympics she got into rent arrears. Mary has been in debt for a number of years and is finding it hard to keep up repayments each week. She has two sons, both of whom live with her. Her eldest son was sanctioned by the Job Centre Plus for two weeks for not looking for work while he cared for her.**

Mary’s mental health deteriorated when her children started going to school and she became more isolated as a single parent. Mary’s networks were small and she did not have much support. Her agoraphobia became severe and meant she rarely left the house.

Not going out began to have a negative effect on Mary’s physical health too, eventually leading to chronic injuries to her spine and pelvis. Mary continues to struggle with back pain but she has learnt coping strategies for her agoraphobia and is able to visit a number of places with confidence. She joined a clubhouse for people struggling with mental ill-health and social exclusion, and this has helped her considerably.

Financially Mary’s position is very precarious. Despite having a debilitating mental health illness she is not claiming disability benefits. She has multiple debt and housing arrears.

Mary is hopeful about finding work. The last job she had was for the local library, working on the reception desk. Ideally she would like to work with people with learning disabilities and feels that she would be very good at this. More than anything Mary needs a supportive employer who understands her mental and physical health needs.

# What we will do

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## Based on the findings of the research, Cripplegate Foundation will respond in three main ways:

- By supporting practical initiatives that can make a difference to people's lives today
- By partnering with others to help prevent problems and achieve long-term change
- By influencing wider change where it will benefit local residents

## Making a difference today

We will use the findings to review our current funding programmes and to support effective organisations, building on what is already working locally. We will not prioritise innovation for innovation's sake. However we *will* use the findings to support new initiatives where they can transform people's lives.

We will build on initiatives launched after the publication of *Invisible Islington* in 2008 which have shown they can work. This includes Help on Your Doorstep, the Catalyst Fund, and Islington Debt Coalition:

- Help on Your Doorstep - a charity that proactively connects residents to local services and breaks down barriers for those who would typically be classified as 'hard to reach', running an innovative estate based door knocking scheme.

- Catalyst Fund - a small grants scheme enabling residents to pursue opportunities they otherwise could not afford and which help build confidence, networks or skills. It is run in collaboration with Richard Cloudesley's Charity and local voluntary organisations who work with vulnerable adults.
- Islington Debt Coalition - a partnership of statutory, voluntary and private sector organisations to tackle the issue of debt in Islington, coordinated by Islington Council.

We will fund organisations and projects that tackle the issues identified by **nef**'s findings. This includes taking action to improve mental well-being, support young people, address social isolation, and improve access to affordable credit. We will work with local voluntary organisations and other partners to further shape and implement these actions.

## Social Prescribing

We will work with Islington's Clinical Commissioning Group and local healthcare providers to create opportunities for community support among residents with physical or mental health needs. The research found low income residents often have small social networks and live their lives in a very limited geographical area, perhaps leaving the house only once or twice a week. Local GPs tell us it is not unusual for residents visiting their surgery to be lonely and isolated. Social Prescribing will involve GPs prescribing community based, social activities for patients to improve health and well-being. Cripplegate Foundation, which has contact with 150-200 local organisations every year, will work to help connect healthcare providers to community based services and activities across the borough.

## Well-being Challenge Fund

Islington has a high prevalence of mental health problems and our research indicates other residents are 'languishing' as day to day life becomes a struggle. We will launch a Challenge Fund to enable local residents and organisations to bid for small grants to make a big difference in their community. Using the evidence based 'Five Ways to Well-being' - a set of actions which if undertaken regularly are shown to improve people's lives - we will ask applicants to identify how their idea will contribute to promoting positive mental health by helping people connect with others, be physically active, take notice of their surroundings, keep learning new things, or give something back to their community. By taking action in this area we will help people feel good and function well in life.

## Young Catalyst

We will set-up a Young Catalyst programme to give grants to young people, providing them with the autonomy to act on what they feel can make the greatest difference to their lives. The research found that lower income residents often feel insecure and lack control over their lives. This is exacerbated by welfare reforms and precarious employment conditions. Young people are particularly affected. This initiative will give control back to young people, if only in a small way. We will support young people to meet *their* goals and aspirations, and help break down financial barriers which stand in their way. This action will build on the successful Catalyst programme developed for vulnerable adults following the launch of *Invisible Islington*. Through this, residents have been supported to learn new skills such as driving or carpentry, buy clothes for specific occasions such as job interviews, and meet others by taking part in hobbies such as snooker and dance classes.

## Good Neighbour Schemes

We will support estate based or street based Good Neighbour Schemes to encourage community volunteering at a neighbourhood level. It will be up to local residents to determine the type of support provided but it could include befriending, help with collecting a neighbours' shopping, community gardening on the estate, or bulk purchasing initiatives. We will work with local housing providers and local residents to identify where additional support could help make the most difference locally, building on a successful pilot scheme on the New River Green estate in Canonbury. We will enable residents to provide informal support to each other, to become involved in activities on their doorstep, and to demonstrate and develop their skills.

## Unlocking Islington

We will support residents to get 'out and about' in Islington, making the most of what Islington people and places have to offer. We will partner with a wide range of voluntary organisations, venues, and local businesses to create opportunities for residents to come together, to meet new people and to enjoy new experiences. We will learn from a successful programme of Get Togethers funded by *Islington Giving*, which currently supports people aged 55 and over. We will expand this model to address the social isolation experienced by residents of different ages and from different backgrounds. This will open up Islington to residents on low incomes who told us they often feel 'locked out' of local venues and opportunities.

## Access to affordable credit

We will partner with others to explore how best to help Islington residents reduce their financial insecurity and access affordable credit. The research demonstrates that many residents are struggling to make ends meet and that people have high levels of debt and low levels of savings. We will explore how community banking can help address these needs and look at alternatives to high cost pay-day lenders. Our action in this area will complement grant funding available to local residents through the new Resident Support Scheme (RSS), a joint initiative between Islington Council and Cripplegate Foundation responding to changes to the Social Fund.

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## **Working together**

We will build new partnerships; addressing poverty and inequality in Islington requires collaborative action. We will work with organisations providing universal services, such as housing and healthcare, and help people before their problems become acute. We will collaborate to test new approaches to meeting the needs of local residents.

We will continue to invest in *Islington Giving* to enable local residents, businesses and organisations to take part in local action to support their community.

*Islington Giving* is a coalition of funders and organisations, the first of its kind to work together strategically to effect change at a local level.

We will respond to changing needs and opportunities by working closely with local residents and organisations. This research captures a snapshot of people's lives now. We know how quickly economic and political factors can change people's lives, and how some can rapidly find themselves excluded from services and support.

## **Influencing change**

Many of the causes of poverty and inequality in Islington are structural and influenced by forces beyond the local area. House prices, for example, play a central role in driving inequality in Islington. Decisions about public spending cuts and welfare reform are being taken at a national level, and often despite local evidence and opposition.

Where Cripplegate Foundation can help influence change within and beyond the borough's boundaries to benefit Islington residents, we will do so.

# What you can do

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**You can help us act on the findings of the research in a number of ways.**

## **Partner with us**

If you are a local policy maker, a provider of housing, healthcare or other services, a national charity, or a funder concerned with social change, we welcome the opportunity to work together to achieve more for Islington residents. We recognise the importance of partnering with others to direct funding to where it can make the biggest difference. We could support pilot or demonstration projects in Islington if you are looking to test new approaches to tackling poverty and inequality. We could co-fund local initiatives. We will share our knowledge and networks with you to reach those who can benefit most from your services.

## **Live local, give local**

If you live, work, study, or own a business in Islington you can help make a difference locally. One of the easiest ways of becoming involved is through *Islington Giving*. *Islington Giving* is a campaign which encourages everyone to take part in local action to support their community. It asks people to give what they can, be it money or time, to make a difference in relation to tackling poverty, confronting isolation, and investing in young people. Over 40 initiatives have been funded and over 1000 volunteers have been involved since its launch in 2010. With your support *Islington Giving* can achieve even more - visit [www.islingtongiving.org.uk](http://www.islingtongiving.org.uk).

## **Use our evidence**

If you are a campaigner, policy maker, politician or researcher you can use the evidence from Islington to support long-term change for local residents. Many of the drivers of poverty and inequality in Islington, such as housing costs, are structural. Welfare reforms are impacting residents up and down the country. Cripplegate Foundation cannot influence these issues alone. We welcome use of our research findings and knowledge of 'what works' beyond Islington where it can bring positive change for our residents.

## **Raise awareness**

If you work in the media or are a writer, blogger or tweeter you can help us raise awareness of what life is really like in Islington. Our experience suggests that the extent and causes of poverty and inequality in Islington are often poorly understood. To shape the policies and services needed to support local residents you can help us challenge common assumptions about Islington and the people who live here.

To read **nef**'s full research report, *Distant Neighbours: poverty and inequality in Islington*, or to find out more about us visit our website at **[www.cripplegate.org](http://www.cripplegate.org)**

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**We** transform lives for people in Islington.  
We're independent, and trusted.  
The money we give improves lives for  
local people, building a better future for us all.

*Cripplegate Foundation Helping since 1500*

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