



Debt Coalition

Islington

Islington Council has taken the lead in a cross-sector group on debt. In Islington some of London's richest and poorest people exist side by side and in 2008, Cripplegate Foundation commissioned research by Rocket Science (*Invisible Islington*), to explore the factors of ill health, debt, isolation and lack of opportunity that make Islington's poverty so entrenched.

Structure

The Deputy Leader of the Council chairs the Coalition and senior staff are involved from the Chief Executive's office, finance, housing, regeneration, education and social services. The Law Centre, Islington Voluntary Action Council, City and Islington College, Age Concern, the Credit Union, Disability Action and Jobcentre Plus are all part of the initiative along with Cripplegate Foundation, and Rocket Science which did their research.

Coalition members are clear that tackling debt has to be part of a broader approach to poverty, and must be part of a wider narrative that steers other partnership activity, particularly the Social and Economic Wellbeing Thematic Partnership of the Islington Strategic Partnership.

Aims

In tackling debt as part of a broader anti-poverty narrative, the coalition has agreed to:

- (a) make debt a priority for Islington's practitioners, putting the importance of tackling debt at the heart of a local anti-poverty strategy
- (b) develop analyses of the nature of debt problems in Islington including the impact of the recession
- (c) identify how to support individuals in debt
- (d) ensure that independent financial advice is accessible
- (e) promote financial capability amongst Islington residents through skills development in schools and public sector organisations and consider how to change attitudes towards debt
- (f) help the poorest Islington residents to access affordable credit
- (g) help prevent residents becoming indebted.

Next steps

Further work on analysis of debt in Islington using information held on Council systems and by others to decide on priority groups for action (eg is Islington characterised by a large number of people with a small amount of debt or a small number with large debts; or looking at different kinds of debt). Three members of the group will develop a specification for this work.

Another small group is developing an action plan which will be structured around managing debt, addressing financial exclusion, promoting financial capability and other preventive work. They will be looking for ideas from other local authorities, among others. In an additional initiative Islington Council has invested an extra £250,000 in the local Credit Union and helped to pay for extra capacity to encourage more people to join.

Checks and balances

The group is reviewing all related work within the Council to give the handling of debt more focus and more consistency across the Council. The group is also looking at scope for a role in scrutiny or campaigning (eg looking at how utilities approach bills, enforcement and arrears).

Contact

Martin Baillie, Manager Income Maximisation
London Borough of Islington
T: 0207 527 8620
E: martin.baillie@islington.gov.uk

Additional resources

Invisible Islington: living in poverty in Inner London [Executive summary](#) Download [PDF](#) (86K)
Invisible Islington: living in poverty in Inner London [Full report](#) Download [PDF](#) (2.78MB)