

Your inflexible friend

The cost of living without cash

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Asylum Support Partnership



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About the Asylum Support Partnership

The Asylum Support Partnership (the Partnership) is a partnership of refugee agencies that are contracted by the UK Border Agency (UKBA) to deliver a range of services to asylum seekers, refused asylum seekers and refugees across the UK. The Partnership is made up of the Refugee Council (RC), Scottish Refugee Council (SRC), Welsh Refugee Council (WRC) and the North of England Refugee Service (NERS).

The assistance provided by the One Stop Services (OSS) of the Partnership agencies includes advice on claiming asylum support and Section 4 support.¹ OSS caseworkers advise clients on their eligibility for Section 4 support, assist them to complete application forms and intervene with the UKBA to resolve delays or mistakes. This can also involve assisting clients to appeal a refusal at the First Tier Tribunal (Asylum Support).

Structure of the report

This report is divided into the following parts.

The **Executive Summary** provides a brief overview of the research for policy makers: it sets out the aims of the monitoring, the key findings, conclusions and recommendations.

About the Research sets out the aims and objectives of the Partnership in conducting this monitoring exercise and gives more detail about the methodology used to conduct the survey through the One Stop Services.

The **Policy Background** provides an outline of the context in which this research has been conducted: it explains the history of Section 4 support and the UK Government's motivation for introducing the Azure payment card.

The **Research Results** section gives additional evidence to reinforce key findings set out in the Executive Summary. It provides detailed statistics and analysis based on the results of the survey and interviews, and links the findings to those of other research reports into Section 4 support, vouchers and destitution.

¹ Section 4 is the colloquial name given to the type of support provided to refused asylum seekers under Section 4 of the Immigration and Asylum Act 1999, when they have no further appeal rights and meet the eligibility criteria.

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Executive Summary

About the Asylum Support Partnership

The Asylum Support Partnership (the Partnership) is a partnership of refugee agencies that are contracted by the UK Border Agency (UKBA) to deliver a range of services to asylum seekers, refused asylum seekers and refugees across the UK. The Partnership includes the Refugee Council (RC), Scottish Refugee Council (SRC), Welsh Refugee Council (WRC) and the North of England Refugee Service (NERS).

The Partnership monitoring of the Section 4 payment card

Section 4 is the colloquial name given to the type of support provided to refused asylum seekers under Section 4 of the Immigration and Asylum Act 1999, when they have no further appeal rights and meet the eligibility criteria.

On 16 November 2009, the Government introduced the Azure payment card ('the payment card') to replace vouchers for people who have been refused asylum and are in receipt of Section 4 support. The card is only accepted at a small number of Home Office designated retailers including Tesco, ASDA, Sainsbury's, Boots Peacocks and Morrisons², and is intended '*to cover food and essential toiletries only*'.³

The Partnership decided to monitor the UKBA's implementation of the payment card scheme and the impact on users' ability to meet their essential living needs, building on previous evidence gathered by the Partnership, and other agencies, on the subject of Section 4 support, vouchers and destitution.⁴ Each Partnership agency conducted a survey of clients supported under Section 4 for one month. We also conducted semi-structured interviews with other agencies as part of the research to gather information on the impact of the payment card on their clients and services.⁵

Key findings and statistics

1 People are unable to buy enough or appropriate food to feed themselves and their children

- 26 per cent (23) of our respondents report that they are not able to purchase enough food to feed themselves and their dependents.
- 39 per cent (35) of our respondents believed that supermarkets do not offer good value for money, and that they would get better value at a market or charity shop.
- 31 per cent (28) of our respondents reported that the participating retailers do not provide a good selection of produce.
- 40 per cent (36) of our respondents were unable to purchase food that meets their dietary, religious or cultural requirements.

- Almost 14 per cent (13) of our respondents have not been able to buy fresh fruit and vegetables.

Refused asylum seekers suffering the effects of poor nutrition and denied access to free secondary healthcare will be more likely to fall seriously ill or find that an existing illness becomes worse. Poverty and the consequent ill-health and malnourishment, mean that people are unable to engage with the asylum process, are less equipped to deal with the challenging decisions and actions required to resolve their case and are less likely to return to their country of origin.

2 People are unable to buy essential non-food items for themselves and their children

- 19 per cent (17) of our respondents report that they are unable to buy non-prescription medical goods such as painkillers.
- 14 per cent (13) of our respondents report that they are not able to purchase essential items for the home, such as cooking utensils and cleaning products.
- Users report being denied essential items by the supermarkets, including household goods, phone cards, toiletries and children's clothing.

The UKBA argues that people supported under Section 4 do not need such items as they should only be in receipt of support for a short period of time. However, our evidence shows that many people are supported under Section 4 for a prolonged period of time and, therefore, it cannot be considered a short-term support mechanism. 38 per cent of our respondents (34) have been in receipt of Section 4 support for over two years. The effect of denying these purchases is the gradual erosion of the dignity and self-esteem of refused asylum seekers.

3 People are unable to manage their budget effectively so money is wasted

- 26 per cent (23) of our respondents did not understand how to use the telephone line provided for checking their balance and 29 per cent (26) report "never" checking the balance on their payment cards via the telephone service.
- 68 per cent (60) of our respondents are subject to the £5 carry over limit that applies to single people who do not have a dependent minor on their support application. Of this total, 29 per cent (18) report a need to carry over more than £5 from one week to the next.
- 14 of the 60 respondents who are subject to the £5 carry-over limit are not aware of what will happen if they do not spend all the money on the card for each week.

If people are not able or do not know how to check their balance using the telephone line or if there are faults in the service, then they have no way of managing their budget. This increases the risk that they will run out of money before the end of the week resulting in humiliation, anxiety and hunger. The £5 carry-over limit undermines users' ability to manage their budget and to do their shopping at their convenience. It is disproportionately punitive and causes additional hardship amongst a vulnerable group of people, the vast majority of whom the UKBA has acknowledged has no other means of support.

4 Users are unable to travel to access essential services, including legal advice and medical care, and face increased social isolation and causing a potential public health risk

- 56 per cent (50) of our respondents report that they are unable to pay for travel to appointments with their legal representative.
- 53 per cent (48) of our respondents are unable to pay for travel to essential appointments with their doctor or to visit the nearest hospital.
- 46 per cent (41) of our respondents report that the retailers on the scheme are not located within reasonable walking distance.
- 48 per cent (43) of our respondents, including 13 families, report that they are unable to travel to visit friends and family.
- 20 per cent (18) of our respondents report that they are unable to purchase telephone credit.

The inability of users to stay in touch with their legal representative, the Home Office and friends and family in the country of origin, impacts on their ability to check on the progress of an ongoing asylum claim, to appeal against the withdrawal of support or to engage with the possibility of return to their country of origin. Furthermore, the payment card undermines the strength and stability of asylum seeking families by denying them the freedom and support they need in order to participate as members of their local communities and potentially breaches the UKBA's Section 55 duty to safeguard and promote the welfare of children. The above restrictions in mobility and communication cause avoidable hardship, harm the physical and mental well-being of asylum seekers, and make it even harder for them to engage in the asylum process.

5 The payment card causes anxiety and distress amongst users and contributes to the stigmatisation of asylum seekers

- 56 per cent (50) of our respondents report feelings of anxiety or shame related to using the card.
- Over half (14) of all the respondents who have children reported feeling anxiety or shame as a result of the payment card.
- 38 per cent (34) of our respondents report shop staff treating them badly in response to the card, and 33 per cent (30) report hostility from other shoppers.
- Respondents reported feeling particularly distressed when problems occurred at the checkout and they were unable to resolve the situation.

Our research demonstrates that the payment card is contributing to the anxiety, distress and stigmatisation experienced by people supported under Section 4.

6 People still seek to obtain cash

- 27 per cent (24) of our respondents have taken steps to obtain food and other essential items from friends. 10 per cent (9) have obtained food and other essential items from charity.
- Some respondents report feeling shame and embarrassment at having to ask for help and instead they may be working illegally, selling goods they have bought for less than face value or engaged in exploitative relationships or prostitution.

Our research shows that while the need for cash persists, people will turn to dangerous and exploitative ways of accessing cash in order to meet their basic needs and those of their family.

7 The administration of the payment card system has left people without the funds they need to buy food

- Over 60 per cent (55) of our respondents, including 13 people with children, have experienced the card not working in the specified shops.
- 79 per cent (71) of our respondents, including 20 people with children, report that shop staff do not understand the card or refuse to accept it.
- 30 per cent (27) of our respondents, including five families, report a delay in receiving their weekly payments.
- 26 per cent (five) of our respondents entitled to additional payments report experiencing a delay in receiving them.
- 20 per cent of our clients did not understand the instructions provided with the card.
- 34 per cent (31) of our respondents report that they do not know who to contact if they have a problem with the card.

The launch of the payment card has been plagued by repeated administrative and technical problems that have caused immeasurable hardship to users and significantly increased the workload of advice and support agencies. Our survey data and interviews with refugee support agencies indicate that the technical problems are widespread and persistent, suggesting that these are more than just initial 'teething problems'. Such chaotic implementation demonstrates the weaknesses and inefficiencies of a burdensome and complicated system of delivering asylum support, and a lack of consideration for those it is meant to serve.

8 The payment card does not meet the UKBA's stated objectives

- 38 per cent (34) of our respondents, including nine families, have been receiving Section 4 support for over two years.
- The denial of cash has failed to act as a deterrent to prospective asylum seekers.

It is too early to tell if the payment card has had any impact on the rate at which refused asylum seekers supported under Section 4 agree to voluntarily return to their country of origin. However, there is no evidence that vouchers were successful in increasing the rate of return and it is likely that the payment card will prove equally ineffective in this regard. As people spend longer periods of time supported on the payment card, it is likely that some of these people will return to their country of origin, traumatised by their experience in the UK. Others will go on to get status in the UK, but their hopes of integrating and adapting to a self-sufficient life will be severely hampered by a long period of dependency, social isolation and poverty.

Summary conclusions and recommendations

The findings of this research demonstrate that refused asylum seekers surviving on Section 4 support continue to experience hardship and deprivation as a result of the 'Azure' payment card. The Section 4 support voucher system was abolished on the grounds that it was stigmatising, represented poor value for money, was open to abuse and fraud and the vouchers were often traded for cash at reduced levels. We believe that many of these problems persist under the payment card system, and that it is an expensive, inappropriate and inhumane form of support.

The Asylum Support Partnership asks the UK Border Agency to support asylum seekers appropriately for the duration of their time in the UK. This should be done by abolishing the payment card and amending legislation to enable the provision of cash support for all destitute refused asylum seekers until they are given status in the UK or return to their country of origin.

- 2 The full list of participating retailers is available at:
<http://www.ukba.homeoffice.gov.uk/sitecontent/documents/asylum/vouchers.pdf> (accessed 22 October 2010)
- 3 As stated in the UKBA Section 4 support instruction available at:
<http://www.bia.homeoffice.gov.uk/sitecontent/documents/policyandlaw/asylumprocessguidance/asylumsupport/> (accessed on 22 October 2010).
- 4 This includes the Partnership's 'Second Destitution Tally' (Smart, 2009); Refugee Council's 'More Token Gestures' (Doyle, 2008); the Scottish Refugee Council's 'Life on Section 4 Support in Glasgow' (Mulvey, 2009) and Refugee Action's 'The Destitution Trap' (Refugee Action, 2006).
- 5 These agencies were the Refugee Mentoring Project at the Terence Higgins Trust, Southwark Day Centre for Asylum Seekers, Citizens for Sanctuary, Pierce Glynn Solicitors, Jesuit Refugee Service, British Red Cross, Boaz Trust, Asylum Support Housing Advice (ASHA), Scottish Refugee Policy Forum, Asylum Support and Immigration Resource Team (ASIRT), RESTORE (a project within Birmingham Churches Together), and Stoke CAB.

Case studies

Case study one⁶

Halima and Joseph from Ivory Coast live in Manchester with their two children, aged 15 and six. They have been on Section 4 support since 2003, when Halima was pregnant with their eldest son.

The family went to their local refugee support agency for help because they had a number of extra expenses that they could not afford to pay for with their payment card. The housing provider had failed to provide the family with a fridge or a washing machine so the local refugee support agency acquired these for them through a charity. They also needed to buy a school uniform for their children and, although they could get a white blouse, a skirt and trousers from the supermarket with the extra allowance for children's clothes, they could not buy the specific school uniform. The school refused to help with the cost of the uniforms as they said their hardship fund is only available to people who are on housing benefit. Fortunately the support agency was able to get money from a charity to buy a tie, a school blazer, jumper and sports kit with the school logo on for both children.

Case study two

Owen from Zimbabwe, aged 56, lives in a small town outside Manchester and has been on Section 4 support for nearly three years. He is HIV positive and has to take care with his diet to make sure that he is eating well and sufficiently. He lives about a mile from his local supermarket where he usually does his weekly shopping, often carrying heavy bags back to his accommodation. Sometimes he is not well enough to walk to the supermarket and his friends used to make the journey on his behalf, using his vouchers to buy his weekly shopping. However, since he has been using the payment card he has been asked for ID and for a signature every time he goes to the shops. Now, when he is sick, he is too afraid to ask a friend to do the shopping for him because he is worried that his friend will be arrested for fraud and his card will be confiscated. He knows that he is subject to the 'carry-over' limit and will lose all but £5 of his remaining balance if he does not do his shopping in time. On two separate occasions he has been too sick to travel to the supermarket and he has lost most of his weekly allowance as a result. There is another supermarket less than 100 metres from his accommodation but he is not allowed to use his payment card there.

Case study three

Amina lives in Middlesbrough and has been using the Azure card since March 2010. On several occasions, Amina was refused service when trying to shop in her local supermarket as the staff didn't recognise the payment card. She tried appealing to the supervisor, but again was refused. She would often leave the shop in tears empty-handed, extremely upset and embarrassed about the humiliation she had endured

In order to avoid further humiliation, she decided to buy a gift card so that she would only have to go to the supermarket once a week. At the time, gift cards were not a prohibited purchase. Amina said it stopped her getting nervous when preparing to walk to the shop. One day she went to buy her gift card and was refused. The store manager, supervisor, and checkout staff surrounded her, and questioned her aggressively about why she wanted to buy a gift card. The manager stated that he believed she was going to swap the card for cash and declared “*in my opinion you shouldn't have any cash*”. He declared that he believed she would use the gift card to buy alcohol or lottery tickets instead of food. Amina noticed that customers in the queue were getting impatient and staring at her so she left the shop in tears without any food.

Two weeks later Amina was again refused a gift card and the supervisor was called. Amina felt that everyone was staring at her as if she had committed a crime, and that people hated her for holding up the queue. She said that she again felt embarrassed, ashamed and frightened and believed that it was because of her colour and her status as an asylum seeker. After intervention by NERS, the manager finally agreed to the sale.

Case study four

Behrouz is 34 and is from Iran. He described his experience of using the payment card:

“I went to [the supermarket] and it was listed that they were one of the shops, so after doing all of the shopping we went to the till and they said no we are not accepting it. What bothers me most was that I insisted in seeing the manager of the store, they brought to me a security guard who said no, we are not accepting this and they even brag about it that they've turned away four people... The lady was bragging, “I've turned away four people, you are the fifth one”. We insisted on seeing the manager, she brought the security like we are stupid. [...] I went to the same store which I'd done a shop in before, a week before, I went there [...] again and they would not allow me to have the goods, they said no. So when you look at it some of this there is a racist element involved. It depends on who the teller is. Some of them are very racist, some of them are rude. They might have known about it but because of who you are they just decline. Unless you insist, say no I need to see the manager. I insisted on three occasions before it was clarified. [...] most of my colleagues have had these problems, but sometimes people don't know who to complain to that's the most difficult thing. They don't know who to complain, they just go along with it.”

Case study five

Hamid is 22, he is from Iran and he has been on Section 4 support since 2008. He had been using his Azure card since it was introduced in Stoke on Trent in mid-February 2010. Later that month his Section 4 support was discontinued but his appeal was successful and his support was reinstated shortly after. However, when he tried to use his Azure card he found that it would not work. Hamid had not been able to spend any of his allowance but when he contacted Sodexo using the number on the back of the card he was told that his balance was zero. He contacted Sodexo again three weeks later and was told that his card was not working. For an entire month Hamid has had no support due to errors with his payment card.

Case study six

John and Musu, from Sierra Leone, live in Manchester with their two children, aged three and one. They have been on Section 4 support since 2007, when Musu was pregnant with their eldest daughter.

Since the introduction of the Azure card in January 2010, John has reported feeling more stigmatised. Even in the supermarkets which accept the card, he has been challenged on a number of occasions. The staff at the supermarket do not appear to have received training about the card. When John asked for the manager to resolve the matter, the staff member brought over a security guard. Also, when the card was first introduced, the additional amount for children was not included. John was able to resolve this matter himself by ringing the telephone number on the back of the card, but he worries for some of his friends who cannot speak English and may, therefore, lose the additional payments they are entitled to.

6 Real names have been changed to protect the anonymity of our respondents.

About the Research

Aims of the research

On 16 November 2009, the Government introduced the Azure payment card (the payment card) to replace vouchers for people who have been refused asylum and are in receipt of Section 4 support. The Partnership decided to monitor the UK Border Agency's (UKBA) implementation of the payment card scheme and the impact on users' ability to meet their essential living needs in order to build on previous evidence about Section 4 support, vouchers and destitution.⁷ The aim of the research is to give a voice to the experiences of our clients and to develop a better understanding of the adequacy of non-cash support for refused asylum seekers. The research also aims to demonstrate the impact of the card on the Partnership's services and on those of other voluntary sector support and advice providers.

Methodology

Between December 2009 and April 2010, frontline staff in the One Stop Services (OSS) of the four agencies of the Asylum Support Partnership (including advice workers and volunteers working under their supervision) completed the survey questionnaire with every consenting client in receipt of Section 4 support who visited their services. The survey was piloted in Glasgow in the second week of the payment card's implementation in Scotland. It was then conducted in each office for a period of one-month, and was staggered to follow the UKBA roll-out of the payment card which had a phased introduction across the UK. Staff began completing the survey with clients approximately three weeks after it was rolled out in that region by the UKBA. The survey was conducted twice in Scotland, in order to also capture the experiences of clients using the card once it had been in place for three months.

The questionnaire, attached as annex one, was designed in consultation with the staff of the Partnership agencies, and was completed either on paper or through an online survey facility. The results were then collated and analysed to produce the figures shown in this report. The survey sought to capture the impact of the payment card on refused asylum seekers. In order to capture data on as many relevant and consenting clients as possible, the questionnaire needed to be easy and quick to complete. To enable quantitative analysis most of the questions asked were closed (the answers were restricted to a limited number of options) and, for this reason, the questionnaire did not allow for the collection of much qualitative data such as the extent of ill-health, hunger, anxiety or isolation experienced by users of the payment card. It was not possible to complete the survey with every client in receipt of Section 4 support due to a lack of staff capacity and because people who are receiving Section 4 support, who have no cash to travel and so only do so when absolutely necessary, often stop coming in to the OSS once they receive support. As such, this research consists of a snapshot study with a sample of OSS clients and can be considered indicative of the experience of refused asylum seekers supported under Section 4. From this sample, we have been able to identify trends and commonalities which can be taken as broadly reflecting the experience of people in receipt of Section 4 support.

To avoid double-counting each agency identified a mechanism for marking the file of each client who completed the survey, either on paper or on the database so that they could verify at the start of the survey whether the client had previously completed it. We also decided not to include agencies that are not part of the Partnership (non-Partnership agencies) in the completion of client surveys, in order to minimise the risk of double-counting. While this means our evidence base does not benefit from the wider pool of respondents who could be accessed through other agencies, the data is more robust and accurate as a consequence. We also conducted semi-structured interviews with other agencies as part of the research to gather information on the impact of the payment card on their clients and services. The information gathered during these interviews informed the analysis in the body of the report.

The method used was successful in capturing a large amount of data about visits by clients in receipt of Section 4 support during a one month period. The results are a good indication of the experience of using the payment card and the impact on the agencies.

Profile of respondents

OSS clients

90 clients from the four participating OSS agencies completed the survey. 62 per cent (56) were male, 37 per cent (33) were female and one did not disclose. 70 per cent (63) are single and 28 per cent (25) reported having dependents on their Section 4 support.

Age of respondents*

	Count	%
Age-disputed	2	2
18 – 20	2	2
21 – 30	43	48
31 – 40	32	36
41 – 50	4	4
51 – 60	4	4
Over 60	2	2

Length of time using the payment card*

	Count	%
Less than 1 week	3	3
1 – 2 weeks	12	13
2 – 3 weeks	25	28
3 – 4 weeks	20	22
Between 1 month and 2 months	25	28
Over 2 months	1	1
Unknown	4	4

* Percentages have been rounded to the nearest figure.

Non-Partnership advice and support agencies

We interviewed representatives from 13 non-Partnership agencies based in Glasgow, Birmingham, Stoke, London, and Manchester. These agencies were the Refugee Mentoring Project at the Terence Higgins Trust, Southwark Day Centre for Asylum Seekers, Citizens for Sanctuary, Pierce Glynn Solicitors, Jesuit Refugee Service, British Red Cross, Boaz Trust, Asylum Support Housing Advice (ASHA), Scottish Refugee Policy Forum, Asylum Support and Immigration Resource Team (ASIRT), RESTORE (a project within Birmingham Churches Together), and Stoke Citizens Advice Bureaux.

These non-Partnership advice agencies all have a very mixed client base consisting predominantly of single males but also including families, women-headed households, pregnant women, people with HIV/AIDS,

age-disputed young people, people with mental health problems and victims of torture and trauma. Some of the agencies also provide services to people who consider themselves to have a disability but are not supported under Section 21 of the National Assistance Act or Section 12 of the Social Work (Scotland) Act 1968.

Depending on the size of the organisation and the service provided, they report seeing anything up to one hundred people who are in receipt of Section 4 support per month. The services they provide range from day centres, drop-ins and social activities to legal casework, referral, advocacy and advice. Many of the agencies distribute food or clothes or have a hardship fund that they can access for particularly vulnerable cases, including clients on Section 4 support.

7 This includes the Partnership's 'Second Destitution Tally' (Smart, 2009); Refugee Council's 'More Token Gestures' (Doyle, 2008); the Scottish Refugee Council's 'Life on Section 4 Support in Glasgow' (Mulvey, 2009) and Refugee Action's 'The Destitution Trap' (Refugee Action, 2006).

Policy Background

Refused asylum seekers face destitution when support is withdrawn

When someone is refused asylum and has no further right of appeal, the support they are provided with by the Home Office is withdrawn. They have 21 days before they will be evicted from their accommodation and their financial support will end. Refused asylum seekers are not allowed to work, so will potentially find themselves homeless and with no money to buy food or clothes – in other words, destitute.

The Government justifies the withdrawal of support at the end of the asylum process on the basis that refused asylum seekers should return to their country of origin:

“those who are found, including after appeal to the independent judiciary, to have no protection need, should return to their own country. We cannot ask the UK taxpayer to support them indefinitely. Neither can they expect to be allowed to work as to do so would undermine the integrity of the managed migration system.”⁸

However, our own research has found that most destitute people come from one of a very small number of countries where there are well documented human rights abuses and persecution, impunity for human rights abuses and/or conflict. This is particularly true for refused asylum seekers who have been destitute for a long time.⁹ Many people will not even consider return as they believe they have been wrongly refused asylum and continue to have protection needs.¹⁰ The 2004 reform of asylum legal aid in England and Wales resulted in a significant reduction in the availability of legal representation for many asylum seekers, both for initial asylum claims and, more frequently, in relation to appeals. As a consequence people are unable to effectively communicate their case or challenge flawed decisions by the Home Office. For many, Section 4 support offers the only safety net to prevent destitution and to enable them to find or maintain contact with a legal representative or to obtain vital evidence that will help them to challenge their asylum decision and gain protection in the UK. For those who do not have ongoing protection needs there can often be significant barriers to return, such as the lack of a safe route to return or difficulty sourcing identification documents from the country of origin. These people live in prolonged limbo, unable to regularise their status and unable to return home, and they are entirely dependent on Section 4 support to prevent them falling into destitution.

The experience of the Partnership agencies suggests that destitution is most common among refused asylum seekers who have not applied for Section 4 support. While many will not meet the criteria to qualify for support, others are not aware this support is available or fear the consequences of applying. Those who have applied for Section 4 support are often the victim of the UKBA's maladministration of the asylum support system. Our evidence suggests that extremely vulnerable people, including children, people with serious health issues, and torture and trauma survivors, endure prolonged periods of destitution as a direct

result of pervasive delays, poor decision-making and inappropriate withdrawal of support.¹¹ The Partnership's research into destitution reveals that it is a significant feature of the work of advice agencies and Refugee Community Organisations (RCOs).¹² The OSS prioritise informing refused asylum seeker clients about Section 4 support and assisting them to complete the application form if they are eligible for that form of support. Our frontline advisers witness the consequences of destitution on a daily basis: hunger; chronic illness; isolation; violence and depression. For over ten years, the Partnership has relied on this frontline evidence to support our negotiations with the UKBA for policy and operational change to improve the delivery of asylum support in order to prevent destitution.

This report and the policy and operational recommendations within it focus on the delivery of Section 4 support but should be viewed in the broader context of the campaign to reform the asylum support system. The Partnership agencies are members of the Still Human Still Here coalition which calls for an end to destitution, including by allowing asylum seekers to work if a final decision has not been made on their asylum claim after six months. The coalition also calls for the continuous provision of support, at an appropriate level,¹³ from the moment a claim is made until a grant of status or return to the country of origin. Finally, the coalition calls on the Government to provide appropriate protection to all those who need it including those who cannot be returned. All of the above recommendations would significantly contribute to a reduction in destitution, and are supported by the Partnership.

Section 4 support

Until 1999, all asylum seekers had access to social security benefits in the form of cash. With the introduction of the National Asylum Support Service (NASS) under the Immigration and Asylum Act 1999¹⁴, asylum seekers were provided with support under a separate system that replaced mainstream cash benefits with a voucher system set at 70 per cent of income support. The 1999 Act¹⁵ also introduced Section 4, which allows for support to be provided to destitute refused asylum seekers at a further reduced rate.

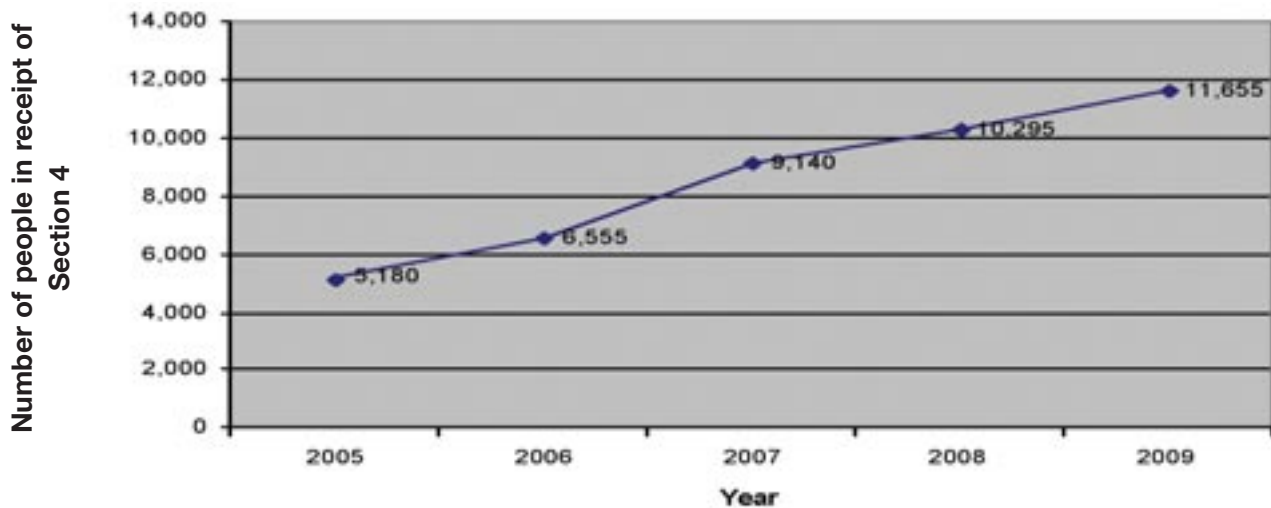
Destitute refused asylum seekers can only qualify for Section 4 support if they can prove that they meet one of the following conditions:

- they are taking all reasonable steps to leave the UK;
- they are unable to leave the UK due to a physical impediment or other medical reason;
- they are unable to leave the UK because in the opinion of the Secretary of State there is no viable route to return;
- they either applied for a judicial review of their asylum application in Scotland or applied for a judicial review of their asylum application in England, Wales or Northern Ireland and been given permission to proceed with it; or
- the provision of accommodation is necessary to avoid a breach of the person's human rights under the Human Rights Act 1998.¹⁶

This group of eligible refused asylum seekers may include some families.¹⁷

Table one¹⁸

Number of people in receipt of Section 4 support between 2006 – 2009



The number of refused asylum seekers in receipt of Section 4, or ‘hard cases’, support has increased significantly over the past seven years. In 2003 there were only approximately 300 refused asylum seekers in receipt of Section 4 support (Dunstan, 2006: 6). By the end of 2009, this number had increased to 11,655, excluding dependants.¹⁹ Many of those currently supported under Section 4 have been receiving it for long periods: 38 per cent of our respondents have been in receipt of Section 4 support for over two years.²⁰ As of 14 June 2009, 82 per cent of those supported under Section 4 (9,354 people) had been receiving it for over six months and 45 per cent (5,106 people) had been in receipt of Section 4 support for over two years.²¹ This is despite repeated statements that Section 4 is intended as a limited and temporary form of support.²² The UKBA has a system for reviewing support cases²³ so that anyone who is no longer entitled to support should no longer receive it. However, what was originally intended to be a short-term support solution for a limited number of people prior to imminent return has, on the contrary, become a prolonged system of support.

The history of vouchers

The voucher system introduced by NASS in 1999 was widely criticised and Home Office research found that the use of vouchers caused embarrassment, distress and confusion, prevented users from buying certain essential items, including food, and required users to walk long distances to designated supermarkets. The Home Office’s ‘Report of the Operational Reviews of the Voucher and Dispersal Schemes of the National Asylum Support Service in 2001’ identified the “*lack of flexibility [of vouchers]... which can make it difficult for asylum seekers to budget [and to purchase] certain goods and services – such as public transport [and] launderettes*” and stated that “*vouchers are vulnerable to black market activity*” and “*fraud*” and “*are stigmatising*”. In recognition of these problems and in response to a broad public campaign to abolish vouchers, the Government returned, in 2002, to a system of cash support for asylum seekers and most refused asylum seekers.

Vouchers return for refused asylum seekers

However, in early 2005 NASS replaced all Section 4 subsistence cash support with vouchers to cover the cost of food and other basic essential items. The vouchers were handed out on a weekly basis by the accommodation provider, which had its own local arrangement for sourcing the vouchers. They came in a variety of forms, such as Luncheon Vouchers, pre-paid store cards and paper vouchers. Most vouchers could only be used in designated supermarkets, to buy only food and essential items, and no change could be given.

Vouchers were once again subject to widespread criticism. As a follow-up to the report published in 2000 with Oxfam and the Transport and General Workers’ Union, *Token Gestures*, the Refugee Council

conducted further research in 2008 which found that the voucher system was inhumane, ineffective and caused unnecessary suffering (Doyle, 2008). Vouchers impacted negatively on the health and wellbeing of refused asylum seekers: 68 per cent of respondents reported that their clients were unable to buy sufficient food and 81 per cent reported that clients were unable to maintain good health. Vouchers were stigmatising: more than 80 per cent of respondents reported clients feeling anxiety or mental health issues as a result of using vouchers. Over half reported poor treatment in shops, either by staff or other shoppers. Almost all of the respondents reported that the vouchers hindered mobility and led to isolation as clients experienced significant difficulties travelling to appointments with their legal representative, to the supermarket or to visit friends.

Research by the Migrants Resource Centre found that the effects of being forced to live on vouchers went beyond the obvious physical problems, and impacted on the psychological and social wellbeing of the users (Migrants Resource Centre, 2010). Many respondents reported that they were only able to buy enough food for three to four days, and that using the vouchers left them feeling insecure, humiliated and, in one case, suicidal.

The low level of Section 4 support poses significant challenges to individuals and families attempting to meet their essential living needs.²⁴ The delivery of support in the form of vouchers rather than cash exacerbated these challenges as users were not able to buy what they needed from designated shops, including clothing and footwear, or culturally appropriate food such as halal meat. In 2006 the Citizen's Advice Bureau (CAB) reported that *"the cash-less nature of NASS Section 4 support has caused – and continues to cause – serious difficulties for supported individuals"* (Dunstan, 2006). Their clients reported that they were unable to get value for money by shopping at their local market, were unable to use telephones, launderettes or hairdressers, and could not use public transport for essential journeys including to comply with reporting conditions or to attend medical appointments. In a desperate effort to access the cash they needed, many refused asylum seekers resorted to selling their vouchers, sometimes for as little as 50 per cent of face value. Some voluntary sector and church organisations set up voucher exchange schemes around the country to ensure that refused asylum seekers were receiving the full value of their voucher in cash.

In its 2007 review of the treatment of asylum seekers, the Parliamentary Joint Committee on Human Rights (JCHR) found the Section 4 voucher scheme to be inhumane and inefficient, and stated that *"It stigmatises refused asylum seekers and does not adequately provide for basic living needs. There is no evidence that the voucher system encourages refused asylum seekers to leave the UK."* (JCHR, 2007a:38) The JCHR joined the voluntary sector in calling for the abolition of the voucher system and the extension of Section 95²⁵ support to refused asylum seekers.

The Home Office responded to these concerns by arguing that a non-cash based system of support is appropriate for refused asylum seekers because it assists the UKBA to reinforce messages about return to the country of origin. The Government argued that it is necessary to provide Section 4 support in vouchers *"to ensure that it does not act as an incentive to remain [in the UK]"*²⁶. The Home Office argued that *"A more limited support regime endorses the message that the asylum seeker has exhausted his or her appeal rights and should take steps to leave the UK once the barrier to leaving has been resolved."* (JCHR, 2007b:13). This argument continued to be used, despite clear evidence to the contrary provided by the Scottish Refugee Council (Mulvey, 2009), which found that Section 4 support is both dehumanising and has no link to returns.

Vouchers are finally abolished

At the end of 2009, the UKBA, which has taken over responsibility for asylum support from NASS, decided to change the system of delivering Section 4 support when it came to the conclusion that vouchers were stigmatising, represented poor value for money, were open to abuse and fraud and were often traded for cash at reduced levels.²⁷ However, despite this evidence and the clear recommendations made by voluntary sector agencies, the provision of cash has not been extended to refused asylum seekers.

The Azure card – how does it work?



Instead on 16 November 2009, the Government introduced the payment card to replace vouchers for persons in receipt of Section 4 support.²⁸ One card is issued to each individual or family unit and has the name of the user on the front, but with no indicator that the user is an asylum seeker. It can only be accepted at a small range of Home Office designated retailers including Tesco, ASDA, Sainsbury's, Boots and Peacocks²⁹ and is intended *“to cover food and essential toiletries only”*.³⁰ In fact, the card is, in most cases, the only means by

which users can pay for other essential items including those that are covered by additional payments, for needs that go beyond food and essential toiletries.³¹

The card works like a standard debit card, except the user does not have to provide a signature or any supporting identification and the card cannot be used in an ATM or to obtain 'cash back'.³² Each week (Sunday night) the card is loaded with a cash value that varies according to the size of the family. The exact amount of money spent is deducted from the card each time a purchase is made, which means that the user will no longer lose the value of their change, as was the case with vouchers. For single adult users, the amount of money that can be carried over from one week to the next is limited to £5 and any sum over £5 is reclaimed by the UKBA before the next week's allowance is credited to the card.³³

There is an English-language, automated 'freephone' facility allowing users to check their balance although the use of this facility is monitored and a charge may be introduced in the future. There is also a process for lost and stolen cards, whereby the accommodation provider should supply emergency vouchers until the new card is dispatched.

The UKBA is at the time of printing (October 2010) changing the card provider through their contractor Sodexo. This change will mean the introduction of a new freephone number and a new 16-digit code at the front of the card. Service users will receive the new card via their housing providers and this will be 'live' from 21 October. The UKBA have also announced that The Co-operative Group will be joining the scheme as the new card is introduced.³⁴

The UKBA rationale for the payment card

The UKBA has argued that there are a number of advantages to the new payment card, particularly compared to the old voucher system. It believes that the card will remove the stigma of vouchers, as there will be nothing that identifies the user as an asylum seeker. The UKBA argues that the card offers better value for money to the user by allowing exact amounts to be spent, unlike the voucher system, and that it will simplify the unreliable delivery chain which depended on accommodation providers supplying vouchers at set times.³⁵

The UKBA states that the payment card will enable it to *“cut down on the abuse of asylum support and provide a more efficient system.”*³⁶ It allows the UKBA to better manage payments as the card is automatically topped up, payments can be varied or stopped, the card can be cancelled if it is lost or stolen and unspent funds can be reclaimed. The UKBA further argues that it aids fraud prevention by enabling them to stop the current practice of exchanging vouchers for cash. The system allows the UKBA to gather management information and to conduct financial reconciliation more easily, and will enable the UKBA to investigate cases and cease support where the card is not being used or where UKBA believes there is evidence to show that the user is not destitute.³⁷ UKBA believes that all of this contributes to its goal of driving down asylum support costs, as part of its wider strategy to reduce the cost of the asylum system.

- 8 Home Office 'Reforming Asylum Support: Effective support for those with protection needs', November 2009. p7.
- 9 Asylum seekers from Zimbabwe, Iran, Iraq, Sudan, Afghanistan, the Democratic Republic of Congo and Eritrea made up 70 per cent of destitute asylum seekers seen in the Second Destitution Tally in 2009. Smart, 2009.
- 10 Anecdotal information from the Partnership agencies indicates that refused asylum seekers who request advice from the One Stop Service (OSS) on returning voluntarily to their country of origin consistently report that they do not consider their country safe to return to.
- 11 For more information see the Asylum Support Partnership response to the UKBA consultation *Reforming Asylum Support: effective support for those with protection needs*, January 2010.
- 12 The Second Destitution Tally revealed that 48 per cent of visits to participating agencies were by destitute people. Smart, 2009.
- 13 This has been calculated by the Still Human Still Here campaign as being at least 70 per cent of the rate of income support for individuals over 25 years of age, currently at least £45 per week for a single adult.
- 14 See also Asylum Support Regulations 2000 (including subsequent amendments)
- 15 See also the Immigration and Asylum (Provision of Accommodation to Failed Asylum-Seekers) Regulations 2005
- 16 <http://www.ukba.homeoffice.gov.uk/asylum/support/apply/section4/>
- 17 If the only dependent child is born or (aged under 18) becomes part of the household after the 21-day grace period, the family may qualify for Section 4 support. If the child is born or (aged under 18) becomes part of the household before the end of the 21-day grace period, the family may be entitled to section 95 support.
- 18 Information in table one is taken from data provided in the 'Control of Immigration: Statistics United Kingdom' Home Office statistical bulletins from 2005 to 2009. Available at: <http://rds.homeoffice.gov.uk/rds/immigration-asylum-stats.html> (accessed on 25 May 2010).
- 19 Control of immigration: Quarterly statistical summary, United Kingdom, October – December 2009.
- 20 For more information see Chapter 8.
- 21 Phil Woolas MP, former Minister of State for the Home Department, written answer, Hansard, July 2009 as quoted in *At the end of the line: restoring the integrity of the UK asylum system*, Still Human Still Here, 2010
- 22 See, for example, Minister of State for Borders and Immigration, Phil Woolas, Hansard 19 March 2009, Col 70ws.
- 23 Section 4 Review Instruction, first published by the Home Office on 19 April 2009. Accessed at <http://www.bia.homeoffice.gov.uk/sitecontent/documents/policyandlaw/asylumprocessguidance/asylumsupport/guidance/section4supportreview.pdf?view=Binary> on 26 May 2010.
- 24 Since 2005, the vouchers were worth only £35 a week – less than two thirds of the basic Income Support rate. On 12 April 2010, the Section 4 support rate was increased to £35.59 per week.
- 25 Section 95 is the colloquial name given to the type of support provided to asylum seekers under section 95 of the Immigration and Asylum Act 1999, while an asylum claim or appeal decision is awaited.
- 26 Letter from Tony McNulty MP, Home Office Minister, in *The Guardian*, 23 March 2006. <http://www.guardian.co.uk/uk/2006/mar/23/immigration.immigrationandpublicservices>, (accessed on 22 April 2010).
- 27 Introduction of the Section 4 payment card: stakeholder briefing, Home Office, 2009
- 28 The payment card was launched in Scotland and over the course of four months it rolled out across the UK. The card is administered by Sodexo, which is currently responsible for supplying section 95 support.
- 29 The full list of participating retailers is available at: <http://www.ukba.homeoffice.gov.uk/sitecontent/documents/asylum/vouchers.pdf> (accessed 14 July 2010)
- 30 As stated in the UKBA Section 4 support instruction available at: <http://www.bia.homeoffice.gov.uk/sitecontent/documents/policyandlaw/asylumprocessguidance/asylumsupport/> (accessed on 9 June 2010).
- 31 Additional payments, including a one-off maternity payment of £250 for pregnant and nursing mothers, weekly pregnancy and new baby payments, payments for a birth certificate in England and Wales, children's clothing and exceptional needs are all paid directly onto the card. Additional payments for travel and birth certificates in Scotland are not added directly onto the card.
- 32 The card functions through a 'closed loop Visa card' system.
- 33 This carry-over limit does not apply to couples or those with a dependent minor.
- 34 NASOF members note, 01 October 2010.
- 35 Home Office stakeholder briefing, 2009.
- 36 Phil Woolas speaking during the House of Commons debate, 19 March 2009, accessed on 22 April 2010 at: <http://www.publications.parliament.uk/pa/cm200809/cmhansrd/cm090319/wmstext/90319m0003.htm>
- 37 Home Office stakeholder briefing, 2009.

Research Results

Introduction

This section discusses the findings of the client survey and the interviews with non-Partnership advice agencies. It provides an account of the experiences of refused asylum seekers living in poverty while using the payment card, and the impact this has on their ability to meet their essential living needs. This section covers:

- The difficulties users have buying enough food for themselves and their children, including their inability to get value for money or to buy food that meets their dietary and religious requirements, and the consequences for their health and their engagement with the asylum system;
- The difficulties users have affording other essential items for themselves and their children in light of their limited budget, the obligation to use the card in specified shops and the restrictions applied by the UKBA and supermarkets on what it can be used for;
- The difficulties users have managing their limited budget due to inaccessible balance-check facilities and the £5 carry-over limit;
- The increase in social isolation as a consequence of denying people access to public transport and restricting their means of communication, as well as their resulting disengagement from the asylum process and lack of local integration;
- The anxiety and distress caused by the payment card due to easy identification and stigmatisation of users and the prevalence of technical problems;
- The measures, sometimes extreme, that people are resorting to in order to access cash;
- The administrative and technical issues that have plagued the implementation of the payment card project, and have denied people the money to which they are entitled at no fault of their own. These issues include failed transactions, delays in receiving money onto the card, inadequate instructions for use and difficulties resolving problems related to the card;
- Whether the card, based on user experience, meets the UKBA's stated policy objectives, examining the impact of Section 4 support on the take-up of voluntary return, the decision-making of prospective asylum seekers and the Government's commitment to reduce asylum costs.

This section also includes an examination of the legal dimension by Sue Willman, solicitor and head of Human Rights and Public Law at Pierce Glynn solicitors.

1 People are unable buy enough or appropriate food to feed themselves and their children

Article 13 (2) of the EU Reception Directive, to which the UK is bound, stipulates that provision of support should “ensure a standard of living adequate for the health of applicants and capable of ensuring their subsistence”.³⁸ Our research found that, by denying users the ability to buy enough food to feed themselves and their children, the payment card fails to perform even this most basic function.

“Can’t afford fruit and vegetables because [supermarket] and [supermarket] are too expensive. Can’t afford Halal meat either as this is very expensive too. Would much prefer to shop in smaller, local shops.” (NERS client)

Twenty six per cent (23) of our respondents report that they are not able to purchase enough food to feed themselves and their dependents. While this can be partly attributed to the amount of support they receive, evidence suggests that the mechanism for delivering asylum support also contributes to the impoverishment of refused asylum seekers (Doyle, 2008) and the payment card appears to offer little or no improvement on vouchers.

Users are unable get value for money at the designated supermarkets

Refused asylum seekers receive only £35.59 per week regardless of age.³⁹ This constitutes less than two-thirds the basic rate of income support (currently £65.45 per week for a person aged 25 and over, and £51.85 per week for a person aged 16-24) and works out as an allowance of just over £5 per day. This falls far short of the minimum amount required for a single adult asylum seeker to meet his/her essential living needs, estimated by Still Human Still Here (SHSH) to be approximately £45 a week.⁴⁰ In order to meet their essential living needs, as Section 4 support is intended to do, users must get good value for money on their shopping. While users of the payment card do benefit from the fact that they can now pay in exact sums and collect change on the card, our research found that respondents consider the shops in which they are able to use their card to be very expensive.

“Most of the comments that we get to do with affordability is that I can’t buy enough food for the whole week with this at the supermarket... or else it’s I can’t afford to buy meat more than once a week which is a big thing for some cultures, particularly for some of the African men. [...] it’s all tied up with cultural identity.” (Non-Partnership advice agency)

The UKBA has instructed that people supported under Section 4 should be able to use the payment card in Tesco, Sainsburys, ASDA, Boots and Peacocks. They are also in the process of recruiting the Co-op/Somerfield and Morrisons on to the scheme but at the time of writing, they were not yet fully participating.⁴¹ On a national level, this selection of stores constitutes a significant improvement to the range of retailers available under the voucher scheme. However, at a local level it can make very little difference at all.

“In Stoke that’s not terribly relevant because actually most of the areas where people are housed, there is only one supermarket near enough that they could travel to without using public transport, which they obviously can’t afford. So having the choice is largely not very material.” (Non-Partnership advice agency)

Our research suggests that having a variety of supermarkets is not as important to people as value for money. Even if five supermarkets do, in theory, accept the card, it is likely that only one will be within walking distance of Section 4 accommodation, and this may not be the cheapest option. For many people the nearest participating supermarket is not a superstore on a trading estate, it is a ‘metro’ or ‘local’ which often charge inflated prices due to the city centre location, do not carry a broad range of products and do not promote special offers and discounts. Inexpensive alternatives, such as Lidl, Aldi or Morrisons are not available to all users. Our survey shows that respondents believed that supermarkets do not offer good value for money (39 per cent; 35 respondents), and that they would get better value at a market or charity shop. This discrepancy in value exacerbates the problem of insufficient financial support and the resulting impoverishment of refused asylum seekers.

“Stoke is one of the most deprived areas in the country, one of the good things about living in a very deprived area is that you have lots of shops and lots of markets that sell things very, very cheaply indeed - they could get their weekly shop off the market for about half the price you would pay in a supermarket.” (Non-Partnership advice agency)

Users are unable to buy food that meets their dietary and religious requirements

“I am not able to buy halal meat. Previously I could buy this from small local shops as they would accept the supermarket vouchers as payment.” (SRC client)

31 per cent (28) of our respondents reported that the participating retailers do not provide a good selection of produce. 40 per cent of our respondents (36) were unable to purchase food that meets their dietary, religious or cultural requirements. Not all supermarkets sell Halal or Kosher food, food from the countries from which asylum seekers originate, or products that meet the dietary requirements of those with diabetes or Coeliac disease. As a result, users of the payment card are obliged to purchase food that they are not familiar with and find it difficult to prepare nutritionally balanced meals.

“Can’t buy any Chinese food/ingredients from the Chinese shops.” (WRC client)

“Manchester’s a very mixed area but in this area where we are now, there’s a very large ASDA where you can buy halal meat but you still cant buy cassava leaves, which some African people might want to buy. In ASDA in Eastlands for instance its mainly a white area and they don’t have halal food, they don’t have any of the foods people really want to buy, even though it’s a huge, huge store – the biggest one in Manchester.” (Non-Partnership advice agency)

Refugee advice agencies in Stoke and Manchester report difficulties sourcing Halal food in the supermarkets. In the past people could exchange vouchers for cash in order to buy Halal meat at the local butcher, or specialist food products at the local Chinese or Zimbabwean grocers. If people cannot buy specialist food such as Halal meat then the card prevents them practicing their cultural traditions or deriving comfort from religious observance. Some Muslim people have been forced into a vegetarian diet against their will because they cannot buy appropriate meat and, as a result, they do not know how to prepare balanced meals with inevitable consequences for health and well being.

“Client is unable to use the card to buy food in Muslim shops and this causes him a lot of distress as the change to this new system has exacerbated his existing mental health problems” (SRC client)

These findings echo research by the Northern Refugee Centre (Northern Refugee Centre, 2006) which found that clients using vouchers were unable to source Maize meal, African foods, a drink when thirsty, mobile phone credit, or clothes. The UKBA has put in place a process for stakeholders to propose specialist food suppliers for affiliation to the payment card scheme but very strict criteria will apply. Consideration will only be given to specialist food retailers who provide essential food items that cannot be purchased at an existing affiliated supermarket. This should include suppliers of Halal produce but will not include shops selling specialist hair products, shops that are within easier reach of payment card users or shops that cannot process Visa payments on-line, such as local grocers.

Unlike vouchers or the payment card scheme, cash support would allow asylum seekers supported under Section 4 to shop in markets or in local shops to purchase Halal meat or specialist dietary or national products.

As a consequence people experience hunger and malnutrition

“Have not been able to buy cultural and religious food as a result I am having trouble with my digestive system and have constipation.” (NERS client)

Once they have bought more expensive essential items such as nappies, clothes or telephone credit, there

is very little left over for users to spend on food. As a result, they buy cheap, poor quality food that offers little in the way of nutrition. A balanced diet (including protein, carbohydrates, dairy and five servings of fruit and vegetables) is a necessity in order to maintain good health.⁴² This is particularly important for vulnerable people who are suffering from chronic health problems such as cancer, diabetes or HIV for whom a healthy diet is a critical element of their care plan. Unfortunately fresh fruit and vegetables are more expensive than highly processed, calorific convenience food. Since using the card almost 14 per cent (13) of our respondents have not been able to buy fresh fruit and vegetables.

“I prefer to buy fruit and vegetables from the market where they are cheaper and more variety. Supermarkets are very expensive for fruit and vegetables and I cannot buy halal meat” (WRC client)

In its research into Section 4 support during the period of vouchers, Refugee Action found that *“the dietary restrictions imposed by vouchers and the anxiety caused by the perceived irrationality and hostility of the system have an effect on health, and most of those interviewed said their health had deteriorated since arrival in the UK.”* (Refugee Action, 2006) Refused asylum seekers suffering the effects of poor nutrition will be more likely to fall seriously ill or find that an existing illness becomes worse. Some may even have qualified for Section 4 support on the basis that they are ‘too sick to travel’; as of 28th March 2010, 161 people were in receipt of Section 4 support on medical grounds.⁴³ The combined effect of the payment card system and a prohibition on access to free secondary healthcare for refused asylum seekers, is to deny them the resources they need for their health to improve sufficiently to allow them to return.⁴⁴

“the other phraseology [clients use] is “it makes me feel like I’m less than an animal, cos an animal in this country gets enough to eat all week”. So that was from one of our Congolese clients”. (Non-Partnership advice agency)

People cannot engage with the asylum process

In the experience of the Partnership, poverty amongst refused asylum seekers runs contrary to the Government’s objectives of implementing an efficient asylum system and encouraging return to the country of origin for those who have reached the end of the process. Poverty and the consequent ill-health and malnourishment, mean that people are unable to engage with the asylum process as they are less equipped to deal with the challenging decisions and actions required to resolve their case. Continuous provision of support at an adequate level and in the form of cash would enable refused asylum seekers to regain control of their lives and would restore faith in the asylum process. As a consequence, it is likely that the Government would see greater engagement with the decision-making process, including the possibility of voluntary return to the country of origin.

Recommendation:

Although we oppose the scheme, for as long as the payment card remains in operation, the UKBA should recruit charity shops and budget local retailers onto the scheme.

2 People are unable to buy essential non-food items for themselves and their children

In addition to being unable to buy enough or appropriate food for themselves and their families, our research found that users of the payment card are unable to purchase a number of other non-food items that are essential to the daily function of their lives. These needless restrictions have resulted in feelings of desperation, frustration and anxiety amongst users of the payment card.

Restrictions on where people can use the card means they are unable to buy all the essential items they need

“there was a store very close to me and it was 8 or 9 o’clock in the evening and my daughter needed milk, I could have just got over there and had it, but she had to wait until the morning while I go to [supermarket]. These are all issues of cashlessness and even for your kids to have a proper day out, take them to the park and then treat them, buy an ice-cream.” (Volunteer at a non-Partnership advice agency)

19 per cent (17) of our respondents report that they are unable to buy non-prescription medical goods such as painkillers. Anecdotal reports reveal that some supermarkets will not allow the purchase of medical goods with a payment card, while others do not have a pharmacy facility. One of the non-Partnership agencies reports that:

“Mostly they are OK using the card, because there are free prescriptions, it’s only when they have to renew their application for prescriptions which can get delayed and there can be a few weeks without it. If people’s prescriptions run out in that period of time they are just stuffed really.”

Users of the payment card also report that they cannot use the card to pay for a haircut, or to get their clothes washed at the launderette, while parents report being unable to buy a school uniform for their children.

“in some African cultures [...] to have your hair done in those wonderful exquisite styles that they often have is partly self-respect, but partly also saying, despite everything I’m still successful. And it goes again to their self-worth and self-esteem. [...] I just remember the one woman I met who said “but my hair is so... nappy I don’t want it to look a mess, I want to be more than just a mess”. So it’s a way of keeping control of her life in some way.” (Non-Partnership advice agency)

The difficulty managing such a small budget means that people must sacrifice essential non-food items

“The money I receive every week on the card is only enough to buy food - I cannot afford to buy cleaning products, clothes etc.” (SRC client)

14 per cent (13) of our respondents report that they are not able to purchase essential items for the home, such as cooking utensils and cleaning products. These products are available at all the participating supermarkets but often cost more than they would do at a ‘cash and carry’ or at the market. Clothes can be purchased cheaply at markets, in second-hand or charity shops but the payment card can not be used in any of these locations.

“I would like to buy clothes and shoes but I don’t have enough money.” (WRC client)

Purchasing such items is important for those who have been in receipt of Section 4 support for a long period of time and may need to replace products that are finished or damaged. The UKBA argues that people supported under Section 4 do not need such items as they should only be in receipt of support for a short period of time. As we explain in Chapter 8, there is a significant body of evidence to show that many people are supported under Section 4 for a prolonged period of time and, therefore, it cannot be considered a short-term support mechanism. 38 per cent of our respondents (34) have been in receipt of

Section 4 support for over two years. It is vital that they are able to maintain a clean home and replace worn clothes in order to preserve their mental and physical wellbeing and that of their children.

Supermarkets apply discriminatory restrictions to the purchase of essential items by users of the payment card

Users of the payment card should, in theory, be able to buy children's clothes and shoes, nappies, sanitary items, pens, aspirin, paracetamol and anything that can be purchased in a supermarket.⁴⁵ When this policy is applied at the till, this constitutes a significant improvement on vouchers, which were often for food items only. The UKBA has indicated that purchases are not monitored and users are free to spend their money as they wish. However, our data shows that users continue to be subject to restrictions imposed by the supermarkets who are interpreting the UKBA guidance on the payment card as being valid for 'food and essential toiletries only'. As a result, users have been refused household items, phone cards, toiletries and children's clothing. In one case, a man was refused socks, underpants and orange juice on the basis that these were not 'essential food items'.

"they really feel demeaned when they're told that there are things that they're not allowed to buy. It's as if they're being treated like children." (Non-Partnership advice agency)

The impact of such treatment on the well being of the user can be quite damaging. Individuals with confidence and good English are able to defend their right to spend the money as they see fit. Those without either skill are subject to the restrictive whim of the supermarkets. It is unacceptable that a private sector business, which benefits from a deal that gives them control of an entire market share, is able to impose discriminatory restrictions on how public money is spent by its recipients, on the basis of their immigration status. The UKBA must make it clear to supermarkets that the above restrictions do not apply and that such behaviour is discriminatory and unacceptable.

These restrictions re-enforce a situation of dependency on the State

The effect of denying these purchases is the gradual erosion of the dignity and self-esteem of refused asylum seekers. Almost every area of their life is controlled by the UK Government – their legal status, their entitlements, their income, their home, their daily routine and, ultimately, their right to remain. Now even their purchases are controlled. In their previous life in the country of origin they may have been self-sufficient, empowered and perhaps the provider in the family. Forced displacement robbed them of this life but the asylum support system in the UK compounded this loss of self-worth by enforcing dependency on the State.

"It's demeaning, difficult and restrictive to manage my life in this way." (RC client)

Recommendation:

The UKBA should remove the restriction on purchasing gift cards and instruct supermarkets and users that the only restrictions apply to the purchase of petrol and diesel.

Case study one

Halima and Joseph* from Ivory Coast live in Manchester with their two children, aged 15 and six. They have been on Section 4 support since 2003, when Halima was pregnant with their eldest son.

The family went to their local refugee support agency for help because they had a number of extra expenses that they could not afford to pay for with their payment card. The housing provider had failed to provide the family with a fridge or a washing machine so the local refugee support agency acquired these for them through a charity. They also needed to buy a school uniform for their children and, although they could get a white blouse, a skirt and trousers from the supermarket with the extra allowance for children's clothes, they could not buy the specific school uniform. The school refused to help with the cost of the uniforms as they said their hardship fund is only available to people who are on housing benefit. Fortunately the support agency was able to get money from a charity to buy a tie, a school blazer, jumper and sports kit with the school logo on for both children.

*Not their real names

3 People are unable to manage their budget effectively so money is wasted

With so little money available and the expense of shopping at supermarkets rather than markets or local grocers, it is vital that users are able to monitor and manage their budget. The application of the £5 carry-over limit and the threat of losing any unspent funds at the end of the week, combined with the consequence of a failed transaction should the user have insufficient funds on the card, make it even more important that users know exactly how much money they have at all times.

People find it difficult to check their balance

The only mechanism available to users for managing their budget is the automated balance check telephone line provided by Sodexo. Our research found that the current facility has proven to be an ineffective method of enabling budget management for all users. 26 per cent (23) of our respondents did not understand how to use the telephone line provided for checking their balance and 29 per cent (26) report “never” checking the balance on their payment cards via the telephone service. The telephone service is free from a landline but clients may not be aware of this because the information on using the card was provided in English. They may also be reluctant to use the telephone line because it is an automated service provided only in English and some refused asylum seekers speak little or no English.

“The phone number to call for help is not a free number so I cannot use it”. (SRC client)

Support and advice agencies told us that clients were unable to use the telephone line when they needed it most – at the checkout – because it is not free from a mobile phone. The UKBA have stated that supermarkets cannot provide a printed balance on the receipt after each purchase. When technical errors occur and users need to check their balance to ensure they have sufficient funds, they have to leave their shopping behind and go to a public payphone.

According to UKBA data, the number of calls made to the balance check line has increased steadily over time, peaking every Monday as users check their weekly balance.⁴⁶ However, unsuccessful transactions due to insufficient funds still constitute over 15 per cent of all transactions suggesting that users are still not sure how to manage the budget or check their balance before the point of sale.⁴⁷

If people are not able or do not know how to check their balance using the telephone line or if there are faults in the service, then they have no way of managing their budget or of ensuring that the correct amount is being added each week and deducted with each purchase. In turn, this increases the risk that they will run out of money before the end of the week or attempt to purchase more than their balance allows, resulting in humiliation, anxiety and hunger. It also means that mistakes on the part of Sodexo or the UKBA will go unchecked and unchallenged by the user, who will then be denied money to which s/he is entitled.

The £5 carry-over limit prevents people saving for essential, more expensive items

“Money not enough, cannot save and carry money for larger items, to shop less frequently” (WRC client)

All single adult users of the card are subject to the carry-over limit which means that they are entitled to carry over no more than £5 from one week to the next and any extra money will be reclaimed by the UKBA.⁴⁸ Our research found that, unlike the voucher system, the payment card deliberately prevents users from saving any of their weekly allowance in order to buy more expensive or bulk items, such as a winter coat or an economy size bag of rice or pasta.

“I need to save up to buy clothes therefore I need to be able to save more than £5 at the end of the week.” (SRC client)

68 per cent (60) of our respondents are subject to the £5 carry over limit that applies to single people who do not have a dependent minor on their support application. Of this total, 29 per cent (18) report a need to

carry over more than £5 from one week to the next. Of these, 14 people need to do so specifically in order to save money for something that costs more than £5, such as shoes, a winter coat, a large box of washing powder, books, medicine, or multi-buy deals. Four respondents would prefer to buy more shopping less frequently and thereby reduce the overall cost of individual items.

“a woman said to me this morning, Zimbabwean, [...] she is a slight, small woman and I think has a health difficulty, I didn’t push, I didn’t need to know, but she said what she finds difficult is that she can only buy small quantities because she has quite a long walk to the local ASDA, so can’t carry bigger bags home.” (Non-Partnership advice agency)

Support agencies report that many of their clients, some with health problems or small children, have to walk long distances to reach the supermarket and would welcome fewer journeys with heavy bags. Unexpected ill-health can also pose a problem for those attempting to manage the carry-over limit: in one case, a user had planned to do his weekly shopping on Sunday but had fallen ill and could not make the journey so had subsequently lost his weekly allowance. Three respondents state that they need to carry over more money because they have been too sick to get to the shops in time to spend it, while others referred to pregnancy or mobility problems hindering their ability to get to the shops in time.

Worryingly, 14 of the 60 respondents who are subject to the £5 carry-over limit are not aware of what will happen if they do not spend all the money on the card for each week. Some of the refugee support agencies that we interviewed report that often their clients are not aware of the carry-over limit until it is too late.

“We had somebody who hadn’t understood about not being able to carry over money and, because he’s only had the letter in English and hadn’t understood it which is hardly surprising when you read the letter, and he’s then decided to do what he did with his vouchers which is go shopping every two weeks. So when he went on the second week he found that £30 had been wiped off his card.”
(Non-Partnership advice agency)

As justification for the carry-over limit, the UKBA states that *“the AZURE card is designed to provide subsistence support to Section 4 Service Users; it is not a bank account or facility that can be used to save money.”*⁴⁹ They argue that if the user does not spend their full weekly allowance s/he is clearly not destitute and must, therefore, be engaging in asylum support fraud. We are not aware of any robust data showing that there is a significant level of asylum support fraud and we cannot see how a carry-over limit will, in any way, assist in reducing fraud. Furthermore, the UKBA conducts regular reviews of support entitlement to assess the destitution level of supported individuals and to enable them to withdraw support should a user no longer be found to be destitute. It is not necessary to use the payment card as yet another mechanism for denying support to people who have been assessed and approved as destitute and in need of support.

The £5 carry-over limit undermines the user’s ability to manage their budget and to do their shopping at their convenience. This policy ignores the many legitimate reasons why a refused asylum seeker would need to save what little proportion of their weekly allowance they are able. It is disproportionately punitive and causes additional hardship amongst a vulnerable group of people, the vast majority of whom the UKBA has acknowledged has no other means of support.

Recommendations:

The UKBA should allow for the payment card balance to be checked online and at customer service desks at the supermarkets.

The UKBA should remove the £5 carry-over limit immediately.

Case study two

Owen* from Zimbabwe, aged 56, lives in a small town outside Manchester and has been on Section 4 support for nearly three years. He is HIV positive and has to take care with his diet to make sure that he is eating well and sufficiently. He lives about a mile from his local supermarket where he usually does his weekly shopping, often carrying heavy bags back to his accommodation. Sometimes he is not well enough to walk to the supermarket and his friends used to make the journey on his behalf, using his vouchers to buy his weekly shopping. However, since he has been using the payment card he has been asked for ID and for a signature every time he goes to the shops. Now, when he is sick, he is too afraid to ask a friend to do the shopping for him because he is worried that his friend will be arrested for fraud and his card will be confiscated. He knows that he is subject to the 'carry-over' limit and will lose all but £5 of his remaining balance if he does not do his shopping in time. On two separate occasions he has been too sick to travel to the supermarket and he has lost most of his weekly allowance as a result. There is another supermarket less than 100 metres from his accommodation but he is not allowed to use his payment card there.

*Not his real name

4 Users are unable to travel to access essential services, including legal advice and medical care, and face increased social isolation and causing a potential public health risk

The payment card cannot currently be used to pay for any form of public transport or to make calls on public telephones. Consequently, and in line with the Refugee Council's research on vouchers, one of the primary concerns expressed by our respondents is that non-cash support prevents people making essential journeys on public transport or maintaining telephone contact with friends, family and legal representatives and results in isolation and disengagement with the asylum system.

People are unable to use public transport to attend essential appointments, visit friends or get to the supermarket

56 per cent (50) of our respondents report that they are unable to pay for travel to appointments with their legal representative and 46 per cent (41) have been unable to travel to their local advice organisation for assistance. Combined with the restriction on communications, this further reduces the ability of refused asylum seekers to engage with the asylum process, the progress of their claim, and any decision on return.

53 per cent (48) of our respondents are unable to pay for travel to essential appointments with their doctor or to visit the nearest hospital. Vulnerable individuals, including victims of torture or trauma as well as pregnant women and elderly individuals, may be denied the treatment or medical attention they need due to difficulties travelling to appointments.

"This card is not useful to me or my family. I have two daughters – sometimes we need a taxi to attend hospital appointments and go to surgical appointments. Everything is so very difficult with this card". (WRC client)

These barriers to accessing health care have a direct impact on the individual's health and also on public health generally. This is something acknowledged not only within the asylum seeking community who is in receipt of Section 4 support, but also in the wider UK community. Parallels can be drawn from the study below.

"One study found unemployed individuals and individuals with low income and educational qualifications used services less relative to need than their employed, more affluent or better educated counterparts (Dixon et al 2003). The same review found that most studies of specific services within the NHS reported that people in lower socio-economic groups use services less on average relative to need than those from higher socio-economic groups. (...) Some of the reasons identified for these inequalities in access included transport and lack of car ownership, ability to take time off to attend, communication skills and ability to navigate the system, beliefs and health seeking behaviours."

One of the motivations for introducing the card was to provide users with a greater choice of retailers within a reasonable walking distance. However, 46 per cent (41) of our respondents, including 11 families, report that the retailers on the scheme are not located within reasonable walking distance. 34 per cent (31) of our respondents, including eight families, have difficulty travelling to the shops that will accept their card.

"We had one guy who did a three hour round trip on foot because he had to walk to numerous shops to find one which would accept the card. He couldn't find one and came home with nothing. During freezing weather." (Non-Partnership advice agency)

The logistics of transporting an entire family to the supermarket or hospital may be exacerbated by the existence of physical or mental impairments which hamper mobility. Advice agencies described the extreme lengths that some of their clients go to in order to make the journeys they need:

"I had loads of clients that used to [...] get fined because they'd be on the bus without any ticket

and, I guess risking potentially a criminal record [...] and it would be like pregnant women, women with babies carrying their shopping.” (Non-Partnership advice agency)

48 per cent (43) of our respondents report that they are unable to travel to visit friends and family and 42 per cent (38) report that they have been unable to travel to their local Refugee Community Organisation (RCO).

Many refused asylum seekers are reliant on their mobile telephone in order to stay in touch with their solicitor but 20 per cent (18) of our respondents report that they are unable to purchase telephone credit. Without cash they cannot use public telephone or internet cafes and they effectively become cut off and isolated.

As a consequence, people are unable to engage with the asylum process

Refugee Council research into the use of vouchers (Doyle, 2008) for those receiving Section 4 support shows that those living without cash who are unable to meet their essential living needs may find it harder to engage with their future and make decisions about their next steps. One of the many hardships faced by users of the payment card is the inability to stay in touch, either by phone or in person, with their legal representative or the Home Office.

This, in turn, impacts on their ability to check on the progress of an ongoing asylum claim, to appeal against the withdrawal of support or to engage with the possibility of return to their country of origin. The Independent Asylum Commission, in its 2008 report ‘Deserving Dignity’, stated that “*ready access to accurate information about the progress of individual cases is vital for reducing the disproportionate time spent by some MPs on the needs of asylum seekers.*” (IAC, 2008: 29). Refused asylum seekers who are unable to phone their caseowner in order to check on the progress of their claim will be obliged to rely on the efforts of OSS advisers, voluntary sector advocates and their local MP, leading to a system that is bureaucratic, inefficient and costly.

“phones is a massive problem, so one person needed to call his family regularly to make sure they were safe in the country of origin, this is in the Congo, but also someone else I knew needed extra documentation from the country of origin but could no longer buy a £5 phone card.” (Non-Partnership advice agency)

If people are not able to stay in touch with family and friends in the country of origin then they are less likely to believe it is safe to return (Mulvey, 2009). The Scottish Refugee Council research found that the inability to maintain contact with family and friends in the country of origin resulted in a ‘fracture’ with that country. Feelings of being ostracised, disconnected or afraid are likely to have a significant impact on the decision to return.

Families are forced into isolation

The coalition Government believes that “*strong and stable families of all kinds are the bedrock of a strong and stable society*”.⁵⁰ Our evidence suggests that the payment card undermines the strength and stability of refugee and asylum seeking families by denying them the freedom and support they need in order to participate as members of their local communities.

13 respondents with children, out of a total of 25, reported that they have not been able to visit family or friends as the card cannot be used for travel. Telephone calls and public transport provide an essential link into the community and to friends and relatives in the UK, particularly for displaced children and their parents. Participation in community activities and attendance at school is, for some families, dependent on access to public transport and without it, they can become isolated and estranged from their local community. There is also a risk that their children may be denied the education to which they are entitled.

“there is a huge problem for families with primary aged school children in that primary schools are

full and so when we need to find a place for a primary aged child they often can't get in to any of the local schools – we've got one into a school which was the 17th nearest primary school and its about a five mile journey. The mum has twins to get there and she has a baby that's younger and the only way they can get the children to school is on the bus and because the school is out of the catchment area [...] they therefore don't qualify for the travel cost help from the local authority, how does she get those children to school? She has no access to transport [...] the children just aren't in school.” (Non-Partnership advice agency)

Under Section 55 of the Borders, Citizenship and Immigration Act 2009, the UKBA is obliged to make arrangements to safeguard and promote the welfare of children in discharging its immigration, nationality and general customs functions. We believe that this duty must be applied to the provision of support for children whose families are in receipt of Section 4 support through the payment card. Their welfare can only be guaranteed through the provision of cash support to all refused asylum seeking families.

People who may subsequently gain status in the UK are denied any opportunity to integrate into society

Our evidence suggests that the inability to make telephone calls or travel to social engagements, church services, drop-in centres or even to the shops results in feelings of social isolation, loneliness and depression, ultimately leading to or exacerbating existing mental health problems. For the duration of their time receiving Section 4 support, many people are denied any opportunity to participate fully in UK society, to become part of the community or to engage with their neighbours. For those who will return, such engagement could provide short-term relief, easing the decision-making process, building confidence and skills prior to return. For those who will get status social engagement is vital to beginning the process of integration. Since the case resolution or 'legacy' process began, more than 235,000 cases have been concluded and, of these 35 per cent resulted in a grant of status.⁵¹ Bearing in mind that the 'legacy' caseload consists largely of people at the end of the asylum process and that the UKBA prioritised resolution of supported cases, we can assume that a significant portion of these were supported under Section 4. They will have experienced long periods in receipt of Section 4 support, cut off from society, isolated in their homes and dependent on a system of support that fails to meet their essential needs.

All the above restrictions in mobility and communication cause avoidable hardship, harm the physical and mental well-being of asylum seekers, make it even harder for them to engage in the asylum process and contribute to the social isolation of ethnic minority populations within local communities. The coalition government has recognised that participation in local neighbourhood activities is a crucial way of building the strength of communities and assisting individuals to improve their local services and environment. The commitment to building a 'Big Society' consisting of active and involved citizens is undermined by the neglect shown towards this vulnerable and excluded element of society.

And yet, people are expected to keep reporting to the UKBA without adequate travel assistance

Despite the restriction on access to public transport, refused asylum seekers are expected to travel to UKBA reporting centres on a daily, weekly or monthly basis. Arrangements for travel passes can be made for anyone living more than three miles away from a reporting centre, as the crow flies, as long as they are in receipt of Section 4 support. However, not only do these travel passes often fail to arrive before the date of the appointment but, in some cases, applicants are unreasonably refused travel assistance to report. In one case an applicant in Newcastle was refused a travel pass because he lived within three miles of the reporting centre (The Centre for Social Justice, 2008: 51). Unfortunately the reporting centre was on the other side of a river and reaching it involved an eight mile round trip on foot. Failure to report is considered a breach of support conditions and the individual is liable to be detained to avoid absconding.

“An asylum seeker isn't a prisoner, they should be allowed to travel, they shouldn't be restricted to living in one place 24 hours a day, not leaving the house and just sit there. It just seems this travel issue is a big issue and we can't change that until people have a different system.” (Non-Partnership advice agency)

The issue of access to public transport has clearly been recognised as a serious problem. For a limited period, people supported under Section 4 were provided with a travel card by Sheffield council as there is no supermarket within walking distance. The UKBA has also asked Sodexo to explore the provision of bus and metro tickets with the transport providers in the areas with significant numbers of people supported under Section 4. Without taking into consideration the potential cost of such a proposal, it would pose a significant logistical problem for Sodexo as it would involve recruiting onto the payment card scheme a range of transport providers for each region in which people supported under Section 4 are accommodated. The UKBA is in danger of wasting a considerable amount of time and money exploring technical solutions to a very straightforward problem, with an extremely simple solution: the provision of cash would allow people to use the public transport they require to do their shopping, take their children to school, attend appointments with their legal representative, visit the hospital or GP and attend reporting events.

Recommendations:

In the absence of cash payments, the UKBA should arrange with local transport providers the possibility to purchase bus passes or travel cards using the Azure Card to all people supported under Section 4.

The UKBA should retain cash support for families, and not introduce the payment card for refused asylum seeking families who are currently supported under Section 95.

5 The payment card causes anxiety and distress amongst users and contributes to stigma towards asylum seekers

The UKBA acknowledged that vouchers were unfairly stigmatising and explicitly intended the payment card to tackle this particular criticism. However, it is unclear how the payment card addresses the stigmatisation of users or improves the perception of refused asylum seekers within the local community. On the contrary, our research demonstrates that the payment card is actually contributing to the anxiety, distress and stigmatisation experienced by people supported under Section 4.

“I feel that staff and customers look at me differently when they see the card.” (SRC client)

For some refused asylum seekers, the supermarket may be the only public space in which they encounter members of their local community and yet, once again, their minority status is forced to the forefront. 56 per cent (50) of our respondents report feelings of anxiety or shame related to using the card, 38 per cent (34) of our respondents report shop staff treating them badly in response to the card, and 33 per cent (30) report hostility from other shoppers. Over half (14) of all the respondents who have children reported feeling anxiety or shame as a result of the payment card.

“When they see the card shop staff don’t want to accept it and most of the time they refuse and I feel ashamed.” (WRC client)

The payment card identifies the user as an asylum seeker and exposes him or her to racist behaviour

Unlike vouchers which can be purchased and used by anyone, including British nationals, the payment card should not be used by anyone other than a refused asylum seeker and his or her dependents. The card bears the name of the principle support applicant, in many cases highlighting their national, ethnic or religious origins. There has been no public information campaign related to the card and retail employees have allegedly not been informed of its purpose or the status of its users. Consequently, and in the current climate of anti-immigrant and anti-asylum rhetoric, rumours have circulated regarding the users of the new card.

“Staff can be rude when I try use my card and staff in the shop asking for a signature when only moments earlier [...] none was required. It identifies me in a way I do not like – cash is anonymous.” (WRC client)

In some cases, users have been asked to provide a signature and identification to prove they are the rightful holder of the card. The participating supermarkets have been instructed by the UKBA that this is not necessary but our respondents report that supermarkets continue to refuse the transaction when no identification is supplied. Often the only identification a user has is a letter from the Home Office or an Asylum Registration Card (ARC), which reveals their status as a refused asylum seeker.

“I am often asked for my signature but it is not a signature card and I do not have any ID with my signature on it.” (WRC client)

Despite the alleged anonymity of the payment card, users have been promptly identified as asylum seekers and exposed to abuse and hostility from other shoppers and retail employees. Our respondents repeatedly admitted feeling embarrassment and report being discriminated against by retail employees.

“Whenever we’re getting any complaints about it still, it’s to do with either the staff not recognising the card still or else a complaint from the staff that they shouldn’t be buying such and such a product or else it’s the abuse of our client by that staff member, being treated in a very bad way because [...] the staff member doesn’t understand how the card operates or else the staff member, I think in one case made a racist comment.” (Non-Partnership advice agency)

The Government assumes that if retail employees and the public are not informed about the card they will not notice it, and will not draw their own conclusions. By ignoring the key role played by financial support in the public perception of asylum and by isolating users of the card in this way, the Government leaves them vulnerable to racist and anti-asylum abuse.

“There was an incident in Cardiff where a staff member on the till didn’t recognise the card and eventually the woman had to explain why she had it, that she was on Section 4, what Section 4 was, that she was a refused asylum seeker and the woman on the till refused to accept it because she said ‘if you’re refused why should you be getting payments? I don’t agree with that.’ So she was really humiliated.” (Non-Partnership advice agency)

Case study three

Amina* lives in Middlesbrough and has been using the Azure card since March 2010. On several occasions, Amina was refused service when trying to shop in her local supermarket as the staff didn’t recognise the payment card. She tried appealing to the supervisor, but again was refused. She would often leave the shop in tears empty-handed, extremely upset and embarrassed about the humiliation she had endured.

In order to avoid further humiliation, she decided to buy a gift card so that she would only have to go to the supermarket once a week. At the time, gift cards were not a prohibited purchase. Amina said it stopped her getting nervous when preparing to walk to the shop. One day she went to buy her gift card and was refused. The store manager, supervisor, and checkout staff surrounded her, and questioned her aggressively about why she wanted to buy a gift card. The manager stated that he believed she was going to swap the card for cash and declared “in my opinion you shouldn’t have any cash”. He declared that he believed she would use the gift card to buy alcohol or lottery tickets instead of food. Amina noticed that customers in the queue were getting impatient and staring at her so she left the shop in tears without any food.

Two weeks later Amina was again refused a gift card and the supervisor was called. Amina felt that everyone was staring at her as if she had committed a crime, and that people hated her for holding up the queue. She said that she again felt embarrassed, ashamed and frightened and believed that it was because of her colour and her status as an asylum seeker. After intervention by NERS, the manager finally agreed to the sale.

*Not her real name

Technical problems lead to distress at the checkout

“It was embarrassing when the card did not work and everyone in the queue was waiting for me and I could not buy the goods I had chosen.” (SRC client)

Our respondents reported feeling particularly distressed when problems occurred at the checkout and they were unable to resolve the situation, often because they did not speak the language or the retail employees did not know what to do. In some cases, users were held responsible for the technical failings of the card, or the lack of knowledge of the employees. One respondent was even accused of fraud at the checkout because the card itself did not have a signature on the back.

“It can be very embarrassing when you have stood in a long queue and you get to the cash point and your card doesn’t work it makes you feel very embarrassed and ashamed because people are staring at you.” (WRC client)

Case study four

Behrouz* is 34 and is from Iran. He described his experience of using the payment card:

“I went to [supermarket] and it was listed that they were one of the shops, so after doing all of the shopping we went to the till and they said no we are not accepting it. What bothers me most was that I insisted in seeing the manager of the store, they brought to me a security guard who said no, we are not accepting this and they even brag about it that they’ve turned away four people... The lady was bragging, “I’ve turned away four people, you are the fifth one”. We insisted on seeing the manager, she brought the security like we are stupid. [...] I went to the same store which I’d done a shop in before, a week before, I went there [...] again and they would not allow me to have the goods, they said no. So when you look at it some of this there is a racist element involved. It depends on who the teller is. Some of them are very racist, some of them are rude. They might have known about it but because of who you are they just decline. Unless you insist, say no I need to see the manager. I insisted on three occasions before it was clarified. [...] most of my colleagues have had these problems, but sometimes people don’t know who to complain to that’s the most difficult thing. They don’t know who to complain, they just go along with it.”

*Not his real name

The anxiety caused by the card contributes to the isolation experienced by users

It is clear that some people feel unable to carry out their shopping with dignity, which in turn can create a fear of going to the supermarket. Physical isolation caused by the inability to visit friends and family and compounded by a sense of shame and a fear of public hostility can have a lasting impact on the mental health of adults and children. Furthermore, an environment of fear and hostility has a negative impact on the cohesiveness of the local community and the integration potential of those who will be granted status in the UK.

“Feeling of anxiety as I was the only holder of the card and would prefer money.” (SRC client)

Our research echoes findings by the Refugee Council and Northern Refugee Centre whose reports recorded how people on vouchers felt angry, isolated and as though they were being victimised and punished. By drawing attention to refused asylum seekers as the ‘other’ the Government legitimises unequal and discriminatory treatment by retailers and members of the public. It is evident that the payment card has failed to tackle the stigmatisation of asylum seekers and contributes to the anxiety and distress they experience.

“I would much rather have cash. I have feelings of shame, fear of stigma and of being judged by others.” (RC client)

6 People still seek to obtain cash

The introduction of the payment card appears to have succeeded in one of its primary goals: to prevent the exchange of vouchers for cash. However, our research shows that for as long as the need for cash persists, people will resort to dangerous and exploitative ways of accessing cash in order to meet their basic needs and those of their family.

The end of formal voucher exchange schemes

While the UKBA ostensibly intended the card to disrupt informal voucher exchanges whereby people were receiving less than face value for the voucher, the card has also brought to an end organised voucher exchange programmes run by the voluntary sector for the benefit of refused asylum seekers. The Jesuit Refugee Service used to run an extensive voucher exchange programme which, at its height, was exchanging between £9,900 and £11,000 per month. Citizens for Sanctuary and RESTORE in Birmingham have also seen a reduction in the number of people using their voucher exchange services.

“I used to be able to exchange my vouchers for cash to pay for extra items/travel etc but I can no longer do this.” (SRC client)

Now that the purchase of gift cards is also prohibited, it is almost impossible for people receiving Section 4 support to access cash. While this may be the intended outcome of the payment card strategy, it ignores the desperate need that people have for cash. Our research suggests that people in receipt of Section 4 support are, in some cases, resorting to extreme lengths to access the cash and essential goods that they need. Some are relying on friends, family and charities for cash or donations of food, clothing or toiletries. 27 per cent (24) have taken steps to obtain food and other essential items from friends. 10 per cent (9) have obtained food and other essential items from charity.

“Since receiving the card, I have not worked and have been relying on friends for food.” (SRC client)

“My neighbours sometimes give me cash to pay my bus fares to go shopping.” (SRC client)

Some of our respondents report feeling shame and embarrassment at having to ask for help or handouts. Instead they may be working illegally, selling goods they have bought for less than face value or engaged in exploitative relationships or prostitution.

“It’s shame to ask for money.” (SRC client)

“there’s a much larger number of people, women that we’re seeing who are selling sexual favours who are completely destitute but there are also a small number, two or three of the women on Section 4 support who feel it’s the only way that they can provide adequately for themselves and in one case for a child.” (Non-Partnership advice agency)

It is a good indication of the desperation felt by users of the payment card that there are some who are prepared to expose themselves to such danger and exploitation in order to access cash to support themselves and, in some cases, their children. As a matter of urgency, the Government must provide cash support to all refused asylum seekers to avoid subjecting them to further hardship and degradation.

7 The administration of the payment card system has left people without the funds they need to buy food

The launch of the payment card has been plagued by repeated administrative and technical problems that have caused immeasurable hardship to users and significantly increased the workload of advice and support agencies. Our survey data and interviews with refugee support agencies indicate that the technical problems are widespread and persistent, suggesting that these are more than just initial ‘teething problems’.

Failed transactions result in wrongful deductions

The administration of the Section 4 support system has been subject to sustained and varied criticism in the past five years: the Independent Asylum Commission accused the UKBA of maladministration (IAC, 2008: 30); Refugee Action criticised slow decision-making and delayed allocation (Refugee Action, 2006) and the Joint Committee on Human Rights declared it to be inefficient (JCHR, 2007: 38). The former Minister for Borders and Immigration, Phil Woolas, declared that the introduction of the payment card would create a more efficient system of support⁵² in compliance with the UKBA’s wider objectives to simplify immigration policy and procedures⁵³ and drive down asylum support costs.⁵⁴ However, this does not appear to be the case: when the card launched in London and the South East, Wales and the South West in early December 2009, Sodexo received over 1,800 calls over three days with complaints of refused transactions.⁵⁵

The problems are not isolated to a particular region or period: over 60 per cent (55) of our respondents, including 13 people with children, have experienced the card not working in the specified shops.

“He went to [supermarket] and [supermarket] they told him it is not working; he did not buy food or any other items from the shop. He bought items worth about £8.00 at check out [but] they told him it was not working”. (RC client)

The main problem reported by users is that the transaction fails and, in some cases, money is deducted from the card multiple times without the user’s knowledge, as the supermarket employees attempt to rectify the problem.

“When I tried to use the card on Friday at Tesco I was told that it was not working, but the money was still debited from the card.” (SRC client)

“On an earlier visit my card had been debited for the same amount twice, so I was short on money and did not know why - my card was refused twice until the problem was realised.” (WRC client)

A declined transaction may happen because the user has insufficient funds on the card or because there is a fault in the process at the point of sale or within Sodexo electronic records. However, there is no way of indicating at the till why the transaction has failed so the user must leave the shop in order to telephone Sodexo to find out. Many users speak limited English and do not know how to resolve a problem with the card when they are waiting at the till with a queue of customers behind them. Our research suggests that supermarket staff and managers do not always know who to contact in the event of a declined transaction and the user is subsequently turned away empty handed.

“I went to [supermarket], I had about £30 on my card and I brought about £22 worth of goods so the teller did a mistake and this withdrew the £22 so when we did it again the card would not go through, so I had to take off some of the items and I spent about an hour. I stood there, I have a receipt and what happened was they had taken the money and it took me about 4 days for the money to be re-charged back to my account, to my card.” (Volunteer at a non-Partnership advice agency)

Our survey and interview results show that many supermarket employees are not at all familiar with the card or the conditions of use. 79 per cent (71) of our respondents, including 20 people with children, report that shop staff do not understand the card or refuse to accept it. One advice agency told us of a client who has

repeatedly been refused service because the one card provided to her family has her husband's name on it. He now has to accompany her on every shopping trip.

“she said what she finds particularly frustrating is that because the Azure card is in her husband's name quite often when she presents that at the till people will say that they want to see the ID then she brings out her husband's ID if she's got it on her, so the ARC, and they say “but it's a man” and she has to go “yes, it's my husband”, and then they'll say “well no you could have stolen this” and she says at that point she often just shrugs her shoulders and just says “oh forget it”.” (Non-Partnership advice agency)

Not only is the situation described above impractical, distressing and unfair, but it exclusively penalises women who are forced to be entirely dependent on their husbands in order to conduct the weekly shopping. It is evident that the UKBA did not conduct an equality impact assessment prior to the introduction of the payment card and did not anticipate the disproportionately negative impact on women.

The UKBA has put in place a system for 'reversing' faulty transactions that result in money being falsely deducted from the user's account. Once alerted to the failed transaction, Sodexo should arrange for a reimbursement to take place within 24 hours.⁵⁶ Our clients report that Sodexo has, on occasion, refused to refund money within the 24 hour deadline and in some cases it has taken up to 14 days to get a refund. In the interim, people have no money to meet their needs as accommodation providers will not supply vouchers or emergency support tokens in these circumstances.

The technical failures that have characterised the roll-out of the card in each region have been attributed by the UKBA to failings on the part of the major supermarkets to adequately transmit necessary ID numbers to VISA. This is illustrative of the poor planning and implementation of the roll-out, which did not involve a meaningful pilot period during which such technical issues could have been identified and corrected.

“We were about the fourth area which was rolled out but some of these initial problems should have been resolved before it was rolled out to the North West and we were surprised that we were getting as many, what seemed like initial problems, when we were the fourth area to be rolled out. I found that quite shocking really, I thought they should have sorted these things out already, why are people still having these problems.” (Non-partnership advice agency)

The implementation has also suffered from insufficient training and preparation of supermarket staff. The card was launched over Christmas and the New Year when most supermarkets had seasonal staff who did not receive the necessary training. The UKBA has made some progress in resolving these issues as they arise in each region, and it appears that the volume of 'aborted' transactions has dropped as staff have become more familiar with the cards. As of early March 2010, there were 12,000 payment cards in operation, with approximately 32,000 successful transactions each week.⁵⁷ Unsuccessful transactions attributed to technical problems, lack of staff training or users going to a non-specified shop, has fallen from a high of 20 per cent in the week ending 13th December 2009, to less than 1 per cent of all transactions by early March 2010. We interviewed an advice and support agency in the east of England, the last region to receive the card, who reported that the roll-out had been smooth and few issues had come to their attention.

While we welcome the improvements that have been made to the systems and technology involved in implementing the card, we continue to receive reports from One Stop Service clients and those of other support agencies around the UK, of the lack of knowledge of supermarket staff, declined transactions, mistaken deductions and delayed reimbursals. The numbers affected may have reduced but the impact on the individual has not: as a consequence of administrative and technological error, people are left with no money at all, often for as long as four days. We believe these problems could have been avoided by conducting a pilot period and a comprehensive evaluation prior to roll-out. Such a chaotic implementation demonstrates the weaknesses and inefficiencies of a burdensome and complicated system of delivering asylum support, and a lack of consideration for those it is meant to serve.

Case study five

Hamid* is 22, he is from Iran and he has been on Section 4 support since 2008. He had been using his Azure card since it was introduced in Stoke on Trent in mid-February 2010. Later that month his Section 4 support was discontinued but his appeal was successful and his support was reinstated shortly after. However, when he tried to use his Azure card he found that it would not work. Hamid had not been able to spend any of his allowance but when he contacted Sodexo using the number on the back of the card he was told that his balance was zero. He contacted Sodexo again three weeks later and was told that his card was not working. For an entire month Hamid has had no support due to errors with his payment card.

*Not his real name

Delay in the receipt of funds leaves people without the money to which they are entitled

“My card has not worked even once since it was issued to me on 30th November [2009]. It presents a zero balance and I have had to contact SRC twice now for assistance with this” (SRC client).

Our research has found that, in some cases, there were severe delays in the receipt of the support allowance onto the payment card. 30 per cent (27) of our respondents report a delay in receiving their weekly payments, including five families. A non-Partnership advice agency reported one case in which it took their advisers three weeks to arrange for a client to receive the money he was owed onto his card. In many cases, this leaves users with no money at all to buy food for themselves or their children.

“For a number of weeks when I have been expecting to get money on card on Monday it hasn’t been available until Thursday.” (SRC client)

The Immigration and Asylum (Provision of Services or Facilities) Regulations (IA(PSF) Regs) 2007 allow for extra support to be provided in kind to those supported under Section 4, including for travel, clothing, baby items and extra payments for children. These are known as ‘additional payments’ and should be paid directly onto the payment card, with the exception of travel, and birth certificates in Scotland.

Out of a total of 19 respondents entitled to additional payments, nine respondents were women entitled to the one-off maternity grant of £250 to cover the costs of preparing for a new baby; 10 respondents were pregnant women and new mothers who should have received a weekly grant of £3 to ensure that the mother and child can maintain good health. The rest of the cohort includes people who receive allowances for children’s clothing, birth certificates and phone calls and letters. Our research shows that 26 per cent (five) of those entitled to additional payments report experiencing a delay in receiving them.

“I have waited four months for my additional payments to start.” (RC client)

This was echoed in our interviews with refugee support agencies who report that some of their clients experienced severe delays in receiving their additional payments.

“a family of three were getting £105 and they should have been getting an additional £10 for the child and that happened a lot in January at the beginning, that the families were not getting the extra support which we’d applied for.” (Non-Partnership advice agency)

The level of additional support provided to pregnant women, nursing mothers and their new babies is not sufficient to meet their nutritional needs or enable them to buy enough clothing or equipment for

themselves or their children. When these and other additional payments are delayed, people have no other means to meet their essential living needs, causing great physical and mental suffering. This delay in payments was evident in the voucher system and indicates a clear administrative failing in the delivery of asylum support (Doyle, 2008: 4).

“Newborn baby - the first backdated 10 weeks of payments was never paid to me.” (WRC client)

The support and advice agencies we interviewed reported a further problem arranging for delayed or missed payments to be backdated onto the payment card. While Sodexo has been happy to arrange for payments to recommence, its employees do not appear to know how to arrange reimbursals. It is only due to the persistence and advocacy efforts of advice agencies that individuals have received the back payments they deserve.

Case study six

John* and Musu*, from Sierra Leone, live in Manchester with their two children, aged three and one. They have been on Section 4 support since 2007, when Musu was pregnant with their eldest daughter.

Since the introduction of the Azure card in January 2010, John has reported feeling more stigmatised. Even in the supermarkets which accept the card, he has been challenged on a number of occasions. The staff at the supermarket do not appear to have received training about the card. When John asked for the manager to resolve the matter, the staff member brought over a security guard. Also, when the card was first introduced, the additional amount for children was not included. John was able to resolve this matter himself by ringing the telephone number on the back of the card, but he worries for some of his friends who cannot speak English and may, therefore, lose the additional payments they are entitled to.

*Not their real names

The UKBA failed to adequately communicate instructions for using the card

The majority of our respondents (80 per cent) did understand the instructions for use enclosed with the card and our interviews with advice agencies suggest that people do know where to use the card. However, advice agencies report that some of their clients did not receive the letter informing them about the card, while others who do not speak English did not understand the instructions provided with the card. Some of these clients relied on assistance and translation provided by friends or voluntary sector advisers in order to learn how to access the funds to which they are entitled.

“We had people that couldn’t understand it who don’t read English and we had, fortunately the help of people we had here who speak Kurdish Sorani or whatever language was needed who were able to explain to the client. But that was reliant on our volunteers being able to help the service users.”
(Non-Partnership advice agency)

People who are not connected to support networks, who are isolated or unable to access others who could translate for them, are therefore less likely to have understood the instructions. Our research found that 20 per cent of our clients did not understand the instructions provided with the card and, at least three weeks after delivery, four per cent of our respondents still did not understand how to use it.

A significant number of people supported under Section 4 do not speak or understand English. Refugee Council statistics show that 37 per cent of advice sessions provided to clients in receipt of Section 4

support in 2009/10 were conducted in a language other than English.⁵⁸ It is vital that instructions and information provided by the UKBA to asylum seekers at all stages in the process are accessible, clear and translated into at least the top 10 languages for refused asylum seekers. If the material is not going to be translated then it should be provided in clear, simple English and advice agencies should be resourced to meet increased demand on their translation services.

It has proven difficult and time-consuming for people to resolve card problems

The resolution of problems related to the payment card has proven to be complicated for many users and advice organisations. The UKBA has included on the back of the card a telephone number for Sodexo, and instructions provided with the card advise users to call this number in order to resolve any problems with the card. Despite this, 34 per cent (31) of our respondents report that they do not know who to contact if they have a problem with the card. Rather than contacting Sodexo, 30 per cent (27) of our respondents contacted their accommodation provider with a problem related to the card and, of these, 44 per cent (12) reported that it was not dealt with appropriately.

It may seem unusual that users are reverting to the accommodation provider to resolve problems, contrary to the instructions on the card. Prior to the introduction of the card, the accommodation provider was, for many refused asylum seekers, the first point of contact for any support-related problems due to their role in the supply of vouchers. This relationship was far from perfect and we do not advocate for the involvement of accommodation providers in the distribution of asylum support. However, the previous arrangement did offer the supported person a named and familiar individual with whom they could have direct contact in order to resolve problems promptly. Support and advice agencies report that this has now been replaced by a complex system of referral with no clear line of responsibility or accountability for resolving problems and reissuing support.

“if something goes wrong with it, and it goes monumentally wrong with it, and there’s you know hours and hours of un-picking and un-tying and [...] as we’ve said when we’ve dealt with that it has taken literally hours to try and un-pick it, no ones got the capacity to do that, no one’s getting funding to do that. [...] So it kind of complicates the whole system that little bit more.” (Non-Partnership advice agency)

The system for resolving problems is lengthy, complicated and bureaucratic. Most of the advice agencies we interviewed welcome the decision to remove accommodation providers from the delivery chain, but note that they have simply been replaced by supermarkets and Sodexo, further complicating the system.

As the user is often unaware of the cause of the faulty transaction, they must contact Sodexo first to find out. Sodexo may have the power to reverse faulty transactions but they do not have the authority to backdate missed payments or recommence suspended payments without the consent of the UKBA. Consequently, the user will be passed to another party; some of our respondents report being instructed by the accommodation provider or Sodexo, to go to the local One Stop Service to resolve the problem. One Stop Service and non-Partnership advisers then report being passed from accommodation providers to the UKBA to Sodexo multiple times, and spending hours on the telephone before finally resolving the problem.

“Since receiving card it has not worked I did not contact accommodation provider as I know they don’t resolve my problems. I phoned the help line and was advised to go SRC.” (SRC client)

“it should be a lot smoother than us or the client or the agencies phoning up Sodexo, Sodexo then have to call the Home Office, the Home Office then have to call [accommodation provider], and then [accommodation provider] then have to call the client to arrange... with us helping it takes days and days and days and that’s with us really pushing it and trying to speak to managers and being able to speak English fluently.” (Non-Partnership advice agency)

While accommodation providers have been instructed by the UKBA to issue vouchers in the form of

emergency support in the case of lost or stolen cards, they have not been authorised to provide emergency vouchers when payments are delayed or technical problems occur. Our interviews with support agencies suggest that accommodation providers are refusing to assist individuals with problems related to the card on the basis that this is not within their contract to do so. Over time, users appear to have learned to contact Sodexo and, in most cases, they have received a good service. However, the agencies we interviewed state that many non-English speaking users experience difficulty understanding Sodexo or communicating their problem over the telephone.

“they understand that there is the phone number on the back of the card, people understand that that’s the number they need to ring but if they don’t speak English they also know there’s no point, so they just come into us.” (Non-Partnership advice agency)

For users who do not understand the system or cannot speak English, they must rely on advice agencies to act as an intermediary, placing extra pressure on already stretched OSS advice services. This is not an effective use of their publicly-funded time.

Recommendations:

The UKBA should provide a payment card to each adult in a family unit and let them use the same account.

The UKBA should translate all instructions and information related to the card into all the languages of refused asylum seekers.

The UKBA should provide further and better training to retail staff on the conditions of use and the rights of users.

The UKBA should ensure that all participating supermarkets have a copy of Sodexo’s telephone number and instructions to call in the event of a failed transaction.

The UKBA should provide an out of hours service so that people who shop after 5pm can still resolve problems as they happen.

The UKBA should provide a multilingual option on the balance check and complaints telephone lines.

The UKBA should publish a policy and procedure for handling complaints made by users of the card.

The UKBA should provide a single point of contact within the UKBA for resolving problems and making decisions about reversals, back payments and additional payments.

The UKBA should create a more flexible system that allows for the provision of emergency support tokens to be provided immediately to people who are waiting for reimbursals.

8 The payment card does not meet the UKBA's stated objectives

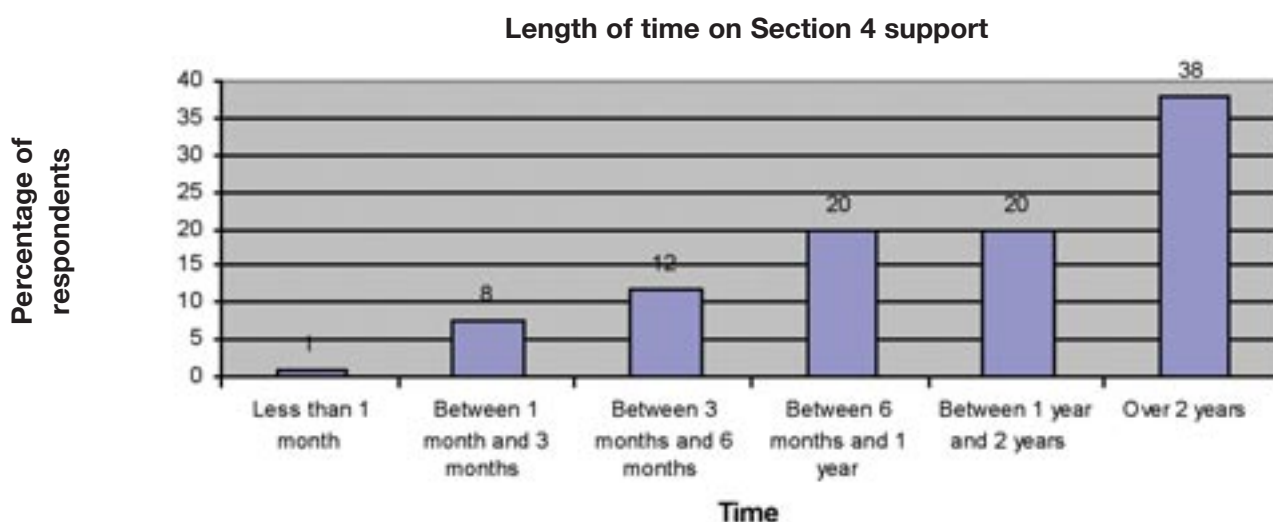
We strongly believe that the hardship caused by the payment card is unjustifiable and that hardship should not be used as a means to achieve certain strategic immigration and economic objectives such as encouraging people to return to their country of origin; deterring future 'unfounded' asylum claims; or reducing asylum support spending.

The payment card will not encourage return to the country of origin

It is too early to tell if the payment card has had any impact on the rate at which refused asylum seekers supported under Section 4 agree to voluntarily return to their country of origin. However, there is no evidence that vouchers were successful in increasing the rate of return and it is likely that the payment card will prove equally ineffective in this regard.

Although Section 4 is supposed to be a short-term support solution, many of our respondents have been in receipt of Section 4 support for a very long time; 38 per cent (34) have been receiving Section 4 support for over two years. This includes nine families, a disproportionately high number constituting 36 per cent of all the families who completed the survey. Men were also disproportionately represented among the group of people who had been in receipt of Section 4 support for a long time: 45 per cent of male respondents reported receiving Section 4 support for over two years.

Table two⁵⁹



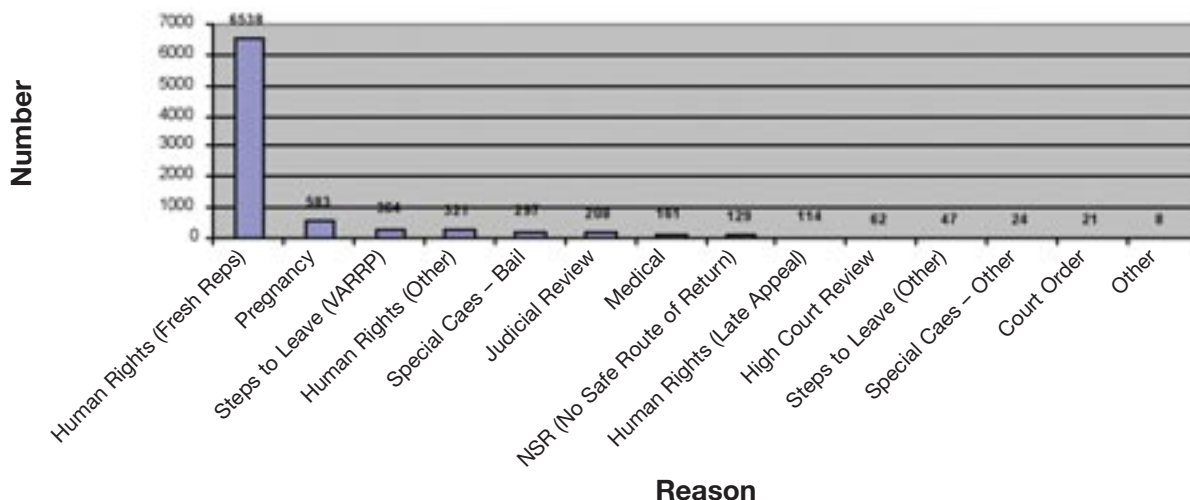
Our findings echo evidence collected by the Scottish Refugee Council which found that as many as 10 of the 330 cases involved in their research had been in receipt of Section 4 support for over four years (Mulvey, 2009). The former Immigration Minister, Phil Woolas, has admitted that as of 14 June 2009 45 per cent of asylum seekers supported under Section 4 had been receiving this support for over two years.⁶⁰ This lengthy period on support belies the notion of Section 4 support as a resource based on an 'end of case' principle. Baroness Ashton of Upholland specifically linked the use of Section 4 support as a means of encouraging return when she stated that "*Section 4 provides a limited form of support for those about to leave the United Kingdom. While meeting essential needs, the support should not act as an incentive for people to remain in the UK once they have exhausted their appeal rights.*"⁶¹

The Scottish Refugee Council research agreed that the difficulties experienced by people in receipt of Section 4 support may potentially impact on their decision making. However the assumption that hardship will lead to a decision to return to the country of origin is not evident. In fact, in direct contradiction of this principle, UKBA data shows that by far the largest group of people currently receiving Section 4 support are, in fact, those who have supplied new information with regard to their asylum case (otherwise known as further submissions) and whose application, although initially refused, is continuing. As of 28 March 2010,

74 per cent (6538) of people receiving Section 4 support had been granted support on the basis of presenting further submissions (otherwise known as ‘fresh representations’).

Table three⁶²

Reasons for grant of Section 4 as of 28 March 2010



Only four per cent (364) of people in receipt of Section 4 support had been granted support on the basis of an application for voluntary return. This may be because many refused asylum seekers are too scared to return to their country of origin. As at the end of 2009, the top nationalities of people in receipt of Section 4 support include Iraq, Iran, Zimbabwe, Eritrea, China, and Sudan.⁶³ These are all countries with well-documented conflicts and human rights abuses, and to which the Government is unlikely to be able to return people imminently. The Scottish Refugee Council report on people in receipt of Section 4 support in Glasgow found that there is little relationship between Section 4 support and uptake of voluntary return. The qualitative interviews found that fear of persecution on return remains the primary reason for not wishing to return, despite the difficulties with life in Scotland (Mulvey, 2009). Our evidence in this report and in the ASP Second Destitution Tally (Smart, 2009: 17) reinforces this message by illustrating the hardship that people are willing to endure in the UK rather than return to the situation of danger in their country of origin.

Some of the people who are supported for prolonged periods of time on Section 4 will return to their country of origin, traumatised by their experience in the UK. Others will get status in the UK, but their hopes of integrating and adapting to a self-sufficient life will be severely hampered by a long period of dependency, social isolation and poverty.

The denial of cash has failed to act as a deterrent to prospective asylum seekers

The Home Office has resisted positive policy change concerning the material support provided to asylum seekers, including those whose claims are refused, on the basis that such changes would act as a ‘pull factor’ and encourage more asylum applications. This is despite a complete lack of evidence to suggest that reception conditions in the country of asylum have any impact on asylum seekers’ motivation for coming to the UK to claim asylum. In fact, qualitative research and empirical evidence suggests that there is no link between the two. In 1999, a non-cash support system was introduced in order to communicate a message to the public, to asylum seekers in the UK and to prospective asylum seekers overseas, that Britain is not a ‘soft touch’. Applications increased in 2000 and peaked at 84,130 in 2002. The voucher system was abandoned in 2002 and applications steadily declined to 23,430 in 2007 (SHSH, 2009: 5). Recent research by the Refugee Council (Crawley, 2010) echoed that conducted for the Home Office (Robinson, 2002) when it found that the principal objective of asylum seekers is to reach a place of safety. The ‘push’ factor of persecution, violence and fear far outweighs what little knowledge asylum seekers have of reception conditions, in the decision-making process. A significant number do not even specifically choose to come to

the UK, and only discover that it is their destination after leaving their country of origin or upon arrival. This evidence demonstrates that cash benefits do not constitute a 'pull factor' for asylum seekers.

The payment card system will not save money

One of the key objectives in reforming asylum support provision, as part of a wide-reaching project to simplify immigration legislation, is to drive down asylum support costs. In the Home Office consultation document 'Reforming Asylum Support: Effective support for those with protection needs', the Government committed to creating an asylum support system which is "*simple and cost-effective to deliver, avoiding unnecessary administrative processes and allowing us to provide support in ways which make the best use of taxpayers' money.*"⁶⁴ The efforts that the Government has made to tighten border controls and speed-up decision-making have driven down asylum support costs, but have had little impact on the cost of supporting refused asylum seekers. This particular area of cost continues to pose a challenge to the Home Office, but the payment card fails to provide a solution.

The UKBA contract with Sodexo, which includes provision of Section 95 and Section 4 support payments, has an estimated annual value of £3.5 million.⁶⁵ In addition, the costs for the initial implementation and management of the payment card system for the first year are estimated at £350,000.⁶⁶ The annual administrative cost is estimated at £200,000.⁶⁷ The UKBA claims that these costs are covered by administrative charges paid by the supermarkets on every transaction. In exchange, the supermarkets are guaranteed a steady national income from shoppers who have no power to choose where to spend their money. Whether the payment card system proves to be cost neutral or not, we believe that money could be saved by replacing the payment card with a system of cash support delivered through the existing Sodexo procedure using the ARC card and Post Office branches. Asylum support legislation specifically prohibits the provision of cash support for refused asylum seekers⁶⁸ so legislative change would be required in order to remove this obstacle and allow for the abolition of the payment card and the introduction of a much simpler cash support system.

The former Immigration Minister, Phil Woolas, admitted that "*there are no immediate financial benefits following the transfer to a card based system*" but stated that "*the new system will deliver improved management information which will provide better control over support costs.*"⁶⁹ We are yet to see evidence of this management information and the manner in which it will be used to control support costs. These costs cannot be justified on the basis of broader immigration control objectives related to return or deterrence. There is no evidence to prove that a cashless system of support, whether it be vouchers or the payment card, has any impact on the decision-making of asylum seekers either before they have arrived in the UK or after their application for asylum has been refused.

The Government is continuing to pay the additional cost of administering a parallel support system for refused asylum seekers. The Still Human Still Here campaign believes that a simplified single system of support that continues throughout an asylum seeker's stay in the UK would deliver considerable efficiency savings. Still Human Still Here estimates that over 4,000 UKBA staff working days could be saved if asylum seekers were kept on Section 95 cash support until they were removed or were given permission to stay, as there would be no need for a new assessment of entitlement to support and no need to attend appeal hearings for refused Section 4 support applications. By keeping refused asylum seekers on Section 95 cash support, other savings could be made on accommodation, on appeals to the Asylum Support Tribunal and through a potential increase in voluntary return. If 1,000 more voluntary returns were made a year this would save around £10 million a year (Still Human Still Here, 2010: 47).

When asked about the effectiveness of the payment card system, one user remarked:

"Administering of the Azure card is more expensive than giving cash, so to me it makes no sense why you can't give cash in the first place. It's better to teach someone to fish than to give them the fish, why can't they allow people to work?" (Volunteer at a non-Partnership advice agency)

Refugee Council research (Doyle, 2009) shows that highly skilled and educated people are being left destitute and forced to rely on handouts, despite being from professions where there are shortages in the UK, including health care and teaching. If the Government wants to drive down the costs of the asylum support system, it should grant asylum seekers the freedom to support themselves, to be self-sufficient, to be independent. Our research demonstrates that the payment card system only encourages dependency, isolation and anxiety.

- 38 The text of Council Directive 2003/9/EC of 27 January 2003 laying down minimum standards for the reception of asylum seekers is available at:
<http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=CELEX:32003L0009:EN:NOT> (accessed 20 July 2010)
- 39 On 12 April 2010, the asylum support rates were increased under the Asylum Support (Amendment) Regulations 2010. Prior to this increase, refused asylum seekers had not seen an increase in their level of support for five years.
- 40 Still Human Still Here is a coalition of 41 organisations which campaigns for an end to the destitution of refused asylum seekers in the UK.
- 41 Between them, these retailers account for 85 per cent of the market share in the UK grocery sector, with Tesco possessing by far the greatest share (31 per cent).
- 42 For more information see the UK Department of Health Website:
<http://www.dh.gov.uk/en/PublicHealth/Healthimprovement/FiveADay/index.htm> (accessed 23 February 2010).
- 43 Data provided by Home Office Research, Development and Statistics team on 7 April 2010.
- 44 In 2004, the NHS (Charges to Overseas Visitors) (Amendment) Regulation introduced charges for secondary healthcare for refused asylum seekers in England and Wales.
- 45 The cards cannot be used to buy gift cards or in petrol station outlets of participating supermarkets.
- 46 Meeting of the Case Resolution Directorate sub-group of the National Asylum Stakeholder Forum, 25 January 2010.
- 47 Meeting of the Case Resolution Directorate sub-group of the National Asylum Stakeholder Forum, 11 March 2010.
- 48 When a reimbursement is made onto the card to rectify a wrongful deduction due to technical error (see Chapter 7), the UKBA will automatically lift the carry-over limit for a couple of weeks to allow the user to spend the additional sum.
- 49 Accommodation Provider payment card FAQs, September 2010.
- 50 The Coalition: our programme for government, HM Government, May 2010, p19.
- 51 UKBA update to the Home Affairs Select Committee, 4 February 2010
- 52 Immigration Minister Phil Woolas speaking during the House of Commons debate, 19 March 2009, accessed on 22 April 2010 at: <http://www.publications.parliament.uk/pa/cm200809/cmhansrd/cm090319/wmstext/90319m0003.htm>
- 53 <http://www.ukba.homeoffice.gov.uk/managingborders/simplifying>
- 54 Home Office. (November 2009) *Reforming Asylum Support: Effective support for those with protection needs*
- 55 Case Resolution Directorate sub-group of the National Asylum Stakeholder Forum update on the Section 4 payment card, 25 January 2010
- 56 Letter from UKBA to the Partnership, 21st December 2009
- 57 CRD sub-group update on the Azure Section 4 payment card, 11 March 2010
- 58 This statistic is based on data concerning the use of English in OSS advice sessions provided 'in office' at the Refugee Council. It does not include correspondence and telephone sessions.
- 59 Information in table two taken from our survey data.
- 60 Phil Woolas MP, written answer, Hansard, 15 July 2009.
- 61 Hansard 7 February 2006, Col 582.
- 62 Data in table three provided by Home Office Research, Development and Statistics team on 7 April 2010.
- 63 Data provided by Home Office Research, Development and Statistics team on 29 April 2010.
- 64 Home Office (2009) *Reforming Asylum Support: Effective support for those with protection needs*, p8
- 65 This contract is due to expire at the end of 2011
- 66 Minister for Borders and Immigration, Phil Woolas, Hansard written answers, 19 May 2009 : Column 1289W, accessed on 5 May 2010 at:
www.publications.parliament.uk/pa/cm200809/cmhansrd/cm090519/text/90519w0007.htm#09051969001443
- 67 Minister for Borders and Immigration, Phil Woolas, Hansard written answers, 7 July 2009 : Column 722W, accessed on 5 May 2010 at: www.publications.parliament.uk/pa/cm200809/cmhansrd/cm090707/text/90707w0022.htm#0907082000079
- 68 In 2006 the Home Office introduced an amendment to Section 4 of the Immigration and Asylum Act 1999 which prohibits the provision of cash under Section 4 (Immigration, Asylum and Nationality Act 2006 s43(7)).
- 69 Ibid, Hansard, 19 May 2009 : Column 1289W.

The Azure payment card: the legal dimension

By Sue Willman, solicitor and head of Human Rights and Public Law at Pierce Glynn solicitors

This report documents that the effect of the payment card system is that refused asylum seekers are left without food and essential living needs for periods as long as several weeks, and that they may be stigmatised at the supermarket checkout when they try to use the card. This raises various legal issues including:

Human Rights and discrimination

- 1 The card payment system appears to interfere with the basic principles of humanity referred to by Lord Ellenborough in the case of *R v – Inhabitants of Eastbourne* (1803) and frequently relied on by courts since, without the need to consider the effect of the Human Rights Act 1998 and the European Convention on Human Rights (ECHR).
- 2 Is the UKBA violating users' article 8⁷⁰ ECHR rights in relation to respect for their private life where there is a public problem with the card at a supermarket checkout till? Is there also discrimination within ECHR article 14?⁷¹
- 3 Is the UKBA violating users' article 3⁷² ECHR rights if they are left without sufficient food and essentials? Or alternatively, if that threshold is not reached is there a breach of article 8 right to respect for family and home life for the same reasons which is disproportionate?
- 4 Is the UKBA in breach of its race equality duty under Race Relations Act 1976 Section 71?⁷³ This requires UKBA, including when acting through agents such as the retailers, to have 'due regard' to the need to: eliminate unlawful racial discrimination; promote equality of opportunity; and promote good relations between people of different racial groups. It is not clear whether any equality impact assessment took into account the effect on users who are from BME communities of potential check-out problems, or the impact on race relations in a wider community where myths about asylum-seekers milking the benefits system are prevalent.

Duty to safeguard children

- 5 Where a user has a child, is the UKBA complying with its new 'safeguarding duty'? Section 55 of the Borders, Citizenship and Immigration Act 2009⁷⁴ places a duty on the Secretary of State to make arrangements for ensuring that immigration and asylum functions are discharged having regard to the need to safeguard and promote the welfare of children in the UK. Asylum support provision clearly falls within this requirement. People in receipt of Section 4 support with a child are likely to have a baby or child under five who will be particularly vulnerable to periods without sufficient food as identified in the report.

EU law

6 The Court of Appeal decision in *ZO Somalia v SSHD* (2009) (Supreme Court appeal decision currently awaited) has decided that the Reception Directive 2003/09/EC⁷⁵ applies not just to asylum-seekers but also to those with fresh claims which have not yet been decided. Although the judgement is in the context of permission to work, there is nothing in the decision to exclude its application to other areas covered by the Directive such as support. The operation of the payment card system in practice does not appear to comply with the requirements of the Directive, such as article 13(2) “*Member States shall make provisions on material reception conditions to ensure a standard of living adequate for the health of applicants and capable of ensuring their subsistence*”.

70 Article 8 concerns the right to respect for private and family life. The full text of the ECHR is available at: http://www.echr.coe.int/NR/rdonlyres/D5CC24A7-DC13-4318-B457-5C9014916D7A/0/ENG_CONV.pdf

71 Article 14 concerns the prohibition of discrimination.

72 Article 3 concerns the prohibition of torture.

73 As amended by Section 2 of the Race Relations Amendment Act 2000, available at: http://www.opsi.gov.uk/acts/acts2000/ukpga_20000034_en_1

74 Available at: http://www.opsi.gov.uk/acts/acts2009/ukpga_20090011_en_7

75 Available at: <http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=OJ:L:2003:031:0018:0025:EN:PDF>

Conclusions

“I believe all individuals should be treated equally and this is not happening. I feel left out and isolated when I have to use the card. I don't know who to complain to when there is a problem. The card makes me feel worthless.” (NERS client)

The findings of this research demonstrate that refused asylum seekers surviving on Section 4 support continue to experience hardship and deprivation as a result of the 'Azure' payment card. The Section 4 support voucher system was abolished on the grounds that it was stigmatising, represented poor value for money, was open to abuse and fraud and the vouchers were often traded for cash at reduced levels. We believe that these problems persist under the payment card system, making it an inappropriate and inhumane form of support; we propose that it be abolished immediately.

Our research has found that, in some ways, the payment card constitutes an improvement on the voucher system; the user now has a choice of retailers in which to shop, with a wider range of produce available including non-food items; the user can spend exact amounts and collect change back on the card; and the user no longer relies on the accommodation provider for the delivery of support. However, the evidence above attests to the continued hardship experienced by refused asylum seekers in receipt of Section 4 support. Some of the problems noted here are the same as those reported by the Refugee Council in 2001 in *Token Gestures*, and in 2008 in *More Token Gestures*, as well as evidence provided by the Citizens Advice Bureau, the British Red Cross, and even the Home Office itself.

The research shows that, despite the wider variety of retailers available, people are still unable to shop in the cheapest shops and markets in order to get value for money on their limited budget. As a result people are still unable to afford to buy sufficient food for themselves and their children, and cannot source specialist or appropriate food to meet their dietary, religious and cultural needs. The consequences of a poor diet for the physical health of this vulnerable group have been outlined in the report. As with vouchers, people are still unable to pay to travel to appointments with their legal representative or doctor, to the supermarket or to meet up with friends and family resulting in loneliness, isolation and depression. People still cannot keep in contact with friends and family in the UK, let alone in the country of origin, due to the cost of telephone calls. Users with additional vulnerabilities, such as pregnancy, ill health or young children, reported extreme difficulty meeting their essential living needs. Furthermore, in direct contravention of one of the UKBA's explicit aims in introducing the card, people continue to experience stigma, hostility and distress as a direct result of using the card.

Some of the problems experienced by our respondents are new and relate specifically to the limitations and inadequacies of the payment card. The research shows that users suffer the repeated humiliation and stress of failed transactions; a lack of staff knowledge and maltreatment; money deducted in error and reimbursed

at great delay; and delays in the receipt of the weekly allowance and additional payments. We recognise that many of these technical errors have been corrected and the number of faulty transactions has reduced. We also believe that this hardship could have been avoided by implementing a full pilot and evaluation period prior to roll-out. It is illustrative of the nature of complicated and bureaucratic systems and procedures, and could easily be avoided by abolishing the parallel system of support for refused asylum seekers and continuing Section 95 support instead.

The £5 carry-over limit was judged to be a particularly punitive and unnecessary measure which inflicts great hardship on single adult users of the card for no apparent benefit to the UKBA. We call for this to be abolished immediately.

The Government has repeatedly justified the punitive measures introduced under Section 4 on the basis that it is a temporary form of support for individuals who are expected to leave the UK imminently. Our research echoes the findings of many other researchers and advocates who have highlighted the long periods of time during which refused asylum seekers, who cannot leave the UK through no fault of their own, are forced to survive on Section 4 support. The cashless system of support for refused asylum seekers has failed to deliver on the policy objective of increasing returns, it has merely condemned more people to poverty and hardship within the UK. We are alarmed by the proposal contained within the Home Office consultation on asylum support, to extend the use of the payment card to refused asylum seeking families who are currently supported under Section 95, or families who may otherwise fall to be supported by local authorities. As we stated in our response to the Home Office consultation *Reforming Asylum Support: effective support for those with protection needs*,⁷⁶ the Partnership believes that this proposal would impoverish families with no guarantee that it would deliver on the UKBA's objective of encouraging return.

Sue Willman outlined the legal issues related to the payment card system and highlighted possible violations of human rights and discrimination law. Specifically, she questioned whether the card violates users' right to respect for private and family life, as well as UK equalities legislation, by exposing them to public hostility and discrimination at the checkout. We are extremely concerned that the UKBA may be violating people's Article 3 right to the prohibition of inhuman and degrading treatment by denying them sufficient food and essential items. We further note that the Government is failing to comply with its new Section 55 duty to safeguard and promote the welfare of children by exposing them to periods without sufficient food or essential items.

We believe that the payment card is not an effective method for delivering support to refused asylum seekers under Section 4. It is an expensive and unnecessary parallel system of support that places desperate individuals at risk of exploitation in pursuit of the cash they need to buy food and essential items. Furthermore, it undermines the coalition government's objective of encouraging people to come together to build strong neighbourhoods and to improve their communities, by encouraging hostility towards asylum seekers and fear amongst users of the payment card.

The coalition government has made a commitment to review and improve the current asylum system in order to build confidence in the system and to speed up the processing of applications. We believe this offers an excellent opportunity to scrutinise the asylum support system in the context of an efficient and fair asylum process.⁷⁷ A positive asylum support system based on fairness and responsibility can assist the government to achieve its asylum decision-making objectives by ensuring that all asylum seekers are adequately supported to enable them to make the most important decisions of their life. A fair asylum support system recognises the reasons why someone comes to the UK seeking sanctuary and the obstacles to their return if their claim is refused. A responsible asylum support system acknowledges the duty on the UK to provide sanctuary, both in terms of physical protection and sustenance, to those who are fleeing persecution until a grant of status or return to the country of origin. Fairness and responsibility are both encapsulated in a commitment to give asylum seekers the freedom to support themselves without undue intrusion or excessive control.

76 The Asylum Support Partnership response to the UKBA consultation *Reforming Asylum Support: effective support for those with protection needs*, January 2010.

77 The Coalition: our programme for government, HM Government, May 2010. p21.

Recommendations

The Asylum Support Partnership asks the UK Border Agency to support asylum seekers appropriately for the duration of their time in the UK by abolishing the payment card and amending legislation at the earliest opportunity to enable the provision of cash support for all destitute refused asylum seekers until such a time as they are either given status in the UK or they return to their country of origin.

- The provision of cash support for refused asylum seekers would require changes to primary legislation that should be enacted at the earliest possible opportunity.
- The Government should re-examine the asylum support system as part of the wider Asylum Improvement Project.
- The Chief Inspector of the UK Border Agency should conduct an investigation into the asylum support system as part of his inspection programme for 2010/11.

In the short-term while the card remains in operation, the following changes should be made to the payment card system:

- 1 Recruit charity shops and budget local retailers onto the scheme.
- 2 Remove the restriction on purchasing gift cards and instruct supermarkets and users that the only restrictions apply to the purchase of petrol and diesel.
- 3 Allow for the payment card balance to be checked online and at customer service desks at the supermarkets.
- 4 Immediately remove the £5 carry-over limit.
- 5 Enter into arrangements with local transport providers to provide bus passes to all people supported under Section 4.
- 6 Retain cash support for families, and do not introduce the payment card for refused asylum seeking families who are currently supported under Section 95.
- 7 Provide a payment card to each adult in a family unit and let them use the same account.
- 8 Translate all instructions and information related to the card into all the languages of refused asylum seekers.
- 9 Provide further and better training to retail staff on the conditions of use and the rights of users.
- 10 Ensure that all participating supermarkets have a copy of Sodexo's telephone number and instructions to call in the event of a failed transaction.
- 11 Provide an out of hours service so that people who shop after 5pm can still resolve problems as they happen.

- 12 Provide a multilingual option on the balance check and complaints telephone lines.
- 13 Publish a policy and procedure for handling complaints made by users of the card.
- 14 Provide a single point of contact within the UKBA for resolving problems and making decisions about reversals, back payments and additional payments.
- 15 Create a more flexible system that allows for the provision of emergency support tokens to be provided immediately to people who are waiting for reimbursals.

Appendix 1: Payment Card Monitoring Project – Client Survey

SECTION 1: CLIENT INFORMATION

Agency/team:

Staff Name				Agency Ref		
Is this the first time you have completed this survey? If no, do not continue.						Yes <input type="checkbox"/>
						No <input type="checkbox"/>
Gender	Male <input type="checkbox"/>	Female <input type="checkbox"/>	Transgender <input type="checkbox"/>	Don't wish to say <input type="checkbox"/>		
Age	Under 18 <input type="checkbox"/>	18 – 20 <input type="checkbox"/>	31 – 40 <input type="checkbox"/>	51 – 60 <input type="checkbox"/>		
	Age-disputed <input type="checkbox"/>	21 – 30 <input type="checkbox"/>	41 – 50 <input type="checkbox"/>	Over 60 <input type="checkbox"/>		
Do you have children registered as dependents on your Section 4 support?						Yes <input type="checkbox"/>
						No <input type="checkbox"/>
Name of Accommodation Provider						
Length of Time on Section 4 Support			Length of Time Using the Payment Card			
A: Less than 1 month	<input type="checkbox"/>		A: Less than 1 week	<input type="checkbox"/>		
B: From 1–3 months	<input type="checkbox"/>		B: From 1–2 weeks	<input type="checkbox"/>		
C: From 3–6 months	<input type="checkbox"/>		C: From 2–3 weeks	<input type="checkbox"/>		
D: From 6 months and 1 year	<input type="checkbox"/>		D: From 3–4 weeks	<input type="checkbox"/>		
E: From 1–2 years	<input type="checkbox"/>		E: From 1–2 months	<input type="checkbox"/>		
F: Over 2 years	<input type="checkbox"/>		F: Over 2 months	<input type="checkbox"/>		

SECTION 2: CARD PROBLEMS

1	Did you experience a delay in receiving your payment card once your vouchers had finished?						Yes <input type="checkbox"/>	
						No <input type="checkbox"/>		
2	Did you understand the instructions for use enclosed with the card?						Yes <input type="checkbox"/>	
						No <input type="checkbox"/>		
3	Do you now understand how to use the card?						Yes <input type="checkbox"/>	
						No <input type="checkbox"/>		
4	Do you know where you can use the card?						Yes <input type="checkbox"/>	
						No <input type="checkbox"/>		
5	Do you understand how to use the telephone line for checking your balance?						Yes <input type="checkbox"/>	
						No <input type="checkbox"/>		
6	How often do you check your balance on the 'phone line?							
	Never <input type="checkbox"/>	Less than once a week <input type="checkbox"/>	1–2 times a week <input type="checkbox"/>	3–4 times a week <input type="checkbox"/>	5–6 times a week <input type="checkbox"/>	Every day <input type="checkbox"/>	More than once a day <input type="checkbox"/>	
7	Since receiving the card have you experienced any of the following technical problems:							
A:	Delay of your weekly payment?					Yes <input type="checkbox"/>	No <input type="checkbox"/>	
B:	Difficulty getting a replacement when your card was lost or stolen?					Yes <input type="checkbox"/>	No <input type="checkbox"/>	N/A <input type="checkbox"/>
C:	The card not working in the shop?					Yes <input type="checkbox"/>	No <input type="checkbox"/>	N/A <input type="checkbox"/>
8	Do you know who to contact if you have a problem?					Yes <input type="checkbox"/>	No <input type="checkbox"/>	
9	Have you raised a problem with your Accommodation Provider?					Yes <input type="checkbox"/>	No <input type="checkbox"/>	
10	If yes, has the problem been dealt with appropriately?					Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Additional client comments related to card problems:								

SECTION 3: SHOPPING

11 Since using the card have you been able to buy:					
Enough food to feed yourself and your dependants?	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/>	Telephone credit (e.g. phone card or mobile top-up)	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/>	Baby products e.g. nappies (if relevant)	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/>
Fresh fruit and vegetables?	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/>	Essential items for the home (eg kitchen utensils, cleaning products)	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/>	Sanitary products	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/>
Food that meets your dietary / religious / cultural requirements?	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/>	Non-prescription medical goods eg painkillers/ cold & flu treatment	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/>	Toiletries	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/>
12 Please give details of what you need but have not been able to buy with the card:					
13. Are the retailers you can shop in:	Providing good value for money?			Yes <input type="checkbox"/>	No <input type="checkbox"/>
	Providing good selection of produce?			Yes <input type="checkbox"/>	No <input type="checkbox"/>
	Located within reasonable walking distance?			Yes <input type="checkbox"/>	No <input type="checkbox"/>
14 Since using the card have you experienced:	Shop staff treating you badly when they see you have a card?			Yes <input type="checkbox"/>	No <input type="checkbox"/>
	Shop staff that do not understand the card or refuse to accept it?			Yes <input type="checkbox"/>	No <input type="checkbox"/>
	Hostility from other shoppers?			Yes <input type="checkbox"/>	No <input type="checkbox"/>
	Feelings of anxiety or shame when you use the card?			Yes <input type="checkbox"/>	No <input type="checkbox"/>
If yes, please give details:					
15. Since using the card have you needed to obtain cash through:					
Exchanging items you bought with the card for cash?				Yes <input type="checkbox"/>	No <input type="checkbox"/>
Working for money in order to buy food or other essential items?				Yes <input type="checkbox"/>	No <input type="checkbox"/>
Other [please specify]					

16 Since using the card have you taken steps to obtain food or other essential items through:		
Charity: Yes <input type="checkbox"/> No <input type="checkbox"/>	Friends: Yes <input type="checkbox"/> No <input type="checkbox"/>	Faith Group: Yes <input type="checkbox"/> No <input type="checkbox"/>
Other (please specify)		

SECTION 4: TRAVEL

17 Since using the card have you been able to travel to?	A shop which accepts the payment card	Yes <input type="checkbox"/>	No <input type="checkbox"/>	N/A <input type="checkbox"/>
	The doctor/ hospital	Yes <input type="checkbox"/>	No <input type="checkbox"/>	N/A <input type="checkbox"/>
	Your legal representative	Yes <input type="checkbox"/>	No <input type="checkbox"/>	N/A <input type="checkbox"/>
	A local advice organisation	Yes <input type="checkbox"/>	No <input type="checkbox"/>	N/A <input type="checkbox"/>
	A Refugee Community Organisation	Yes <input type="checkbox"/>	No <input type="checkbox"/>	N/A <input type="checkbox"/>
	Friends or family	Yes <input type="checkbox"/>	No <input type="checkbox"/>	N/A <input type="checkbox"/>

SECTION 5: ADDITIONAL PAYMENTS

18 Do you receive additional payments?		
A: No <input type="checkbox"/>	A: Yes – phone calls and letters <input type="checkbox"/>	
B: Yes – one off maternity grant <input type="checkbox"/>	B: Yes – children’s clothing <input type="checkbox"/>	
C: Yes – weekly pregnancy / child <input type="checkbox"/>	C: Yes – exceptional needs <input type="checkbox"/>	
D: Yes – birth certificate <input type="checkbox"/>	D: Yes – Other (specify below) <input type="checkbox"/>	
Please specify other additional payments:		
19 Have you experienced problems in additional payments being added on to the card, including:	Delay in receiving payments	Yes <input type="checkbox"/> No <input type="checkbox"/>
	Delayed payments not backdated	Yes <input type="checkbox"/> No <input type="checkbox"/>
Please specify other additional payments:		

SECTION 6: CARRY-OVER LIMIT

20 Are you a single person with no dependents on your Section 4 support? If no, go to Q.23.		Yes <input type="checkbox"/> No <input type="checkbox"/>
21 Do you know what will happen if you do not spend all the money on your card each week? [if the client says no, explain the £5 limit]		Yes <input type="checkbox"/> No <input type="checkbox"/>
22 Have you ever needed to carry over more than £5 from one week to the next?		Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, why?		
To save for something that costs more than £5	<input type="checkbox"/>	Because I was too sick to get to the shops in time <input type="checkbox"/>
To buy more shopping less frequently	<input type="checkbox"/>	Because I was too busy to get to the shops in time <input type="checkbox"/>
Please specify other additional payments:		
23 Is the client willing to talk about his/her experiences of living on the Azure payment card to:	The Media	Yes <input type="checkbox"/> No <input type="checkbox"/>
	A solicitor	Yes <input type="checkbox"/> No <input type="checkbox"/>

12 Have any of your clients reported any issues or made any comments regarding the receipt of additional payments?

Please give examples...

13 Have any of your clients reported any issues or made any comments regarding obtaining a replacement when their card was lost or stolen?

14 Have the types and volume of technical or administrative problems changed over time?

Part 4 – Usability of the card

15 What have your clients' experiences been of using the card?

Please give examples...

16 Have the types and volume of problems related to using the card changed over time?

Part 5 – Lack of cash

17 Have any of your clients using the payment card made any comments about whether or not they can **afford** essential food and goods?

Please give examples...

18 Are you aware of any clients who have been obtaining cash through other means?

Please give examples...

19 Why do you think they are doing this? Please give examples...

20 What things are your clients unable to do or buy because they don't have any cash?

Part 6 – Impact on your agency

21 Has the introduction of the card had any impact on you as an organisation?

Please give examples / details...

22 Have you been able to help resolve some of the questions and issues that clients have come to you with?

23 What are the obstacles to resolving problems?

24 Have you been able to find enough information to be able to advise clients about the payment card system?

Part 7 – your personal thoughts

25 In your opinion, how effective is the payment card system in delivering support to asylum seekers?

26 What could be done to improve the delivery of support to refused asylum seekers?

Please give examples / details...

27 Is there anything else you would like to tell us about the impact of the payment card scheme?

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