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21st Century London Outcasts: Welfare Reforms and Their Impacts on Refugee Families living in London

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Working Paper Series

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ABSTRACT

This working paper highlights the findings of the research on impacts of the 2012 UK welfare reforms on refugee families living in London and argues that the perception of a fair and equal society is being seriously undermined by the policies of the UK government that are meant to cultivate these ideals. Systematic failures from public services are leaving many new refugee families destitute, without or with insufficient support to meet their basic living needs. The most serious threat comes from recent changes to the UK welfare system, combined with tougher sanctions and conditionality, which creates a more complex and inaccessible system. The introduction of the Benefit Cap and the abolishing of means tested benefits are of particular significance, as a large number of new refugee households experience unemployment and are highly dependent on the welfare system. Loss of this income in households interviewed for the research has increased the levels of deprivation and poverty, in some households with devastating consequences. Homelessness is on the increase, and the unaffordability of housing in London is resulting in the forced removal of large refugee households to other (often deprived) areas of the UK. Besides the economic suffering, this research finds serious health impacts as well, including increased levels of distress and anxiety, severe depression and suicidal thoughts. Furthermore, changes to the welfare system do not take into account the needs of refugee families and their children and is damaging their prospects for successful future integration.

INTRODUCTION

Context of the research

The welfare state serves the purpose not only of providing protection, income security, housing, education and healthcare to its citizens, but also to boost the legitimacy of the state (Mc Ewen 2005). The key ideology behind this institution is the idea of preserving a political and social state of national community (Mishra 1999). Many British public services, including the welfare system, were developed after the Second World War, with the aim of creating a more equitable and prosperous society.

This paper will argue that this notion of a fair and equal society is being seriously undermined by very policies and schemes of the UK government that are meant to advance these ideals. One of the most serious threats comes from the transformation of the UK welfare system, which is based primarily on a new approach called Universal Credit and the abolition of means tested benefits. These changes combined with the introduction of tougher sanctions and conditionality; make welfare benefits more complex and inaccessible. Besides drawing on the primary and secondary data, the insights in this paper are also informed by my professional experience – working through Chrysalis Family Futures and previously, CARIS Haringey – where I have encountered many families that are affected by the welfare system and the new welfare reforms. These observations have encouraged me to address the question of whether the new system is threatening the wellbeing and future integration of refugees in British society focusing on how the welfare system changes – including its structure and the way it is being implemented – may impact low-income families and marginalised populations in general, and refugees in particular. Therefore, the primary research question is how will the welfare reforms in the UK affect refugee households living in London. Using the qualitative research methods and techniques, such as semi-structured and structured interviews I was able to draw highly personal information from refugee households and varied opinions from experts working in the area of welfare advice service provision.

Research aims and approach

This working paper's significance is two-fold. First it contributes to the issues of refugee poverty, that is - helping to explain the key drivers of refugee poverty and their exclusion, adding to the growing area of academic enquiry since the introduction of the welfare reform (Malkki 1995; Harrell-Bond 1989; Zetter 1998). Secondly, it will help to test the validity of various refugee

integration theories, the use of human capital and social bridges (Ager and Strang, 2008; Lamba and Krahn, 2003; Castles and Miller, 2009; Korac 2003; 2009; Lamba, 2003) in situations when the refugees are excluded from welfare state. All of the primary research took place in London and was limited to the boroughs such as Haringey, Enfield, Brent and Wandsworth. It involved five semi structured in-depth interviews with refugee households and seven structured interviews with expert participants from public and voluntary sector (See appendix 1).

THE UK WELFARE SYSTEM

"Here in a country rich beyond description there are people poor beyond description" (Crooks 1908)

Making changes to the welfare system in an attempt to deal with the financial crisis began in 2008 with many countries making substantial cuts to public spending – (Taylor-Gooby 2012), often with serious negative impacts on the most vulnerable and marginalised populations (Emejulu and Bassel 2013). In the UK, the government announced austerity measures in October 2010, with the aim of cutting £18 billion in welfare state costs per year by 2015, claiming that the current welfare system is promoting reliance on benefits and encouraging social isolation (Brewer, Brown and Jin 2011). Drawing heavily from a series of reports by Ian Duncan Smith¹, the new proposed Universal Credit benefit system became the basis for the Welfare Reform Act 2012² and resulted in abolishing some of the means-tested benefits (council tax benefit, crisis loan, social fund and community care grant) and the introduction of the ‘benefit cap’³. With these reforms the UK government claims that families on low income will be better off financially and there will be a decrease in poverty, the benefit entitlement will rise for working households, whilst low income families will be in a better financial position and couples will gain more from the reforms than single-adult families (Brewer, Browne and Jin 2012). These claims have been widely challenged and criticized by the Child Poverty Action Group, arguing that the Universal Credit is focused on providing more support to working people, rather than the unemployed, and will not help alleviate child poverty (CPAG 2013). Similarly, the Institute of Fiscal Studies concludes that, combined with the effects of austerity cuts, the welfare reforms may increase adult and child poverty by 2020, which contradicts the government’s National Child Poverty Strategy (Brewer, Brown and Jin 2011).

¹ Rt Hon Iain Duncan Smith MP established ‘The Centre for Social Justice’ (CSJ) in 2004.

² An Act to make provision for universal credit and personal independence payment; to make other provision about social security and tax credits; to make provision about the functions of the registration service, child support maintenance and the use of jobcentres; to establish the Social Mobility and Child Poverty Commission and otherwise amend the Child Poverty Act 2010; and for connected purposes (UK Legislation).

³ Benefit cap at £500 per week for couples and single parent families with children and at £350 per week for single adults (DWP 2013).

Table 1: Timetable of Changes to Benefits

Date	Benefit	Changes
01 April 2013	Housing Benefit	'Bedroom Tax' for social housing tenants introduced
01 April 2013	Council Tax Benefit	Abolished – replaced by localised council tax reduction schemes
01 April 2013	Crisis Loan and Community Care Grant	Abolished – replaced by localized emergency support schemes such as food vouchers or food banks
08 April 2013	Disability Living Allowance	Abolished - Replaced by Personal Independence Payment
15 April 2013	Benefit Cap	Effective in Bromley, Croydon, Haringey and Enfield
29 April 2013	Universal Credit	Pilot area in North England
10 June 2013	Personal Independence Payment	Replacing Disability Living Allowance – no new claims
July 2013	Universal Credit	Pilot areas in Wigan, Warrington and Oldham
15 July 2013	Benefit Cap	National roll-out starts
October 2013	Universal Credit	New claims start
2013-2017	Universal Credit	Working-age people will be gradually transferred to Universal Credit
October 2013 - March 2016	Disability Living Allowance	Disability Living Allowance claimants start to be transferred to Personal Independence Payment
April 2014	Tax Credit	No new claims accepted
2014 - 2017	Universal Credit	All working age claimants (in and out of work) should be transferred to Universal Credit
October 2015	Disability Living Allowance	The rest of Disability Living Allowance claimants transferred to Personal Independence Payment

UK REFUGEES AND INTEGRATION

The UK government's policy theoretical position on refugee integration has remained broadly consistent with former British Home Secretary Roy Jenkins' (1968) concept of 'integration not as a flattening process of uniformity, but cultural diversity, coupled with equality of opportunity in an

atmosphere of mutual tolerance' (Rex 1996). These factors reflected by Duke et al. (1999) argue that successful integration depends on support and programs that allow refugees to resettle, as well as the provision of training and the conversion of skills and qualifications to benefit not only the refugees but the whole community and society. In the absence of such programs – as is the case in the UK – refugees are subject to a kind of 'passive exclusion' (Harrell-Bond 1986), which promotes the racialization of specific groups (Ginsberg 1992). High unemployment rates⁴ amongst refugees, makes them extremely reliant on welfare benefits and once a family gains refugee status, according to the UK government's own research, there is still a high probability of unemployment and underemployment, which is one of the main causes of poverty (Bloch 2008). Tougher sanctions and conditionality associated with recent welfare reforms make access to benefits by new refugee populations, especially those with limited English or knowledge of the system, extremely problematic. Some families slip into extreme poverty and a state of destitution as a result of gaps in public services, delays in processing benefits and a lack of communication between different state departments (Bloch 2009). As such was the case of a child in Westminster (Child EG) who died of starvation after the National Asylum Support Service ceased and the family was waiting to be transferred onto mainstream benefits (Westminster Safeguarding Children's Board, Serious Case Review 2013).

Refugee agency and social capital

When a refugee is trapped in a state of destitution or joblessness, without any possibility to access social capital, this represents a loss of freedom, which is the essence of poverty (Sen, 1999). Besides access to employment, education, housing and health, the welfare of refugees – and their ability to integrate – is also determined by their access to 'social capital'⁵ and their strength of 'agency' in the situation in which they find themselves (Valtonen 1998; Korac 2003). For example, Korac's (2003) study on refugee integration in Rome found that having the opportunity to work and be active in the community was closely linked with feelings of self-respect, dignity and being independent of the state. In contrast, a study of asylum seekers living in reception centres⁶ in The Netherlands showed that periods of isolation and forced passivity often lead to a loss of motivation and increased dependency on the state (Geuijen 2003). The agency argument is consistent with an

⁴ UK national analysis found that 36 per cent of refugees were unemployed (Carey-Wood 1995), while other studies found corresponding rates of 46 per cent in the London Borough of Newham and 51 per cent for London as a whole (Bloch 1999). More recent research by the Welsh Refugee Council (2013) suggests that refugee unemployment levels may be as high as 64 per cent, despite the fact that 60 per cent of refugees have a further or higher degree of qualification.

⁵ Social capital is 'the aggregate of the actual or potential resources which are linked to the possession of durable network of more or less institutionalized relationships of mutual acquaintance or recognition' (Bourdieu 1986)

⁶ Reception centers housed and cared for asylum seekers in Netherlands until the application was processed.

Aristotelian viewpoint, whereby a disadvantaged life is one without the liberty to undertake essential activities or to have the freedom to make choices (Ross 1980). Fortunately, in a culturally diverse city like London, there are many opportunities for refugees to access social capital by engaging in social activities, including through refugee community groups, family links and friends (Chung and Kagawa-Singer 1993). However, there is a further complication that, even when economic and social resources are shared between refugees and host communities, the relationship can remain imbalanced or become divergent, as one group may feel that the other is exploiting them (Harrell-Bond 1986).

Refugee identity and political rhetoric

Characterising immigration as a ‘problem’, which began with the previous labour government and has been taken up by the Conservatives, provokes a sense of crisis within the policy arena, which in turn leads to a hostile environment for refugee integration (Mulvey 2010). Political debates and arguments about the lack of community cohesion – including blaming this on migrant communities’ behaviour and attitudes – has only served to exacerbate negative public perceptions of asylum seekers and refugees, casting them as unwanted intruders. It has also allowed the government to create policies for preventing increasing arrivals of migrants and making refugees’ ability to integrate more difficult. For example, in the name of ‘community cohesion’, free English language classes for asylum seekers were abolished in 2007, which has in turn made it very difficult for some refugees to integrate. Similarly, the removal of the ‘right to work’ for asylum seekers going through the asylum process has contributed to their de-skilling and future unemployment or under-employment (Hall 2011; Bloch 2009). At the same time, UK policymakers are in the process of re-examining the notion of ‘Britishness’ and ‘nationhood’, thereby enhancing the idea of the ‘otherness’ of refugees (Mulvey 2010). This builds on the foundations of its dispersal policy and the 1999 Immigration and Asylum Act. Most recently, the Home Office launched a scheme that involved vans driving through the streets of London with messages like ‘go home or face arrest’ (Metro 2013). Unsurprisingly, this sparked outrage among the UK migrant population and resulted in hundreds of complaints that these messages are racist and will incite racial hatred. It could be argued that promoting the misconception that refugees are ‘milking the system’, while making it difficult for them to access benefits, is a form of invisible racism, or what Neubeck and Casenave (2001) label ‘welfare racism’.

WELFARE REFORM IMPACTS ON REFUGEE FAMILIES

Extreme poverty

“For two months I was without any money or food. I had to feed my children with bread and butter, sometimes moulded bread.” (Refugee interview, Household 3)

The interviews revealed a number of impacts as a result of the UK welfare reforms on refugee families living in London – four of which are in receipt of means-tested and non-mean tested benefits. All refugee households interviewed have experienced some form of deprivation since their arrival in the UK. However, since the welfare reforms – and especially since the introduction of the Benefit Cap – their disposable income has decreased (or is expected to decrease) due to a reduction in the benefits they receive. Although the level of deprivation varies – depending on the size of the family and type of accommodation they live – the situation has become tougher for all the families interviewed. For example, in Household 1, the father is unemployed, working as a volunteer a few hours a week. The mother is unfit for work and in receipt of an Employment Support Allowance. They live in a four-bedroom property with rent of £345 per week. Before the Benefit Cap, the household was receiving £311 in Housing Benefit per week, i.e. £34 per week less than the rent due. And as of 15 July 2013 with the Benefit Cap taking effect nationally, the Housing Benefit for this household was reduced from £311 per week to £190 per week, resulting in a rent shortfall of £165 per week.

Table 2: Household 1 – Summary of Income Impacts

Benefits Received (PW)	Pre Benefit Cap	Post Benefit Cap
Employment Support allowance	£110	£110
Child Tax Credit	£162	£162
Child Benefit	£47	£47
Housing Benefit	£311	£190
Total:	£630 per week	£499 per week

Taking into account all the benefits, as Table 2 shows, Household 1’s weekly income has been reduced from £630 to £499 per week. After paying rent, this leaves £154 per week for food, clothing, utility bills and other expenses such as public transport. This is below the amount stipulated by the Department for Work and Pensions that a family with three children needs to live on (£323.82) and well below the Minimum Income Standards for a family with three children,

which is £577.02 per week. The economic situation is exacerbated further by delays in benefit payments, which all expert interviews flagged as an issue. For example, in Household 3, a single mother with two children was granted refugee status. This household has suffered extreme deprivation and isolation. During the wait for benefits, the bills have piled up, they have been living in overcrowded emergency accommodation, and there has been no money or food in the house. The mother speaks of her experience:

“For those two months I kept calling them all the time. They kept telling me I have to wait. Wait? Wait, while I was feeding my kids with bread and butter! Oh my God... the suffering I went through ... so I made a decision that if I don’t receive the benefits by the 30th, I will kill myself.” (Refugee interview, Household 3)

Poor and unaffordable housing

“We recognize that the council does not take pleasure in placing people outside of London, but it is actually forced to do it.” (Expert interview, London Borough of Brent – Rehousing Team)

All households participating in this research have experienced homelessness in various shapes and forms – from the point of entering the UK, through the asylum seeking process or after they were granted refugee status. This is true for most newly granted refugee families, especially after they are evicted from National Asylum Support Service (NASS) accommodation. The families are often placed either in private rented or temporary accommodation. As these households are typically dependent on benefits, the Benefit Cap has the effect of making the housing provided by the local authority unaffordable.

For example, Household 1, a couple with three children, requires at least a three-bedroom property. The average Local Housing Allowance rates for a three-bedroom residence in London is £347 per week. With their benefit capped at £500 per week, after living costs of £330 per week, according to the Department for Work and Pensions average for a family with three children, this household is left with £170 a week to spend on housing. Hence, the family will be forced to move into a much smaller property in London or to other parts of the UK. All the expert participants pointed out that the Benefit Cap has caused housing to become unaffordable in London for large refugee households. Hence, there is an increase of homelessness and a dispersal of refugee households to different parts of the UK. Homeless refugee families have been moved to areas such as Birmingham, Nottingham, Hull, Newcastle, Luton, Slough and Watford. My interview with the Social Services representative confirmed that ‘intentionally homeless’ destitute families are placed

outside of London, where housing is more affordable and falls within the Local Housing Allowance rates. To illustrate the scale of the problem, in the London Borough of Brent, there are 3,250 households in temporary accommodation, 830 of which require family sized accommodation (3 and 4 bedroom properties). As refugee households tend to have large families and are highly dependent on benefits, they are most likely to be affected. Depending on the local area, some ethnic communities are disproportionately affected, as the housing department participant explained.

“Broken down by ethnic background, our main group in Brent is Somali, so those of Somali background are greatly impacted. In fact, it's more than 500 of our 830 families with Somali background that are impacted by these changes, because they are precisely the type of people that need family-sized accommodation.” (Expert interview, Expert interview, London Borough of Brent – Rehousing Team)

The implication is that, if you are a large family, living in temporary accommodation provided by local authority, you are most likely to be dispersed to other areas of the UK, many of them deprived.

“Anyone requiring 4 or more bedrooms, nowhere in London it's affordable, so unfortunately we've had to go as far as Birmingham, but that's the furthest point we've got to. We've placed people in Luton, Slough and Watford. So it's just the north, it's former mining towns, where unemployment is extremely high, and deprivation is very clear.” (Expert interview, Expert interview, London Borough of Brent – Rehousing Team)

Poor health

“I have been through a lot, I have attempted to kill myself...In a foreign country, no English, no friends or relatives to share my burden, I felt alone, constantly thinking about my fate and what have happened to me...” (Refugee interview, Household 3)

All refugee households interviewed for this research suffer from a level of poor mental and physical health. For example, In Household 3, a mother and two children, a victim of human trafficking and sexual exploitation suffers, from severe depression and acute headaches. She speaks of her experience of life in the UK:

In this case, the period of destitution aggravated the mother's mental health to the point of a suicide attempt. Further cuts to her benefits have increased the level of stress, affecting her health and the ability to cope emotionally and financially. Similarly, in Household 1 the mother suffers from depression, Irritable Bowl Syndrome and back pain. The inability to work is demotivating and further damaging to her mental wellbeing.

“Its very difficult. I don't know if it is because of the age, I was younger, I had more power, but now I'm feeling ... even my health is going worse since I arrived here. I know it's all because I'm not working” (Refugee interview, Household 1)

One of the oldest children is experiencing bullying at school, which has affected his emotional wellbeing and behaviour. The household financial pressures and level of deprivation has increased, which in turn affects the parents' levels of stress. The youngest child of the family has found it difficult to settle within the new environment (new school and new home), which is also affecting the parents' emotional wellbeing, with a loss of confidence and increasing feelings of guilt and failure.

“She was crying at night and in the morning, she told me “I wish I was a leaf, mummy, so I can fly back home, to my friends and my teacher” ... It broke my heart” (Refugee interview, Household 1)

Unemployment

“I need to work, I'm not a person who stays still... I'm a person who want to work hard.” (Refugee interview, Household 1)

The ability for refugee families to find adequate employment – which is already low – will be further affected by the dispersal of homeless refugee households to other parts of the UK, often to the most deprived areas of the country, with high unemployment rates and hostility towards refugees. None of the interviewed households have been dispersed to date, but all have been affected by the Benefit Cap and reductions to the Housing Benefit, which may drive them to seek alternative affordable accommodation outside of London, or if they are homeless households living in temporary accommodation, to be dispersed to other areas of the UK without choice or options. For example, in Household 1, the family is in need of at least three or four-bedroom accommodation. The father spends most of his day searching for jobs and filling in job applications. Coming from a professional background, with postgraduate qualifications, he finds it very difficult. He has managed to secure a position with a security agency, but had to provide two references from

people in the UK that have known him for more than three years. This is not possible, since he has not been living in the UK that long. Even so, references from persons who have known him in his country of origin were rejected by the agency. The household's benefit has been capped at £500 per week and they are under pressure to find alternative affordable housing at around £170 per week. If this family is forced to move out to deprived areas outside of London, with already high unemployment rates and low job prospects, the family's opportunities for survival will be further reduced. Likewise, in Household 2, 3 and 5, the welfare reforms place them at a high risk of being placed in areas in the UK with very low employment opportunities.

High welfare dependency

Newly recognized refugee households are most likely to experience high unemployment, low employability or low skilled jobs, earning low wages and creating a high dependence on benefits. All households interviewed for this research are highly reliant on benefits. For example, in Household 4, mother works two part-time jobs, earning £570 per month. Their rent charge of £1,499 per month leaves the family highly reliant on the housing and council tax benefits. To add to this, the husband has not been granted status yet; therefore he is unable to work and is not entitled to benefits. Similarly, Household 3, a single mother and two children, is highly reliant on benefits. This household lives in temporary accommodation, housed by the local authority, in a property with high and unaffordable rent. This household will need to earn a minimum of £2,968 per month, to be able to afford £310 rent per week for rent and £375 per week for living expenses, as per the Minimum Income Standards requirement. The likelihood of this lone parent refugee household earning this amount is low. Combined with her low employability prospects, her dependency on benefits will increase, as will her level of deprivation. When mainstream benefits such as Income Support and Housing Benefit are replaced by Universal Credit in October 2013, this household is likely to be severely affected. The main earner's employment prospects are low; she has no education, very poor mental health and inadequate English to communicate effectively with the Department of Work and Pensions personnel. As a result, she is most likely to suffer sanctions due to a failure to comply with the new Universal Credit conditionality.

Belonging

“It's very complex. Yes, I want to settle and I did when I received my papers. It's silly but at least I had something on my name. Now I have got it and I say thank you, but it's too late for that. I feel like I have a country, but its not my country; it's not my choice to be here.”

Refugee interview, Household 5)

A sense of belonging is widely recognised as a fundamental human need (Maslow 1968). Yet media stories on migrants, refugees and asylum seekers are often negative. Headlines such as the Sun's 'Refugees on benefits trash £1.25m house', or stories of migrants flooding to the UK, taking jobs, using public services and claiming benefits, are typical. These stories, together with the government's justification of austerity measures as a way to stop 'benefit scroungers', creates a culture of racial hatred and discrimination against migrant families, including refugee families. Similar feelings of racial prejudice can be engendered among refugee households towards their host communities. These hostilities and racial discrimination will only be exacerbated if refugee households are dispersed to other areas in the UK, in places already experiencing high levels of deprivation, unemployment, crime and pressure on public services. The consequent exclusion from the labour market and high reliance on benefits creates a vicious cycle, with more stories in the media that portray refugees as freeloaders or 'benefit scroungers'.

As a result of bad experiences and treatment as asylum seekers in the UK, hostility of refugee households towards their host society is equally high. For example, in Household 5, the daughter was granted status only after 10 years, before which time she had to sign on at the immigration centre. She thought of this experience as degrading and inhumane treatment and she blames the UK government for damaging her mental health and the ability to regain her confidence and self esteem.

“Okay, I get the papers now, but waiting ten years! Ten years is TEN YEARS! OF MY LIFE! (Sobbing) I couldn't get married, I couldn't work, study...” (Refugee interview, Household 5)

Deprivation

The combined result of all of these impacts on refugee families is that the welfare reform changes, especially the Benefit Cap and the abolishing of some means tested benefits, is causing multiple deprivation⁷ for these households. As illustrated by the participants interviewed, many are already experiencing unemployment or low employability prospects, with little or no UK qualifications or work experience, as well as low incomes, high dependence on welfare benefits, poor health, homelessness, overcrowding and poor housing. This makes them more vulnerable than other

⁷ Deprivation is defined as the damaging lack of material benefits considered to be basic necessities in a society (Oxford Dictionary)

populations, and more likely to be tipped into extreme poverty and destitution as a result of the welfare reforms.

MEDIATING FACTORS

Public services

The availability and effectiveness of public services plays a crucial role in the variable level of impact of welfare reform on refugee households. Most of the refugee families I interviewed have experienced a lack of support from the local authority, job centres and health services. For example, the Household 4 was placed in temporary accommodation by the local authority, with rent charges of £345 for a two bedroom flat. Not only is this accommodation unaffordable, but it is well above the Local Housing Allowance rates (LHA) and this places the family at risk of extreme hardship, or even losing their home and becoming ‘intentionally’ homeless. Besides poor advice and decisions, local authorities are also being overwhelmed as a result of the welfare reforms. As the needs of vulnerable families in London increase, especially those of large refugee households, the level of support each family receives is decreasing, due to government service budget cuts and rising deprivation. For example, the No Recourse to Public Funds Team has been overwhelmed with referrals of families that have become ‘intentionally homeless’ due to the Benefit Cap.

“We have now a whole new group of families, including migrant families, who have access to public funds but because of the cap they have become ‘intentionally homeless’”. (Expert interview, London Borough of Haringey - Social Services)

Similarly, the expert participant from the housing department explains that 2,500 households live in housing association owned and managed properties with Temporary Accommodation licenses. 800 of these households were issued Section 21 Eviction Notices, in preparation for the Benefit Cap roll out that commenced on 15 July 2013. This has increased the pressure on this local authority to deal with the number of households facing evictions. However, the impact is uneven, since different public departments and local authorities may display varying levels of capacity and efficiency to cope with the surge in demand for benefit-related services. In some cases, the level of competence in public service authorities also varies, thus impacting the level of welfare impacts that refugee households experience. For example, when children are left destitute, the duty falls to the local authority to assess and support the family, as per Section 17 of The Children Act 1989.

“Some families who were granted immigration status end up destitute as a result of waiting for benefits, so we might have to get involved” (Expert interview, London Borough of Haringey - Social Services)

However, in some cases, those working with destitute new refugee families fail to carry out the proper assessments required by the law.

“How can you have a specialism in your team when you are not doing the fundamental things that you should be doing within social services? Are you doing your complete assessment so you can give the Section 17 payment while they are waiting for their benefits to come through?” (Expert interview, CARIS Haringey)

An added difficulty is that – in the absence of good public services – refugee families are less likely to know their rights, or to speak good enough English to insist that their rights are honoured. For example, one of the families interviewed (Household 2) did not know of her benefit entitlements, despite the fact that they had been supported by a number of government agencies, including the child protection team as a result of experiencing domestic violence.

Demographics

The level of spoken and written English is an important factor in mediating the level of impact of the welfare reforms. For example, in the case of Household 2, a single mother of two, the level of spoken English is low. This affects her abilities to communicate with public authorities or seek help when needed. This was especially evident during the months she was left destitute without any money or food in the house. In this case, Social Services has a duty to provide support under Section 17 of the Children Act 1989, and yet, despite some communication with the health visitor, the destitution that endangered her and her children’s lives went un-noticed. In contrast, in Household 1 where the level of English is good, they were able to seek advice and support from legal services when their Employment Support Allowance was stopped. Similarly, in the case of their son’s bullying experience, they were able to communicate their concerns to the school. This family will also be able to communicate with agents and private landlords without the need of an interpreter in their search for alternative accommodation.

There can also be a reverse affect, whereby deprivation can undermine a refugee family’s ability to communicate effectively. For example, in Household 5, although the level of English is very good,

the daughter's ability to communicate with the outside world has been affected by her mental health. This research has shown that family size, composition, age, income and education can all enhance or reduce the effects of welfare reforms on refugee households.

In general, the larger the family, the greater the impact, especially when the Benefit Cap rules are applied. Lone parent families also tend to be more negatively affected. In terms of age, households with older children are likely to be affected more than the households with younger children. For example, Household 1, a couple with two teenagers and an 8 year old, requires large accommodation and is currently experiencing a high level of destitution and insecurity. Similarly, in Household 3 a single mother with two children aged 14 and 2, is experiencing a high level of poverty. By contrast, in Household 5 there are no young children (only one 35-year old daughter) and although the family is being affected by changes to the Disability Living Allowance, there is less impact on their housing situation.

Immigration status

The extent to which the welfare reforms will affect refugee families is highly dependent on their immigration status. All household interviewed for this research possess Indefinite Leave to Remain, Discretionary Leave to Remain, or Exceptional Leave to Remain. One household interviewed is a 'mixed status' family (Household 4), with the mother having Exceptional Leave to Remain and father still waiting for his asylum application to be processed. This leaves the family reliant on wages from the mother's part time jobs, as well as benefits, especially Housing Benefit. The families in possession of Indefinite Leave to Remain or Discretionary Leave to Remain have access to all in-work and out-of-work benefits. The households in possession of Exceptional Leave to Remain have access to public funds, but their future application for Indefinite Leave to Remain might be affected if they remain unemployed and receiving benefits during the three-year period. In the case of Household 4, where the mother is employed, she did not apply for child benefit or child tax credit until she was advised by a local advice agency.

Health

Health in refugee households is an important variable in determining welfare impacts, since it affects levels of resilience to cope with changes and the difficult situations in which the families find themselves. For example, in Household 1, the mother suffers from depression but has also physical restrictions that affect her abilities to work. She finds her inability to continue her career in

teaching demotivating and demoralizing. In Household 3, the mother suffers from severe depression with on-going suicidal thoughts. Her ability to cope with the changes to her income, housing and challenges such as communicating in English, are low. She is reliant on her teenage daughter, whose English has progressed over the two years in the UK. However, mother's anxieties and emotional breakdowns could also affect the children's emotional wellbeing and development.

In Household 5, the elderly mother suffers from dementia and Alzheimer's. She is in receipt of Disability Living Allowance, and her daughter is her full time carer. However, the daughter also suffers from depression, taking anti-depressant drugs. Looking after her mother while also facing the responsibilities and difficulties brought about by changes to their income or benefits received is increasing the levels of anxiety and stress, which decreases her mental wellbeing and resilience.

Employability

Looking at the households interviewed, it is clear that some are more employable than others, which directly affects the impacts of the welfare reforms on their lives. For example, in the Household 1, the mother has bachelors and post-graduate qualifications and her work experience in her country of origin means that she can seek employment in the same area in the UK. Her English is a barrier, but is getting progressively better. Now, the main barrier is lack of teaching experience in the UK. This is a common experience for refugees. They can't get a job because they don't have UK work experience, but they can't get UK work experience unless someone gives them a job. In this case, the mother has continued to volunteer in the UK, but remains highly reliant on benefits. The father also has post-graduate qualifications (in business management), but has low employment prospects due to a lack of the UK experience or qualifications. Although he managed to find employment within a security firm, as previously mentioned, this offer was withdrawn after being unable to offer UK references as requested by the employer.

In Household 4, the couple did cash-in-hand jobs during the period in which their asylum application was being processed. They are now equipped with UK work experience and have learned the 'rules' of the job market. The mother works two part-time jobs and shows more confidence in dealing with challenges related to the impact of benefits changes. Although her work is still doing low-skilled jobs such as cleaning, her employment prospects are higher than the rest of the households interviewed.

Housing

The type of housing, conditions and affordability are all-important mediating factors. The refugee households interviewed live in private rented or temporary housing provided by the local authority. All of them been affected by the Benefit Cap and the abolishing of council tax benefits. However, the level of impact is typically higher in homeless households living in temporary accommodation. These households face high rent, greater benefit cuts and a possible dispersal to other areas in the UK. Housing conditions also vary. For example, Household 4 lives in a two-bedroom property with high rent, yet it is in a poor state and mice infested. Households living in private rented accommodation might be in position to choose where they live and what they can afford, but the options are still limited, as they all are dependent on benefits and will have to procure accommodation within Local Housing Allowance Rates. As a result, these households could be driven to live in smaller properties, with overcrowded and poor quality conditions.

Social networks

Access to social networks is crucial in determining refugee's ability to cope with welfare changes. My research confirms that for households with strong social connections through friends, relatives in the UK and abroad, the level of negative welfare impact is lower. Although they are highly reliant on benefits, most of the households can turn to their networks for help in a crisis. For example, when Household 1 was placed in overcrowded emergency housing by the local authority, the father borrowed £9,000 from family and friends in order to secure private rented accommodation. Although this household's benefit income was reduced significantly since the Benefit Cap, they are less likely to become destitute, since they have robust social networks. In contrast, in Household 3, due to past experiences of sexual exploitation, the mother has isolated herself from family and friends. Most of the connections that the mother has established are linked to her access to public services. Considering the loss of efficiency and effectiveness of these services during the welfare reform process, as previously discussed, this household is less likely to receive any meaningful social support in moments of desperation or destitution.

Life experience

Our life experiences determine the way in which we react or deal with change and difficulties. Household 1 recalls happy times in their country of origin, when there was a sense of normality, secure work, socializing with family friends and enough income to afford good quality housing,

education and leisure activities. In Household 5, the life story is of a happy childhood in a free country, followed by the experience of war, fear, destitution, persecution and tragedy. A subsequent life of isolation, humiliation, exploitation and mental health illness in the UK has caused the hopes and dreams of this household to be shattered. Household 2 tells a story of a romance that turned into imprisonment, rape, sexual exploitation, humiliation, desperation, hate, isolation, extreme poverty and attempted suicide.

All these diverse experiences have shaped the lives of the refugee households; consequently, their level of resilience and ability to cope varies. Although the mother in Household 2 planned her own suicide, two events prevented her from going through with it. Firstly, she received the benefit, which more or less ended that period of extreme destitution, and second her diary got damaged in the washing machine.

“I had kept a diary, as I told you about my suicide date, the 30th. This was a small diary. I forgot it in my pocket when I was doing my laundry, so it got washed with my clothes. I was happy, because I didn’t have to read it again”

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Many of the findings of this research are confirmed in the wider literature on refugee integration. The overall effect of the welfare reforms on the refugee families interviewed, is to undermine the very factors necessary for successful incorporation into the host society. These include access to economic and social opportunities and the application of human capital, including individual resourcefulness, proactivity and the ability to apply ‘agency’ in challenging situations (Korac 2003; Korac 2009; Valtonen 1998). Employment has been shown to be a primary factor in refugee inclusion and resettlement, as it promotes economic independence, social networking, motivation for the renewal of self-esteem and future planning, and a place to develop language skills and promoting self-reliance (Bloch 1999; Tomlinson and Egan 2002). The interviews revealed employment to be a key barrier for refugee families living in London. Without the ability to work, households are sliding into a situation of multiple deprivations, both physical and mental, which makes them less able to cope with welfare changes. Furthermore, as a result of the welfare reforms and associated impacts on housing affordability in London, there is a risk for many of these families of being involuntarily dispersed to areas of high deprivation outside of London, where economic prospects are even worse.

Further exclusionary and restrictive policies – which the welfare reforms represent – will lead to additional obstacles, new struggles, and a limitation or loss of choice and options for these families. By remaining highly reliant on the state, refugee families are caught in a cycle of multiple deprivation, disempowerment, hostility and insecurity. The Benefit Cap and the abolishing of some benefits have significantly impacted these households' economic stability. The findings show that some households live on income levels that fall below the poverty threshold and well below the government Minimum Income Standard (MIS) requirement.

Social capital

In terms of social capital, this has been shown to be a mediating factor, which is affected by the asylum seeking process. For example, in Household 5, dependence on relatives during a long period of asylum seeking, and the resulting servitude (having to cook and clean for relatives), damaged the bonds of trust and respect in the extended family and led to isolation and severe depression. In contrast, Household 4 lived independently of the state support during the asylum seeking process, managing to find part-time jobs, which improved their work experience, language skills and links with the job market. Therefore, when the Benefit Cap came into effect, their level of income was reduced, but the family was able to increase working hours in order to cover rent and other expenses. Ager and Strang (2004a) refer to three key aspects of social capital, namely social bridges, social bonds and social links with institutions. Household 1 is a good example of a family that has strong social capital in these terms. They are well connected with friends, relatives, the community and institutions. As a result, agency has been applied to cope with the challenges they have faced, such as the son's bullying experience at school and becoming homeless. Even so, without the economic opportunities (both parents have been unable to find employment, despite a good education, work experience and sufficient English), the family's resilience is eroding – their health has suffered, levels of confidence decreased and hope for self-sufficiency lowered.

Physical and mental wellbeing

The literature shows that life experiences, economic struggles, multiple deprivations and inequality are very closely related to emotional suffering and physical suffering (Cattell 2001; Wilkinson and Pickett 2010). For example, it has been found that the rate of suicide among asylum seekers and refugees is high (Ferrada-noli, Asberg, Ormstad, Lundin, Sundbom 1998). The interviews revealed that many refugee households experienced acute emotional and physical stress, which is being exacerbated by the welfare reforms, ranging from depression (Household 1 and 5) and suicidal

thoughts (Household 3) to anxiety and guilt from not being able to care adequately for one's children (Household 2). On the other hand, according to Papadopoulos (2007), it is also possible that extreme traumatic experiences can stimulate a positive response, called Adversity-Activated Development (AAD). There was evidence of this from the interviews, such as Household 2, a single mother of four children. Despite experiencing multiple deprivations, she spoke of her determination to improve her English, she is volunteering for a local charity and has a clear vision for her future. Even Household 3, a family that was destitute with a mother on the threshold of suicide, there were signs of renewed hope, 'agency' and resilience when she was once again able to bring food to the table.

Social exclusion

Since the 1970s, the 'under-class' has been an important target for welfare state policies, including the poor, the unskilled, the long term jobless and those highly dependent on benefits (Evelyn and Huber 2001). However, as my research has shown, the refugee families who are part of this 'underclass' are experiencing many negative impacts due to the welfare reforms, especially since the global financial crisis and the institution of government austerity measures. It would appear that the needs of refugees are being ignored and that they are effectively being excluded from the government's welfare agenda, which Harrell-Bond (1986) called 'passive exclusion'.

With the erosion of 'multiculturalism policies' (Banting and Kymlicka 2006) and the withdrawing of support mechanisms to promote refugee integration and citizen equality, refugee families are becoming London's outcasts – removed from the benefits of government policies, legislation and public services. The interviews confirmed that this is certainly how many refugee households feel. This is exacerbated by the emergence of a new wave of destitute families as the Benefit Cap takes effect. These 'intentionally' homeless families are putting more pressure on social services, with the result that new refugee families' needs are pushed lower down on the agenda, exposing them to higher risks of multiple deprivation and lack of basic needs.

Barriers to integration

Integration is a 'multi dimensional two-way' process that starts from the point of arrival in the host state, including factors such as location and the degree of refugees' (Council of Europe 1997; Castles 2002) access to employment, dependence on welfare, educational opportunities, housing, social and their political involvement (Castles 2002; Da Lomba 2010). The research has shown that

many of these dimensions are experienced as barriers to integration by refugee families living in London. For example, as London housing becomes unaffordable for low-income households, dispersal of households outside of London seems inevitable. For refugee families, if the destinations are already deprived with high unemployment, this will not only wipe out the prospects of their inclusion in employment and education, but will increase the risks of discrimination, racial harassment and crime. The findings, in particular from the expert interviews, show an increasing concern about how divergence from the path of integration can lead to total exclusion and higher risks of being involved in criminal activities, antisocial behaviour and gang culture. As one expert put it:

“These people need to integrate, where do they put them they put them in slum estates. What are they wanting to integrate to, alcoholism, heroin addiction, unemployment...that is the context of them being asked to integrate to!” (Expert interview, Ruth Valentine)

CONCLUSIONS AND RECOMMENDATIONS

This research brings together two areas of social research: the impacts of welfare reform and the experience of refugee families and has demonstrated both requirements, with a creative scope, focusing on refugee experiences at a time of transformation in the UK’s welfare system. These two areas are closely connected, as the newly granted refugees remain highly reliant on the welfare system. Although the welfare reforms are still in the initial stages, their negative impact on the lives of the refugee households is already clearly visible. This raises important questions for public debate and on-going academic study.

The abolishing of some benefits, in particular Council Tax Benefit, and the introduction of Benefit Cap have resulted in multiple forms of deprivation for families participating in the research. Besides the impacts on adults, the effects of uncertainty, combined with the experience of multiple deprivations, is damaging refugee children’s emotional wellbeing, and their future prospects. As the new welfare system is founded with the principle of reducing benefit dependency and supporting people in employment, unemployed refugees will face tougher sanctions and further loss of benefits leading to periods of extreme poverty and entrapment in a cycle of deprivation, impacting the parents’ mental health, which will impact their children, affecting emotional and physical development, as well as their education and future opportunities.

Recommendations

Based on the findings and conclusions of my research, the following recommendations are made for areas of further research and changes to public services and government policies:

1. Asylum seeking families should be given permission to work if their asylum claim has not been determined within six months.
2. When families are granted refugee status, there should be a more efficient transition onto mainstream benefits, avoiding the risks of destitution and severe poverty such as malnutrition.
3. Social Services should ensure that they adhere to their obligations under the Section 17 of Children Act 1989 and protect refugee children from harm caused by severe poverty and destitution.
4. The Department for Work and Pensions and Job Centres should be more efficient with their services, reducing delays and errors and being alerted to the needs of refugee claimants (language, lack of knowledge of the system, lack of online services).
5. Job centres should provide tailored support and a pathway towards successful employment of refugee families, taking into consideration their skills, abilities and child care responsibilities.
6. Local authorities should improve their communication with the UK Border Agency and the Department for Work and Pensions in order to minimise delays, errors and gaps in services that could lead to destitution of refugee families and their children.
7. Local authorities should develop stronger partnerships with community and voluntary services in the area.
8. Local authorities should increase the knowledge and skills of their staff and practitioners with regard to refugee needs.
9. Housing Services should provide adequate, affordable housing to homeless refugee households considering the education and employment needs.

10. Housing Services should not move new refugee families in properties with high and unaffordable rent in instances where this could lead to a cycle of deprivation and homelessness.
11. Housing Services should provide a support package and information to refugee families dispersed outside of London and to ensure proper referral to public services in the new area of residence.

Further research

The following areas have been identified where further research is needed:

1. Extending the sample coverage (number of refugee families in London), as well as the geographical scope of the research beyond London.
2. Tracking the changes of welfare reform impacts on refugee families over the coming months and years.
3. The impacts of Universal Credit, which is especially important as this system is only being implemented in October 2013.
4. The impacts of welfare reforms on refugee integration, including potential increases in equality and hostility.
5. The likely socio-economic, health and cultural impacts of dispersal of refugee households outside London.

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*Research Participants***Table 5: Summary of Refugee Families Interviewed**

Participant	Employment status	Immigration status*	Income**	Time in the UK
Household 1 Couple and three children	Unpaid	DLR (2010)	ESA, CHTC, CHB, & HB	3 years
Household 2 Single mother and four children	Unpaid (Voluntary)	ELR (2012)	No benefits, receives £100 per week from ex husband	6 years
Household 3 Single mother and two children	Unemployed	DLR (2012)	IS, CHTC, CHB and HB	2 years
Household 4 Couple and two children	Part-time (paid work)	DLR (2012)	TC, CHB, HB	12 years
Household 5 Elderly mother and daughter	Unemployed	ILR (2004/2011)	CA DLA, IS and HB	10 years

* DLR – Discretionary Leave to Remain, ELR – Exceptional Leave to Remain, ILR – Indefinite Leave to Remain

** ESA – Employment Support Allowance, CHTC – Child Tax Credit, CHB – Child Benefit, HB – Housing Benefit, IS – Income Support, TC – Tax Credit, CA – Carers Allowance, DLA – Disability Living Allowance.

Household 1

The household comprises a husband and wife with three children, aged 7, 15 and 18. The husband arrived and made an asylum application in the UK in September 2009. He was granted Discretionary Leave to Remain in the UK in January 2010. The wife and children joined in August 2010. The husband has a postgraduate degree in business management, while the wife has bachelor's degree in business administration. When the wife and children arrived in the UK, the

family became homeless, as they were unable to find affordable and suitable accommodation. They approached the local authority for assistance and were placed in an emergency accommodation. As this accommodation was in poor condition and overcrowded, the family decided to borrow £9,000 from friends and family in order to secure better accommodation. Since their arrival the family have settled and their English is improving. Despite efforts to find employment and attending various training programmes, the husband has been unable to find a paid job. Therefore, he volunteers part time while spending the rest of the time seeking work and improving his English. The wife is attending English classes. Her health has suffered; she has been diagnosed with depression, severe back pain and Irritable Bowl Syndrome. The children have started school in the UK, but shown poor progress and low exam results. One of the children is experiencing bullying at school. The family is currently settled, living in a comfortable four bedroom private rented accommodation.

Household 2

The household comprises a single mother with four children, aged 13, 11, and 6 (twins). She arrived in the UK in 2007 with her husband and children seeking asylum. The asylum application was refused but the family was granted Exceptional Leave to Remain under Article 8 of Human Rights Act. Due to experiencing domestic violence, she separated from her husband, who moved out of home. In spite of the separation, the ex-husband keeps control of the family's affairs and finances, claiming benefits for the children and keeping important documents with him. The mother and four children live in overcrowded housing. The ex-husband pays their rent and around £100 per week for food, bills and children's expenses. The mother has no understanding or knowledge of the welfare system or her legal rights and entitlements to benefits. She lives in fear of her ex-husband's behaviour and remains anxious of being deported back to her home country. She is currently volunteering and hopes to find a job. Upon finishing the interview, I referred the family for legal advice and support with the issues raised during the interview.

Household 3

The household comprises a single mother and two children, aged 15 and 2. Prior coming to the UK she was living in another EU country for three months, during which period she was raped and sexually exploited by a human trafficker. She was transferred to the UK in 2010 and continued to be sexually exploiting for a further three months until she fell pregnant. Shortly after this, she escaped from bondage and was living rough on the streets until two women who referred her to the Poppy project, which provides holistic support and accommodation to trafficked women, rescued her.

Then, due to the loss of funding by the charity, she could no longer be accommodated and was referred to Social Services in Islington. They supported the mother with accommodation and financial assistance until she was granted Discretionary Leave to Remain. The local authority discharged duty immediately after the status was received and she was referred to the homelessness team in Haringey. The family was placed in a one-bedroom hostel and later offered a two-bedroom temporary residence. The mother has only primary school education from her country of origin and her English is limited. She had no understanding of her legal rights and entitlements. She suffers from severe depression and headaches. The family's main income is benefits received.

Household 4

The family comprises a husband and wife with two children, aged 11 and 6 years. The family has been in the UK since 2001, although only the wife was granted Discretionary Leave to Remain in 2012. The husband's application is still pending. Before being granted Discretionary Leave to Remain status the family lived without any financial support, surviving on odd cleaning jobs that paid cash-in-hand. The family mostly lived in shared overcrowded and poor quality housing. When granted Discretionary Leave to Remain the family was evicted and became homeless. Now they live in a two bedroom, mice infested temporary residence provided by the local authority. The family's main income is the wife's salary from two part time cleaning jobs. The family receives benefits for the children and some help with rent costs. The accommodation provided by the local authority is unaffordable and above Local Housing Allowance Rates (LHA). The family is struggling financially and are getting support from a local homeless charity.

Household 5

The family comprises an elderly mother and a 35-year-old daughter, who arrived and sought asylum in the UK in 2003. They both suffered tragic loss prior coming to the UK. Two male members (the main providers) of the family were killed during conflict in the country of origin. From 2003 to 2004 they lived with relatives while receiving support from National Asylum Support Service. Although they applied for asylum on the same date, the mother was granted Indefinite Leave to Remain in 2004, while the daughter's application was delayed and only processed in 2011. The mother is disabled; she is diagnosed suffering from dementia and Alzheimer's. The daughter suffers from severe depression. She is a university graduate and expresses herself in English very well. Despite the eight-year delay in processing the daughter's asylum claim, the family feels settled and content living in their current home.

Welfare experts

Table 6: Summary of Welfare Experts Interviewed

Participant	Job Role	Organisation
<i>Expert 1</i>	Director	CARIS Haringey
<i>Expert 2</i>	Advice and Outreach Worker	CARIS Haringey
<i>Expert 3</i>	Director	Salisbury World
<i>Expert 4</i>	Self-employed	Freelance consultant
<i>Expert 5</i>	Immigration Barrister	Institute of Race Relations
<i>Expert 6</i>	Team Leader	Brent Housing Services
<i>Expert 7</i>	Team Manager	Haringey No Recourse to Public Funds Team

CARIS (Christian Action and Response in Society) Haringey

The expert participants interviewed were Gloria Saffrey (Director) and Rockhaya Sylva (Advice and Outreach Worker). CARIS Haringey is a registered charity working with homeless families and families in temporary accommodation, operating in the London Borough of Haringey. CARIS's primary service is to provide legal advice and outreach in the areas of housing, welfare rights and immigration (OISC Level 1⁸). CARIS's additional services work with homeless families to improve their wellbeing, reduce isolation and empower them. CARIS projects include English for Speakers of Other Languages (ESOL), a reading club, toy library, clothes exchange, baby equipment provision, food bank and leisure and play activities for children and adults of all ages.

Salisbury World Refugee Project

The expert participant interviewed was Sarah Reynolds (Director). Salisbury World is a charity that supports refugee and asylum seeking children and families. Established in 1999, it was the first refugee centre to be set up within a primary school. Salisbury provides services to refugee and asylum seeking children and their families by offering educational, social and emotional support. Salisbury World endeavour to raise awareness of refugee issues and encourage positive integration. Salisbury World services include providing information, advice and support to refugee families and

⁸ The Office of the Immigration Services Commissioner (OISC) is an independent, non-departmental public body set up under the Immigration and Asylum Act 1999

their children, after school club and holiday activities, training and consultation including the creation of educational publications of best practices for primary and secondary school staff.

Ruth Valentine

Ruth Valentine is a highly experienced consultant and trainer, working with not-for profit organisations. Ruth has experience of working with a range of organisations, from voluntary community groups to major national voluntary organisations, health institutions, local authorities and quangos⁹. Ruth has special expertise in advice provision, and in work with refugees and asylum seekers.

Frances Webber

Frances Webber is Vice-chair of the Institute of Race Relations Council of Management and a former barrister who specialised in immigration, refugee and human rights law until her retirement in 2008. She is author of the book *Borderline Justice: The Fight for Refugee and Migrant Rights* (Webber 2012) and co-editor of *Macdonald's Immigration Law and Practice* (Webber 2005) and *Halsbury's British Nationality, Immigration and Asylum* (Webber 2002). Frances is a part time lecturer at Warwick University and Birkbeck College and speaks and writes on migration and human rights issues.

Housing Services - London Borough of Brent

The expert participant interviewed was Lavdrim Krashi (Team Leader). The local authority provides a range of housing services in Brent, including assessing eligibility for council housing, providing information about other housing options in Brent, giving guidance on how to look for and manage private rented accommodation, and supplying advice about housing rights and responsibilities. The housing services division run a number of different schemes with private landlords and housing associations to help increase the range of good quality accommodation available in Brent. Their aim is to prevent homelessness and provide advice in order to help people stay in their home or find a new one.

No Recourse to Public Funds Team (NRPF) – London Borough of Haringey

⁹ An organization or agency that is financed by a government but that acts independently of it

The expert participant interviewed was Arantza Faiges (Team Leader). This team is part of Children and Young People Services (CYPS) and was developed in 2009 as a result of the sharp increase in the number of destitute families/children in need of support. The service now supports 83 families and 120 children and young people from diverse cultural backgrounds, reflecting the diversity of Haringey's children and young people in terms of age, gender, ethnicity language and culture. The team ceases to work with families/children when United Kingdom Border Agency (UKBA) have resolved families' immigration status.