



Refugee Council

England's forgotten refugees: Out of the fire and into the frying pan

Josephine Basedow and Lisa Doyle
May 2016



SUPPORTING AND
EMPOWERING
REFUGEES

The Project Team

The report was written by Josephine Basedow with the support of Lisa Doyle, Andrew Lawton and the Refugee Council's Advocacy team. The literature review, design of interviews and schedules, transcriptions and analysis were completed by Josephine Basedow. Adiam Kidane conducted the survey of service users.

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We are extremely grateful to those who chose to participate in this research. Recounting details of persecution and hardship at home, en route and within England is never an easy task and we are privileged to share some of those experiences in this report. It is hoped that this research will highlight the struggles facing recently recognised refugees in England.

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Key terminology

Biometric Residence Permit (BRP)

The Biometrics Residence Permit (BRP) is a government issued identity document given to people who are granted leave to be in the UK, including as a refugee.

Dispersal

Dispersal is the process by which the Home Office moves an asylum seeker to accommodation outside London and the South East. They are first moved to initial accommodation while their application for asylum support is processed. Once the application has been processed and approved they are moved to dispersal accommodation elsewhere in the UK.

Habitual residence test

The habitual residence test is carried out on most EEA nationals who apply for benefits to prove that they have a right to live in the UK and you intend to settle for the time being.

'Move on' period

When an asylum seeker is granted refugee status, they are informed that the asylum support they are receiving from the Home Office will cease in 28 days. This is known as the 'grace' or 'move on' period and it is expected in this time that the newly recognised refugee will be able to secure housing and income in this timeframe.

NASS35

A NASS35 is the Home Office issued document which states that the holder is no longer entitled to asylum support as they have received a positive decision on their asylum application.

Section 4

Some refused asylum seekers are eligible to apply for Section 4 support. To qualify, people need to be destitute and meet one of the following criteria: the person is taking reasonable steps to leave the UK; the person is unable to travel due to medical reasons; the Secretary of State has deemed that there is no viable route of return; the person has applied for such a judicial review and been granted permission or leave to proceed, or; a person needs to be accommodated to avoid breaching their Convention rights, within the meaning of the Human Rights Act 1998.² This is non-cash support given via a pre-loaded payment card useable in certain shops only.

Short term benefit advance (STBA)

People can apply for short term benefit advances if they are awaiting their first benefit payment and they are in urgent financial need. If a person has recently applied for: Jobseeker's Allowance; Income Support; Employment and Support Allowance; Carer's Allowance; Pension Credit or a State Pension.

UK Visas and Immigration (UKVI)

UK Visas and Immigration is the part of the Home Office that is responsible for making decisions on who can enter and remain in the UK.

Executive summary

The research explores the experience of newly recognised refugees within their first year of being granted asylum by the UK Government. When an asylum seeker is granted refugee status, those who are receiving accommodation and subsistence payments from the Home Office are informed that it will cease in 28 days. This is known as the 'grace' or 'move on' period and it is expected that the newly recognised refugee will be able to secure housing and income in this timeframe.

This research focuses on people who have reached the UK independently and applied for asylum, rather than refugees who have arrived through organised resettlement routes such as the Gateway Programme or the Syrian Vulnerable Person Resettlement Programme. Resettled refugees in the UK receive a tailored integration package in their initial months and will be provided with accommodation and the key documents they need to access services upon arrival. By contrast, the refugees with which this report is concerned are left to fend for themselves and find their own way when they are granted asylum as the national programme that used to support newly recognised refugees was abolished by the coalition Government in 2011.¹

The report draws on interviews conducted with 11 newly recognised refugees who were interviewed up to four times during the period after they had been granted status. A total of 42 interviews took place between March and December 2015. This qualitative data is supplemented by other research, including a survey conducted with 100 clients from the Refugee Council's *Refugee Advice Project* which illustrates that the difficulties faced are not unique to the sample of new refugees interviewed for this research.

Findings

Key documents

In order to access goods and services such as housing, employment and welfare benefits, people need to provide evidence that they are entitled to receive them. Biometric Residence Permits (BRPs) and National Insurance Numbers (NINOs) are crucial identity documents for refugees in the first days and months after they receive a positive decision on their asylum claim.

In our qualitative sample, **nine of the 11 interviewees had their BRPs within the 28 day move on period and two did not**. Of those that received their cards within the 28 days, the average wait time was about two weeks. For those who did not have their BRPs within the 28 day period, one waited 34 days and the other waited 65 days from the time they were granted status to receiving the card.

Six interviewees had their NINO within 28 days and five did not. Of those who had to be issued a new NINO and who received them within the move on period, only one was issued at the same time as status letter. The others waited at least three weeks.

Delays in receiving these key identity documents have severe impacts on newly recognised refugees' ability to feed and house themselves once their asylum support is terminated.

Welfare benefits

It is virtually impossible for people to secure employment in the move on period, so new refugees will need to apply for mainstream benefits in order to secure an income immediately after being granted refugee status. As asylum support is administered through a parallel system to mainstream welfare benefits, refugees will need to make applications for support.

Despite the Home Office/Department for Work and Pensions guidance issued to newly recognised refugees being clear on what they need to present in order to claim the welfare benefits they are entitled to, this did not always translate into practice. Participants in this research reported having received incorrect and inconsistent advice, and being blocked from making applications even though they were entitled to start the process of claiming welfare benefits.

Applying for welfare benefits can be complex. **Half of the service users surveyed identified having no access to benefits as one of their main problems** and sought the Refugee Council's help with the application process. **Only one interviewee had managed to secure welfare benefits in his 28 day period.**

When looking at the amount of time it took for people to receive their welfare benefits between point of application and day of receipt, **only four participants received their benefits within 28 days of applying for them**.

This means that if all the refugees in this sample had applied on the same day as they were informed of their status (which is unlikely), then most of them would still not have received their payments by the time their asylum support was terminated, leaving them with no means to feed and house themselves.

Ten of the 11 participants experienced periods where they had no means of financial support after the end of their move on period. They were forced to rely on charities, food banks, friends and relatives to feed themselves.

Employment

Understandably, no participant managed to get a job within their extremely short move on period. Of the eight participants available for full-time work, all were looking for a job directly following their 28 day move on periods.

It took over six months for four participants to get a job, nearly six months for one, and five months for another. Two were not able to gain employment at all over the course of the research. Participants voiced frustration at their experiences of searching for work and their interactions with staff at Jobcentre Plus who they felt were not giving them the support they needed. A lack of UK work experience, and enforced periods of unemployment as a result of having had to flee their countries, made some participants despair at the prospects of getting a job.

Housing

In our survey of 100 service users, 81 were homeless or about to be homeless at the point they accessed the service. This underlines a massive hidden problem of homelessness amongst newly recognised refugees. For some, the housing insecurity endured well beyond the immediate end of the move on period, with 29 people being in circumstances that constitute homelessness at the time they were surveyed which was sometimes over a year after they were granted status.

All participants interviewed in the research were homeless when they were evicted from their asylum accommodation. Seven participants were temporarily accommodated by a local authority – including bed and breakfast, shared housing in the private rented sector, and self-contained flats – pending decisions on their homelessness applications. Two stayed in hostels, one in an emergency homeless accommodation and one in accommodation provided by a church.

Newly recognised refugees struggle to access private rented accommodation as subsistence asylum support payments are not sufficient to save up for a deposit and rent in advance. Delays in the administration of Integration Loans, which can be used to support refugees with these costs, means that the money is not available before people's Home Office contracted accommodation is terminated. Additionally, restrictive eligibility criteria for local authority rent deposit schemes also prevent many refugees in using them to secure accommodation in the private rented sector.

Mental health

In addition to pre-existing mental health conditions, most participants in this research reported a serious decrease in their mental and physical health directly attributed to the stresses associated with the move on period.

Suicidal thoughts were reported by one interviewee and four of the service users surveyed during the time just after being granted status. When asked what they would have done if the Refugee Council had not been there to provide support, four respondents stated that they would have killed themselves.

All participants reported stress, anxiety and depression (both clinically diagnosed and self-described) during their interviews. The initial move on period was the most stressful for participants and the highest levels of anxiety were reported during this time.

Conclusions and recommendations

This research adds to a body of evidence illustrating that newly recognised refugees face significant practical problems in the period immediately after they are granted refugee status.

The Government's flagship resettlement programme for Syrian refugees demonstrates that Ministers clearly understand that refugees need specialist support to integrate into British society if they are to successfully begin rebuilding their lives. All refugees arriving via this programme receive personalised, tailored and Government funded integration support.

In stark contrast – there is no Government funded specialist integration support for refugees who have not been resettled here, and have instead been granted asylum. These refugees are virtually abandoned by the Government, which has committed to protect them, and often are left homeless and hungry as a result.

Issues with delays in newly recognised refugees receiving key identity documents persist, and these have a knock on effect on refugees' ability to access income and services. The brevity of the move on period leads to newly recognised refugees experiencing homelessness and destitution, as systems failures mean there is not sufficient time to get support in place before the Home Office evicts them from their asylum accommodation and terminates their subsistence payments.

Without the support of charities, many of the refugees in this research would have experienced more acute problems. As it is, some were left on the verge of suicide. Voluntary organisations successfully advocated for people to prevent eviction and support them in their search for accommodation and income. Unfortunately not all newly recognised refugees will be able to access this kind of support, leaving them to navigate this confusing time on their own.

Recommendations

- The Government should introduce an integration support service for newly recognised refugees, flexible enough to ensure those facing specific barriers can be supported to access all services to which they are entitled. Whilst all refugees will not need the same level of assistance as resettled refugees who have just entered the country, many of the same issues and barriers will need to be overcome with assistance from experienced professionals.
- Where an application has been made for welfare benefits within the 28 days move on period, the Home Office should not cease asylum support until the first payment has been made, including where that payment is a short term benefit advance.
- The Home Office should ensure that relevant documentation is received by refugees at the same time as they are informed of their status.
- Jobcentre Plus staff need to follow the guidance relating to newly recognised refugees applying up for welfare benefits so as not to leave them without support.
- Jobcentre Plus staff should be given the opportunity to increase their understanding, possibly through dedicated training, of the particular barriers faced by refugees in job seeking and supported to give specialist assistance to them.
- Government guidance to banks should advise them what documents are issued to refugees and others with leave to remain in the country so that they are encouraged to recognise them as evidence of identity. Bank staff should also be familiarised with the types of ID refugees will carry. Compliance with this guidance should be monitored, possibly by the British Banking Association.
- The Government should invest in existing tailored support programmes which support refugees into work, or provide funding for voluntary agencies to deliver projects that perform this function.
- The target time for processing an application for an Integration Loan must be less than the length of the move on period. Decisions should take account of Local Housing Allowances and be monitored.
- When a newly recognised refugee has applied for an Integration Loan and has not yet received it, they should be allowed to remain in their asylum accommodation.
- The Department for Communities and Local Government should provide adequate funding to local authorities and accompanying guidance to enable newly recognised refugees who are not considered priority housing need to benefit from rent deposit schemes.

1. Introduction

For those forced to leave their countries because of war and persecution, being recognised as a refugee means they can finally stop running and begin to rebuild their lives in safety. The Refugee Council works with many people who have recently had a positive decision on their asylum claim and routinely witness the conflicting emotions this brings: joy that they have finally found refuge coupled with anxiety about where they will live and how they will support themselves. This period of time can be very challenging as most refugees are unfamiliar with how the British housing and job markets work, what support they may be entitled to from the state and may have limited English. It can be bewildering and frightening.

This report follows on from the Refugee Council's 2014 publication *28 days later: the experience of new refugees in the UK* which outlined the issues that new refugees face after their grant of status, many of which will be echoed here. This research took a longitudinal approach, where refugees were interviewed multiple times in order to highlight and understand the complexities of their experiences in the first few months after gaining status. The timeframe allowed us to monitor the changing experience of participants in accessing assistance during the move on period (the 28 days asylum seekers will continue to receive asylum support after their positive decision) and beyond. This included obtaining key identity documents, moving house, accessing to statutory agencies such as local authority housing and social services and the Department for Work and Pensions.

This qualitative data is supplemented by a survey conducted with 100 clients from the Refugee Council's *Refugee Advice Project* which illustrates that the difficulties faced are not unique to the sample of new refugees interviewed for this research.

This research focuses on people who have reached the UK independently and applied for asylum, rather than refugees who have arrived through organised resettlement routes such as the Gateway Programme or the Syrian Vulnerable Persons Relocation Scheme. Resettled refugees in the UK receive a tailored integration package in their initial months and will be provided with accommodation and the key documents they need to access services upon arrival. By contrast, the refugees this report is concerned with are left to fend for themselves when they are granted asylum. The national programme that used to support new refugees was abolished by the coalition Government in 2011.³

1.2 Background and policy context

This research focuses upon the immediate time period after a person has been granted refugee protection. This is a key time in people's lives, and while there will be long-term goals in relation to becoming integrated into their new society, that initial period is characterised by a quest to secure the basics: food and shelter. Once people have gained a steady roof over their heads and a source of income, they can then look to the future and start to positively rebuild their lives. The longer it takes to achieve security in housing and income, the longer it will take them to learn English, make new friends, establish connections in their local communities and make a contribution to their new society.

Asylum support and the move on period

This research focuses on people who have been receiving asylum support from the Home Office in the form of both accommodation and subsistence payments. In order to qualify for asylum accommodation and support, an asylum seeker (and their dependants where applicable) must meet a destitution threshold which was defined by the Immigration and Asylum Act 1999. Asylum seekers must appear to be destitute or are likely to become destitute within a 14 day period. Applicants are deemed to appear destitute if:

- they and their dependants do not have adequate accommodation or any means of obtaining it (irrespective of whether other essential living needs are met); or
- they and their dependants have adequate accommodation or the means of obtaining it, but cannot meet essential living needs⁴

Section 95 support can take the following forms: subsistence payments only; accommodation on a no-choice basis only, or; accommodation on a no-choice basis and subsistence support. The subsistence payment rates in 2016 are £36.95 per week⁵. Some refused asylum seekers will be eligible to receive Section 4. They must meet the destitution test as well as meet further criteria (outlined in the key terminology list on page 5). The current section 4 rates are £35.39 per week which is given via a non-cash, pre-loaded payment card useable in certain shops only.⁶

When an asylum seeker is granted refugee status, they are informed that the asylum support they are receiving from the Home Office will cease in 28 days. This is known as the 'grace' or 'move on' period and it is expected that the newly recognised refugee will be able to secure housing and income in this timeframe.

There is a detailed body of research over the last decade focusing on the subject of refugee integration (recent examples include Stewart & Shaffer, 2015; Cheung and Phillimore, 2013; Mulvey, 2013). There has been much less attention on refugees' experiences in the initial transition period. Our *28 days later* report (Doyle, 2014) highlighted delays in receiving the key documents they needed to access services, as well as homelessness and destitution among newly recognised refugees. In 2014, the British Red Cross published research into the move on period (Carnet *et. al*, 2014) which documented systems problems resulting in all of the refugees in their study experiencing destitution. Since then, the Refugee Council and others helping refugees, have witnessed the same kind of difficulties for refugees getting into mainstream housing and welfare benefits. This is despite a change in policy published in July 2015 agreeing that the 28 'grace' period would only begin once the refugee has received their Biometrics Residence Permit (BRP).

2. Methodology

An initial review of previous research and policy documents was conducted at the outset of the research to inform the framework of the research and interview questions. Policy changes were monitored throughout the process of the research as changes in rules and practice could have an impact on the experiences of new refugees. These changes are reflected in the discussion of the findings.

2.1 Qualitative interviews with refugees

Qualitative data was collected to gain an in-depth understanding of the specific issues facing new refugees in the first few months after their grant of status, and the impact that these experiences had on them.

The researcher conducted a series of four semi-structured interviews per participant over a nine month period. Interviews were conducted at approximately eight week intervals, however due to the changes in circumstance of people's lives this interval period varied on occasion. Interviews followed a set of questions focusing on major indicators of integration: key documents, housing, social welfare, employment and training/education, health and social inclusion.⁷ All participants were asked the same key questions and interviews were recorded, transcribed and analysed. Most participants were initially interviewed in their asylum accommodation and subsequently within temporary and other accommodation. Occasionally participants were homeless at the time of the interview or shortly thereafter so interviews took place at refugee support centres or at the homes of friends.

Initially 12 participants were interviewed for this study. They had all been recently recognised as refugees and had been in receipt of a form of asylum support (section 95, 98 or 4 of the Immigration and Asylum Act 1999). Due to the nature of longitudinal studies some participants were not able to commit to all four interviews due to a change in circumstance over time. A total of 42 interviews took place between March and December 2015. Participants were referred through four different refugee support organisations in England including the Refugee Council's *Refugee Advice Project*.

Where possible, the researcher referred to the documents the participants had received in order to get accurate dates and details. This was not always possible so at points the data relies on individuals' recollection of events which were sometimes more approximate than precise.

2.1.1 Participant profiles

Interviews were conducted with eight women and four men who had been granted refugee status between January and May 2015. Every effort was made to select those who were recently granted in order find recently recognised refugees to provide the most accurate accounts of experiences during the 28 day move on period and beyond. Ages ranged from 20s to 60s and participants included single mothers with children, families, single people and one interview was conducted with a pregnant woman (who unfortunately withdrew from the project after the first interview). They came from eight countries of origin: Nigeria, Sri Lanka, Pakistan, Ivory Coast, Uganda, Togo, Eritrea and Cameroon.

Participants had been in the UK for between six months and 12 years and had waited between a few months and a few years for a positive decision. While waiting for their asylum decisions, participants lived in various locations across the country. These included: London, Yorkshire and Humberside, West Midlands and East Midlands. Those living in London were linked to specialist support services in the city which is why they were able to access asylum support accommodation in the capital. The majority of participants received section 95 support whilst waiting for a decision on their asylum claims and one participant was in receipt of section 4 support.

To protect their anonymity, the interview participants have been assigned pseudonyms in this report.

2.2 Survey of service users

In November 2015, a survey was conducted with 100 people who had used the Refugee Council's *Refugee Advice Project* shortly after having been granted status. The survey was conducted by telephone with the people who had most recently accessed the service. The Respondents were asked about the issues they faced when they approached the Refugee Council and the types of support they received. This quantitative data therefore illustrates the common issues that newly recognised refugees faced.

3. Key Documents

In order to access goods and services such as housing, employment and welfare benefits, people need to provide evidence that they are entitled to receive them. Over recent years, the Government has tightened regulations in terms of entitlements to employment, welfare and health care for migrants, and has also enacted legislation that requires private landlords to check the immigration status of potential tenants. With a broad range of goods and service providers now required to check people's identification documents and immigration status, it is vital that recently recognised refugees have the documents they need immediately after receiving their positive asylum decision.

This chapter focuses on Biometric Residence Permits and National Insurance Numbers which are crucial for refugees in the first days and months after they receive a positive decision on their asylum claim.

3.1 Biometric Residence Permits (BRPs)

The Biometrics Residence Permit (BRP) is a government issued identity document given to people who are granted leave to be in the UK, including as a refugee. As part of the process of claiming asylum individuals register their biometrics at their local Post Office branch. The BRP will include key information such as their name, date and place of birth, a digital photo of their face, their fingerprints, their signature, their immigration status and conditions of stay as well as their eligibility for mainstream services such as free NHS services and benefits.

For newly recognised refugees, this identity card is usually the only form of identification they will have and the only one they are required to have. Many people will no longer have their passports or their passports may not have been endorsed here in the UK. The BRP will be used to prove identity, a right to study or work in the UK and to show entitlements to statutory services or benefits. Any delays in receiving it can therefore have knock on effects in obtaining employment, mainstream welfare benefits, health services, accommodation and bank accounts.

The receipt of a BRP also now represents a trigger for the termination of asylum support. Home Office and DWP guidance, updated in July 2015, states that asylum support will be stopped 28 days after a newly recognised refugee has received their Biometric Residence Permit (BRP).⁸

In our qualitative sample, **nine of the 11 interviewees had their BRPs within the 28 day move on period and two did not.** Of those that received their cards within the 28 days, the average wait time was about two weeks. While people are encouraged to go to Jobcentre Plus before actually receiving their BRPs and NINos, not having these documents sooner inevitably delays the process of accessing mainstream services. Of those who did not have their BRPs within the 28 day period, one waited 34 days and the other waited 65 days from the time they were granted status to receiving the card. In both cases, refugee support organisations had to intervene both to press for delivery of the BRP and to advocate for an extension to people's asylum support as participants did not understand the mechanisms involved in preventing eviction from Home Office accommodation.

3.2 National Insurance Numbers (NINos)

NINos are crucial for gaining employment and accessing social welfare through the Department for Work and Pensions (DWP). They are also needed to work out National Insurance contribution rates, housing benefit entitlements with local authorities and some financial services such as Individual Savings Accounts.⁹ In order to apply for welfare benefits, a person has to show that they have a NINO or that they will be eligible for the allocation of one.

The Home Office has a system for applying for NINOs at the time of the substantive asylum interview. Home Office caseworkers complete a NINO application when they interview an asylum seeker about their claim for asylum but are urged not to 'persuade the claimant to sign the NINO application if they are reluctant to do so'.¹⁰ Not all applicants will complete the form. If an asylum claim is successful, the case worker should produce a NINO Update Letter, acknowledging that the Home Office is processing the application for a NINO, which is sent to the applicant directly in addition to their decision letter and NINO if it is ready. The Home Office then coordinates with the DWP in communicating the status of the NINO applications including requesting additional information as required, which could include requesting the NASS35 or termination of support letter, for applicants who may not have one. The DWP will then issue letters detailing the status of NINO, which should be sent directly to the newly recognised refugee or their legal representative if issued at the same time as their BRP.

Of the eleven participants, **six had their NINO within 28 days and five did not.** Of those who had to be issued a new NINO and who received them within the move on period, **only one was issued at the same time as status letter.** The **others waited at least three weeks.**

Participant	Number of days from status granted to receipt of NINo
Aliya	21
Kishan	28
Anthony	35
Josephine	46
Marc	already had a NINo
Belinda	21
Precious	266
Saba	received with status
Michelle	56
Zahra	42
Eric	already had a NINo

Sometimes newly recognised refugees will already have NINOs, for example, if they have previously been in the country as students, as was the case with Marc, or if they had been granted permission to work as was the case with Eric.¹¹ Only one participant who did not already have a NINo received it along with their Status Decision Letter.

Anthony confirmed that he completed the NINo application form at his substantive interview, but did not then receive the NINo with his confirmation of status.

"At the interview before there is a form to apply for the NINo which I completed and signed but I guess they didn't process it because I filled out the form at the interview so maybe they forgot to do that after I was granted. They told me in case I was granted they would process for me so I wouldn't need to do that after but I had to later." Anthony

Anthony received his NINo 35 days after his grant of status, beyond the time the move on period had ended.

In 2013 the DWP conducted a 'Deep Dive' analysis of their data relating to new refugees and found that the average number of days for a claim to be processed as follows:

- Claimant does not have a NINo – 34.6 days
- Claimant does have a NINo – 32.3 days¹²

Both time periods are outside the 28 day move on period, so even if a new refugee was in possession of their NINo and had approached the DWP on day one, they would still face a delay between the termination of asylum support and mainstream welfare benefits being paid.

For some participants, not having a NINo had a significant impact on their ability to secure welfare benefits at the point their asylum support was terminated. This is illustrated by Josephine's and Michelle's experience below, and will be explored further in the next chapter.

Josephine

Josephine received her status in March 2015. While her BRP and Status Determination Letter both came within 28 days, her NINo did not. By the time she received her termination of support letter she was in distress because she was told by an advice organisation that a NINo should have been applied for her during her UKVI interview but was not. When she approached Jobcentre Plus she was misinformed and told that they could not apply for a NINo for her and that she must do this on her own. A charity helped her with the application process. She received her NINo over six weeks after gaining her status.

Michelle

Michelle received her NINO two months after receiving status. When she initially approached Jobcentre Plus, she was told to come back once her asylum support had been terminated at which time they would be willing to apply for benefits for her. This is not what should have happened. It took 65 days for her benefits to come into payment from the time she was granted status (or 14 days from the time she was prevented from applying on her first visit to Jobcentre Plus). Although her asylum support was extended with the help of the organisation assisting her, she was destitute for two weeks during which time she had to borrow money from friends to survive. Once she began to receive her Job Seeker's Allowance payments, she was then under pressure to pay her friends back despite not having much money to spare.

Conclusion

As has been documented in previous research (Carnet *et. al*, 2014 and Doyle 2014), this chapter illustrates that some newly recognised refugees experience delays in receiving the key documents they need in order to be able to access services once their asylum support is terminated.

While it is acknowledged in guidance that asylum seekers are now permitted to remain in Home Office contracted accommodation until they have received their BRP, other documentation is needed for identification by refugees to show their eligibility for other goods and services. When both the BRP and NINO together are delayed it creates a serious situation for individuals who are then vulnerable to homelessness and destitution, as will be illustrated in subsequent chapters of this report.

Recommendation:

The Home Office should ensure that relevant documentation is received by refugees at the same time as they are informed of their status.

4. Financial support: accessing welfare benefits and employment

Given that the move on period is so short, the fact that the vast majority of asylum seekers will not be permitted to work while awaiting the decision on their claim, and that people will need a BRP and NINo in order to access employment, it is incredibly unlikely that newly recognised refugees will be able to get a job by the time their asylum support payments are terminated. This means they will have little choice but to apply for mainstream welfare benefits in order to have a source of income when the Home Office ceases to provide accommodation and subsistence. As the asylum support system operates separately from the welfare system administered by the DWP, individuals cannot seamlessly move from one system of support to the other.

This chapter outlines some of the difficulties encountered by newly recognised refugees when trying to secure income, under pressure, sometimes without the documentation that other applicants would usually have in place. It also discusses some of the experiences of newly recognised refugees in their attempts to find employment.

4.1 Applying for benefits

Applying for welfare benefits can be complex, and **half of the service users surveyed identified having no access to benefits as one of their main problem** and sought the Refugee Council's help with the application process.

Refugees are fully entitled to apply for mainstream welfare benefits. The Home Office/DWP guidance document issued to refugees when they are notified of their status relating to the move on period for new refugees advises people to approach the DWP as soon as possible and not to wait for their 28 day period to end.¹³ It also states that a person's BRP or Immigration Status Letter will prove that refugees are exempt from the habitual residence test (HRT).¹⁴

An older version of the guidance, which is the one the participants in this research would have received, made it very clear that a person should bring their NINo and NASS35 document to the Jobcentre Plus *if they have them*. The updated 2015 guidance indicates that a person should bring their NINo and NASS35/other asylum support termination letters AND bank details with them. It does go on to state that if a person does not have these documents they should still approach the DWP who will request copies from UKVI or make a claim for a NINo on their behalf.

Some of the interview participants in this research who approached Jobcentre Plus without some of those documents were told by staff to come back after their support had been terminated or after they had obtained the correct documents. This highlights the fact that DWP staff are not following correct procedures, which caused avoidable delays for people which could have serious consequences. Although people are told to apply for benefits immediately even without a NINo, some were turned away from Jobcentre Plus and told they needed a NINo to apply, three participants were unable to proceed with their claims as they did not have BRPs and the others were not clear on what to do. Without clear guidance and support people can become easily confused and misinformed, leaving them vulnerable to gaps in support.

4.2 Issues in applying for benefits

Despite the Home Office/DWP guidance issued to newly recognised refugees being clear on what they need to present in order to claim the welfare benefits they are entitled to, this did not always translate into practice. Participants in this research reported having received incorrect and inconsistent advice, and being blocked from making applications even though they were entitled to start the process of claiming welfare benefits. As asylum seekers are provided with the minimum to survive while they wait for a decision on their asylum claim, once they have been recognised as refugees they are highly unlikely to have any savings to draw on if mainstream welfare benefits are delayed. Each time a newly recognised refugee is prevented from applying for support by staff not correctly following the guidance, there is a risk that it will lead to an individual being unsupported – and may result in refugees adopting unsafe survival strategies and becoming street homeless.

Five research participants reported the following examples of Jobcentre Plus staff not adhering to guidance for new refugees, denying them the chance to submit their applications at the earliest opportunity and increasing the risk of a gap in support.

- Being told by Jobcentre Plus staff that they should approach Jobcentre Plus only after their asylum support had been terminated.
- Being told by the DWP, both in person and over the phone, that they should get a NINo on their own by calling the new allocations number before approaching Jobcentre Plus again.

- Being told by the DWP that they would not be able to process their applications without bank accounts and were not able to use someone else's account details.

As well as the issues noted above, two participants were subjected to a habitual residence test, despite refugees being exempt from this procedure, causing delays in the payment of their benefits.

In addition to instances of staff not following procedure, participants also experienced problems when their specific needs were not met, making it difficult for them to follow what was happening and progress their claim as quickly as possible. This included interpreters not being provided when requested and the DWP sending long text messages as their only means of communication to a woman who was illiterate, despite knowing that this was the case. General maladministration was reported too, with paperwork being lost by the Jobcentre Plus or claims not being found on the system (most common in cases where the applicant did not have a NINo) and method of payment discussions not taking place.

Only Eric was able to access benefits within his 28 day period. He had lived in the UK for many years, had a NINo and had experience volunteering for welfare advice organisations advising asylum seekers and refugees so he knew how the system worked and had good English language skills.

The table below shows the number of days from grant of status until receipt of the benefits that people were entitled to.

Participant	Number of days from status granting to receipt of benefits
Aliya	127
Kishan	64
Anthony	78
Josephine	41
Marc	90
Belinda	68
Precious	201
Saba	39
Michelle	65
Zahra	67
Eric	21

For Aliya and Precious, the length of time it took to receive all payments due were exceptionally high due to the process of applying for Child Benefit and Child Tax Credit which had extremely long waiting times. Even when removing these extreme examples from the dataset the average wait time is 59 days.

When looking at the amount of time it took for people to receive their welfare benefits between point of application and day of receipt, **only four participants received their benefits within 28 days of applying for them.** This means that if all the refugees in this sample had applied on the same day as they were informed of their status (which is unlikely), then most of them would still not have received their payments by the time their asylum support was terminated leaving them with no means to feed and house themselves.

Participant	Number of days from approaching Jobcentre Plus to receipt of benefits
Aliya	86
Kishan	36
Anthony	35
Josephine	17
Marc	42
Belinda	3
Precious	92
Saba	33
Michelle	14
Zahra	31
Eric	14

None of the participants were offered a short term benefit advance (STBA) or similar whilst in their 28 day move on periods. If a person discloses to DWP staff that they are or will in the near future be experiencing financial need, the decision maker must assess the individual case on its merits and make a decision with regards to payment of an STBA where applicable. Financial need is defined here as “a serious risk of damage to the health or safety of [the claimant] or any member of their family”.¹⁵ This process does not appear to have been followed in the cases of the sample here, as those who were able to access an STBA did so after their 28 day period and only with the assistance of charities.

Ten of the 11 participants experienced periods where they had no means of financial support after the end of their move on period, some through the late processing and payment of their benefit payment, four had sanctions imposed on them, and one had his benefits suspended as his employer had paid him incorrectly which appeared to inflate his weekly earnings. In order to survive at times when they were receiving no financial support, participants adopted a range of coping strategies, and some went hungry.

Coping strategy	No. of respondents adopting the strategy
Borrowing money from friends/relatives	7
Charity/foodbank providing food/vouchers/hardship funds	5
Church providing food/vouchers	1
Emergency payment	1
Friends providing food/money	4
Going without food	2

One respondent specifically noted that having to borrow money in order to meet his rent payments put him into debt that he then struggled to pay back. The survey of service users showed that the Refugee Council had provided hardship payments to 13 refugees which are only given when people are destitute with no ability to provide for themselves. A further 14 had received assistance in applying for an Integration loan or other grant.

Aliya

Aliya and her two children were completely without financial support following her 28 day move on period. She had not received her NASS35 document and was incorrectly told her application for benefits would not be processed until it was provided. She was forced to vacate her asylum accommodation and chose to move to a different city in order to be close to courses she needed to complete in order to practice medicine in England.

Aliya had been instructed to attend a meeting at the local Jobcentre Plus, which she arranged through a local charity that was assisting her. She was summoned for the appointment by text message and was confused by what it meant, but was unable to access support from anyone in that moment to explain. She therefore searched for clarification about the DWP and Jobcentre Plus online and quickly made her way to the local Jobcentre Plus office. As she was late for the appointment (by a few hours) she was told she would be sanctioned but no details were provided regarding the duration of the sanction.

The result of the sanction was that Aliya and her children were without any support at all for over 20 days. She was living in a new and unfamiliar city and did not have support from friends. In the end she felt no option but to contact a family member in her country of origin which caused distress, was time consuming and expensive and could have put family members at risk. Aliya felt guilty and stressed. Not being able to provide for her children and having to explain the situation to them was the most difficult part of this experience.

"I had a real problem finding money for food for my children and myself. I was told things take time and that I couldn't get STBA until my JSA claim was processed so this was a lag."

Having previously been incorrectly advised that she would not be eligible for a STBA, Aliya approached a local charity who intervened and managed to secure a STBA to bridge the gap between payments. She was granted a small payment of £87. For nearly two months Aliya and her children survived on the weekly £34 Child Benefit payments. Aliya also received some support in the form of vouchers from the local authority however was unable to use them because the cost of the transport to the specific shop was too expensive and rendered the voucher useless.

It was only after 127 days from the day she was granted status that Aliya and her family were in full receipt of benefits (86 days from the day she applied for benefits from Jobcentre Plus).

Destitution has clear gendered impacts, with particular risks for women, especially single women who may be forced into exploitative situations to survive. Research exploring the survival strategies of destitute asylum seekers found that both men and women exchanged sex or entered into transactional relationships for a place to stay but that women were at a much greater risk of coercion, entrapment and violence. It noted that many of those women were physically abused, sexually exploited or manipulated, or forced to stay against their will (Crawley et. al, 2011). This is supported by reports from Refugee Council frontline staff.

4.3 Bank accounts

As mentioned previously, in order to receive benefits payments, people ordinarily need a bank account for them to be paid into.¹⁷ Opening a bank account should be a straightforward and fair process open to all who meet the criteria set by financial institutions. However, many newly recognised refugees face difficulties because:

- Bank staff consistently reject the BRP as a valid form of identification despite it being the official government-issued proof that a person is entitled to be resident. They often request alternative forms of ID, which refugees will not usually possess at this juncture.
- Proof of income is difficult to show as banks are unfamiliar with asylum support payment documents such as NASS35 forms and the specific circumstances facing recently recognised refugees.
- Banks sometimes request NINOS, causing problems for refugees still awaiting theirs.
- As evidenced elsewhere in this report, refugees commonly experience homelessness when they have to leave their asylum accommodation so will not be able to provide proof of address.
- Similarly, whilst in asylum accommodation, asylum seekers are not responsible for paying utility bills so are unable to meet requests from banks to provide copies of utility bills in order to open an account.

The most pressing issue is that of identification. When BRPs are not accepted refugees are told to produce additional forms of ID, such as UK driving licences or UN Travel Documents. Travel documents are expensive and take many months to process so some refugees apply for driving licences. However, to do this they are required to send their original BRP to the Driver and Vehicle Licensing Agency request as identification leaving them with no form of ID at all. A number of participants in this study were under the impression that they needed to obtain a drivers licence and some sent their BRPs away to get it. This created further delays in accessing support from the DWP.

Seven of the 11 participants did not have a bank account within their 28 days, and one of them did not manage to open an account at all during the course of the research. The three participants who had accounts in the move on period already had bank accounts did so because one was fortunate to have a passport to use as identification and the remaining two had accounts from when they were students in the UK before claiming asylum.

Anthony

Anthony, who worked in the banking sector in his home country, was turned down for a bank account by several major high street banks. He did not have a NINO and was unable to provide the proof of income they were requesting. Additionally, he was without a Status Determination Letter for over 10 days, which was due to a postal error. His application for welfare benefits was delayed by the fact that he was without a BRP for 3 weeks. He was caught in a catch 22 situation by being told that he would require proof of access to benefits for the banks and being told by Jobcentre Plus that he needed a bank account for them to process his application and pay his benefits. He was not offered a method of payment interview by Jobcentre Plus, which would have explored alternative means of receiving his money.

After many weeks he was offered an account, which was subsequently closed with the bank citing the reason as 'a commercial banking decision.' It was only after he was able to obtain a tenancy agreement that he was able to open another account. In the interim he survived on vouchers and small hardship payments from charities.

4.4 Employment

While awaiting a decision on their claim, most asylum seekers are not permitted to work. Due to the brevity of the move on period, most newly recognised refugees are forced to prioritise finding a place to live after they are evicted from their Home Office accommodation. It is therefore extremely difficult for people to find employment in this time period. For these reasons, new refugees will have little choice but to apply for welfare benefits in the first instance to meet their immediate needs, with the aim of getting a job as soon as they can.

Gaining employment is an important milestone for many refugees, as it allows them to support themselves and make new friends and colleagues. All participants in this study highlighted the difficulty in relying on welfare benefits as a source of income and of those able to work (i.e. those without small children and who were of working age), all mentioned a strong desire to become self-reliant by entering the workforce.

Much has been written on the issues surrounding access to employment including the erosion of skills for those who have waited a long time before a decision on their asylum claim, lack of confidence in skills and gaps in CVs, insufficient English language skills, failure in recognising previous skills and education and a desire for UK based experience and unfamiliarity with the UK market (Freedom from Torture, 2013; Mulvey, 2013; Community Links and Refugee Council, 2011; Bloch, 2002)¹⁸. Additionally some participants in this research highlighted difficulties related to limited social connections, networks and links to the community. Participants strongly believed that it would be easier to find both interim employment and stable employment, if their connections to the local community were stronger. The importance of building networks bonds and links in relation not only to employment but to wider integration has been noted in previous research (see for example Ager and Strang, 2004 and Cheung and Phillimore 2013).

Newly recognised refugees in this research were very interested in receiving support to help them adapt their previous skills and experience to target UK employers. Many had been out of work for a number of years and said they no longer had the confidence to apply for jobs right away. Participants repeatedly identified a lack of opportunities to develop links with local communities through volunteering schemes, networking events, or guaranteed job placement schemes.

No participant managed to get a job within their move on period. Of the eight participants available for full-time work, all were actively engaged in job seeking activities directly following their 28 day move on periods. It is a requirement of the Jobcentre Plus that people on JSA actively look for work, a process which is monitored by weekly entries into a log. Jobs are applied for using Universal Jobmatch, a database of full-time and part-time jobs available in the UK and abroad as well as other methods such as approaching employers directly.

It took over six months for four participants to get a job, nearly six months for one, and five months for another. Two were not able to gain employment at all over the course of the research. Participants voiced frustration at their experiences of searching for work and their interactions with staff at Jobcentre Plus who they felt were not giving them the support they needed. A lack of UK work experience, and enforced periods of unemployment as a result of having had to flee their countries, made some participants despair at the prospects of getting a job.

"I applied for the JSA but it was really, really stressful and I am beginning to draw back and think will I be able to look for the job without any experience?" Anthony

"I feel I am being pulled. How do I look for a job when I've been redundant for so many years? I can't even think straight. You refuse to think and you condition your mind in this negative state for years. I am slowly waking up and learning again how to do things. It takes time and now to go for interviews and the problem is to know what job I can do. JCP is not helping me develop or identify my skills. They only tell me the opportunities available. They do not tell you how your skills might match though and it's not clear what I can contribute to a job. I also don't know what kind of pressure I can take in a real job. There is no structure to help people to get back on track after this long period..."

Josephine

Most participants reported feeling unsupported in their search for work by Jobcentre Plus. They felt that due to their particular needs and vulnerabilities, the lack of empathy and understanding of their unique circumstances made it more challenging for them to access employment and therefore they needed additional support.

Six of the participants eligible for work undertook volunteering either as asylum seekers or once they had received a positive on their asylum claim. In all cases, these volunteer experiences helped them gain confidence and skills that would help them enter the labour market. Anthony spoke passionately about his desire to volunteer as a means of facilitating integration.

"I would tell the UK that living a life without participating in the environment, be it volunteering to provide references so you can have experience and the organisation can get to know you so you can get the reference and participate in the society. It is not a good thing to be idle when your case is being decided. I mean maybe they can find something for you to do, some small job. Some people are idle for say 10 years, how do you want people to integrate after that much time. Once you are in society and engaged when you are granted your status, it will not be so difficult to integrate, how to get a job, accommodation and all won't be there because you are already part of the system."

Although there are a number of organisations in England offering volunteer opportunities, without the knowledge of their existence or referrals from other organisations working with individuals it can be difficult to obtain positions.

Two of the participants moved city in order to find a job. After six weeks of unsuccessful applications for jobs such as kitchen porter, care assistant and factory worker, Kishan became frustrated and anxious about his ability to get a job. He eventually made contact with a man from his country of origin, who promised him a job in another city. The job offer came with associated accommodation which, unfortunately for Kishan, was unhygienic and was too crowded.

Conclusion

This chapter has shown the complexity of applying for welfare benefits for new refugees. It has illustrated the impact of not being in possession of the documentation requested, and the consequences of Jobcentre Plus staff not following procedures correctly. Sadly this means that refugees can face periods of destitution where they are forced to rely on the generosity and support of friends, family, charities and faith groups. Others may find themselves street homeless and forced to engage in dangerous strategies to survive.

Those refugees in the research that were seeking work were not able to find it in the period immediately after status. Participants wished for more support with finding employment, and felt that Jobcentre Plus staff did not provide the advice and guidance they needed. The experiences of these refugees suggests that staff are not sufficiently equipped to support refugees into work and help them navigate the complex barriers they face as a result of their experiences of forced migration.

Recommendations

Where an application has been made for welfare benefits within the 28 days move on period, the Home Office should not cease asylum support until the first payment has been made, including where that payment is a short term benefit advance.

Jobcentre Plus staff need to follow the guidance relating to newly recognised refugees applying up for welfare benefits so as not to leave them without support.

Jobcentre Plus staff should be given the opportunity to increase their understanding, possibly through dedicated training, of the particular barriers faced by refugees in job seeking and supported to give specialist assistance to them.

Government guidance to banks should advise them what documents are issued to refugees and others with leave to remain in the country so that they are encouraged to recognise them as evidence of identity. Bank staff should also be familiarised with the types of ID refugees will carry. Compliance with this guidance should be monitored, possibly by the British Banking Association

The Government should invest in tailored support programmes available to support refugees into work or provide funding for voluntary agencies to deliver projects that perform this function.

5. Housing

This chapter outlines the experiences of new refugees while trying to secure accommodation once their asylum support has been terminated. Housing is perhaps the greatest source of anxiety for newly recognised refugees. Finding suitable and affordable accommodation within or directly following the 28 day period is a major challenge both practically and psychologically. Securing safe and affordable accommodation is difficult enough for many people, but newly recognised refugees face additional barriers.

Low levels of asylum support and the fact that most asylum seekers are not able to work, inevitably mean that recently recognised refugees begin their new lives in the UK with minimal or no savings. With no credit history, serious difficulties in opening bank accounts and a likelihood that they will not be in employment, accessing financial support from banks through loans is improbable. This is compounded by often limited social networks which decreases the prospects of borrowing money for rent in advance and deposits for private rented accommodation.

In addition, refugees face all the same barriers that others face in the search for a safe place to live, especially those on low incomes. In many areas there is a critical shortage of safe and affordable private rented accommodation, especially in London, which means that landlords and letting agents can be very demanding of prospective tenants through high rents and deposits, insistence on the provision of guarantors and references from employers stating that a person has a secure source of income. All of these will further disadvantage newly recognised refugees without savings, or friends or family who could act as guarantors or employers to vouch for their financial stability. Added to this are new regulations that require landlords to check the immigration status of prospective tenants¹⁹. Refugees and others with the right to remain will find it impossible to prove without a BRP and there is a chance that landlords may not recognise the documentation that refugees hold, much in the way that bank staff do not as illustrated in the last chapter. Taken together, all of these factors mean that there is a high likelihood of homelessness for many new refugees.

5.1 Uncertainty

Interviewees in this research were all housed in asylum accommodation while their claims were being decided. Six of the participants in this report were dispersed outside of London and the South East and the other five were housed in London because they were either receiving specialist medical treatment or they had family ties that were deemed important enough by the Home Office to allow them to stay in London.

Whether living in or outside of London, accessing housing was described by participants as the biggest challenge they faced when they were granted refugee status.

"You feel trapped into a cage. If I have a place to sleep I can then feel that I belong to where I am." Eric

"It is stressful, it doesn't allow you to make concrete plans because you don't know where you will live yet and I went to the council for accommodation...and I told them I would be evicted on the [specific date]...and they still didn't have a place for me. I was now saying to myself, if Home Office doesn't extend the eviction or revoke it where will I live? Where will I put my head? This is a question I don't know." Anthony

"The locks were being changed on the [specific date], I couldn't even sleep. I would wake up at seven because I'm worried and I am just so anxious and I would check my phone every minute to see if there was a call. You think your phone is ringing but it's not. It's so scary because you ask your friend if you can stay but they say no no no you can't." Belinda

The prospect of having to leave accommodation quickly and not knowing where to go after that was extremely unsettling for people, and caused them huge anxiety about what would happen to them. They knew that homelessness was a real possibility, and that they would need to try to find somewhere in a short period of time in an unfamiliar country where they had few or no family or friends

5.2 Homelessness

Previous research into the experiences of new refugees has consistently identified that refugees are vulnerable to homelessness shortly after being granted status (Carnet et. al, 2014 and Doyle, 2014). This is echoed by the findings of this research, with interviewees and service users reporting being without stable accommodation at the point they leave their Home Office accommodation.

Rough sleeping is perhaps the most obvious form of homelessness and the one that most readily springs to mind, but it is important to note other circumstances when someone is considered homeless. In this research, homelessness is defined as: those who are street homeless; people in bed and breakfast accommodation; those sleeping on the floors/sofas of friends and relatives; people staying in night shelters and hostels and people placed in temporary accommodation by local authorities pending an outcome of a review on whether they will be housed.²⁰

In our survey of 100 service users, 81 were homeless or about to be homeless at the point they accessed the service. This underlines a massive hidden problem of homelessness amongst newly recognised refugees. For some, the housing insecurity endured well beyond the immediate end of the move on period, with 29 people being in circumstances that constitute homelessness at the time they were surveyed which was sometimes over a year after they were granted status.²¹ At that time, a further nine stated that they were living with friends, but it was unclear on the exact arrangements (i.e. did they have their own rooms and some security in that accommodation), and it is likely that at least some of these people could be classed as homeless.

All interview participants in the research were homeless when their asylum support accommodation was terminated. Fortunately none of the interview participants were forced to sleep rough, however without the support of charities working with them to find alternative accommodation, there is a possibility that some would have had no other option but to sleep on the streets. Seven participants were temporarily accommodated by a local authority – including bed and breakfast, shared housing in the private rented sector, and self-contained flats – pending decisions on their homelessness applications. Two stayed in hostels, one in an emergency homeless accommodation and one in accommodation provided by a church. Zahra described how this was particularly difficult for her as she did not expect to be living in a hostel after being granted protection by the UK.

"I was attacked two times and was on my death bed two times [in my home country]. I escaped and thought I was going to be able to come up for air here but it is worse here. Can you imagine?" Zahra

Local authorities have a legal duty to help some people if they are homeless or threatened with homelessness and they meet certain strict criteria. In order to be considered as 'statutory homeless' and for a local authority to have a duty to accommodate, a person must: have recourse to public funds; have established a local connection to the area; prove they are not intentionally homeless; and show they are in priority need. In accordance with the 1996 Housing Act a person will be considered in priority need if they are: pregnant, a dependent, someone vulnerable as a result of old age, mental illness or handicap or physical disability or other special reason or if someone is made homeless due to a disaster such as a fire or flood. The 2002 Homelessness (Priority Need for Accommodation) (England) Order further expanded the definition to include: people under 18; some care leavers and those who are vulnerable as a result of leaving the armed forces, prison or domestic violence. However, many refugees, particularly those without dependents living with them, will not be deemed as being in priority need. The process of getting recognised as homeless and in priority need by a local authority is not an easy one, and people have to provide evidence of circumstances and need for their applications to be assessed. This can be a complex process, made even more so for people who have not been in England for very long and/or those with limited English language skills.

5.3 Finding somewhere to live

As illustrated in previous chapters, some of the interviewees in this sample did not have all of their key documents at the end of the move on period. For this reason, five of them did not move out of their Home Office contracted accommodation when they reached day 28, as they were granted an extension of support by the Home Office due to their lack of BRP and NINO. For three of these newly granted refugees, the Home Office informed them that their stay was extended and one stayed a few extra days, one was granted an extra week in her accommodation and the other was granted 28 days from the time her BRP arrived. In the other two cases, the decision to terminate support had to be actively challenged with the help of charities advocating for the participants and in one instance, through the courts where it was decided that she could remain in her accommodation and would be granted 28 days from the day she received her NINO.

Six participants presented to their local authority as homeless as they had dependents or thought that they may be considered as being in priority need for health reasons (both mental and physical). During the data collection period, all participants moved at least twice, with three people moving three times and one four times. These moves are described in the chart on the next page.

Participant	1st move	2nd move	3rd move	4th move
Aliya	Housed in emergency bed & breakfast (33 days), pending review of homelessness application by LA	Homelessness application accepted and housed in LA temporary accommodation		
Kishan	Housed in a church accommodation for 10 days	Referred by the church to a community based housing scheme for approximately 5.5 months	Private accommodation which was insecure, too crowded and unhygienic	
Anthony	Temporarily housed by the LA in a 1 bed flat pending outcome of homelessness application	Found private rented accommodation on his own		
Josephine	Local authority discharged her to private rented, shared accommodation for approximately 4 months. Was not deemed in priority need	Referred to housing association via the council with major advocacy support		
Marc	Temporarily housed by the LA in a 1 bed flat	Priority need met due to having a child. Housed by local authority		
Belinda	Housed in emergency accommodation but only after advocacy involvement to push the homelessness application	Housed in supported accommodation/ women's hostel for several months	Sofa surfing for several weeks	Private rented
Precious	Temporarily housed by the LA in a 1 bed flat	Priority need met due to having a child. Housed by local authority		
Saba	Temporarily housed by the LA in a shared accommodation pending review of homelessness application	Moved in with her boyfriend to his private rented flat/shared accommodation		
Michelle	Housed in a housing association (hostel style) sourced through refugee support service	Moved to a supported, self-contained accommodation through a housing association		
Zahra	Accommodated in a hostel for over 2 months	Moved to sheltered accommodation		
Eric	Emergency homeless accommodation – 2 nights	Referred to a hostel by the local authority where he stayed for 3 weeks	Bidding successful and moved into local authority house	

This instability was extremely unsettling, as well as impeding other factors relating to integration such as opening a bank account, applying for schools in the local community. Participants repeatedly expressed that they wanted to be able to put down roots and start to rebuild their lives after years of uncertainty but were unable to do so. Not being able to access secure housing was a significant contributing factor to increased stress and feelings of insecurity for refugees in this research. As Aliya and Josephine explain:

"Already we have been to many places before [this temporary accommodation]. Our condition was always uncertain and the situation was that my children were all the time in a phase of not knowing what was going to happen next. I know I have settled here well but as I have been through a lot and have moved frequently I want to settle now in a good place. Although this is a good place for my future I must move. I really want someone to help and guide me with these things and with the house, no one knows the information." Aliya

"We should know where we fit in. Life is not a game where people can guess and bet. We should know exactly where we will put our feet because there are mistakes made which you pay for the rest of your life and you find yourself on the street. You don't know who you are and it is not a safe place for anybody, not for women, not for anyone" Josephine

In response to the question 'what is your current situation?' refugees who took part in the survey described their living situations in the following way.

Type of accommodation	Frequency ²³
Hostel	15
Local authority accommodation	12
Private-rented accommodation	11
Living with friends	9
Room in shared house/flat	8
Temporary accommodation	7
'Place'/'Roof over head'	7
Flat (unknown tenure)	5 (2 saying it's 'too small')
Sofa surfing	3
Housing Association	3
Hotel	1
Sleeping rough	1
Homeless	1
Squatting	1

The responses show that even though some of these refugees had received status more than a year before the point of the survey, there was still homelessness and housing insecurity among the group.

5.4 Social housing

Fifteen of the refugees surveyed and four of the interviewees secured accommodation through their local authority or a housing association. Two participants had children and were found to be in priority need by their local authorities. Both were housed in authorities outside the ones that had been living in and both found the accommodation inadequate for their needs. Due to pressure on housing stock, local authorities are increasingly discharging their homelessness duties by accommodating people outside of their boundaries to places where there is more accommodation available. For newly recognised refugees, this represents yet another move in their life which they have little control over, a barrier to building and maintaining new relationships which can support their integration, and another school move for children further disrupting their education.

Marc and Precious had children and were assessed to be in priority need by their local authorities. While both were pleased to be allocated secure and affordable interim housing, in each case, the accommodation only had one bedroom, which created difficulties for both families. Marc and his wife shared a small one bed flat with their young son. As he was under five, they were all sharing one bedroom. Although this is acceptable practice, it was particularly problematic for Marc's wife as she suffered from nightmares and intense flashbacks due to her experiences in her home country and found it extremely difficult to sleep. This had significant effects on the sleeping patterns of the whole family, creating anxiety and stress for their son who became irritable as a result of sleeplessness.

Similarly, Precious and her two children, both under five, all shared one bedroom. This made it impossible for Precious to have any privacy and she often slept on the floor so her children could use the bed. She too suffered from isolation and found living in a small space to be mentally and emotionally exhausting.

Even though some participants were accommodated by their local authorities pending a decision on their homelessness application, these assessments did not always result in them being found homeless and in priority need. This was the case for Anthony and Belinda who both suffered from mental health issues including depression, and were initially housed in one bedroom flats whilst their homeless applications were decided. Upon a negative decision, refugees again face the prospect of homelessness. Anthony was eventually discharged to private rented accommodation after not meeting the statutory criteria for homelessness and Belinda too was discharged by the authority to a supported-hostel accommodation.

The final participant moved on the day of her eviction from one city to another. She was offered private rented accommodation by the local authority in another area and remained there for a few months until she moved into a shared accommodation where her boyfriend was living.

5.5 Private rented accommodation

As most refugees will not be eligible for local authority assistance with housing and home ownership is not a reality, the private rented sector is the main option available for people to get their own home.

In many areas, the demand for housing in the private rented sector is very high, which drives up prices and as it becomes a landlords' market, those renting out properties can become very choosy and demanding of tenants. Most private landlords will expect a deposit and rent in advance, but newly recognised refugees are unlikely to have sufficient, if any, savings due to enforced unemployment while they were waiting for a decision on their asylum claim and low levels of asylum support and the denial of permission to work.

New refugees are entitled to apply for an integration loan which can be used for rent or a deposit, household items or education and training for work.²⁴ The minimum loan amount is £100 and the maximum is 'variable', although guidance indicates an upper limit of £1,000. Refugees have to have a NINO to apply, which means that those who experience delays in receiving this will not be able to make a prompt application.²⁵ Even if a NINO is received and an application is made immediately after a grant of refugee status, it is extremely unlikely that people would receive their funds prior to the termination of asylum support due to delays in processing the applications. Over recent years, organisations supporting refugees have noted that people are waiting longer for their applications to be processed, are encouraged by Home Office staff to only apply for £500, and may not receive the loan until after the move on period, limiting its usefulness.

In August 2015, a Freedom of Information (FOI) request was issued to the Home Office asking for the target processing times for loans and how long it was actually taking to process them.²⁶ The Home Office response stated that they did not have a published target time, but they aspired to respond within 30 working days from receipt of application. At the time of replying to the FOI request, the Home Office stated that as at 26th August 2015, they were working on applications received on 5th June 2015, some 58 working days after receipt. The Home Office response noted that they were planning to temporarily increase staffing levels in order to improve response time. However, even if the Home Office met its aspirational target, a newly recognised refugee would still not receive the loan in time to use it for a deposit or rent within their move on period.

Even if Integration Loans were provided in a more timely manner, the loans received by research participants would not have been sufficient to cover the costs at the beginning of a tenancy (i.e. the deposit and typically the equivalent of two months of rent in advance). In order to be able to cover those costs, participants in this study would have needed to borrow at least £487 in order to secure a room in shared house that fell within the Local Housing Allowance level in the cheapest area. As new refugees are likely to need to claim Housing Benefit in the period immediately after gaining status, any rent levels above the Local Housing Allowance rates will need to be covered by the individual so acquiring tenancies below that rate is a more sustainable option.

Source: Directgov²⁷

Broad Rental Market Area	Shared Accom. Rate	One bedroom rate	Two bedroom rate	Three bedroom rate	Four bedroom rate
Coventry	£65.65	£92.05	£111.48	£128.19	£170.67
Birmingham	£57.34	£98.87	£120.29	£132.00	£173.41
Halifax	£64.64	£80.55	£97.81	£115.07	£149.59
Leicester	£59.00	£86.30	£109.32	£126.58	£163.16
Central London	£136.52	£260.64	£302.33	£354.46	£417.02
Inner North London	£97.83	£260.64	£302.33	£354.46	£417.02
Inner South West London	£94.38	£253.82	£302.33	£354.46	£417.02
Inner South East London	£95.18	£204.08	£265.29	£330.72	£417.02
Inner East London	£102.09	£257.35	£302.33	£354.46	£417.02
Inner West London	£110.54	£243.18	£302.33	£354.46	£417.02
Outer North West London	£87.40	£185.81	£242.33	£303.00	£374.40
Outer North London	£90.64	£199.68	£255.34	£315.12	£388.65
Outer North East London	£75.15	£155.57	£192.62	£242.40	£312.77
Outer South London	£82.46	£167.22	£210.57	£279.14	£344.38
Outer South West London	£84.91	£209.77	£280.60	£336.96	£417.02
Outer South East London	£84.27	£161.02	£198.11	£242.40	£312.77
Outer East London	£76.56	£181.80	£229.58	£286.98	£331.61
Outer West London	£82.41	£175.74	£222.96	£272.50	£318.00

Most refugees will not be certain of secure income in the first few months after gaining status, so the idea of a large loan that will need to be paid back from a low income may influence the amount they will be willing to borrow.

Another potential source of support in acquiring money for a deposit for private rented accommodation would be through rent deposit or bond schemes. These schemes can be run by local authorities or charities; instead of paying a cash deposit, those running the scheme offer landlords a guarantee to cover their losses in the event that the tenant causes damage or does not pay rent.

In June 2015, a Freedom of Information request was issued by the Refugee Council to 44 local authorities in England to find out if they ran schemes, what the eligibility criteria were and if refugees had used the schemes. The request found that while refugees are eligible for rent deposit schemes, significant barriers exist which make it difficult for them to qualify for help. There was a common requirement for applicants to be considered 'vulnerable', rendering most single refugees or childless couples ineligible. Many local authorities also required a local connection which can be a barrier to those who were dispersed to areas not of their choosing, who then decide to locate closer to relatives, friend and communities following their grant of refugee status. Additionally those whose asylum application was been resolved in less than 6 months they will not be able to show any local connection anywhere. The criteria mean it is unlikely that newly recognised refugees are unlikely to be able to obtain rent guarantees or bonds through a local authority.

When describing their experiences of trying to secure accommodation in the private rented sector, participants reported the following difficulties:

- a lack of knowledge in how to search for housing in the private rented sector and an inability to access support to help with the search.
- confusion about Housing Benefit and Local Housing Allowance rates and how to pay deposits and rent in advance. Some participants expressed a fear that their tenancies would end suddenly or become unaffordable if benefit caps were applied or their income rose even marginally.
- difficulty in finding and securing affordable accommodation which met the specific needs of the individual (for example where shared accommodation was unsuitable due to mental health issues and accessible properties for those with mobility difficulties).
- difficulty in finding accommodation in a familiar area or area close to already established connections such as college/training, places of worship, employment.
- a lack of availability of suitable and affordable accommodation in the market, especially for London-based participants.

None of the participants had managed to secure private rented accommodation immediately after leaving Home Office accommodation. Four interviewees were accommodated in the private rented sector by the end of the research period, although one of these was a woman who moved into her partner's pre-existing home so she did not have to secure it herself.

In the survey of service users, eleven respondents stated that they were living in private-rented accommodation, and a further eight were in shared houses/flats which are likely to be of that tenure as it is the type of tenancy that people receiving welfare benefits for whom the local authority has no homelessness duty are most able to afford.

Conclusion

This chapter has illustrated the severe problems that new refugees face when trying to secure housing at the point when they need to leave their Home Office accommodation. It is of serious concern that all of the interview participants and a significant proportion of survey respondents were homeless at the point in which they have been recognised as a refugee. This incidence of homelessness points to systems failures, illustrating a lack of support, both in terms of advice and resources to help refugees access private rented housing.

Recommendations

- The target time for processing an application for an Integration Loan must be less than the length of the move on period. Decisions should take account of Local Housing Allowances and be monitored.
- When a newly recognised refugee has applied for an Integration Loan and has not yet received it, they should be allowed to remain in their asylum accommodation.
- The Department for Communities and Local Government should provide adequate funding to local authorities and accompanying guidance to enable newly recognised refugees who are not considered priority housing need to benefit from rent deposit schemes.

Kishan

After Kishan left his Home Office accommodation in a small town in Yorkshire, he lived in housing provided by a church for ten days. When he was no longer able to stay there he was moved to a community housing project by a charity, which was assisting him.

He described his room in the basement of the housing project as cold and damp. As someone who had experienced imprisonment in his home country, this environment exacerbated his feelings of anxiety and caused him to have vivid nightmares and flashbacks. He had also experienced torture and found the damp conditions to create increased pain in his joints and bones, and in his arms and legs, which had been broken whilst he was tortured.

After nearly six months of living in three different places in his dispersal city (asylum accommodation, emergency accommodation provided by the church, and the community housing accommodation), Kishan decided to relocate to a different city. He made this decision because he was finding it difficult to find work and felt increasingly isolated in his dispersal city. He often spoke about feeling lonely and wanting to make contact with people from his community. He stressed the fact that he wanted to apply for family reunion but felt he had to find work and improve his life before his wife and children could come to join him.

"It is such an isolated life. How can we manage it? I want to live with my family."

Through someone he knew, he made contact with a man from his home country that promised him accommodation and a job in his shop in another city. Kishan was keen to embrace this new opportunity so he moved.

Unfortunately his new housing situation was worse than what he had experienced in his dispersal city. He was living in an too crowded flat with multiple people to each room. Rooms in the house were rented to refugees specifically through a private landlord. Some rooms were extremely small and there was only one bathroom for the tenants to share. During one of the research interviews, it was clear to see that the house was extremely dirty and infested with bed bugs. Kishan repeatedly mentioned he did not feel safe or well there. During a research interview he whispered to the interviewer "*It's like a prison.*"

Belinda

After her asylum accommodation was terminated, Belinda was homeless and presented to her local authority. Although she would have liked to live in private rented accommodation, she knew she would not be able to afford the deposit and rent in advance.

Her local authority deemed that she was entitled to interim accommodation and was temporarily housed in a self-contained flat. Belinda felt safe and happy there, although she knew that the housing was only temporary pending the outcome of the local authority's review of their duty to accommodate her. Belinda was under enormous stress following the positive decision on her asylum claim. Feeling extremely confused and alone, Belinda soon developed depression.

After approximately a month in the interim accommodation, the local authority determined that they did not have a duty to house her. She was referred to a local charity that provided supported accommodation to younger people. She was extremely anxious and felt very unsafe and unhappy in the hostel. She felt her support worker was unhelpful and seldom available when Belinda wanted to talk about her feelings about the flat. Belinda reported anxiety due to an incident at the hostel: *"I even heard someone beating their girlfriend in the flat. I can't live in such an environment."*

This led to her becoming fearful of other residents and she said that did not want to talk to anyone there *"because I don't know what might happen to me."*

Her bed broke and although she reported it, it was not fixed and she developed back pains. She became increasingly desperate to find private rented accommodation and felt that her living environment was having a negative impact on her mental health.

Fortunately Belinda managed to find employment and with the promise of an income she was able to borrow money from a friend for a deposit. After a total of three months of homelessness, she was able to rent her own flat.

6. Mental health

Gaining refugee status is a key moment where after many years of transience and uncertainty, a person can stop running and get on with the task of rebuilding their life in safety. It is also at this point that refugees often reflect upon all that they have lost and the fact that they cannot return. This change in circumstances can therefore sometimes be a trigger point for mental health problems. Refugees can also experience mental health issues as a consequence of their experiences of forced migration.

In addition to pre-existing mental health conditions, most participants in this research reported a serious decrease in their mental and physical health directly attributed to the stresses associated with the move on period. The first interview with Josephine which was conducted when she was still living in her Home Office contracted accommodation and did not have her NINO. She was extremely distressed by the fact she could not open a bank account with her BRP and felt pressured to get a Home Office travel document to use as ID, which she could not afford. All of these issues Josephine faced in her 28 days caused her such distress that she displayed a complete lack of the will to continue living.

"...all this leads me to the conclusion that these 28 days is never enough and will never be enough for me so there is no point in me living." Josephine

Suicidal thoughts during the time just after being granted status also featured in the responses from service users surveyed. When asked what they would have done if the Refugee Council had not been there to provide support, four respondents stated that they would have killed themselves. In response to this question, one person stated:

"I really would not know. I would have cut myself. I cannot control myself. I have mental issues. If there was no Refugee Council I would have killed myself."

All participants reported stress, anxiety and depression (both clinically diagnosed and self-described) during their interviews. The initial move on period was the most stressful for participants and the highest levels of anxiety were reported during this time. Interestingly though, there were repeated symptoms of depression and ambivalence (both positive and negative feelings) towards their future reported throughout the course of the research. Major life events such as moving from one accommodation to another, looking for work/interviews, and rejections from jobs or looking for work again after changing jobs or locations, losing financial stability due to issues with salary or benefits payments or when issues regarding children were reported also caused stress and anxiety. Getting children into nursery or schools presented a major concern for those with school aged-children.

Participants were less willing and able to address their mental health concerns directly following the move on period as there were other pressing issues they needed to deal with including the need to find both financial stability and safe, secure and stable accommodation. Once these issues had been addressed, which this and other research clearly highlights can take a very long time, people were more prepared and likely to address their health concerns.

Feelings of isolation and a lack of social connections were reported by participants in dispersal cities as well as those accommodated in London. One person described feeling isolated due to the fact that they had nothing to do with their days. Others noted that their time was preoccupied by appointments and struggles in accessing housing and achieving financial stability, and the unstable nature of accommodation making it difficult to make friends. Thinking about the situation of people and their lives before their flight sometimes made them feel sad, lonely and guilty for having found safety and leaving others behind. Some participants spoke of the importance of college and places of worship in making connections with people, and that volunteering helped to give a sense of purpose and connection.

For Aliya, returning to the medical profession was of vital importance and the fact that she was struggling to do so caused much anxiety:

"This is the thing which really hurts me lot that I have been affected a lot and I don't know how I can regain my potential. I am worried about it... and this makes me more depressed... This is always in my mind, how I can regain everything"

Conclusion

Refugees may have mental health issues that have been brought about by their experiences of persecution and war in their countries of origins, their journey to the UK and the period of living in limbo while waiting for a decision on their asylum claim. This chapter has illustrated that the uncertainty that follows the grant of refugee status and the stresses of the move on period can also have a negative impact on people's mental health, further underlining the need for their to be a smooth transition.

7. Conclusions and recommendations

This research adds to a body of evidence illustrating that newly recognised refugees face significant practical problems in the period immediately after they are granted refugee status.

The Government's flagship resettlement programme for Syrian refugees demonstrates that Ministers clearly understand that refugees need specialist support to integrate into British society if they are to successfully begin rebuilding their lives. All refugees arriving via this programme receive personalised, tailored and Government funded integration support.

In stark contrast – there is no Government funded specialist integration support for refugees who have not been resettled here, and have instead been granted asylum. These refugees are virtually abandoned by the Government, which has committed to protect them, and often are left homeless and hungry as a result.

Issues with delays in newly recognised refugees receiving key identity documents persist, and these have a knock on effect on refugees' ability to access income and services. The brevity of the move on period leads to newly recognised refugees experiencing homelessness and destitution, as systems failures mean there is not sufficient time to get support in place before the Home Office evicts them from their asylum accommodation and terminates their subsistence payments.

Without the support of charities, many of the refugees in this research would have experienced more acute problems. As it is, some were left on the verge of suicide. Voluntary organisations successfully advocated for people to prevent eviction and support them in their search for accommodation and income. Unfortunately not all newly recognised refugees will be able to access this kind of support, leaving them to navigate this confusing time on their own.

Recommendations

- The Government should introduce an integration support service for newly recognised refugees, flexible enough to ensure those facing specific barriers can be supported to access all services to which they are entitled. Whilst all refugees will not need the same level of assistance as resettled refugees who have just entered the country, many of the same issues and barriers will need to be overcome with assistance from experienced professionals.
- Where an application has been made for welfare benefits within the 28 days move on period, the Home Office should not cease asylum support until the first payment has been made, including where that payment is a short term benefit advance.
- The Home Office should ensure that relevant documentation is received by refugees at the same time as they are informed of their status.
- Jobcentre Plus staff need to follow the guidance relating to newly recognised refugees applying for welfare benefits so as not to leave them without support.
- Jobcentre Plus staff should be given the opportunity to increase their understanding, possibly through dedicated training, of the particular barriers faced by refugees in job seeking and supported to give specialist assistance to them.
- Government guidance to banks should advise them what documents are issued to refugees and others with leave to remain in the country so that they are encouraged to recognise them as evidence of identity. Bank staff should also be familiarised with the types of ID refugees will carry. Compliance with this guidance should be monitored, possibly by the British Banking Association
- The Government should invest in tailored support programmes available to support refugees into work or provide funding for voluntary agencies to deliver projects that perform this function.
- The target time for processing an application for an Integration Loan must be less than the length of the move on period. Decisions should take account of Local Housing Allowances and be monitored.

Recommendations continued...

- When a newly recognised refugee has applied for an Integration Loan and has not yet received it, they should be allowed to remain in their asylum accommodation.
- The Department for Communities and Local Government should provide adequate funding to local authorities and accompanying guidance to enable newly recognised refugees who are not considered priority housing need to benefit from rent deposit schemes.

Zahra

Zahra received her BRP 34 days after the letter that said she had refugee status. This delay was despite Zahra being supported by a charity, which contacted the Home Office for her several times to resolve the problem. She experienced many difficulties along the way due to the delay in receiving her BRP. These included homelessness and destitution.

Zahra is in her 60s and the DWP visited her in her Home Office accommodation to carry out an assessment for her pension benefit. She was told by the DWP that her pension benefit would take three to four weeks to be processed. As soon as she received her BRP, she sent a copy to the DWP and applied for a NINO and housing. She was entitled to sheltered accommodation through the local authority and a flat was quickly found for her. At this time however, she had not yet been paid her pension and had been asked to leave her Home Office accommodation because she had received her BRP. She had no choice but to move into a temporary hostel where she stayed for over two months due to unnecessary complications with the payment of her pension. Not having proof of income prevented her from moving into her supported accommodation and forced her into homelessness.

"I feel hated because of my status."

Zahra described her time in the hostel as one of the worst in her life. She spoke about the fact that she was denied food and water on several occasions due to staff being misinformed about her status and entitlements. She had told them that although she had refugee status, she was entitled to food because she was destitute and homeless, however she was not given food on several occasions.

"They didn't respect that this old, sick, woman was hungry and could not make use of the facilities."

Zahra's benefits pension payments were delayed due to the fact that the DWP had told her that she must complete a habitual residency test (HRT) before they could proceed with her payments. Refugees are exempt from the HRT and this should not have been applied to her meaning the delay was entirely avoidable. Additionally some of the paperwork from her original DWP interview was lost and the information had to be collected again. For nearly one month Zahra survived on vouchers, which she received from local charities. Although she was entirely dependent on the vouchers, it was very difficult for her to use them because the shop they could be used in was very far away and she had no money so struggled to pay for bus fare to travel there. On one occasion, the charity handing out the vouchers would not give her them because she was a refugee, despite her not having any other means of support. She found herself in the situation of continually having to explain to people that although she had her status, she was not receiving any support and was homeless. Zahra was never advised by JobCentre Plus staff that she could apply for a short term benefit advance, which would have mitigated her destitution and relieved her of her reliance on vouchers. All the time she was living in a hostel and relying on vouchers, the flat she was meant to move into was sitting empty because her pension payments had not yet been processed. The housing providers could not allow her into the property until she could show them proof of income.

When she eventually moved into the sheltered accommodation, which was an unfurnished flat, she had no idea how to go about getting enough money to buy furniture. She even had to sleep on an air mattress at one stage and as a woman in poor health and of advancing age this was incredibly difficult and undignified for her. She was able to get some furniture with the help of a charity and eventually was able to sleep in her own bed, inside her own flat.

Precious

Precious waited 65 days to receive her BRP and 38 weeks to receive her NINo. When she first approached Jobcentre Plus to apply for welfare benefits, she was misinformed by the Jobcentre staff who told her that she would need a bank account before benefits could be paid. After her BRP arrived, Precious approached a few high street banks and was rejected based as they would not recognise the BRP as identification. She was told by bank staff to get a driving licence and decided to apply for one. Precious posted in her application for a licence along with her BRP to get the provisional licence, therefore leaving her without any identification whatsoever.

"The problem is to open an account for Child Benefit because I don't have a bank account. That's why I am getting a provisional drivers licence so I can get the proof of ID to open a bank account. All the banks I go to, they turn me down. I go with my BRP. They are not accepting that. No major bank accepts me no. I am praying they send me my BRP back from the drivers licence application because I need that card for the housing and benefit. It cost me about £60 for the licence."

"It's such a headache the bank account. I am going to get stuck and my money will stop on [names a date] so how will I feed the children? I have to be going to charities, taking food."

As a result of not having a BRP or a NINo (which took 38 weeks to be issued) Precious waited 92 days between approaching the Jobcentre and being in receipt of the benefits she and her family were entitled to (which was 201 days from the date she received status). Without any means of support, she had no choice but to borrow money from friends to feed and clothe herself and her children, and as a result she went into debt. She was only able to repay the debt in small portions when she was in receipt of all of her benefits.

If a person does not have a bank account alternative options for payments can be arranged such as Simple Payments or Post Office Accounts. This would have remained problematic for Precious as she had already sent her BRP off in an effort to get the driving licence. This may have been mitigated if she was aware of the fact that she could access her benefits in other ways. An additional complication occurred when the DWP continued to communicate with her via text message although she had told them that she could not read or understand the messages as she was illiterate. This resulted in her to miss a crucial deadline for submitting evidence towards her claim, which created further delays in payments. Even if the DWP later admitted that this was not the correct application of the policy, the harm had already been done.

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Appendix

Refugees and local authority rent deposit schemes

Summary of Freedom of Information requests

Many local authorities operate schemes which assist people to access private tenancies and there are various schemes used. Some provide rent deposits, some offer bonds to landlords which act as rent guarantees, some will pay rent in advance, and some offer incentive payments to landlords who take part in local schemes. In some cases more than one of these options may be available.

Many of these schemes were developed as a response to the problems local authorities faced in dealing with applications from homeless people in the context of much reduced availability of council housing. Local authorities were increasingly housing homeless people in temporary accommodation, often in other areas. Offering rent deposit schemes gave some people the option of being able to remain in the local area at the same time as reducing pressures on scarce council housing stock. This relationship with homelessness is reflected in the criteria used for eligibility for the schemes as explained later.

In July 2015, Freedom of Information requests were made by the Refugee Council to a total of 44 local authorities, all the 32 London Boroughs, and 4 in each of the West Midlands, the North West, and Yorkshire to ask for details of their schemes. The local authorities outside London were selected as being the authorities in those regions hosting the largest numbers of asylum seekers through the dispersal system.

The question asked were as follows:

Does the Council operate a scheme which can provide (a) rent deposits or bonds and/or (b) rent in advance to assist people who are not Council or Housing Association tenants to find suitable private rented accommodation?

If the Council does operate such a scheme which of the following eligibility criteria apply for such a person to be accepted onto the scheme, either singly or in combination:

- (a) a requirement for the person to have a local connection*
- (b) a requirement for the person to have children, or be pregnant*
- (c) a requirement that the Council has accepted that the person is or will become homeless and is in priority need?*

Are single people accepted onto the scheme and if so what eligibility criteria apply?

Have refugees been accepted onto the scheme and if so how many in the last year?

Replies were received from all of the 44 local authorities contacted. The replies varied considerably in the detail supplied. For example in some cases the first section of the question was simply answered with the word 'yes' while in other cases there was detail about whether deposits or bonds or rent in advance were available.

Only four local authorities had no scheme, and two of these said that although they did not operate a specific scheme they might use Discretionary Housing Payments to assist and a third had a small local fund providing grants but no specific scheme.

In the vast majority of schemes a local connection was required. In relation to homelessness legislation a local connection usually means having lived in the area for 6 months out of the past 12, or 3 years out of the last 5. There are other possible qualifying criteria, such as working in the area. In general a local connection means you have lived in the area by choice, so people who have been in prison, for example, or in hospital, do not acquire a local connection with the area the prison or hospital is in.

When looking at a homelessness application the local authority may refer someone elsewhere if they believe the person has a local connection there. Someone who does not have a local connection anywhere should be helped if they would otherwise qualify. However such a requirement to assist someone without any local connection would not necessarily apply to a rent deposit scheme as the schemes are not covered by homelessness legislation and are not statutory, local authorities are free to set their own rules for the scheme.

Only three of the local authorities stated that they did not require a local connection, but would consider each case 'on its merits', and one local authority suggested that 'exceptionally' a local connection would not be essential. It was not clear exactly how this would be decided.

Most schemes required people to be homeless or threatened with homelessness to be accepted on to the scheme. Only 3 local authorities did not mention this in their qualifying criteria. In many, but not all cases, there is a specific requirement that the applicant must be in priority need. This means that they must be considered to be vulnerable, as defined in homelessness legislation. The effect of this requirement is to rule out many single people and childless couples. In one scheme single people are not eligible unless they are over the age of 35 or are receiving severe disability premium, the middle or high rate of Disability Living Allowance, the daily living component of Personal Independence Payment, or the armed forces independence payment.

One local authority said that they had a separate scheme for rent in advance for single people depending on the merits of the case, but did not spell out exactly what this might mean.

In the vast majority of cases, local authorities reported that refugees could be accepted on to the schemes. Only one local authority appeared to rule this out, but in general it is a requirement that the refugee meets the other qualifying criteria. Very few local authorities had any records to show how many refugees had been accepted. Only five local authorities answered the question about how many refugees they had accepted in the last year, in two of these cases the answer was none. One local authority, while not giving a specific number, claimed that some refugees would have been among those assisted.

Only two local authorities provided numbers for those assisted. In general the response was that refugees would be eligible if they met the qualifying criteria, but that whether an applicant was a refugee was not recorded. One local authority, while not having a specific scheme, operates a small local fund which can provide a rent guarantee or deposit. They had assisted 10 refugees via loans and 6 via grants in the last year. Another local authority said that while they did not have specific records relating to refugees their rehousing officers own knowledge suggested a minimum of 42 families assisted since August 2014, but no single people. All the others said that they had no records to specifically identify refugees accepted on to their scheme.

Conclusions

While refugees are eligible for rent deposit schemes significant barriers exist which make it difficult for them to qualify for assistance.

The variations in the scheme from one local authority to another are not easy to understand, particularly for anyone who is not familiar with housing systems in the UK.

The common requirement that applicants must meet to be accepted as vulnerable means that these schemes will not be available to most single refugees or childless couples (nor of course to many other people in similar households who are not refugees). However, a refugee will only have been given asylum accommodation and support if they were destitute. They will not have been able to work, and so cannot possibly have been able to put together any funds to help themselves into housing.

A further significant barrier, potentially affecting all refugees, is the requirement for a local connection. People who have been in the dispersal system will have had no choice as to where they have been, and could also have been moved from one local authority area to another. They may have relatives and friends who they would like to live near, but are in a completely different area to anywhere they have been. If they try to find accommodation there they will inevitably have no local connection.

In addition, if their asylum application has been resolved in less than 6 months they will not be able to show any local connection anywhere. While this may mean that those who are regarded as vulnerable in relation to a homelessness application could be helped, it may rule others out as far as rent deposit schemes are concerned.

Scottish legislation in relation to homelessness differs from England and Wales. One major difference is that vulnerability is not a determining factor in whether someone who is homeless qualifies for assistance from a local authority. None of the local authorities approached was in Scotland so it is not possible to say whether the situation for refugees is significantly different from England and Wales.

- ¹ The Refugee Integration and Employment Service (RIES) was funded by the Government and was delivered between October 2008 and Sept 2011 by voluntary sector agencies across the UK, including the Refugee Council. Refugees that took advantage of RIES were able to access an integration advice service for 6 months and an employment support service for up to 12 months.
- ² https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/513619/Asylum_Support_Section_4_Policy_and_Process.pdf
- ³ The Refugee Integration and Employment Service (RIES) was funded by the government and was delivered between October 2008 and Sept 2011 by voluntary sector agencies across the UK, including the Refugee Council. Refugees that took advantage of RIES were able to access an integration advice service for 6 months and an employment support service for up to 12 months.
- ⁴ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/257414/eligibilityandassessment.pdf
- ⁵ <https://www.gov.uk/asylum-support/what-youll-get>
- ⁶ <https://www.gov.uk/asylum-support/what-youll-get>
- ⁷ Interview questions are available on request.
- ⁸ <https://www.gov.uk/government/publications/refugees-guidance-about-benefits-and-pensions/help-available-from-the-department-for-work-and-pensions-for-people-who-have-been-granted-leave-to-remain-in-the-uk>. It should be noted that this publication was released after the interviewees in this research were granted their refugee status and previous versions of this guidance did not state this.
- ⁹ See: <https://www.gov.uk/national-insurance/your-national-insurance-number>
- ¹⁰ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/257444/ninoguidance.pdf
- ¹¹ Eric was granted permission to work on account that he had been in the country for many years while waiting for a decision on his asylum claim. This is unusual for people in the asylum process now.
- ¹² The results of this analysis are not published, but the DWP shared the findings with the Refugee Council and other agencies working with refugees.
- ¹³ <https://www.gov.uk/government/publications/refugees-guidance-about-benefits-and-pensions/help-available-from-the-department-for-work-and-pensions-for-people-who-have-been-granted-leave-to-remain-in-the-uk>
- ¹⁴ The habitual residence test is carried out on most EEA nationals who apply for benefits to prove that they have a right to live in the UK and intend to settle for the time being.
- ¹⁵ <http://www.cpag.org.uk/sites/default/files/Benefit%20Processing%20and%20Decision%20Making%20guidance%20STBA%20March%202015.pdf>
- ¹⁶ Sanctions were imposed after: one person moved area and their claim could not be traced by Jobcentre Plus; one person arrived late for an appointment; one person did not provide their NASS35 letter on time, and ; one person did not register for 'Universal Job Search' on time.
- ¹⁷ In very limited circumstances is the possible for DWP to arrange welfare benefits to be received through a Simple Payment card which is issued to the individual. This plastic card can be taken to a limited number of PayPoint outlets (e.g. newsagents) that also display the Simple Payment sign. This is designed as a short-term measure and only allows withdrawal of benefit payments. Money cannot be added to the card from other sources (e.g. employer) and the card cannot be used to pay for items or make transfers.

- ¹⁸ <http://webarchive.nationalarchives.gov.uk/20130128102031/http://research.dwp.gov.uk/asd/asd5/rrep179.pdf>
- ¹⁹ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/494517/6_1193_HO_NH_Right-to-Rent-Guidance_v9.pdf
- ²⁰ These circumstances are widely accepted in definitions of homelessness. See for example Shelter (http://england.shelter.org.uk/get_advice/homelessness/homelessness_-_an_introduction/what_is_homelessness) and Crisis (<http://www.crisis.org.uk/pages/-about-homelessness-61900.html>)
- ²¹ When responding to the question ‘what is your current situation?’, 29 respondents described their living circumstances as: hostel; temporary accommodation; sofa-surfing; sleeping rough; homeless; hotel.
- ²² <http://www.crisis.org.uk/pages/priority-need-definitions.html>
- ²³ This does not add up to 100 as the question was open-ended and some people did not refer to their living circumstances when answering. The frequency in which they did talk about this is perhaps indicative of the importance of their housing circumstances.
- ²⁴ www.gov.uk/refugee-integration-loan/overview
- ²⁵ <https://www.gov.uk/government/publications/integration-loans-policy-guidance-process>
- ²⁶ https://www.whatdotheyknow.com/request/delays_inIssuingIntegrationLoans
- ²⁷ <http://lha-direct.voa.gov.uk/search.aspx> - accessed on 9th May 2016.
- ²⁸ See Appendix.

The Refugee Council is one of the leading charities in the UK working with asylum seekers and refugees. As a human rights charity, independent of government, we work to ensure that refugees are given the protection they need, that they are treated with respect and understanding, and that they have the same rights, opportunities and responsibilities as other members of our society.

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