

THE AZURE PAYMENT CARD

THE HUMANITARIAN COST OF A CASHLESS SYSTEM



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Executive Summary

“You don’t feel good; you don’t feel you are useful. You see and you feel they think about you like a spare person.”

Azure card user

The British Red Cross has a long tradition of providing practical and emotional support to vulnerable refugees and asylum seekers across the UK, including those refused asylum. Section 4 support is given to refused asylum seekers who are destitute and have agreed to return to their country of origin, but cannot return immediately due to circumstances beyond their control. It can also be given on human rights grounds if these refused and destitute asylum seekers have further submissions under consideration.

People on section 4 support have no access to cash. The support consists of accommodation, on a no-choice basis, and £35.39 a week via the Azure payment card. The card is only accepted by a few retailers and can only buy food, essential toiletries, clothing and credit for mobile phones. The card cannot be used for travel or for items such as alcohol and cigarettes.

Research objectives

1. To explore the effectiveness of the Azure card in providing support to refused asylum seekers, from the viewpoint of organisations that work with them.
2. To understand refused asylum seekers' lived experience of using the Azure card.

Conclusion

The Azure card and section 4 support does not allow refused asylum seekers to meet their basic needs and live with dignity. It creates unnecessary suffering for people who are already in desperate situations.

The Red Cross would like the cost difference between the Azure card system and the previous cash system to be assessed. This has not yet been possible, since current information about Azure card costs is protected by commercial agreement.

Recommendations

1. The Red Cross advocates that the Azure payment card should be abolished.
2. We call for one integrated form of support throughout the asylum seeking process – from the person who has just arrived in the UK to someone who has been refused asylum.
3. This support (excluding accommodation costs) must be in the form of cash, as with other benefits.

These policy recommendations require the withdrawal of section 4 (11) (b) article of the *Immigration and Asylum Act 1999*, which forbids a person on section 4 support being supplied money. In the interim, we are asking for practical steps to be taken by the different stakeholders involved, including the Home Office, Sodexo, authorised retailers, and the Red Cross itself

Research methodology

- > A questionnaire was distributed UK-wide to 104 organisations working with people on section 4 support (including Red Cross refugee services).

- > In-depth interviews were conducted with 11 Azure card users.

Key findings

People on section 4 support struggle to meet their basic needs because of Azure card restrictions.

- > 85% of the organisations in our survey feel that their clients are left hungry because section 4 support is insufficient.
- > 81% report that authorised retailers offer poor value for money.

Azure card users have difficulty understanding the payment system.

- > 79% of our survey respondents agree that their clients have particular difficulty in understanding how the carry-over limit works.

Staff at authorised shops do not fully understand the Azure card system.

- > All but one of the Azure card users we spoke to have experienced difficulties when trying to pay with the card.
- > 72% of our survey respondents report clients having their card refused in the previous six months.
- > 70% say their clients have experienced poor treatment from shop staff.

Azure card users experience technical difficulties when using the card – which can lead to a break in financial support.

- > 85% of our survey respondents report that their clients' cards have not worked at some point during the last six months. This sometimes happens despite users having a credit balance on the card.
- > Contacting the customer service line does not appear to be helpful and Azure card users can be left without financial support for several days.

Getting to the supermarket and essential appointments – such as medical and legal appointments – is hugely problematic.

- > Survey respondents indicate that distance (88%) and illness (82%) can make it difficult to get to a shop that accepts the Azure card.
- > They also report that clients have difficulty travelling to visit legal representatives (94%) and health workers (92%) due to a lack of money.
- > Most of the Azure card users we interviewed did not know they could apply for specific travel support to attend medical appointments.

People on Section 4 support struggle to stay healthy – which can increase the costs for other services.

- > 92% of the organisations in our survey feel that their clients on section 4 support are unable to maintain good health.
- > The Azure card system has a real impact on users' mental health.

Azure card users feel embarrassed, anxious and trapped.

- > Our survey respondents acknowledged feelings of embarrassment (88%) and anxiety (89%) when using the card.
- > More than half of our interviewees feel trapped because they do not have access to cash.
- > Asking friends for help makes them feel like a “beggar” and “desperate”.



1 Background

The vision of the British Red Cross is a world where everyone gets the help they need in a crisis. The Red Cross has a long tradition of providing practical and emotional support to vulnerable refugees and asylum seekers across the UK, irrespective of status. This includes asylum seekers who are at the end of the asylum process. Some receive section 4 support and use the Azure payment card. Others either cannot or do not want to apply for such support.

In 2013, Red Cross refugee services supported 10,509 refugees and asylum seekers – 60% of them (6,301) were destitute at some point in that year. We spend around £3 million on this work each year, and our refugee services operate in 48 towns and cities around the UK to alleviate destitution and humanitarian suffering.

Section 4 support and the Azure payment card

Section 4 support: what is it and who receives it?

Asylum seekers who have exhausted all rights to appeal are required to leave the country. However, if the government accepts that it is currently not possible for them to do so, they may still be entitled to limited support, as set out in section 4 of the *Immigration and Asylum Act 1999*.¹

Section 4 support is allowed only for those who are destitute and satisfy one or more of the following criteria (UK Visas and Immigration [UKVI], 2011:3-4):

- > Regulation 3(2)(a) the person is taking all reasonable steps to leave the UK, or to place themselves in a position in which he or she is able to leave the UK. (This includes, for example, complying with attempts to obtain a travel document to facilitate departure).
- > Regulation 3(2)(b) the person is unable to leave the UK by reason of a physical impediment to travel or for some other medical reason.
- > Regulation 3(2)(c) the person is unable to leave the UK because in the opinion of the Secretary of State there is currently no viable route of return available. N.B. Not currently applicable to any country in the world.
- > Regulation 3(2)(d) the person has made an application in Scotland for judicial review of a decision in relation to his asylum claim, or, in England, Wales or Northern Ireland, has applied for such a judicial review and been granted permission to proceed.
- > Regulation 3(2)(e) the provision of accommodation is necessary for the purpose of avoiding a breach of a person's Convention rights, within the meaning of the Human Rights Act 1998.

UK Visas and Immigration considers a person destitute if (UKVI, 2011: 3-4):

- (a) he does not have adequate accommodation or any means of obtaining it (whether or not his other essential living needs are met); or
- (b) he has adequate accommodation or the means of obtaining it, but cannot meet his other essential living needs.

Section 4 support consists of accommodation, on a no-choice basis, and £35.39 a week via the Azure payment card. There is no cash support at all and refused asylum seekers, as with other asylum seekers, are not allowed to work. Vouchers are still provided to individuals in a limited number of circumstances, for short periods. This is usually when the card has been lost or stolen, or when the person has recently been awarded support and is waiting for their Azure card to be issued (Asylum Support Appeals Project [ASAP], 2013).

Extra payments are made to pregnant women and to families with children. Pregnant women can receive an additional £3 per week during their pregnancy, as well as a one-off maternity payment of £250. A parent or guardian can ask for £5 per week for babies under one year and £3 for children aged over one year, until their third birthday. Applicants with children under 16 may also receive an extra £5 per week for clothing. These additional amounts are loaded on to the Azure card once the person's application is approved.

Additional requests for funds can be made if the person needs to travel to access healthcare treatment or to register the birth of a child. This request is made using a specific application form and, if approved, the payment will be in the form of travel tickets issued by the accommodation provider (ASAP, 2013).

UKVI's guidance specifies that "an application for assistance towards travel should be made before travel. However, in an emergency, this form may be completed after travel has occurred, attaching the relevant supplementary evidence, e.g. a doctor's note" (UKVI, 2014: 5).

The Azure card: what is it and how does it work?

The Azure payment card is sent out by UK Visas and Immigration (UKVI) once the person has been allocated accommodation under section 4 support. The Azure card system is managed and administered by French multinational, Sodexo. The user's name, a reference number and the

¹ Modified by section 49 of the *Nationality, Immigration and Asylum Act 2002*; section 10 of the *Asylum and Immigration (Treatment of Claimants, etc) Act 2004*; and section 43 of the *Immigration, Asylum and Nationality Act 2006*.



expiry date are embossed on the card. No proof of identity is required when purchasing goods. Users are not expected to sign the receipt and using the card does not require a pin code. The shop simply swipes the card and the amount is deducted from it.

The Azure card can be used to buy food, essential toiletries (including nappies), clothing and credit for mobile phones. Petrol, diesel, gift cards, alcohol and tobacco are not allowed and the card does not give any access to cash or travel. The only retailers that accept the card are ASDA, Boots, The Co-operative Food, Sainsbury's, Tesco, Early Learning Centre, Morrisons, Mothercare and Peacocks. Other retailers (who may offer cheaper products), markets and specialist shops are not included. The card can also be used at British Red Cross and Salvation Army shops. In addition, some local retailers, including those who provide halal products, may accept the Azure card. This only happens if the voluntary sector or local authority stakeholders make a request to the UKVI – and Sodexo accepts the request (UKVI, 2013a).

Azure cards are topped up automatically every week, usually on a Sunday or Monday. Single people with no dependants are not allowed to carry over more than £5 at the end of each week. Any amount on the card in excess of £5 expires at midnight on the day before top up. The rationale behind this restriction is that section

4 support is set at a level which is considered to be the bare minimum necessary in order to survive (Gower, 2010).

There is no carry-over limit for people with dependent children. However, if families on section 4 support are carrying over large amounts on a regular basis, UKVI can discontinue support on the grounds that the family may not be destitute (ASAP, 2013). To check the remaining balance on the card, the user can call 0800 028 5364 – a number which is only free from landlines, not mobile phones.

Political context

The Azure payment card was introduced in November 2009 and implemented in the UK in February 2010.

Until 1999, all asylum seekers had access to a reduced rate of social security benefits in the form of cash. Following the passage of the *Immigration and Asylum Act 1999*, mainstream cash benefits for asylum seekers was replaced by a voucher system (Asylum Support Partnership, 2010). The voucher system was in place from 2000 to 2002 and again from 2006 to 2009. Vouchers could only be used in a few specific shops and could not be exchanged for cash.

From 2002 to 2005, the voucher system was scrapped because it was considered unfair and unworkable, as well as subject to fraud (Home Office, 2001). It was replaced by cash. Nonetheless, in 2005, the voucher system was reintroduced, based on the idea that cash was an incentive to remain in the UK (Travis, 2006).

In 2006, the *Immigration and Asylum Act 1999* s.4 was modified to specify that people on section 4 support could not be supplied with money while vouchers were still allowed (*Immigration, Asylum and Nationality Act 2006*: s.43 [7]).

The charity sector raised their voice against the voucher system because of its inefficacy and the unnecessary suffering that it caused. A Refugee Council report (Doyle, 2008) stated that vouchers were stigmatising and had a negative impact on the health and wellbeing of refused asylum seekers. Refused asylum seekers were unable to buy enough food and to maintain good health.

In 2007, the parliamentary Joint Committee on Human Rights (JCHR, 2007:38) declared “the section 4 voucher scheme to be inhumane and inefficient. It stigmatises refused asylum seekers and does not adequately provide for basic living needs. There is no evidence that the voucher system encourages refused asylum seekers to leave the UK”. Consequently, the JCHR recommended “that the Government extends section 95² support to section 4 applicants and abandons the voucher system”.

In 2009, the UK Border Agency (replaced by UK Visas and Immigration) abolished the voucher system for the second time on the grounds that it “was open to abuse and fraud and there was evidence that vouchers were often traded for cash at reduced levels. The vouchers also presented poor value for money to the user with restricted retail outlets” (Green, 2010a: Column 869W). Surprisingly, these vouchers were not replaced by cash, but by the Azure payment card.

For the UK government, the Azure card has the advantage that it cannot be traded for cash. However, the card does not solve any of the other problems created by the voucher system, such as access to a limited number of shops and not being able to use it for travel. It is fair to say that the difficulties experienced by refused

asylum seekers remain unchanged. In fact, new and even worse difficulties have arisen, such as the card not working or not being accepted by authorised retailers, and shop staff not understanding the card or questioning the individual's entitlement to have it (Reynolds, 2010; Citizens for Sanctuary, 2010; Pettitt, 2013).

The difficulties linked to the Azure card are such that, in 2013, the Home Affairs Committee on Asylum (2013: 46) stated that “section 4 is not the solution for people who have been refused but cannot be returned and we call on the Government to find a better way forward”. The Committee (2013: 36) added: “Given that resources are constrained across Government at this time, the allocation of funding and staff to running a parallel support system seems excessive.”

So why was the Azure card deemed to be a good option? As explained by Gower (2010:3) in a House of Commons Standard Note: “The Azure payment card is considered to be a more secure way of delivering cashless support – only one card is issued per household, and the money is automatically credited to the card each week. Whereas paying with vouchers sometimes left persons out of pocket (i.e. if the value of their purchases was less than the value of the voucher used to pay for them), using the Azure card means that only the exact amount spent is deducted from the card's balance. The card makes it easier for the UKBA to monitor spending and identify cases where it believes a person is no longer in need of section 4 support (for example, if they accumulate “excessive amounts of credit”, support may be terminated). The UKBA is seeking ways of reducing asylum support costs as part of wider asylum reforms.”

The idea of monitoring spending to identify people who supposedly no longer require support is seen as related to unspent credit. From November 2009 to December 2010, “the estimated amount of unspent credit recovered from the Azure card for the first year of its operation [was] £650,000” (Green, 2011: Column 131W). The UK government seem to consider this unspent credit as indicating that people do not need that money. However, charities working with refused asylum seekers (Reynolds, 2010; Pettitt, 2013) believe the unspent credit is due to a lack of understanding of the payment card system and the practical difficulties that impede using the credit: for instance, people not knowing that they cannot carry over more than £5; the card being rejected by the supermarket or not

² Section 95 of the *Immigration and Asylum Act 1999* makes provision for support for asylum seekers until a decision is made on their asylum claim

working; or people being unable to go to the supermarket because of health issues.

The Azure card scheme “has been designed to be self-financing” – as explained by Damian Green when Minister of State for Immigration at the Home Office (2010a: Column 869W). Green stated: “The current forecasted annual running cost for the Azure payment card scheme is £353,000. However, fees generated by the commercial contracts Sodexo has negotiated with the various retailers, together with efficiency savings from UK Border Agency, will recoup the annual running costs.” (Green, 2010a: Column 869W)

A problematic, cashless system

According to the Home Office (2013), 23,507 people applied for asylum in the UK in 2013. A decision was given to 17,647 of those people: 6,542 (37%) were granted asylum, a form of temporary protection, or another type of grant; and 11,105 (63%) were refused.

At the end of December 2013, the number of refused asylum seekers and their dependants receiving support (under section 4) was 4,831 (Home Office, 2013a). In reality, this is a relatively small number of people who are receiving what is supposed to be short-term support. However, refused asylum seekers often rely on this support for months, and even years, because there is no way they can return to their home country. Living without cash for an extended period causes problems on a daily basis.

In 2010, an Asylum Support Partnership (ASP) report (Reynolds, 2010) exposed serious failings in the Azure card payment system. Some key findings were that 26% of respondents reported being unable to purchase enough food to feed themselves and their dependants. Furthermore, 53% said they could not pay for travel to essential appointments with their doctor or at the nearest hospital. Others highlighted administrative and technical problems – such as the card not working, shop staff refusing to accept the card, and delays in getting the card topped up.

In response to the ASP report, the then Minister of State for Immigration, Damian Green (2010b: Column 719W), stated that ASP “only sampled 1% of those who use Azure cards and the vast majority responded positively”. According to Green, the government “are committed to ongoing monitoring of the operation of the

system, including through dialogue with voluntary sector partners, but it does not accept that the results from the survey are indicative of the experience of the majority of users”.

In January 2011, when asked about the effectiveness of the Azure card system, Green (2011) stated: “From November 2009 to December 2010 there have been over 1 million successful transactions which represents 85% of the total. Only 0.25% (3,600) of the unsuccessful transactions were due to technical faults, with 14% due to users not having sufficient funds in their account and the remaining 0.75% due to service users attempting to use their card in non-affiliated stores.”

It is disheartening that the then Minister chose to ignore the lived experience and suffering of Azure card users reflected in the ASP report, choosing instead to focus on successful transactions.

In 2013, charities reported to the Home Affairs Committee on Asylum (2013, pp.35-36) that “supermarket staff had refused to allow cardholders to purchase socks, toiletries, orange juice, children’s clothing and a lavatory brush.... Refugee Action found that 82% of section 4 recipients were unable to buy fresh fruit and vegetables and more than 90% regularly missed a meal”.

In addition to the difficulties linked to the Azure card system, the failures of Commercial and Operating Managers Procuring Asylum Support (COMPASS) accommodation were noted. Section 4 support accommodation is managed by private companies (G4S, Serco and Clearel), who were contracted by the government in an attempt to save money.

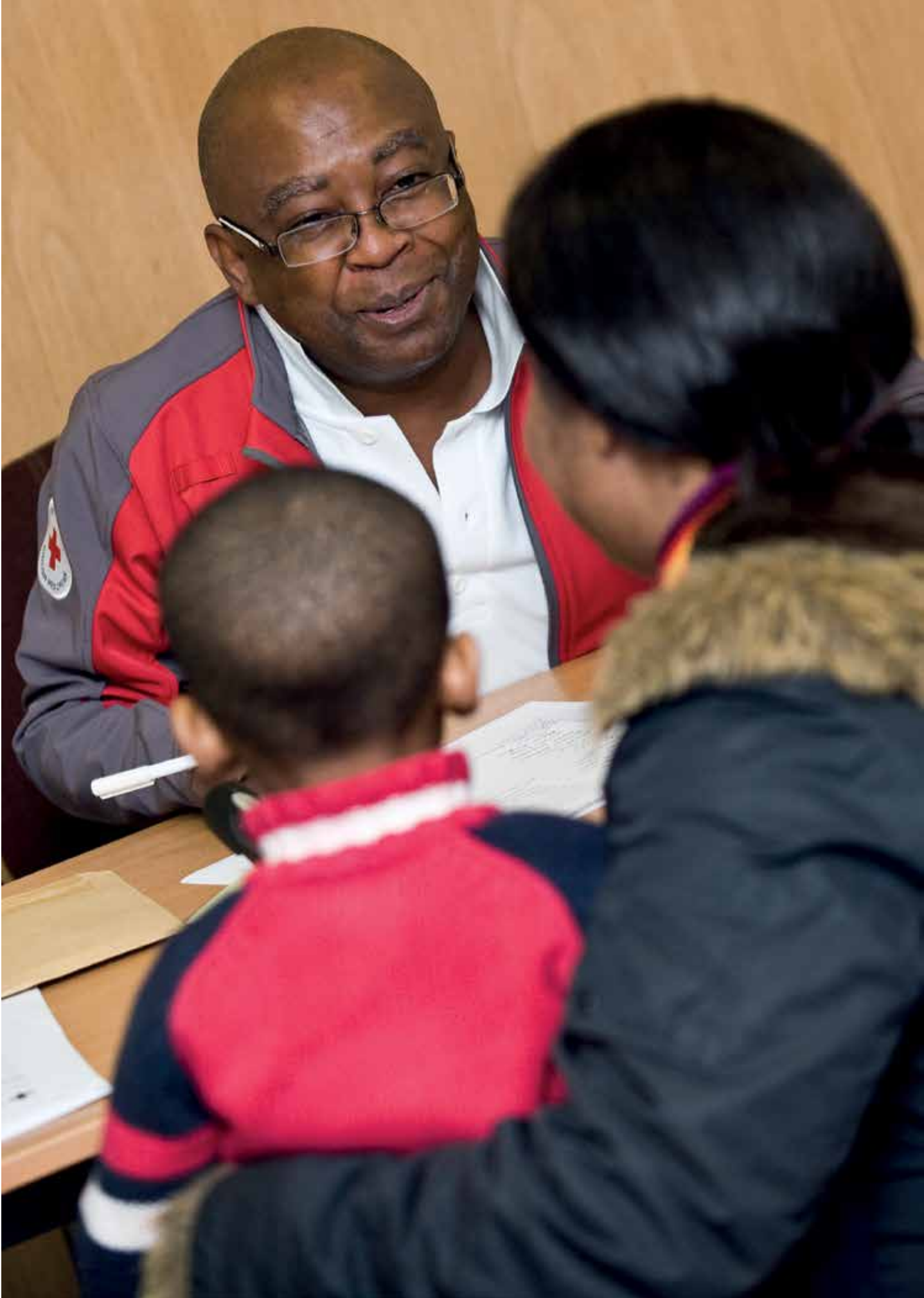
According to the National Audit Office (NAO, 2014, p.4): “The Department aimed to save around £140 million over seven years through the introduction of the new contractual arrangements; in 2012–13, it achieved a saving of £8 million.” But this saving comes at a cost. The National Audit Office report (NAO, 2014) stated that many of the properties did not meet the contractual standards on quality.

Despite the previous government’s promise to monitor the Azure card system, the stark reality described in the ASP report in 2010 is the same one faced today. More than three years later, our study reports similar findings.



2 Research aim and objectives

The aim of this research study was to explore section 4 support and the use of the Azure payment card. Our first objective was to explore the effectiveness of the Azure payment card and section 4 support, from the perspective of organisations working with refused asylum seekers. Our second objective was to understand refused asylum seekers' lived experience of using the Azure card and how they manage to survive on section 4 financial support – ie, £35.39 a week for people without a dependant.



3 Methodology

To achieve these objectives, the study employed a mixed methods design, collecting and analysing both qualitative and quantitative data.

The quantitative phase

A short questionnaire was designed. It was distributed to organisations that work with people on section 4 support in the UK, including British Red Cross refugee services.

In order to distribute the questionnaire, we first had to build a database of relevant organisations. Red Cross refugee services were contacted to establish which ones had clients on section 4 support. They were also asked to identify other organisations who work with refused asylum seekers. These organisations were also contacted to see which ones had clients living on section 4 support – and asked to spread the word about the research. In addition, the Red Cross put out a call for respondents on the *Migrants' Rights Network* (MRN) website. In total, 104 questionnaires were sent out.

Our questionnaire (Appendix A) was inspired by the 2008 Refugee Council report on vouchers for asylum seekers on section 4 support (Doyle, 2008), as well as the 2010 Asylum Support Partnership report on the Azure payment card. Our questionnaire explored, from the viewpoint of organisations working with refused asylum seekers, the main difficulties that clients experience when using the Azure card and living on section 4 support.

The qualitative phase

Eleven in-depth interviews were conducted: nine with refused asylum seekers currently using the Azure payment card; and two with refugees who had previously used it. All the interviewees had used the Azure card in the six months prior to being interviewed. Staff from the Red Cross refugee services identified the interviewees.

The in-depth interviews allowed us to gather rich data from these Azure card users about their experience of using the card and living on section 4 support.





4 Key findings

Of the 104 questionnaires we sent out to organisations working with refused asylum seekers, 74 questionnaires were fully completed (a response rate of 70%). Four questionnaires were partially completed and were excluded from our analysis. The high response rate suggests the need from these organisations to speak out on the Azure card and section 4 support, as a result of the suffering they see.

Profile of survey respondents

Type of organisation

Respondents were asked to indicate the type of organisation they work for. Some respondents work for the same organisation, but completed the questionnaire as a representative for the individual offices that these organisations have in different geographical areas of the UK. Over a third of the respondents reported working for an organisation that specialises in local refugee and asylum support (37%). The Red Cross refugee services were coded as such, when analysing the data.

FIGURE 1 WHAT IS THE TYPE OF ORGANISATION YOU WORK IN? (N = 74)

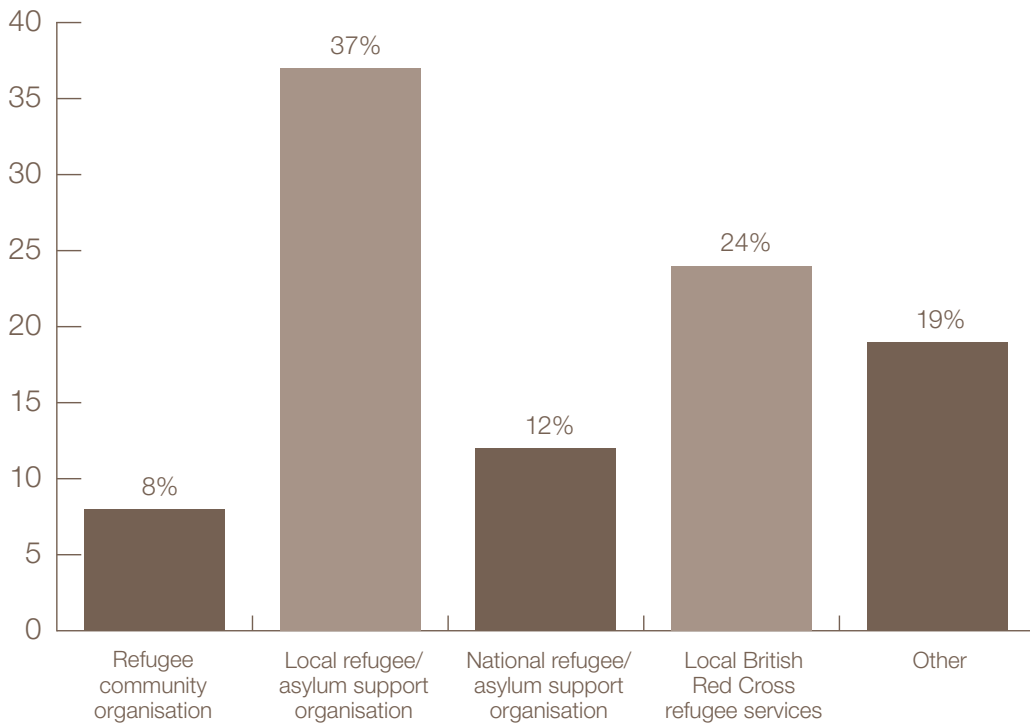
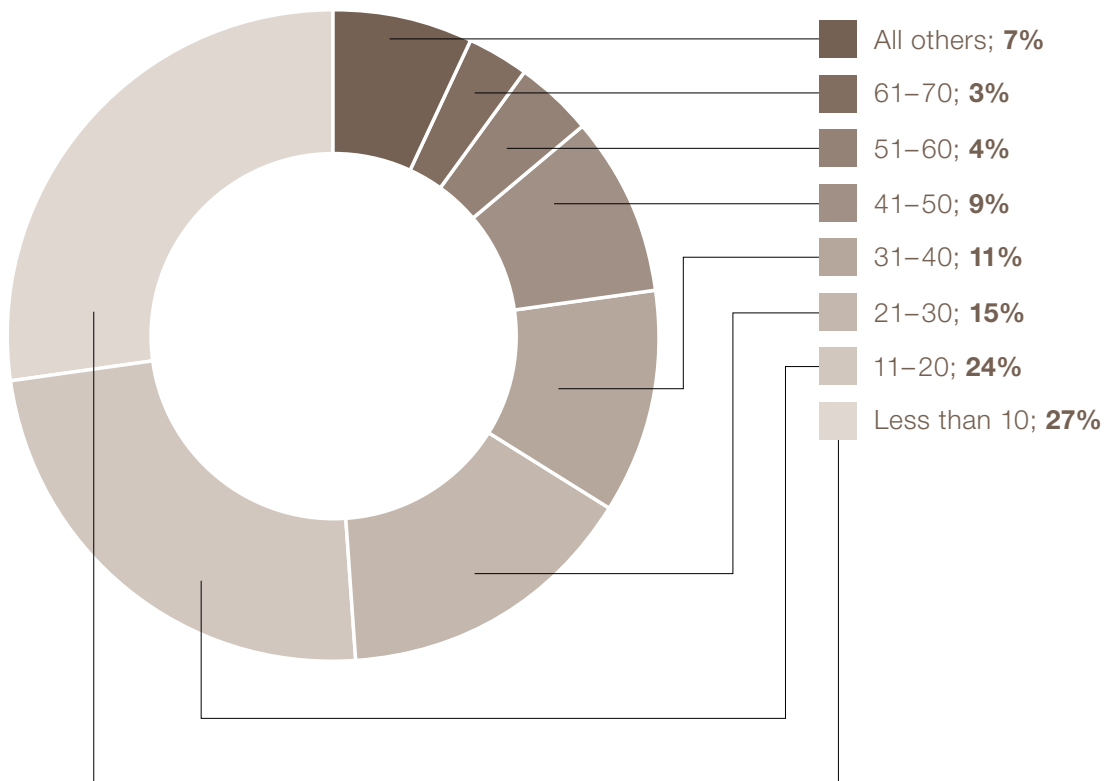


FIGURE 2 APPROXIMATELY HOW MANY CLIENTS, WHO ARE LIVING ON SECTION 4 SUPPORT, DO YOU SEE EACH MONTH AT THE OFFICE YOU WORK IN? (N = 74)



More detailed information on the organisations who participated and their location can be found in Appendix B.

Average number of clients

Respondents were asked how many clients on section 4 support they see, on average, at their office each month. Just over half of our respondents (51%) see between one and 20 clients.

Profile of in-depth interview participants

Eleven in-depth interviews were conducted with Azure payment card users – seven with males and four with females. Two of the female interviewees have children in the UK, supported as dependants under section 4. Six of the 11 had been using the Azure card for more than a year at the time of the interview. More detail on the profile of the in-depth interview participants can be found in Appendix B.

Effectiveness of the Azure card system

Survey respondents (organisations who support refugees and asylum seekers) were asked to rate the effectiveness of the Azure payment card in delivering support to refused asylum seekers. The overwhelming majority of our respondents (93%) believe that the Azure card system is failing to support refused asylum seekers: 49% rated the system as **very ineffective** and 44% rated it as **ineffective** (Figure 3). It is striking that not one of our respondents rated the Azure card system as effective or very effective.

FIGURE 3 HOW EFFECTIVE DO YOU THINK THE AZURE CARD SYSTEM IS IN DELIVERING SUPPORT TO REFUSED ASYLUM SEEKERS? (N = 74)

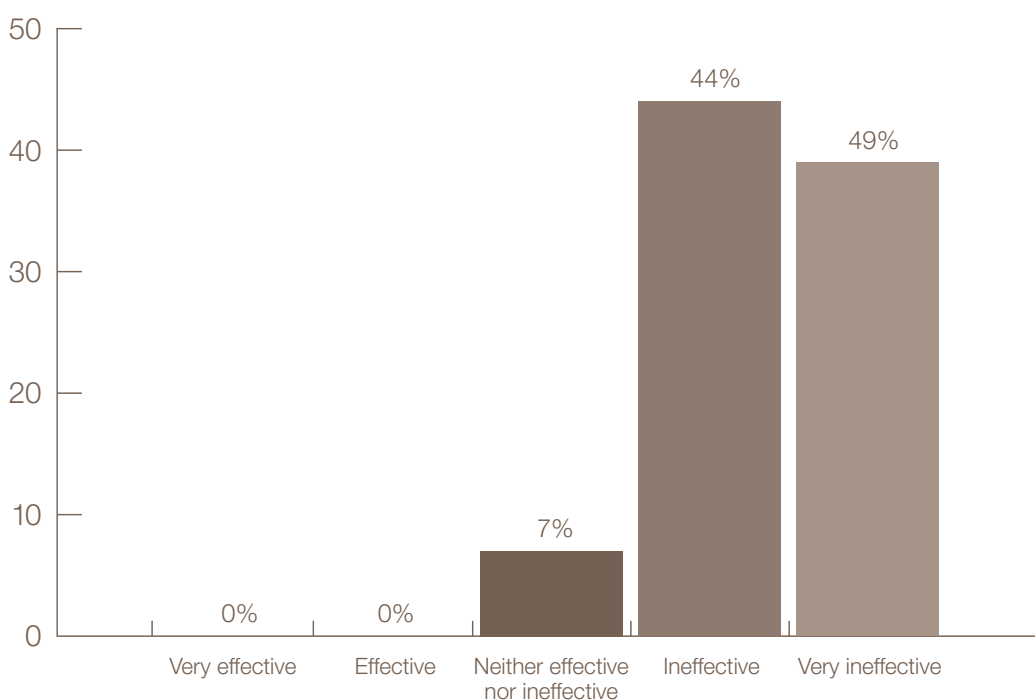
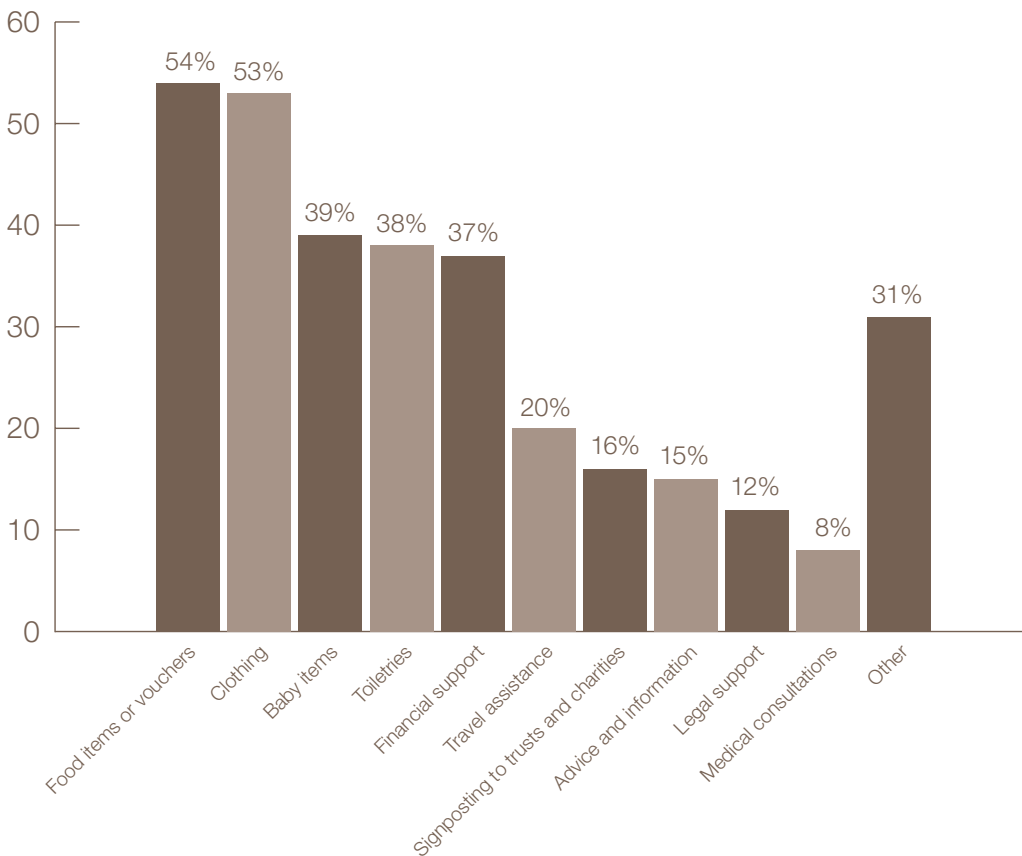




FIGURE 4 WHAT FORMS OF SUPPORT DO YOU OFFER TO YOUR CLIENTS WHO ARE LIVING ON SECTION 4 SUPPORT? (N = 74; MULTIPLE MENTIONS POSSIBLE)



* The breakdown for forms of support coded as 'Other' is provided in Table 1 below.

Forms of support offered by organisations

The organisations who support refused asylum seekers, and responded to our survey, were asked about the forms of support they provide to people on section 4 support. Fifty-four per cent provided food items and food vouchers; 53% clothing; 39% baby items; and 38% toiletries. These are all essential items and indicate that people living on section 4 support are unable to meet their basic needs.

Financial support (37%) and travel assistance (20%) also featured highly. Travel assistance included supplying bus tickets or passes, giving money for transport and, in one case, providing bicycles.

TABLE 1 BREAKDOWN FOR 'OTHER' FORMS OF SUPPORT

Breakdown for 'Other' forms of support	Number of respondents
Counselling and emotional support	5
Advocacy	4
Casework	4
Education	3 (Basic English skills: 2; Unspecified: 1)
Recreational activities, outings and social events	3
Accompanying to supermarket	1
Volunteering opportunities	1
Household goods	1
Not specified	1

Understanding of the system

Our survey respondents felt that, to some extent, their clients on section 4 support have difficulty understanding how the Azure card system works.

In the last six months, to what extent have your clients on section 4 support experienced the following:

	To a large extent	To some extent	Not at all	Don't know	Responses
Difficulty in understanding how the Azure card system works in general	8% 6	73% 54	11% 8	8% 6	74

Some of the Azure card users we interviewed did not know that they could check the balance on their card for free if they called from a public phone. In some cases, this led to them not spending all the money on their card, as they did not know they still had money on there. Calls from a mobile phone are charged and respondents did not want to waste the little airtime they have.

You need to keep writing down what you have bought because that Azure won't give you the balance. You have to call a number which will charge you and they [Azure card users] don't have credit. Not all guys will keep writing down and if it

[the money] goes back, they [the government] think this person is okay, but the person is starving.

Not all of our interviewees knew that some charity shops accept the card. Others were confused about which ones did. In the example below, the respondent was under the impression that the British Heart Foundation accepts the card, when, in fact, it is the British Red Cross.

The British Heart Foundation, they [the Home Office] said that you're allowed to shop there, but if you want to buy something from there they can't take the card. It's not allowed, but the Home Office...they say you are allowed to use it.

Azure card restrictions

Limited amount of money and no access to cash

Eighty-five per cent of our survey respondents (30% to a large extent, 55% to some extent) agreed that clients are left hungry because section 4 support is insufficient.

In the last six months, to what extent have your clients on section 4 support experienced the following:

	To a large extent	To some extent	Not at all	Don't know	Responses
Hunger because section 4 support is insufficient	30% 22	55% 41	4% 3	11% 8	74

In addition, our organisations who support refugees and asylum seekers felt strongly that clients on section 4 support were struggling to meet their basic needs.

In general, do you think that your clients who are on section 4 support are:

	Yes	No	Don't know	Responses
Able to buy other essential items (e.g. nappies, sanitary products, toiletries, household cleaning products)	12% 9	85% 63	3% 2	74
Able to buy enough food to feed their dependents	15% 11	74% 55	11% 8	74
Able to buy enough food to feed themselves	30% 22	65% 48	5% 4	74

The Azure card payment users we interviewed reported how difficult it is to live on only £35.39 per week – or between £38 and £40 if they have one dependant. When asked if this amount was enough to feed themselves and buy other essentials items, such as toiletries and clothes, most interviewees said it was not. Specifically, they explained that they are struggling to buy meat, vegetables and fruit because these items are too expensive in the authorised shops. Some said they are unable to have three meals a day and one interviewee, who has health issues, was unable to eat as recommended by his GP.

The following quotes were in response to the interviewer asking if it is possible to eat three meals a day:

Yes, I try to. But it's expensive because I have to buy her nappies, her wipes and her milk. Yes, that's expensive as well.... I can't afford to buy fresh fruit.

Two times eating, sometimes one time eating.... It is not enough.

Can you imagine? With £5 a day can you make three meals a day? No. No.... Even to top up my telephone to call, to talk with my children.... In the supermarket I can top up for £5, but if I top up for £5 I have to sacrifice one day without to eat.

I am very hungry sometimes.

Several of the interviewees told us that £35.39 might be enough to meet their basic needs if they had the option to shop around for the best price at any market or supermarket – but they are not allowed to do so.

Fruits and vegetables are really expensive in a supermarket. It's cheaper in the market because they do it in a bowl, which is a pound. And maybe if you go later, when they're towards closing, they reduce it maybe to even 50p.

The absence of cash can make itself felt in a number of ways. One mother shared how heart-breaking and embarrassing it is to explain to both your child and her teachers that the child cannot participate in activities. Even a seemingly small amount of money is too much when you have no access to cash:

I'm not getting money [cash]. Your child will feel left out. And they're not happy [the teachers]. If they ask for something that's like, for a contribution, like two, three pounds; you can't go and tell them that you are not getting money. The Home Office is not allowing me to get money.

Limited shops

All 11 of our interviewees complained about the narrow range of shops that are authorised. Given the limited amount of section 4 support, value for money is what all Azure card users are looking for. They want to be able to buy in cheaper supermarkets, shops and street markets. However, the supermarkets authorised by the Home Office offer very poor value for money, according to our interviewees.

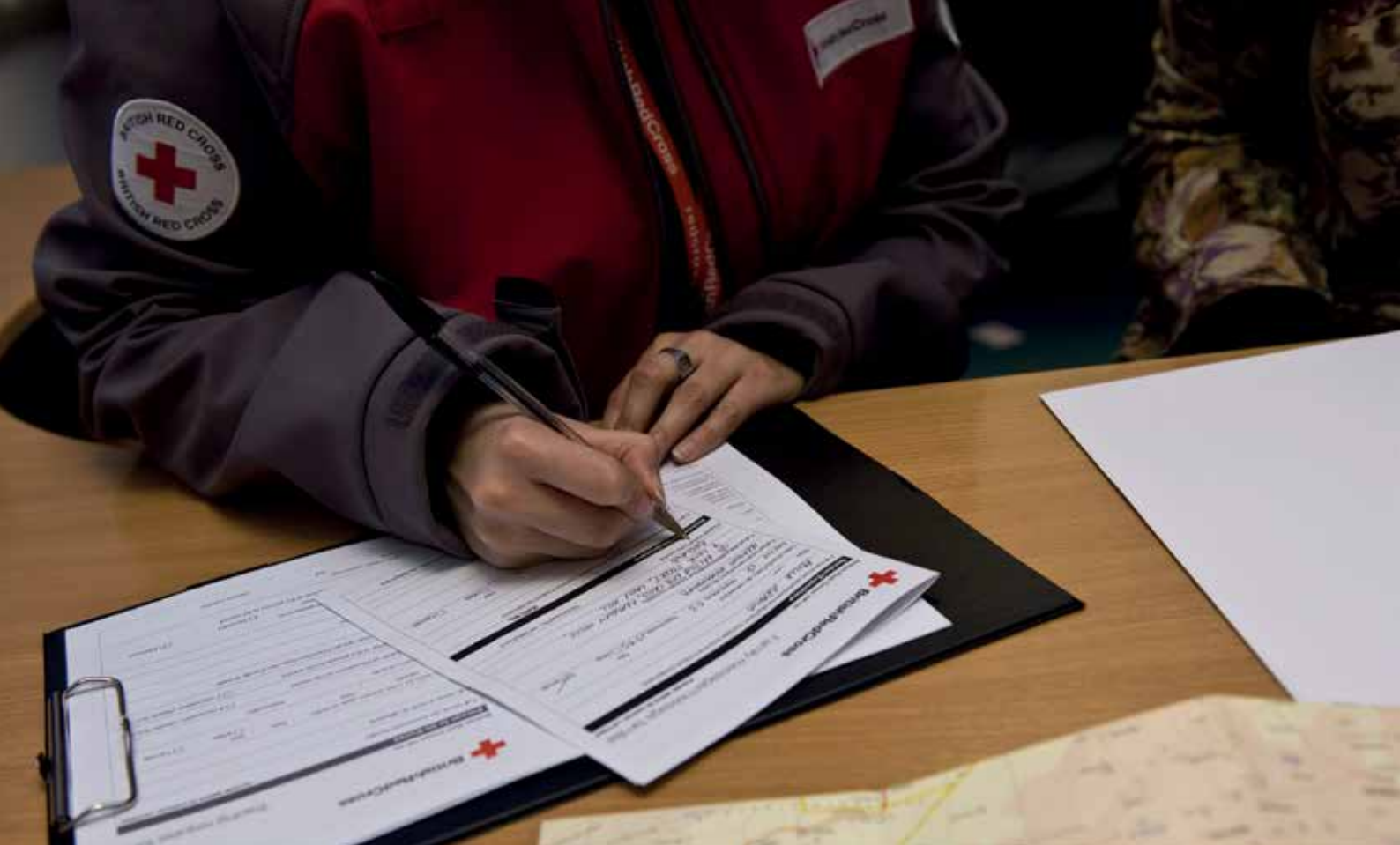
A pair of shoes in [one of the approved retailers] is at least for £15. So how are you supposed to spend half of the money you get for food for one pair of shoes, for one pair of trousers, or something like that?

Many of them spoke about the difficulty of buying culturally appropriate food, specific to their country and/or religion, because it is either too costly or simply non-existent.

For me, sometimes I find it very difficult, because I cannot get my African food in the supermarkets.

Muslims, they eat halal; [one of the approved retailers] they don't have halal. But you cannot buy halal in other shop, because other shop they don't accept the Azure card.

Our survey respondents (organisations working with refused asylum seekers) agreed that the limited shops make it difficult to buy culturally appropriate food or get value for money.



In the last six months, to what extent have your clients on section 4 support experienced the following:

	To a large extent	To some extent	Not at all	Don't know	Responses
Difficulty getting culturally appropriate food due to Azure card limitations	63% 47	30% 22	0% 0	7% 5	74
Indicated shops offering poor value for money	50% 37	31% 23	4% 3	15% 11	74

Restricted items

A major problem for Azure card users is the lack of clarity and understanding around what items are allowed. This lack of clarity often leads to individual shop staff using their own discretion when it comes to what items can be purchased. Many of them appear to apply the “it is only for food” rule. For example, one of our respondents, an elderly grandmother, explained how she was not allowed to buy a saucepan she needed for cooking:

I remember one time I needed, because when the Home Office send you to these houses, the NASS [National Asylum Support Service] house, they don't give you any pans.... They only give you, like myself, they'll give you one fork, one plate, one cup. There is no saucepan. They've given me these three things. There's no saucepan. Okay, where am I going to cook the food from? You need to go and buy the food with your Azure card. You get to [one of the approved retailers], you have bought food, and I've got a saucepan.... They'll tell you, "This card is only for food, not for a saucepan". Okay, I've got the food; where am I going to cook

the food? Well, if you don't give me the saucepan, where am I going to cook the food?

The document listing the stores that accept Azure cards, available on the UK government website (UKVI, 2013b), specifies: "The use of your Card is restricted to the purchase of food, clothing, toiletries and mobile phone credit, and cannot be used for the purchase of fuel, or to 'top up' Gift Cards."

This document, however, was last updated in January 2013. It still bears the UKBA logo and does not include the most recent additions to the list of restricted items, namely alcohol and tobacco.

Most of the interviewees knew they could not buy gift cards, fuel, alcohol and cigarettes – despite the fact that not all of them had received a letter explaining these restrictions. Some viewed the restrictions as an intrusion from the government into their lives. It is another piece of freedom taken from them and a way of treating them like children.

It's up to you how you spend your money at the end of the day, if you decide you don't want to eat.

I used to take wine with some, you know, one bottle a week. I just can't do it anymore. Some people smoke, they can't buy any cigarettes anymore.

The carry-over limit

The carry-over limit is problematic, not only because it does not allow Azure card users to save money, but because it results in them losing money.

Managing to save money when you only receive £35.39 a week might sound impossible. Indeed, most of the interviewees said that they were struggling to make their money stretch until the end of the week. However, some explained that things like being invited by a friend to a meal or to stay could lead to saving a small amount of money.

The other problem is if you don't spend the money before Sunday, from Monday to Sunday, you can't save the money for next, the week after, the following week. The money just goes.... For example, I go to Southampton, spend a week with my friends. I don't have to spend the money for food. So the money is there on the card, but I can't save it.... And, well in that case, I'll ask my mate to spend my card because otherwise the money will be gone for nothing.

How does the carry-over limit result in people losing money on the Azure card? This is because some people do not initially understand that they cannot save more than £5 on the Azure card. They rapidly learn that rule from their friends or acquaintances in the section 4 support accommodation.

So you might say, oh let me save this £10 for next week, or you want to do something. You will not find that balance on it [the Azure card]. This happened to me sometime when they had just introduced it to me. When they had just introduced it to me, I just forgot to buy something.... I thought maybe I'd find it [the money] on Monday, but I didn't.... I learned that because one of my friends said that happens to everybody – if you don't use that much, they think you don't like that money.

Organisations who answered our questionnaire agreed that people on section 4 support have difficulty understanding how the carry-over limit works.

In the last six months, to what extent have your clients on section 4 support experienced the following:

	To a large extent	To some extent	Not at all	Don't know	Responses
Difficulty in understanding how the carry-over limit works	24% 18	55% 41	3% 2	18% 13	74

Using the Azure card

Issues with shop staff

All the Azure card users we interviewed – except one – had experienced difficulties with shop staff when trying to pay with the Azure card. Interviewees reported that, on many occasions, their Azure card has been refused by authorised supermarkets and shops. This is corroborated by the data from our survey respondents (see table below).

In the last six months, to what extent have your clients on section 4 support experienced the following:

	To a large extent	To some extent	Not at all	Don't know	Responses
Poor treatment from staff at indicated shops	35% 26	35% 26	6% 4	24% 18	74
Indicated shop staff refusing to accept the Azure card	18% 13	54% 40	9% 7	19% 14	74

According to our interviewees, whether the card is accepted or refused can depend on the cashier that day. Shop staff who do not know about the Azure card may accept it if their colleague or manager tells them to do so. Others simply refuse to accept it, despite the Azure card user explaining what it is, or even showing them the list of authorised stores provided by the Home Office (UKVI, 2013b). At times, the Azure card user has no other choice than to leave without purchasing anything.

On the letter they've put [one of the approved retailers], but they don't even want to know you. Don't even want to know Azure card. They will never take it.... In my case, they refused it, because they've never seen anything like this. You show them a letter, and this letter said Asda, Tesco, and you, but they don't take it. What do you do with things like that?

Topping up mobile phone credit seems to be the biggest issue for our interviewees. Whether they are allowed to top up their mobile phone appears to depend on the shop, the day and the cashier.

I remember when I started using it [the Azure card]; I went to [one of the approved retailers]. I want to get like a top-up card, like some credit on my phone.... The worker said it's not allowed to use in here. I said no, you never mentioned that you're not allowed to buy credit. How do they expect us to make phone call here?



Shop staff also refuse to sell other authorised items, such as clothes.

Like [one of the approved retailers], one time I wanted to buy a jacket; they said, "You cannot buy clothes, it's for food".

The confusion for shop staff, and even Azure card users, may in part stem from the wording used by the Home Office when communicating about restricted items. The official documentation specifies that 'top up' gift cards are not allowed (UKVI, 2013b). Most of our Azure card users seemed to associate the word 'top-up' with mobile phone credit, and many believed they could not use the Azure card to purchase mobile phone credit.

I receive letter from NASS [National Asylum Support Service] support. They said it is not allowed any longer; it is not allowed to use vouchers, gift vouchers, and these are for top-up mobile phone.

"It's not allowed anymore by this card, they don't give you any credit... I know many asylum seekers they haven't got any credit on their mobile phone."

You are not supposed to have top-up for your phone.... They don't want you to get in touch with the outside world, because these days you need your phone; you really need your phone. It's like in my case, every Monday I have to phone them and report, to say, "Okay, I'm still here." If I cannot top-up my phone, how do they expect me to phone them? When I want to phone Home Office, I have to use the Red Cross telephone to phone the Home Office.... I can't speak to my children, I can't speak to anybody, because I cannot top-up on the Azure.

Azure card users are also regularly asked by shop staff to show identification or sign a receipt for purchases made with the card. Neither of these things is, in fact, required and this information is even printed on the back of the Azure card.



The issue of identification is problematic for refused asylum seekers, as they generally only have an Application Registration Card (ARC)³, which has no signature on it. The Azure card user will often try to explain the situation to the shop staff, but may still have to leave the shop without their purchase.

[They say] "I've never seen this card [the Azure card], so I need your signature." You say, "Where do I put my signature?"... "Okay, if you cannot sign, give me ID." Then you take out your ARC card; this is the only ID I've got. The Home Office, they've taken everything. So you take out

your ARC card, and you show them that this is the only ID I've got... and they will tell you, "No, this is not an ID." They want an ID.

They'll ask you for ID, they want to see ID... It's written there, that you don't need to sign anything, on the card...and they'll call the manager... I'm telling you, the queue is getting bigger and bigger, and people are looking at you...and if you don't have an ID you cannot buy food.

Behind the card it's written no signature necessary; then they still insist. I do not know if they are not learned or what is wrong.

Shop staff can also make a mistake when swiping the card and the Azure card user may not be able to eat for several days as a consequence of having to wait for Sodexo to resolve the issue.

Two months ago, I'd been to [one of the approved retailers] and I collected things that I need to pay. I go to the desk to pay it; the person was then making a mistake.

That person make a mistake, but it's already took all of the money from Azure, you understand? She makes the mistake on the machine, but after she realised she make a mistake you have to go to the manager. The manager comes, and they recognise they make a mistake. And I say, "Oh right, what can I do now, I need my food?" There's nothing they can do. I have to wait four working days so they can put the money back to my Azure card.

Shop staff can also refuse to provide the client with a receipt for their purchase.

Sometimes they don't even give you a receipt. They are supposed to give you a receipt... It's important to have a receipt, because let's say some of their food is not nice, or good, or there's something wrong with their food. I can bring it back and say, "Okay, this is not good; so I don't want it." Then they take it back.

³ The ARC card is a document that shows a person has made an application for asylum. It contains personal details and a photograph.

Technical difficulties

A further problem is when the Azure payment card does not work, despite having a balance on it. The majority of our survey respondents (organisations working with refused asylum seekers) indicated that their clients had experienced this issue in the previous six months. Delays in, or failure to, receive payments and additional payments also appear to be problematic.

In the last six months, to what extent have your clients on section 4 support experienced the following:

	To a large extent	To some extent	Not at all	Don't know	Responses
Delay/non-receipt of financial support on the Azure card	26% 19	59% 44	4% 3	11% 8	74
Delay/non-receipt of additional payments on the Azure Card (for themselves or their dependants)	22% 16	54% 40	2% 2	22% 16	74
Azure card not working when trying to pay	19% 14	66% 49	5% 4	10% 7	74

Most Azure card users we interviewed had experienced their card not working. Generally, the user will contact the customer service line – either directly or through a charity caseworker – but this does not seem enough to avoid a lack of support for several days.

Sometimes they will send you the Azure card, but they don't activate it so you're able to buy food with it. And you go to [one of the approved retailers] and it's just refused when they swipe it.... So sometimes you can go for a week without food.... If it happens by Friday, so it means Friday, at the weekend they are closed. Then you tell them on a Monday that this is what happened, and they tell you it will take three to four days. So already you're half of the week. So there is nothing you can do about it, because you are already half of the week.

I went to [one of the approved retailers] one day and the person there said my card didn't work. I was surprised because it happened rarely. We called them [the customer service line], because there's a number on the card. We called them and they said, "Okay, it will be fine in three days." So it was already Friday. So three days becomes Sunday, and by the time they fixed it the week has gone, has finished, and I lost the money.

The Home Office policy specifies that “vouchers are now only issued in certain circumstances, e.g. if the Azure card is lost or stolen or a new or replacement card is in the process of being issued.” (UKVI, 2011: 9)

A technical problem, not requiring a replacement card, does not qualify for emergency food vouchers – even though the user cannot use the card for several days until the problem is solved. Meanwhile, he or she may go hungry.

How it feels to use the Azure card

Our survey respondents acknowledged feelings of embarrassment and anxiety when using the Azure card.

In the last six months, to what extent have your clients on section 4 support experienced the following:

	To a large extent	To some extent	Not at all	Don't know	Responses
Feelings of embarrassment related to the Azure card use	58% 43	30% 22	0% 0	12% 9	74
Feelings of anxiety related to the Azure card use	47% 35	42% 31	0% 0	11% 8	74

According to FIS and Sodexo, “for the asylum seekers, the prepaid cards mean that they are not differentiated at the point of purchase” (FIS, 2012: 3). This is in absolute contradiction to our interviewees’ experience:

Even some stores, some workers don't even know. The workers have to call someone, their colleague, to come and explain to them...they're looking at you. Sometimes it's very embarrassing, you know.

More than half of our survey respondents reported that their clients had experienced hostility from others when using the Azure card.

In the last six months, to what extent have your clients on section 4 support experienced the following:

	To a large extent	To some extent	Not at all	Don't know	Responses
Hostility from other shoppers when using the Azure card	12% 9	45% 33	8% 6	35% 26	74

One Azure card user was so distressed by her card not working that she left her purchases and went home in tears. She has now reached the point where she is anxious even at the idea of going shopping and potentially having to explain her status.

I'm scared with that card, because sometimes the card will not work.... If I'm keeping the money in my hand, I can go and buy anything, but if I'm going with the card, I'm a little bit scared.... If the card is not working, I'm suffering. Someone doesn't know about the card. People, everybody, I don't like to tell the people I'm an asylum seeker. If I'm keeping this card, I have to explain [to] the people.

For Azure card users who repeatedly face the same barriers when going shopping, this embarrassment can give way to anger.



Somebody refused, categorically refused my Azure. I have to shout. To be honest, I did go – I lost my temper. I lose my temper and I have to shout.... I'm coming here all the time and I do my shopping with my Azure, why she refuse my Azure?

I explained them, but he don't believe me. So he has to ask his manager or supervisor to come and to sort out this.... Sometimes, I become angry.

Some interviewees felt that shop staff resented refused asylum seekers receiving financial support, and treated them differently on purpose.

If you go there with that card they don't treat you as a customer. I don't know if they don't like the card or not, I don't know.

Well, the staff in [one of the approved retailers] mainly, when they see the card and you give it to them, they look at you like someone, I don't know, there is not a good feeling really. They look at you in a special way, negative way. I feel it, and if you ask other people they would say the same. Because they know what is this card for. They know that we are asylum seekers. They have been told that asylum seekers are holding these cards. So most of them, I don't know, but they don't like this, kind of; they think this is their money. They think this is their money which we are using; I can feel it from their face. When they look at the card, and they look at you, in some way they make you feel bad.

Difficulties experienced by people on section 4 support

Difficulty getting around

Twenty per cent of our survey respondents provided travel assistance to their clients on section 4 support (see Figure 4). Nine of the 11 Azure payment card users explained how difficult it is to get around, given the fact that they do not receive any cash and are not allowed to buy any bus, tube or train tickets with the card.

Difficulty getting to approved stores

Our survey respondents (organisations working with refused asylum seekers) indicated that **distance** and **illness** can make it difficult to get to a shop that accepts the Azure card.

In the last six months, to what extent have your clients on section 4 support experienced the following:

	To a large extent	To some extent	Not at all	Don't know	Responses
Difficulty getting to a shop which accepts the Azure card due to distance	41% 30	47% 35	8% 6	4% 3	74
Difficulty getting to a shop which accepts the Azure card due to illness	37% 27	45% 33	5% 4	13% 10	74

Authorised shops may be far away

People on the Azure payment system are meant to be housed near one of the authorised retailers.

As explained by Damian Green (2010a), former Minister of State for Immigration: "The UK Border Agency endeavours to ensure with accommodation providers contracted to provide asylum support accommodation, that the distance to shops that accept the Azure prepayment card is not more than three miles from the supported person's accommodation."

In reality, Azure card users may need to travel quite far to get to a shop. Our interviewees explained that the supermarket closest to them might be a very small one where they could not buy everything they needed; or one that offered poor value for money; or simply not the kind of shop they needed. For example, Azure card users often prefer to buy clothes in a charity shop, given that they cannot afford to buy them in a supermarket.

It's in Fareham [the authorised charity shop]; so it's around eight miles away. So I can't get there.

Walking can be difficult

Azure card users generally have to walk to where they need to go. This is problematic in cases where they are suffering from severe health issues that affect their mobility. It can result in the Azure card user losing money.

One of our respondents had health issues that affected her mobility. She had to rely on a friend to take her to the shops – and was left stranded if her friend was not around.

In my case, it's like, okay, my friend, she's on holiday. So when my friend is on holiday, then I have to source other people to do it, like my housemate...by the time the week finishes, you are still looking for somebody to use the card... Because I cannot walk to the supermarket.

One of our male interviewees also suffered with mobility issues and had lost money as a result.



So I couldn't even get a bus pass to help me maybe go and do shopping. And it would just reach another Sunday and it [the money] goes back without me using it. I was starving with it.... I think it went back, the full £35, about three times.

Unspent money on the card does not mean that the money is not needed.

What is frightening for Azure card users is the government's lack of interest when confronted with this issue.

As Green (2010a: Column 870W) stated, policy specifies that: "If the distance is further, or if a supported person is unable to walk a distance of up to three miles by reason

of a physical impediment or for some other medical reason, the accommodation provider may make alternative transport arrangements, deliveries, or arrange for the supported person to be moved closer to the local supermarket."

However, one interviewee, who could not walk to the supermarket and tried to plead his case, had no success.

I complained; it was a disaster. I'm a person who couldn't walk.... I was starving with that card; sometimes I couldn't go out to go and buy food.... I was on crutches, I couldn't walk. I wrote to them.... I wrote to them a letter through my lawyer. I requested them, "Please can I have at least this money through the Post Office – like others were doing – so that I can use it?" They said, "No, we can't do it. Section 4 – you have to have that Azure card."

Difficulty getting to essential appointments

Eighty-nine per cent of our survey respondents reported that their clients on section 4 support were unable to attend essential appointments, such as medical and legal appointments.

In general, do you think that your clients who are on section 4 support are:

	Yes	No	Don't know	Responses
Able to attend essential appointments (medical, legal, etc.)	11% 8	89% 66	0% 0	74

Appointments with solicitors

Being at the end of the asylum process does not necessarily mean that you do not have a case pending. Many refused asylum seekers have put in further submissions. They are waiting to know if their case will be accepted as a fresh asylum claim because of new evidence.

Meeting your solicitor is not an easy thing when you cannot purchase any public transport tickets. The overwhelming majority of our survey respondents indicated that clients on section 4 support have, to a large extent, experienced difficulties travelling to visit legal representatives due to a lack of money.

In the last six months, to what extent have your clients on section 4 support experienced the following:

	To a large extent	To some extent	Not at all	Don't know	Responses
Difficulties with travelling to visit legal representatives due to lack of money	82% 61	12% 9	2% 1	4% 3	74

Our interviewees reported:

Since I've moved I've never seen my solicitor.

If you have appointments you cannot go for your appointment. You don't have money. Literally you do not have money, which is really bad, because you have appointments in regards with your case as well.

Appointments with health workers

The majority of our survey respondents reported that clients on section 4 support have difficulty travelling to visit health workers due to a lack of money.

In the last six months, to what extent have your clients on section 4 support experienced the following:

	To a large extent	To some extent	Not at all	Don't know	Responses
Difficulties with travelling to visit health workers due to lack of money	74% 55	18% 13	3% 2	5% 4	74

Several of our interviewees had this difficulty. None of them seemed to know that they could apply for specific travel support to go to a medical appointment.

If you are sick you cannot use it [the Azure card] to go to the doctor, if say the doctor is far.

One interviewee feared a health emergency, as she would not be able to travel to a healthcare facility.

I have a kid, she can fall ill maybe. I'm not able to get on the bus I need to take. Let's say a cab, you know, you cannot even enter the taxi.... How will you tell the taxi man I will reimburse you, when you know yourself you don't even have anything in your pocket? You can't do that, you cannot.

Difficulty maintaining good health

It is worrying that 92% of our survey respondents reported that their clients on section 4 support are unable to maintain good health.

In general, do you think that your clients who are on section 4 support are:

	Yes	No	Don't know	Responses
Able to maintain good health	4% 3	92% 68	4% 3	74

When interviewing Azure card users, we found that the Azure system has a real impact on their mental health. As explained by one of our interviewees:

Let me tell you something, I know a person who is here two years now... From his house to the coast is ten minutes' walk. This person has never gone there to see the sea, do you understand me, because of his depression. Where does this depression come from? I can tell you – the Home Office and the way they support him. Can you imagine that, you are living here, ten minutes down there is a nice seaside. And in two years' time you never go there? Does a normal person do that? No, they [the Home Office] make them people like that. He knows there is a nice seaside there, but they stay home and do nothing. This is as a result of the way they support people like this. I don't know how to explain, but something like mud. You don't feel good; you don't feel you are useful. You see and you feel they think about you like a spare person.

Difficulty maintaining relationships and participating in social, cultural and religious life

Refused asylum seekers should have the opportunity to maintain interpersonal relationships and a minimum level of participation in educational, social, cultural, religious and political life, including transportation to these activities – as called for by Refugee Action (The Queen on the application of Refugee Action v The Secretary of State for the Home Department [2014] EWHC 1033).

This is particularly important given the fact that many people live under section 4 support for a long period of time.

In addition, refused asylum seekers need to keep in contact with people in the country they have to return to, so they can prepare for that return.

Our survey respondents reported that clients on section 4 support were largely unable to maintain social networks in both the UK and their home country.

In general, do you think that your clients who are on section 4 support are:

	Yes	No	Don't know	Responses
Able to engage in recreational activities	0% 0	97% 72	3% 2	74
Able to visit friends, family or community members here in the UK	0% 0	97% 72	3% 2	74
Able to keep in touch with people in the country they have to return to	3% 2	90% 67	7% 5	74

According to our survey respondents, the difficulty visiting family members in the UK was due to both **lack of money** and **distance**.

In the last six months, to what extent have your clients on section 4 support experienced the following:

	To a large extent	To some extent	Not at all	Don't know	Responses
Difficulties with travelling to visit family members in the UK due to lack of money	80% 59	12% 9	3% 2	5% 4	74
Difficulties with travelling to visit family members in the UK due to distance	70% 52	19% 14	4% 3	7% 5	74

After being dispersed⁴, one of our interviewees was not able to see his children anymore, as they were staying in another town with their mother. A limited amount of section 4 support and the inability to buy any train tickets meant he had no way to travel to see them.

I left [the town he was living in] since 2010, exactly because I was divorced with my ex. I was divorced with my ex and then I applied for accommodation, but I didn't want to come here [the town he was dispersed to], you understand? I wanted to stay near them, so any time I can see my children.

This lack of access to public transport can also make it difficult to go to church or mosque, or to take your child to a school that is a 30-minute walk away.

We have to walk every morning to school.... So people that have children that are going to school; I think they should be giving them more priority.... It's really, really hard.

Maybe if you are Muslim, you want to go to the mosque. You need money, cash to go travelling.

A lack of freedom

More than half of our interviewees spoke about the lack of freedom given by the Azure payment card. They compared it to living in an "open prison" because every part of their daily life was restricted.

Like I said, it's not easy; it's really, really hard to be honest. Sometimes you feel you are like in prison.

I'm inside walls; I'm not going anywhere.

Azure card, it's like an open prison. It's like open prison.

Every week, yes, it's a kind of a jail, that's what you can say.... You do not have even the freedom, and your dignity is literally taken away from you just because of a simple card.

⁴ Section 4 support accommodation is on a no-choice basis, so people can be sent out anywhere in the country where a place is available. This is known as "dispersal".

The feeling of being trapped appears to be directly linked to the fact that the support is not given in cash.

So we are just trapped in a situation and you're supposed to manage all your needs, everything, on £35, which is not in cash. So there are many reasons basically to have cash. You are more, you know, free to spend your money. This is like, I feel like a prisoner. I am in a prison and I am banned from buying something and forced to buy specific things, which is not a good feeling.

Problems with section 4 accommodation

Several of our interviewees commented on their section 4 accommodation. One of the problems was a lack of essentials, such as sheets, dishes, and washing machine facilities. One interviewee mentioned he had to eat on the floor because there was neither a communal dining room, nor a table in his room.

Many interviewees mentioned difficulties related to sharing a kitchen and bathroom. Not everyone is prepared to share in the cleaning of communal areas or contribute to buying cleaning products. Having to share a fridge can result in other people stealing your food, which is problematic when you are already eating less than three meals a day.

Several interviewees reported the lack of willingness from both accommodation managers and landlords to solve any problems that arose.

When things go wrong, and you ask the manager to come and help, they don't send people. They will tell you, "It's not me; it's the landlord." "Okay, give me the name of the landlord, so I can deal with the landlord." No, they will never give you the name of the landlord.

Coping strategies

According to organisations who work with refused asylum seekers, the major coping strategies for Azure payment card users is asking friends, charities and faith-based organisations for help.

In the last six months, to what extent have your clients on section 4 support experienced the following:

	To a large extent	To some extent	Not at all	Don't know	Responses
Asking charities/faith-based organisations to provide help to get food/other essential items	72% 53	27% 20	1% 1	0% 0	74
Asking friends for money to buy food/other essential items	57% 42	35% 26	0% 0	8% 6	74
Working illegally for money to buy food/other essential items	14% 10	34% 25	9% 7	43% 32	74

The Azure card users we interviewed spoke of the need to have “good friends”. Friends can take them to the supermarket if they cannot walk. They will let them use their Oyster card or buy them a ticket for travel. Friends can give them money to top up their mobile phone, for clothes, or a meal. As one interviewee said:

If you don't have friends, and you have an Azure card and you don't have cash money, then you have a big problem.

However, relying on others is not always easy. Several interviewees said that constantly asking friends for help could be embarrassing and force them to swallow their pride. Asking for help made them feel like a “beggar” and “desperate”. They were also very conscious they could lose those precious friends if they relied on them too often.

It makes you feel you are a beggar... It's difficult to say, "Can you give me money for top-up? Can you give me money for this and this?"... It's difficult to ask for money.

It's nice, but sometimes they get tired of you. So you cannot depend on begging all the time.

I don't like them to spend their money for my travel cost. They are friends; they don't mind really...but I don't like it.

Our interviewees told us how volunteer organisations had assisted with money or tickets for travel. Other coping strategies included cutting back on one essential item so they could afford another. For example, in the week that you have to buy toiletries, you don't buy any fresh fruit. Most of our interviewees bought items on sale and had made lifestyle changes so that they could get by.

I haven't bought new clothes for three years, I can't.... You have to forget about barber shop to do your hair, because it's impossible.

Several interviewees explained how they try to keep busy to avoid getting depressed. This included volunteering for a charity, going to a social centre, or visiting the public library to access books and the internet.

I joined voluntary Red Cross to work. So this is a way to keep my mind occupied and defend against depression. If I stay at home doing nothing I could get crazy easily with this situation I'm in.

Improving section 4 support

Views from survey respondents

According to organisations working with refused asylum seekers, the main improvements that can be made to section 4 support are:

- > Providing the support in cash instead of through the Azure payment card (85%)
- > Increasing the amount of support (31%)
- > Providing access to all shops (13%)
- > Replacing section 4 with section 95 support (8%).

Twenty-two per cent of our survey respondents thought that section 4 in its current form should be abolished.



While most of our respondents' suggestions focused on the Azure card itself, other possible improvements mentioned were: allowing refused asylum seekers to work (7%); unrestricted access to transport (5%); easier access to section 4 (4%); no restrictions on items purchased on the card (4%); doing away with the carry-over limit (4%); providing cash for families with children (3%); providing access to cash through the Azure card (3%); allowing access to mainstream benefits (3%); and no delays with activation of the card or payment of support (3%).

In the words of some of our survey respondents:

Asylum seekers should be able to retain their humanity and dignity, by being able to pay in cash for a haircut, bus fare, coffee in a cafe, etc. Just simple everyday items that we accept as the norm in a civilised society.

Abolish the Azure card and give cash, restoring dignity and encouraging the sensible use of money. These people will have nothing else that they can control at this stage of their lives.

Without actual cash, they cannot use public transport. Even if they apply for tickets to go to medical appointments etc., there can be delays because of the inefficiency of those operating the system and they miss appointments. They cannot buy goods in shops selling their country's foods, which they are used to, or make their money last longer by buying in cheaper places such as open-air markets. If a sick child or a pregnant woman needs to be taken urgently to the hospital in a taxi, there is no cash to do so. To live without cash is to be at a real disadvantage. It is supposed to deter people from wanting to stay in the country, but there are many who have been in the UK several years in spite of being supported only on section 4, because they still fear to go back.

Section 4 support should be scrapped and be replaced with section 95 end-to-end support, from arrival in country to settlement or return to country of origin.

Cash is the solution because people will be able to use local markets with cheap food. If this is not possible, then a wider range of shops should be available, plus a possibility of buying public transport tickets.

Giving cash would represent a significant saving to the Home Office in terms of administration costs.

In the short-term, the Azure system should be abolished and section 95 payments should continue for all asylum seekers. It is inhumane to expect people to live without cash as it means that they cannot respond to emergencies (e.g. needing to take a taxi to hospital), but also because this is a real barrier to social integration. Furthermore, I understand that the Azure card is expensive for the government to run – it would be much cheaper to provide people with cash. As a bigger change, asylum seekers should be granted permission to work, and asylum seekers should be eligible to receive mainstream social security benefits (or, at the very least, disability related benefits).

Views from Azure card users

According to our interviewees, the most significant improvement would be to provide cash support. Having cash would give them “freedom of choice”, allowing them to shop where they could get the best value for their money, and give them access to public transport.

We want, if it is possible, we want to have cash support...the main problem is the support is not in cash

You need to have money, you need to have that freedom of having money; at least you have the freedom of choice.

If they can just give people cash, like anybody else, it would be easy to access some of the things you want.... In my case, I'll spend it on transport, at least to get to the places which are important, like to go to the library, to go to the GP.

Having access to cash would also combat the feelings of embarrassment and anxiety experienced by Azure payment card users.

Our interviewees also called for access to more shops:

If the government want people to use Azure, right, they can extend Azure – people can use Azure in any shop, you understand? They can use Azure like a bank card, a normal bank card, you understand? So people can go to any shop.



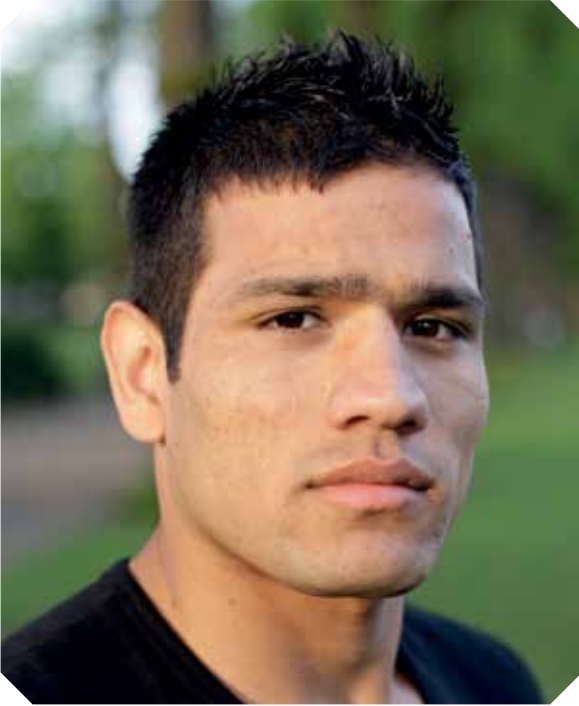


5 Recommendations

Our research demonstrates that the Azure payment card and section 4 support do not allow refused asylum seekers to meet their basic needs and live with dignity. The current system causes unnecessary humanitarian suffering, which is not acceptable.

To alleviate this suffering, we advocate that the Azure payment card and section 4 support in its current form be abolished. This is in line with the Home Affairs Committee on Asylum statement: “Section 4 is not the solution for people who have been refused but cannot be returned and we call on the Government to find a better way forward.” (Home Affairs Committee, 2013: 46) The Committee (2013: 36) added: “Given that resources are constrained across Government at this time, the allocation of funding and staff to running a parallel support system seems excessive.”

The British Red Cross calls for one integrated form of support throughout the asylum seeking process – and this includes refused asylum seekers. The humanitarian needs of an asylum seeker are the same, regardless of whether they have been accepted or refused.



Once instituted, the amount of this integrated support should be set according to living costs and reviewed regularly in line with inflation. The High Court recently recommended this for asylum support rates in the case, *The Queen on the application of Refugee Action v The Secretary of State for the Home Department* [2014] EWHC 1033.

The Red Cross believes that support for refused asylum seekers must be in the form of cash, as with other benefits. This would enable refused asylum seekers to get the best possible value for their money, and allow them to live with dignity while they wait to return home.

To achieve the above, a change in the current legislation is required. The amendment of the 1999 *Immigration and Asylum Act* s.4, adopted in 2006 (*Immigration, Asylum and Nationality Act 2006*), prevents UK Visas and Immigration (UKVI) from providing section 4 support in the form of cash.

Section 43 (7) of the 2006 Act specifies:

- > (7) At the end of section 4 of the Immigration and Asylum Act 1999 (c. 33) (accommodation) add —
- > “(10) The Secretary of State may make regulations permitting a person who is provided with accommodation under this

section to be supplied also with services or facilities of a specified kind.

- > (11) Regulations under subsection (10) —

(a) may, in particular, permit a person to be supplied with a voucher which may be exchanged for goods or services,

(b) may not permit a person to be supplied with money,

(c) may restrict the extent or value of services or facilities to be provided, and

(d) may confer a discretion.”

Such legislative change will take time. In the interim, the Red Cross calls on the relevant stakeholders to implement the following practical measures:

The Home Office should:

- > First and foremost, expand the number of retailers that accept the Azure payment card
- > Allow bus, tube and train tickets to be purchased with the card
- > Abolish the carry-over limit on the Azure card
- > Regularly update the Azure card documentation published on its website (Home Office, 2013b). This documentation is a first point of call when it comes to information and education for asylum seekers and the organisations that work with them
- > Ensure that all people on section 4 support receive updates on changes to section 4 support in a language they can understand
- > Raise awareness amongst both Sodexo and people on section 4 support that travel assistance is available for medical appointments
- > Provide additional travel assistance for people on section 4 support who have health issues that affect their mobility
- > Authorise the provision of emergency food vouchers for Azure card users who are experiencing technical problems, to avoid users being left without support for more than 24 hours.



Sodexo should:

- > Provide training materials on the Azure payment card that retailers can use to train staff
- > Provide regular updates for retailers on the Azure card
- > Improve the service offered by the helpline. The Home Office policy states that the “Sodexo helpline telephone number is printed on the Azure card to ensure that any complaints regarding supermarket activity, such as failing to acknowledge the card or any discriminatory incidents are resolved immediately and effectively” (UK Visas and Immigration, 2011: 10)
- > Make calls to the helpline and facility for checking the balance on the card free from both landlines and mobile phones.

Retailers should:

- > Train all their staff on the Azure payment card system, including which items are allowed and the fact that users should not be asked for identification or to sign for purchases
- > Ensure that Azure card users are treated the same as any other customer

- > Provide Azure card users with a receipt for their purchases.

The Red Cross endeavours to:

- > Ensure that all Azure payment card users who make use of our services fully understand how the card works and what their rights are
- > Report any concerns from service users about section 4 accommodation to the regional office of the accommodation provider, and try to arrange for an inspection at the earliest opportunity
- > Liaise with local authorities whenever an Azure card user has special needs related to age, illness or disability. Local authorities have a duty of care to such people, as stipulated in section 21 of the *National Assistance Act 1948* (in Scotland, section 12 of the *Social Work (Scotland) Act 1968*)⁵. Ultimately, the Red Cross wants to see a fair, effective and efficient asylum system that treats people with respect and dignity.

⁵ “Under section 21 of the *National Assistance Act 1948* (in Scotland, section 12 of the *Social Work [Scotland] Act 1968*), local authorities have a duty to accommodate persons subject to immigration control who have a need for care and attention due to age, illness or disability which has not arisen solely because of destitution. “Accommodate” has a wide meaning and includes food and essential toiletries in addition to shelter but does not include cash.” (UK Visas and Immigration, 2011: 15)



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Appendix A Questionnaire

1. What is the type of your organisation (Please tick one)

Refugee community organisation	
Local refugee/asylum support organisation	
National refugee/asylum support organisation	
Other	

If other, please specify _____

2. Where is the office you work in located? (Please tick one)

ENGLAND	
North East	
North West	
Yorkshire and the Humber	
East Midlands	
West Midlands	
East of England	
London	
South East	
South West	

WALES	
North	
Mid Wales	
South	

SCOTLAND	
Central Scotland	
Glasgow	
Highlands and Islands	
Lothian	
Mid Scotland and Fife	
North East Scotland	
South Scotland	
West Scotland	

NORTHERN IRELAND	
Derry/Londonderry	
Tyrone	

Fermanagh	
Armagh	
Down	
Antrim	

3. Approximately how many clients, who are living on Section 4 support, do you see each month at the office you work in? (Please tick one)

Less than 10	
11 – 20	
21 – 30	
31 – 40	
41 – 50	
51 – 60	
61 – 70	
71 – 80	
81 – 90	
91 – 100	
Over 100	

4. What forms of support do you offer to your clients who are living on section 4 support? (Please tick all that apply)

Financial support	
Food vouchers	
Food items	
Clothing	
Baby items	
Toiletries	
Medical consultations	
Other	

If other, please specify _____

5. How effective do you think the Azure Card system is in delivering support to refused asylum seekers? (Please tick one)

Very effective	
Effective	
Neither effective nor ineffective	
Ineffective	
Very ineffective	

6. In general, do you think that your clients who are on Section 4 support are:

	Yes	No	Don't know
Able to buy enough food to feed themselves			
Able to buy enough food to feed their dependents			
Able to buy other essential items (eg, nappies, sanitary products, toiletries, household cleaning products)			
Able to maintain good health			
Able to attend essential appointments (medical, legal, etc)			
Able to engage in recreational activities			
Able to keep in touch with people in the country they have to return to			
Able to visit friends, family or community members here in UK			

7. In the last 6 months, to what extent have your clients who are on Section 4 support experienced the following?

	To a large extent	To some extent	Not at all	Don't know
Difficulty in understanding how the Azure card system works in general				
Difficulty in understanding how the carry-over limit works				
Losing money as a consequence of misunderstanding how the Azure card works				
Delay/non-receipt of financial support on the Azure card				
Delay/non-receipt of additional payment (for themselves or their dependants)				
Difficulties with travelling to visit health workers due to lack of money				
Difficulties with travelling to visit legal representatives due to lack of money				
Travel difficulties to visit family members in the UK due to distance				
Travel difficulties to visit family members in the UK due to lack of money				

	To a large extent	To some extent	Not at all	Don't know
Difficulty getting to a shop which accepts the Azure card due to distance				
Difficulty getting to a shop which accepts the Azure card due to illness				
Indicated shops offering poor value for money				
Poor treatment from staff at indicated shops				
Indicated shop staff refusing to accept the Azure card				
Azure card not working when trying to pay				
Hostility from other shoppers when using the Azure card				
Feelings of anxiety related to the Azure card use				
Feelings of embarrassment related to the Azure card use				
Hunger because Section 4 support is insufficient				
Difficulty to get culturally appropriate food due to Azure Card limitations				
Working illegally for money to buy food/other essential items				
Asking friends for money to buy food/other essential items				
Asking charities/faith-based organisations to provide help to get food/other essential items				

8. What do you think is the biggest improvement(s) that can be made to Section 4 support?

9. Would you be willing for the British Red Cross to include the name of your organisation on a list of organisations that have participated in this research? The list will feature in reports and presentations related to this research.

	Yes	No
I consent to the name of my organisation being used in the report or presentations.		

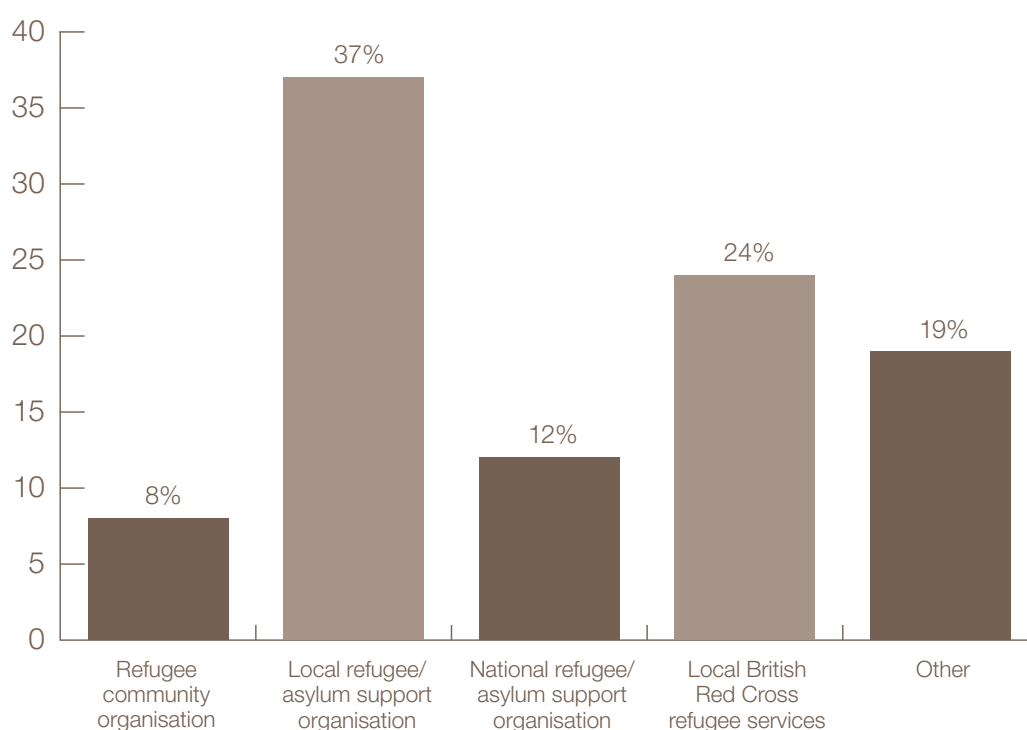
If YES, name of your organisation _____

Appendix B Further details – survey respondents

Type of organisation

Respondents were asked to indicate the type of organisation they work for. Some respondents work for the same organisation, but represent the individual offices that these organisations have in different geographical areas of the UK. Over a third of the respondents reported working for an organisation that specialises in local refugee and asylum support (37%).

FIGURE 1 WHAT IS THE TYPE OF ORGANISATION YOU WORK IN? (N = 74)



With regard to the organisations coded as 'Other' above, the breakdown was as follows:

TABLE 1 BREAKDOWN FOR 'OTHER' TYPE OF ORGANISATION (N = 14)

'Other' type of organisation	Number of respondents
Legal advice organisation	3
Solicitor	3
Faith organisation	3
Community organisation	2
NHS	1
Local charity	1
Campaigning organisation	1

Offices' location

Respondents were asked to specify the location of the office they work in. The majority of the respondents (84%) operate out of offices located in England. The remainder work out of offices located in Wales (7%), Northern Ireland (5%) and Scotland (4%) (Figure 2). When looking at the breakdown for England (Figure 3), we can see that 26% of respondents work out of an office based in Yorkshire and the Humber, followed by 18% in London, and 10% in South East England. For those respondents who work in an office in Wales, Northern Ireland or Scotland, they are based in South Wales, Antrim and Glasgow, respectively.

FIGURE 2 WHERE IS THE OFFICE YOU WORK IN LOCATED? (N = 74)

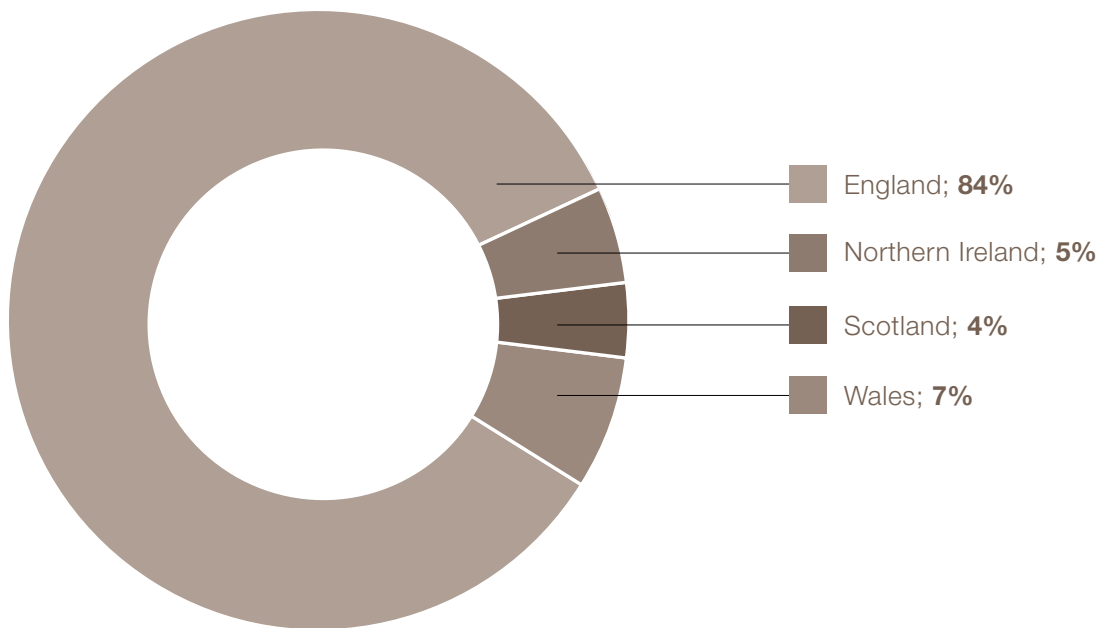
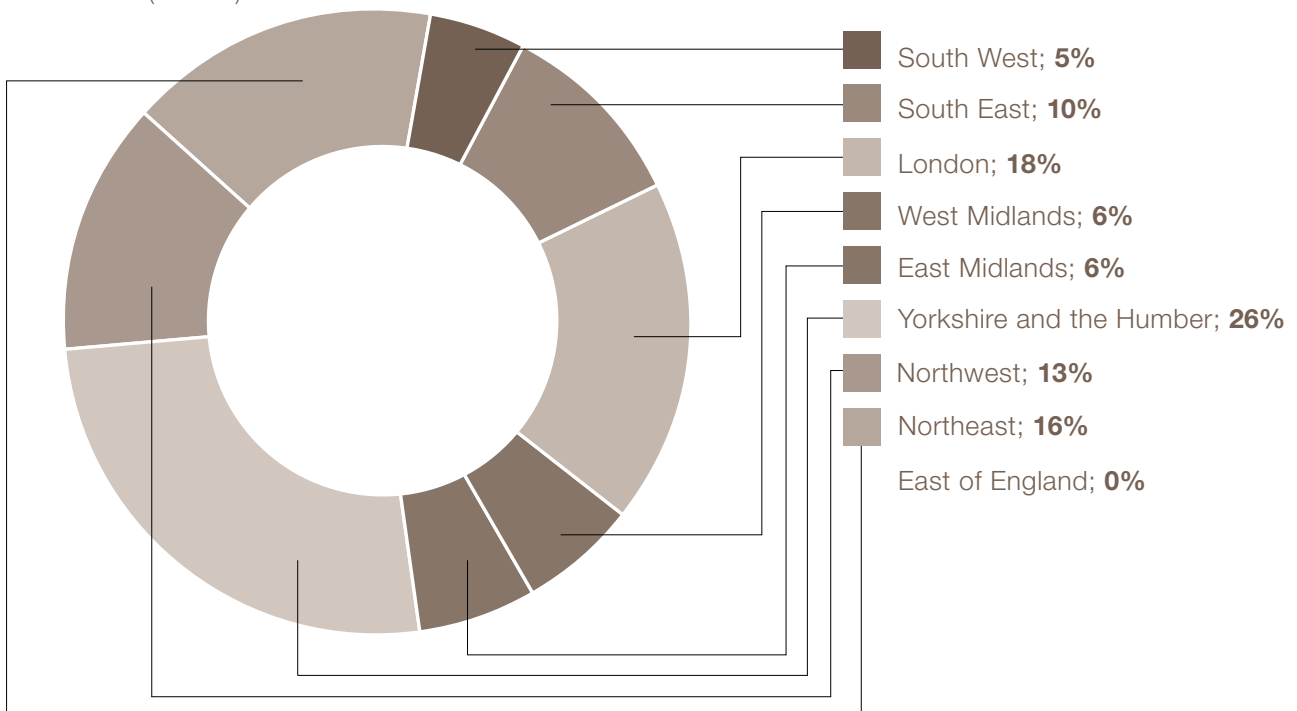


FIGURE 3 IN WHICH REGION OF ENGLAND IS THE OFFICE YOU WORK IN LOCATED? (N = 62)



Appendix C Further details – interview participants

Eleven in-depth interviews were conducted with Azure card users – seven with males and four with females. Two of the female interviewees have children who are supported as dependants under section 4 support. Most of the interviewees are in their thirties and fifties (Table 1) and they originate from nine different countries (Table 2).

TABLE 2 INTERVIEWEES' AGE

Age category	Number of interviewees
20 – 29 years	2
30 – 39 years	4
40 – 49 years	1
50 – 59 years	4

TABLE 3 INTERVIEWEES' COUNTRY OF ORIGIN

Country of origin	Number of interviewees
Rwanda	2
Sri Lanka	2
Afghanistan	1
Democratic Republic of Congo	1
Iran	1
Kenya	1
Palestine	1
Sierra Leone	1
Zimbabwe	1

All 11 interviewees had been using the Azure card in the six months prior to their interview. Only one had been using the Azure card for less than six months, 4 had been using it for between six months and a year, and six had been using it for more than a year.

TABLE 4 HOW LONG HAVE YOU BEEN USING THE AZURE CARD?

Length of time	Number of interviewees
Less than six months	1
Between six months and a year	4
More than a year and less than two years	3
Three years	2
Four years	1

Appendix D Organisations that participated in the research

Survey respondents were asked if the British Red Cross could include the name of their organisation on a list of those that participated in the research. An overwhelming 64 of our 74 respondents agreed:

1. Afro-Asian Advisory Service
2. Asylum Support Appeals Project
3. Bethel Church Sanctuary Project
4. Bradford Action for Refugees
5. Bradford Ecumenical Asylum Concern (BEACON)
6. British Red Cross – Birmingham office
7. British Red Cross – Bradford office
8. British Red Cross – Bristol office
9. British Red Cross – Canterbury office
10. British Red Cross – Derby Office
11. British Red Cross – Doncaster office
12. British Red Cross – Hull office
13. British Red Cross – Leeds office
14. British Red Cross – Liverpool office
15. British Red Cross – London office
16. British Red Cross – Manchester office
17. British Red Cross – Northern Ireland office
18. British Red Cross – Portsmouth office
19. British Red Cross – Sheffield office
20. British Red Cross – Stockton on Tees office
21. British Red Cross – Sunderland office
22. City Life Education and Action for Refugees (CLEAR)
23. Community InfoSource & Glasgow Campaign to Welcome Refugees
24. Compass Immigration Law Ltd
25. Deighton Pierce Glynn
26. Destitute Asylum Seekers Huddersfield (DASH)
27. Gloucestershire Action for Refugees and Asylum Seekers (GARAS)
28. Greater Manchester Immigration Aid Unit
29. Haringey Migrant Support Centre
30. Jesuit Refugee Service UK
31. Justice First
32. Kent Refugee Help
33. Law Centre
34. Leeds No Borders
35. Lower Ormeau Resident's Action Group (LORAG)
36. Methodist Asylum Project Middlesbrough
37. Meeting Point
38. Merton and Wandsworth Asylum Welcome
39. Migrant and Refugee Communities Forum
40. North of England Refugee Service – Newcastle office
41. North of England Refugee Service – Tees Valley/ Middlesbrough office
42. Northern Ireland Community of Refugees and Asylum Seekers (NICRAS)
43. Northern Refugee Centre
44. Notre Dame Refugee Centre
45. Oasis Church – Birmingham
46. Platt Halpern Solicitors
47. Positive Action for Refugees and Asylum Seekers (PAFRAS)

48. Praxis Community Projects
49. Refugee Action – Bristol office
50. Refugee Action – Leicester office
51. Refugee Action – Manchester office
52. Refugee and Asylum Seekers Project, Stockton (RASPS)
53. Refugee Council – Leeds Office
54. Restore
55. Revive
56. Scottish Refugee Council
57. South Yorkshire Migration and Asylum Action Group (SYMAAG)
58. Space 4 U
59. The Boaz Trust
60. The Community Space Partnership/Newport
61. The Refugee and Migrant Forum of Essex and East London
62. Welsh Refugee Council – Cardiff office
63. Welsh Refugee Council – Newport office
64. West End Refugee Service (WERS)

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