

“Impact of Welfare Reform on Turkish and Kurdish Communities of Hackney”

Survey on Derman Service-Users

Research by
DERMAN for the wellbeing of the Kurdish and Turkish Communities

Diva Ulucay- Volunteer Researcher

1. INTRODUCTION

1.1 Aim of the present survey:

As a result of the government's changes to the welfare system set in April 2013 to cut the national benefits bill, almost 45,000 Hackney households are experiencing benefits shortfall (Hackney Council, 2013). Considering that the Turkish and Kurdish residents in London are amongst the top benefits claimants (D'Angelo et al, 2013), we would like to find out how great the effect of welfare change will be on the Turkish and Kurdish communities living in Hackney. From the observations of Derman welfare advice service users, we can infer that a lot of Turkish and Kurdish people in Hackney will be affected by the changes. The aim of this survey is to briefly assess the financial, social and psychological impact of welfare changes on Turkish and Kurdish communities in Hackney, focusing on a sample of Derman service users.

1.2 Information on Derman:

Derman (meaning strength, cure and resolution) is a pioneering community organisation, which has grown over the last 22 years by responding to the needs of the Kurdish and Turkish communities it serves. Derman's aim is to improve the quality of life for Kurdish and Turkish speaking communities. Derman currently offers holistic care through health advocacy service, counselling, mental health support and outreach, domestic violence outreach and smoking cessation service.

1.3 Turkish and Kurdish population of London:

It is estimated that around 100,000 Kurdish, Turkish and Turkish Cypriot people live in North and East London and around 25,000 live in Hackney. According to the Census 2011, people living in England and Wales who were born in Turkey increased by 72% from 2001 to 2011, compared with 8% increase in general population. The majority of Turkish people who live in London, live in Hackney, Haringey and Enfield. According to Department of Work and Pensions, Turkish citizens have been amongst the ten foreign groups who have made the highest number of benefits claims (D'Angelo et al, 2013). It is relatively harder to estimate the Kurdish population living in London since the Kurdish people come from different places like Turkey, Iraq and Syria. Looking at their country of birth solely would not give accurate information on their ethnicity. According to the 2011 Census, fewer Turkish citizens complete higher education compared to the general population and also have higher unemployment rates (Greater London Authority, 2009). Kurds, however, are regarded as the most socio-economically disadvantaged group among the Turkish speaking community, since their presence in the UK is more recent than the Turkish or Turkish Cypriot residents (Communities and Local Government, 2009). Research by D'Angelo et al (2013) revealed that Turkish and Kurdish communities of London have socio-economically deteriorated over the past few years. Participating in fewer social activities and not affording a holiday are two examples of how these communities have been affected by poverty. Many participants also reported that they are finding it difficult to pay bills which creates further distress (D'Angelo et al, 2013).

1.4 Welfare Changes:

In April 2013, the Government introduced the benefits cap and the bedroom tax. Now there is a weekly £500 cap for couples who have or do not have any children, and a £350 weekly cap for single adults. In order to be exempt from the benefits cap, one should either start working enough hours to fulfil the criteria or should be eligible to receive Working Tax Credit. Being a

carer or living in temporary housing does not exempt anyone from the benefits cap (Hackney Council, 2013).

Introducing the “bedroom tax” means that if a person or couple of working age has a spare bedroom, they will be paid 14% less for the Housing Benefit for one spare bedroom, and 25% less for two or more spare bedrooms. If a child is under 16, he/she has to share a bedroom with a same sex child and a child under 10 has to share a room with another same or different sex child. Bedroom tax will not affect pensioners (Hackney Council, 2013).

Changes have been made also to Council Tax Benefit and Disability Living Allowance. Council Tax Benefit has been replaced by Council Tax Support and government funding has been cut by 12%, whereas Disability Living Allowance (DLA) has been replaced by Personal Independence Payments (PIP) (Hackney Council, 2013). Medical assessments based on a points system will determine if a person will qualify for PIP (CAB, 2013).

Most benefits will be replaced by ‘Universal Credit’ starting from October 2013 for new claimants and from April 2014 for current claimants. Benefits which will be under Universal Credit include Income Support, Jobseeker’s Allowance, Employment and Support Allowance, Housing Benefit, Child Tax Credit and Working Tax Credit and it will be paid on a monthly basis. (Hackney Council. 2013).

1.5 Expected impact of welfare changes:

Many disabled children are expected to be unable to qualify for DLA under the new PIP when they turn 16. Many foster carers are also likely to have extra bedroom for their foster children. As a result of the cuts in Housing Benefit due to the bedroom tax, many families will be forced to move houses, which will cause interruption in children’s education since they will need to change schools (Hackney Council, 2013b). Changing neighbourhoods will also cause cultural and social disruptions. Getting used to a new neighbourhood is difficult and cause distress. Language barrier and cultural attachments will make this change even harder for Turkish and Kurdish residents.

The benefit cap will put people in a financially difficult situation. When claimants switch to Universal Credit, they will be paid every month instead of the current weekly basis. This will also create a financial burden on them since they will need to afford their expenses until the end of the whole month instead of making weekly calculations.

2. METHODOLOGY

2.1 Participants:

Forty-three participants (16 men, 26 women, 1 unknown) took part in this survey (demographic information was missing for one participant). They were randomly recruited from amongst Derman service users. Almost all participants were between the ages of 25 and 64, only one participant fell into the age group 18-24 and one participant was above 65 years. There were almost equal numbers of Turkish and Kurdish participants (41% and 45% respectively). 12% of the participants had a mixed ethnicity and 2% was Turkish Cypriot. Majority of the participants (91%) were unemployed and/or on benefits. 5% of the participants reported that they are working part-time, whereas only 2% of them reported that they are working full-time. Another 2% was retired. Slightly more than half of the participants were married (51%), 28% of them

was divorced from their husbands or wives, 9% of the participants were single, 7% was separated from their partners and 5% of the participants were widowed.

2.2 Research Tools and procedures:

A questionnaire was prepared and written by the researchers and validated by Derman’s advice service (Appendices 1 & 2). In the first part of the questionnaire, participants provided some demographic information about themselves and in the second part of the questionnaire, participants stated the types of benefits they receive and how they are affected by changes in the welfare system. At the end of the questionnaire, participants also provided additional comments about the impact of changes in the welfare system on their everyday lives. Three participants from the sample were recruited for an in-depth interview about the impact of welfare changes. The interviews were carried out by the research volunteer and the participants were asked to talk about financial, mental, and social aspects of their lives which have been affected by welfare changes.

Each participant was fully briefed about the study before filling in the questionnaire and gave an informed **consent (Appendices 3 & 4)**. Each participant was also made clear that they had the right to withdraw whenever they wanted, without giving any reason and that it would not affect their use of the Derman services.

3. RESULTS

3.1 Sample characteristics:

26% of the participants had a child living with them in the same household, 21% of them had two children living with them, 14% had 3 children living with them and 2% had more than 4 children living with them. 9% of the participants had a dependent person living with them other than children. Almost half of the participants (47%) reported that they understand English a little. 35% of the participants said they don’t understand English at all. 19% reported that they can speak intermediate English and none of the participants reported that they can speak fluent English (Table 1). Physical illness and psychological problems were given as the most common reason as to why they did not learn English (21%). The second most common obstacle was the presence of small children and/or dependants at home (12%). One participant said that the English lessons are not free anymore. Sample Characteristics are shown in Table 1.

Table 1: Sample Characteristics

Characteristic	Percentage (%)	Characteristic	Percentage (%)
<i>Age</i>		<i>Gender</i>	
18-24	2.3	Male	38.1
25-64	95.4	Female	61.9
65 and over	2.3		
<i>Ethnicity</i>		<i>Number of children living with them</i>	
Kurdish	45.2	None	35.7
Turkish	40.5	One	26.2
Turkish Cypriot	2.4		
Mixed	11.9		

		Two	21.4
		Three	14.3
		Four or more	2.4
<i>Work</i>		<i>A dependant living with them</i>	9.3
Full-time	2.3		
Part-time	4.7		
Retired	2.3		
Unemployed and/or on benefits	90.7		
<i>Marital Status</i>		<i>English</i>	
Married	51.1	Fluent	0
Single	9.3	Intermediate	18.6
Divorced	27.9	Little	46.5
Widowed	4.7	None	34.9
Separated	7.0		

3.2 Benefits:

Almost half of the participants receive Employment Support Allowance (ESA) and Housing Benefit (49% and 48% respectively). 33% receive Child Benefit and Child Tax Credit (Table 2). Percentages of receiving other types of benefits are shown in Table 2.

Table 2: Benefits received by participants

BENEFIT	Percentage (%)	BENEFIT	Percentage (%)
Attendance	2.3	Severe Disablement	7.1
ESA	48.8	DLA/PIP	14.3
JSA	2.3	Income Support	21.4
Carer's	14.0	Widowed Parents	2.4
Maternity	2.3	Working tax credit	14.3
Child Benefit	33.3	Pension Credit	2.4
Housing Benefit	47.6	Incapacity Benefit	4.8
Child tax credit	33.3		

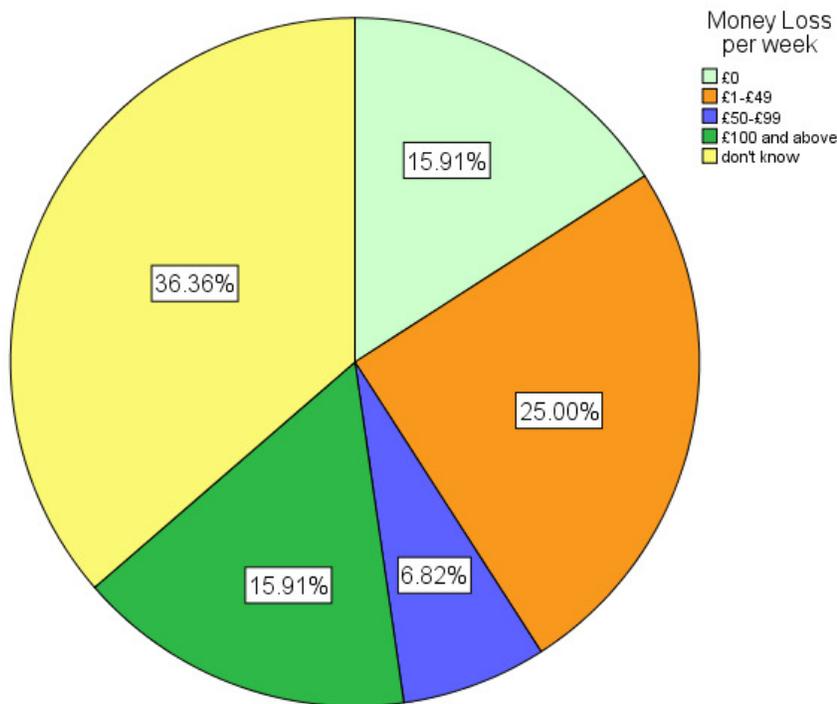
3.3 Changes in Benefits:

75% of the participants reported that they have been affected by the benefits cap and welfare changes and the bedroom tax has affected 32% of the participants. 36% of the participants reported that they have been affected by other changes to their benefits. The other most common change was paying the council tax and the rent (because their council tax benefit

and/or housing benefit have stopped). Other changes included stopping the ESA and Jobseeker's Allowance, and changes to Child Benefit and Child Tax Credit.

Mean weekly loss was £46.75 (SD=52.69). Maximum weekly loss extended to £150. Almost half of the participants reported that they will definitely lose money and 24% of the participants reported that they will lose £100 and above per week. 36% of the participants were unsure about their weekly money loss (Figure 1).

Figure 1: Money Loss



3.4 Life changes and effects:

The most common life changes were increasing housing costs which was experienced by 46% of participants, poverty, experienced by 39% of participants, and getting financial support from family members or relatives selected by 37% of the participants. Life-style changes and adjustments of participants are shown in Table 3. For 'other changes', most participants reported that they reduced the amount they spend for their needs and their children's needs such as food or bus passes. 5% of the participants reported that they borrowed some money from the bank. 2% of the participants said they find it difficult to explain their situation to their child and another 2% reported that their social and private life with their partner has stopped.

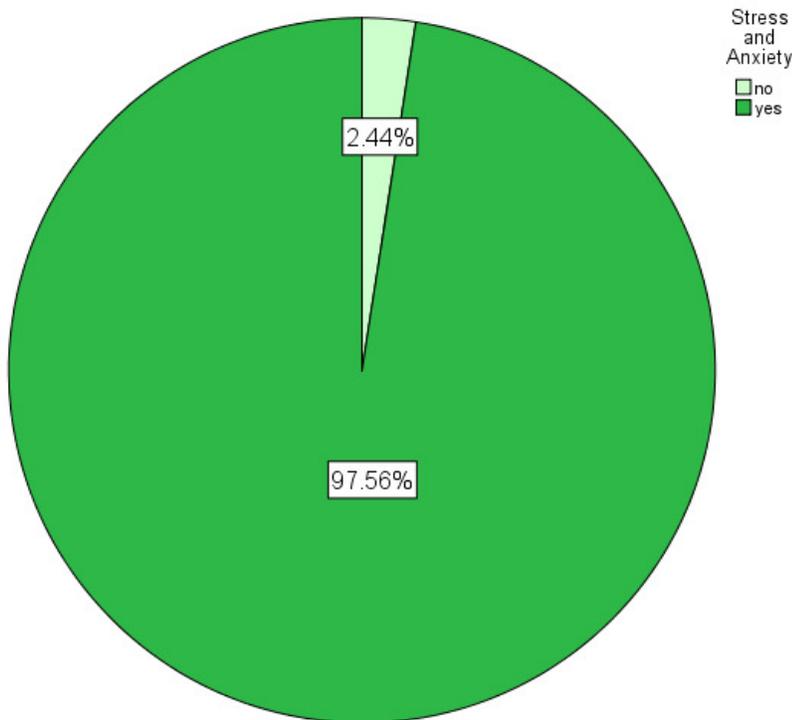
Stress and anxiety were the most common effect of benefits changes. These were experienced by 98% of the participants (Chart 2). The second most important effect was mental health problems, which were experienced by 44% of the participants. 34% of the participants reported that they are experiencing domestic problems and 15% reported that

welfare changes affected their childcare. Other effects included problems with anger management, losing weight and exacerbated chronic illnesses.

Table 3: Life changes and adjustments of the participants as a result of welfare change

LIFE CHANGE / ADJUSTMENT	Percentage (%)
Started working/looking for work	4.9
Moved into a smaller house	9.8
Housing costs increased	46.3
Children changed schools	2.4
Borrowed money from relatives	36.6
Overcrowded house	4.9
Might become homeless	4.9
Poverty	39.0
Other change	26.8

Figure 2: Participants experiencing stress and anxiety



3.5 Case Studies:

Client A

'A' is a 53 year old Kurdish man who came in the UK 16 years ago as a refugee. He is married and has 3 children. His daughter is 28 and his sons are 25 and 11. He lives in a council flat with his wife daughter and his youngest son. He is unemployed.

He used to get the employment and support allowance until two weeks ago. He was being paid £50 per week and he used to get the payment every fortnight. He could not take the money out for the last two-week period. He said they also stopped his benefit several times before but he managed to reclaim it.

He cannot work due to his depressive disorder and pain in his neck and arm. He said he had to explain the reasons why he cannot work but he was disappointed with the response: "The man asked me why I carried my luggage when I was travelling to Turkey. The things that he told me irritated me a lot. I feel they do this on purpose to daunt me. I have had a very difficult life in this country." (His own words).

He said they live in a 3 bedroom flat, where one bedroom is used up by him and his wife, one bedroom is used up by his daughter and the last bedroom is used up by his son. However, for the last 3 or 4 weeks they have had to pay bedroom tax because the council is not informed that she lives at that address. They have also lost their housing benefit which was £98.65 per week. Now they have to pay their full rent which is £120.01 per week. In addition, they have £424.61 dept because they haven't been able to pay their rent for the last 3 or 4 weeks.

"We can't pay the rent. This brings psychological distress, anger and conflict at home. Nothing is going well in our life. We try to buy the cheapest clothes and shoes from second hand shops. We have been living with £50 for the last 16 years. I have no social life."

"When they first gave us the flat it was in a very bad condition. The building is of poor quality. I spent a lot of money to improve the flat. Now I don't want to move to a different flat. Moving in to a different flat is both expensive and difficult. In addition it is difficult to leave the neighbourhood. We got used to each other. We were expecting better things from this government but all governments tell lies. They haven't done anything for us".

Client B

'B' is a 35 year old Turkish woman who has been living in the UK since 1995. She is married and has two children who are 2.5 and 1.5 years old. They live in a housing association house with her parents and sister. She has not been able to work for the last 8 or 9 years due to her physical and psychological conditions.

Client used to qualify for incapacity benefit, income support, child tax credit and child benefit. She reported that for the last month she only received the child tax credit and child benefit. Her incapacity benefit and income support have stopped. She said "now they want me to go to medical services and they give (the incapacity benefit) if they like and do not give it if they don't want to, although I have the GP's note." She reported that she had around £500 loss in the last month plus she borrowed another £300 from her relatives.

Client reported that when she was receiving the benefits she felt relatively comfortable but now she cannot afford paying the council tax and all the expenses for the household and the babies. Her husband is working long hours. She said that the biggest impact has been to her mental health. She takes antidepressants and sleeping pills. She has panic attacks and anxiety about affording her children's and household's needs and paying her relatives back.

She said she is not able to buy clothes for her children and she also cannot take them to a fun fair, cinema or a park. She also said that she is having arguments with her husband.

Client C

'C' is a 33 year old Turkish woman who has been living in the UK since October 2008. She is separated from her husband and lives in a temporary housing association house with her three children. Her eldest daughter is 15, her son is 3 and her youngest daughter is 1.5 years old. Her friends and family live in Turkey and she has no social support from anyone here in the UK. She is on her own and has to look after her children, who have been affected by the incidents she had with her husband last year. Therefore she does not work at the moment, but is looking to work in the future when her children grow up and start going to school. To prepare herself for work, she attends a language school to improve her English. She said that relying on government benefits is stressful.

Client receives child benefit, child tax credit, income support and housing benefit. Within a 6 weeks' time she will be affected by the benefit cap. She is now receiving £639.52 per week. After the cap she will be receiving £500 per week. She has to pay her rent which is £355 from this amount. She reported that she now has to pay £13 a month for council tax, whereas before she didn't have to pay anything for it.

She complained that life has got more expensive especially this year. She finds affording everyday expenses difficult even now that she has not been affected by the benefits cap. She has constant worries about what will happen after the benefit cap. "We will not be able to engage in any social activity nor have guests in our house because these need money. I will not be able to take my children to the park because they will want to have ice cream when they see the ice cream van, but I won't afford it. If we can't pay the utility bills bailiff will come. If we can't pay the rent, we will be homeless."

4. DISCUSSION

The aim of this **survey** was to assess the impact of the changing welfare system on lives of Turkish and Kurdish communities living in Hackney. The results of this study showed that the residents from these ethnic groups will be negatively affected by the welfare reform. Moreover, significant proportion of residents will experience further changes. These include losing council tax benefit and other benefits like employment and support allowance.

As it can be seen from our results, financial shortfall has a wider impact on social and psychological wellbeing of individuals. As a result of benefits cap, purchasing power of individuals will decrease and this will affect their quality of life, as they already started restricting the amount of money they spend for their needs. Almost all participants in this study reported experiencing stress and anxiety symptoms. This can affect family relationships, household care and child care as well. This result means that demand for mental health services will increase. It will be even more difficult for the mental health services to manage therapy waiting lists which are growing bigger every day. Clients will have to wait longer until they are contacted by the services. This may increase suicide rates in society. Anxiety and

panic associated with changes in life circumstances may also increase relapse rate of some mental illnesses such as psychosis.

These changes in individuals' welfare and their quality of life will have more severe cumulative effects on the second generation in the long run. The second generation will be raised in poorer and more problematic households. This will impact on their academic achievement and emotional wellbeing. Therefore, it is speculated that they will face more difficulties in their careers and private lives compared to the average.

Our results showed that many participants 36.6% chose to borrow money from relatives as a remedy. Results also showed that changing welfare system increased housing costs and created poverty for a significant number of participants (46.3% and 39% respectively). For Turkish and Kurdish community, finding employment is harder compared to the general population. This can be due to their psychological and physical long-term conditions. In addition, these communities for a long time had lived in this country without a residential permit, and this situation prevented them from working. They have become deskilled. Having been unemployed for many years, it is now harder for them to find a job and start working.

Another change in the welfare system has been to the council tax and rent payment system. Getting used to the new system will be challenging for residents with severe disabilities and long-term physical and psychological conditions. Another hardship for Turkish and Kurdish residents is the language barrier. Our results showed that many participants reported that they speak poor English (46.5%) and a significant number of them can speak none (34.9%). Language barriers also prevent Turkish and Kurdish individuals from finding employment and create distress in social situations. They also need assistance in learning about the new welfare system and making their applications. This increases the pressure on advice services. The government might need to provide more support for advice services. Councils can also undertake the role of informing the public about the changes in the system.

Having a small sample was a limitation to our study. Further research can be done in the future with a larger sample and this can also be used to investigate long-term effects of welfare changes.

5. CONCLUSION

Our study showed that many Turkish and Kurdish residents of Hackney will be financially affected by the government's changes to the welfare system. As a result of this, they are experiencing high levels of stress and anxiety and domestic problems. Most of them have had to change their lifestyles. They have reduced their expenses such as food, bus passes, social expenses or expenses for their children's needs. Also, many of them borrowed money from their relatives. We suggest that this will affect the second generation more drastically and will also increase the burden on mental health services and advice services.

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Appendices

Appendix 1: Questionnaire (Turkish)

Yardım Değişikliği: “Hackney’de yaşayan Türk, Kürt ve Kıbrıslı Türk toplulukları üzerindeki etkisi”

Demografik Bilgiler

1. Kaç yaşındasınız?

- 18-24
- 25-64
- 65 ve üstü

2. Cinsiyetiniz nedir?

- Erkek
- Kadın

3. Etnik kökeniniz nedir?

- Türk
- Kıbrıslı Türk
- Kürt
- Diğer (Lütfen belirtiniz)

4. Çalışıyor musunuz?

- Tam zamanlı çalışıyorum
- Yarı zamanlı çalışıyorum
- Gönüllü çalışıyorum
- Yardım alıyorum
- Emekliyim
- İşsizim
- Diğer (Lütfen belirtiniz)

5. Medeni haliniz nedir?

- Evli
- Bekar
- Boşanmış
- Dul
- Diğer (Lütfen belirtiniz)

6. Çocuğunuz var mı?

- Evet
- Hayır

Evetse, kaç tane?

- 1
- 2
- 3
- 4 ya da daha fazla

Bu çocukların kaç tanesi sizinle yaşıyor?

- 1
- 2
- 3
- 4 ya da daha fazla

7. Çocuklar dışında sizinle yaşayan, bakıma muhtaç birileri var mı?

- Evet
- Hayır

Evetse, kaç kişi?

- 1
- 2
- 3
- 4 ya da daha fazla

8. İngilizce biliyor musunuz?

- İleri derecede
- Orta derecede
- Az derecede
- Hiç

Eğer bilmiyorsanız, İngilizce öğrenmenizin önünde duran engeller nelerdir?

Lütfen belirtiniz.....

Yardımlar hakkında bilgi

9. Aşağıdaki yardımlardan hangilerini alıyorsunuz?

- Attendance Allowance
- Employment and Support Allowance
- Jobseekers Allowance
- Bereavement Allowance
- Maternity Allowance
- Carer's Allowance
- Guardian's Allowance
- Reduced Earnings Allowance
- Child Benefit
- Housing Benefit
- Severe Disablement Allowance
- Child Tax Credit
- Incapacity Benefit
- Disability Living Allowance (Personal Independence Payment)
- Income Support
- Industrial Injuries Disablement Benefit
- Working Tax Credit
- Widowed Parents Allowance

Diğer (Lütfen belirtiniz).....

10. Yardım Kesintisi (Benefit Cap) sizi etkiledi mi / etkileyecek mi?

- Evet
 Hayır

11. Yatak Odası Vergisi (Bedroom Tax) sizi etkiledi mi?

- Evet
 Hayır

12. Yardımlarınızda başka bir değişiklik oldu mu / olacak mı?

- Evet
 Hayır

Evetse lütfen belirtiniz:.....

13. Haftada ortalama kaç para kaybınız olacak?

.....

14. Bu kesintiyle birlikte hayatınız ne şekilde değişti?

- Çalışmaya / iş aramaya başladım
 Ev masraflarım arttı
 Çocuğum okul değiştirmek zorunda
 Aile fertlerinden / akrabalarımın para yardımı almaya başladım
 Diğer (lütfen belirtiniz)
- Daha küçük bir eve taşınmak zorundayım
 Evim aşırı sıkışık
 Yoksullaştım
 Borçlarım arttı
- Geçici bir eve taşındım / taşınacağım
 Çocuğum engelli yardımını kaybetti / kaybedebilir
 Evsiz kalabilirim

15. Bu kesinti gündelik yaşantınızı nasıl etkiledi?

- Stres ve kaygıyı artırdı
 Uyuşturucu kullanmaya başladım
 Aile içinde gerginlik arttı
 Alkol kullanmaya başladım
 Ruh sağlığım bozuldu
 Çocuklara bakmamı etkiledi

16. Eklemek istediğiniz başka birşey var mı?

.....
.....

Appendix 2: Questionnaire (English)

Welfare Reform: “Impact on Turkish, Kurdish and Turkish Cypriot communities living in Hackney”

Demographic Information

1. How old are you?

- 18-24
 25-64
 65 and over

2. What is your gender?

- Male
 Female

3. What is your ethnicity?

- Turkish
- Turkish Cypriot
- Kurdish
- Other (Please specify)

4. Are you working?

- Working full-time
- Working part-time
- Voluntary work
- On benefits
- Pensioner
- Unemployed
- Other (please specify)

5. What is your marital status?

- Married
- Single
- Divorced
- Widowed
- Other (please specify)

6. Do you have any children?

- No
- Yes

If yes, how many children do you have?

- 1
- 2
- 3
- 4 or more

How many of these children are living with you?

- 1
- 2
- 3
- 4 or more

7. Are there any dependents living with you other than children?

- No
- Yes

If yes, how many?

- 1
- 2
- 3
- 4 or more

8. Do you speak English?

- Fluent
- Intermediate
- A little
- None

If no, what are the barriers that are stopping you from learning English?

Please specify -----

Information on Benefits

9. Which of the benefits below are you receiving?

- Attendance Allowance
- Employment and Support Allowance
- Jobseekers' Allowance
- Bereavement Allowance
- Maternity Allowance
- Carer's Allowance
- Guardian's Allowance
- Reduced Earnings Allowance
- Child Benefit
- Housing Benefit
- Child Tax Credit
- Incapacity Benefit
- Severe Disablement Allowance
- Disability Living Allowance (Personal Independence Payment)
- Income Support
- Industrial Injuries Disablement Benefit
- Widowed Parents Allowance
- Working Tax Credit

Other (please specify).....

10. Have you been affected / will you be affected by the Benefit Cap?

- Yes
- No

11. Have you been affected by the Bedroom Tax?

- Yes
- No

12. Are there any other changes to your benefits?

- No
- Yes

If yes, please specify:.....

13. On average, how much have you lost / will you lose weekly?

.....

14. How has your life changed as a result of this cap?

- I started working / looking for a job
- I have to move to a smaller accommodation
- I moved / will move to a temporary accommodation
- My housing costs increased
- Overcrowded house
- My child lost / may lose entitlement to DLA
- Poverty
- My child has to move to a different school
- My debt / rent arrear increased
- I might become homeless
- I am getting financial help from my relatives
- Other (please specify)

15. How has your everyday life been affected by the Benefit Cap?

- Increased stress and anxiety
- Tension in family
- Mental health issues
- I started using illegal drugs
- I started consuming alcohol
- It affected my parenting
- Other (please specify)

16. Would you like to add any other comments?

Yardım Düzenlemesi: Hackney’de yaşayan Türk, Kıbrıslı Türk ve Kürt toplumu üzerindeki etkileri.

Katılımcılar için Bilgilendirme Formu

Sizleri yaptığımız çalışmaya katılımcı olarak davet etmek istiyoruz. Araştırmaya katılmadan önce, neden bu araştırmanın yapıldığı ve gerekli hususların neler olduğunu anlamanızın önemli olduğunu düşünüyoruz. Lütfen biraz vakit ayırarak sizler için hazırlanmış olan aşağıdaki açıklamayı dikkatlice okuyun. Lütfen açık olmayan ya da daha fazla bilgi gerektiren noktaları bize sormaktan çekinmeyin.

Derman’ın bu projedeki amacı, yeni geçen yasayla birlikte devlet yardımlarında meydana gelen/gelecek olan değişikliklerin, Hackney’de yaşayan Türk, Kıbrıslı Türk ve Kürt halkını nasıl etkilediğini incelemektir. Sizlerden kısa bir anket doldurmanız istenecektir. Sunacağınız bilgiler kimliğinizi belirleyecek nitelikte olmayacaktır ve kesinlikle gizli tutulacaktır. Bilgiler analiz aşamasında kullanılacak ve sadece Derman araştırma grubu tarafından görülecektir. Herhangi bir zamanda bu araştırmadan bir açıklama yapma zorunluluğunuz olmaksızın geri çekilme hakkınız vardır.

Eğer bir sorunuz olursa Diva Uluçay’a 07850757534 / divaulucay1990@gmail.com’dan ulaşabilirsiniz.

Lütfen araştırmaya katılıp katılmayacağınızı belirtmek için aşağıdaki seçeneklerden size uygun olanını işaretleyiniz.

Kabul ediyorum

Kabul etmiyorum

Teşekkürler.

Welfare Reform: Impact on Turkish, Kurdish and Turkish Cypriot communities living in Hackney.

Information Sheet for Participants

We would like to invite you to take part in a research study. Before you agree it is important for you to understand why the research is being done and what it will involve. Please take time to read the following information carefully. Please ask if there is anything that is not clear or if you would like more information.

Derman is interested in how changes in welfare by the introduction of The Welfare Reform Act 2012 have influenced or will influence the Turkish, Kurdish and Turkish Cypriot residents of Hackney. You will be asked to complete a short questionnaire. The data you provide will be unidentifiable and will be kept strictly confidential. The data will be used in analysis and will only be seen by Derman research group and her supervisor. You have the right to withdraw from the study at any time without any obligation to explain your reasons for doing so. Please note that your decision to take part will not affect your treatment at Derman or use of Derman services in any way.

If you have any questions you can contact Diva Ulucay on 02076135944 on Wednesdays.

Please tick the box which applies to you in order to indicate whether you are participating in the study or NOT participating in the study.

I agree to take part

I do NOT agree to take part

Thank you.