Race and the Repercussions of Recession

Danny Dorling looks at the inequalities emanating from the recession, comparing the fortunes of black and minority ethnic minorities with those of the white population, analysing the statistics on employment, education and housing.

The greater the crash the longer it takes to take stock of the implications. The 1929 financial crisis was so great that in the immediate aftermath bankers and politicians assumed that the only thing that was possible was a quick recovery, because they had not known different times; many false dawns were predicted before it was finally realized, by around 1933, that much had changed forever.

The repercussions varied around the world. In the United States charismatic leaders ensured the slow ushering in of new equalities as the assets of the affluent crumbled, and the lives of the children of slaves and of slave owners moved slight closer together. In Berlin the repercussions were used by equally charismatic leaders to build up racial division. Great financial crashes are rarely wasted, but they can be used in many different ways. Charismatic leaders do not emerge out of the ether. What is possible in the art of politics in times of change is determined by a million tiny actions. Here are a few examples:

**Employment**
The job losses that came with the onset of the current crash hit black and ethnic minorities harder than the national average worker. Although almost everywhere a majority of the population is white, geographical place names can be used as a shorthand for what has so far occurred.

By August 2009 - the month in which the official claimant rate returned to levels last seen when Tony Blair became Prime Minister in May 1997 - official unemployment rates were highest in the Ladywood, Sparkbrook and Small Heath areas of Birmingham, in the West of Belfast (a white minority area often ignored), Liverpool Riverside (a.k.a. Toxteth), in the constituencies named ‘central’ in Leeds and Manchester; and in the Bethnal Green, Bow, Hackney and Shoreditch neighbourhoods of London. Rates of official unemployment in the places in the greater the crash the longer it takes to take stock of the implications. The 1929 financial crisis was so great that in the immediate aftermath bankers and politicians assumed that the only thing that was possible was a quick recovery, because they had not known different times; many false dawns were predicted before it was finally realized, by around 1933, that much had changed forever.

The repercussions varied around the world. In the United States charismatic leaders ensured the slow ushering in of new equalities as the assets of the affluent crumbled, and the lives of the children of slaves and of slave owners moved slight closer together. In Berlin the repercussions were used by equally charismatic leaders to build up racial division. Great financial crashes are rarely wasted, but they can be used in many different ways. Charismatic leaders do not emerge out of the ether. What is possible in the art of politics in times of change is determined by a million tiny actions. Here are a few examples:

**Employment**
The job losses that came with the onset of the current crash hit black and ethnic minorities harder than the national average worker. Although almost everywhere a majority of the population is white, geographical place names can be used as a shorthand for what has so far occurred.

By August 2009 - the month in which the official claimant rate returned to levels last seen when Tony Blair became Prime Minister in May 1997 - official unemployment rates were highest in the Ladywood, Sparkbrook and Small Heath areas of Birmingham, in the West of Belfast (a white minority area often ignored), Liverpool Riverside (a.k.a. Toxteth), in the constituencies named ‘central’ in Leeds and Manchester; and in the Bethnal Green, Bow, Hackney and Shoreditch neighbourhoods of London. Rates of official unemployment in the places in the greater the crash the longer it takes to take stock of the implications. The 1929 financial crisis was so great that in the immediate aftermath bankers and politicians assumed that the only thing that was possible was a quick recovery, because they had not known different times; many false dawns were predicted before it was finally realized, by around 1933, that much had changed forever.

The repercussions varied around the world. In the United States charismatic leaders ensured the slow ushering in of new equalities as the assets of the affluent crumbled, and the lives of the children of slaves and of slave owners moved slight closer together. In Berlin the repercussions were used by equally charismatic leaders to build up racial division. Great financial crashes are rarely wasted, but they can be used in many different ways. Charismatic leaders do not emerge out of the ether. What is possible in the art of politics in times of change is determined by a million tiny actions. Here are a few examples:

**Employment**
The job losses that came with the onset of the current crash hit black and ethnic minorities harder than the national average worker. Although almost everywhere a majority of the population is white, geographical place names can be used as a shorthand for what has so far occurred.

By August 2009 - the month in which the official claimant rate returned to levels last seen when Tony Blair became Prime Minister in May 1997 - official unemployment rates were highest in the Ladywood, Sparkbrook and Small Heath areas of Birmingham, in the West of Belfast (a white minority area often ignored), Liverpool Riverside (a.k.a. Toxteth), in the constituencies named ‘central’ in Leeds and Manchester; and in the Bethnal Green, Bow, Hackney and Shoreditch neighbourhoods of London. Rates of official unemployment in the places in
Recession


2 If you doubt that Skipton is part of the London banking world ask yourself why a direct train runs from that small town to King’s Cross, timed to arrive at ten to ten in the capital each morning?


4 First Secretary of State, Secretary of State for Business, Innovation and Skills, President of the Board of Trade and Lord President of the Council, former member of Parliament for Hartlepool (3872 claimants as of August 2009, up 1204 in the year).

5 Member for Tottenham (5685 claimants as of August 2009, up 1544 in the year).

Editorial

An important part of my role as Director of Runnymede is to encourage conversation and debate about race equality. This takes me to various parts of the country and gives me the opportunity to meet a wide range of people. I recently spoke with a large group of sixth formers in North London. Intelligent and sparky, this group of 100 politics and sociology students were quick to identify the ways in which racism impacted on their lives. Young people from all ethnic backgrounds were able to see the way in which racism constrained life chances, and created and perpetuated inequalities. Yet when asked what they could do about it they were less forthcoming. For many the answer was nothing, the best they could hope for was a change in attitudes over generations. To hear this from 17 and 18 year-olds was disheartening, but highly instructive – an inspiration, if any was needed, to keep on pushing for change and providing people with the tools to fight racism and inequality.

It is hardly surprising that citizens feel so disempowered and have little faith in their ability to influence change, when they are presented with a political debate that in the face of turmoil in capitalist markets worldwide presents so few options for change. As Danny Dorling argues in this Bulletin, the presentation of supposed consensus about responses to the current recession (apart from about the timing of the cuts) hides numerous possibilities for change that would reduce inequalities and work to remove the influence of racism in the lives of citizens. He argues that, ‘Great financial crashes are rarely wasted, but when it comes to race, they have either been used to greatly reduce division or greatly increase it, in different places but all at the same times. There is no reason to believe it will be different this time’. Far from there being little that the citizen can do to tackle inequalities it would seem as if the recession presents opportunities to reframe our society in a manner that fits our aspirations. This edition of the Bulletin focuses on financial inclusion, poverty and the recession. Omar Khan reports on employment trends, Liz Fekete of the Institute of Race Relations on xeno-racism and the cover given to it by the recession, and Phil Mawhinney reports on a major Runnymede conference on financial inclusion. In response to the prematurely disillusioned sixth formers, we report on Runnymede’s first event aimed at young people, and the launch of UKREN’s resources for young Muslims. We also mark the significant contribution to race equality and to Runnymede made by Trustees who have moved on in the past year, leaving Runnymede well-placed to continue on our mission to provide intelligence for a multi-ethnic Britain.

Rob Berkeley

Director
young people into universities in a
time of recession.

The 10,000 students who were
allowed to attend university in
2009 have been given a chance
not just to study, but to duck
out of one of the worst youth
labour markets seen since the
1930s. However, the alternative
is unlikely to have been the dole;
these are mainly highly qualified
young people. The places were
reserved for students to study
science, technology, engineering
and maths. Had they not become
students, almost all of them would
have found work. That is what
happens to most highly qualified
young people, even in recession.

The curtailing of university
funding will not greatly hurt the
old and ancient universities - the
ones where fresher’s fairs tend
to mean a sea of white faces,
with the odd exception from
predictable minority groups. The
slashing of funding will greatly
affect places such as London
Metropolitan University, one of
the most ethnically diverse in the
country where about 550 staff are
facing the threat of redundancy
because of errors not of their
making.

There is a particular irony in
that the most pressing problem
that will cross Mr Lammy’s desk
in his last few months as the first
black minister of Higher Education
will be trying to decide what to
do about London Met when his
boss tells him there is no cash. He should ask a question, as
they did in the United States
75 years ago: is there really no
cash? Next year, with the backlog
created by this year, with fewer
opportunities abroad, there may
well be as many as 100,000 extra
young people who would rather
be studying, than competing in
the job market. These are made
up not just of the 40,000 who
did not manage to get in this
year, and a similar 40,000 we can
expect next year; but also some
slightly older young people
who have found that going straight into
work from age 17 or 18 was not
so great for them, and returning
gap year people who will not be
replaced by so many going on gap
years in future.

Housing

In the same week that the
paltry 10,000 extra university
places were taken up, Vince
Cable suggested a tax on those
properties worth more than £1
million pounds.6 He did this to
explain how it was possible to
ensure that no one earning less
than £10,000 need pay tax, but
still take as much in taxes. This
was the first time a mainstream
politician in Britain in the current
crisis had made the suggestion to
replicate part of how the British
copied with the last great financial
crash. In the 1920s and especially
the 1930s various costs, including
death duties, led to many of the
great families ‘donating’ their
homes to the National Trust
and finding something a little
cosier to live in, a place without
a household of forty servants say.

Most of the land in Britain is still
owned by the descendents of
those immigrants who took it by
force after 1066. If you are short
of about £175bn (and counting),
there are things you can do other
than slash public spending with
savage cuts.

A land tax, like that tiny half a
per cent over a million flat-rate
tax Mr Cable suggests, is hard to
avoid. If you can’t pay the tax, you
sell a little of your land to pay it.
Farms don’t go out of production,
in anything the land is used more
efficiently. Divided by the 24
million hectares of land in Britain,
£175bn is only £7265 per hectare,
or 73p a square metre. I (nearly)
own a house and would happily
pay my share. I’ve got a garden
too, but 73p for having each
square metre of that is cheap.

Obviously it wouldn’t be that
to charge the same amount
for every metre. The Duke of
Westminster’s land holding could
be worth a tad more per square
metre than my garden in Sheffield,
but the money’s there. Live in a
tower block on the other hand,
and (to get back to race, although
we never really left it) remember
that half the children who live
above the fifth floor in England
are not white, and your tax would
be paltry. In fact the combined
land value tax of all the families
of all those children who live in
tower blocks could be less than
that Duke might have to pay. Property
owners like Madonna would
complain. Others might quite like
the idea of buying up the Duke’s
property so he could pay his
fair share of the new national
debt, given how much of the
nation he owns.

Conclusion

What would happen to race
relations in Britain if there
was such a redistribution as happened before
in America and here in the
1930s, as happened in Germany
and Japan following the Second
World War? What happens
when people are less divided by
differences in the wealth they
inherit and their life chances
are less determined by their
families’ wealth, by the places
they grow up in, and the schools
they can go to? What happens
in countries where inequalities
in wealth are so much lower
than those which have remerged
in places such as Britain and
America over the course of the
last few decades? Race is as
much made by contemporary inequality
as by circumstances of history.

Great financial crashes are rarely
wasted, but when it comes to
race, they have either been used
to greatly reduce division or
greatly increase it, in different
places but all at the same times.
There is no reason to believe it
will be different this time.

6 Cable also said that Britain’s £158
billion public sector pay bill should be
frozen by reducing the highest incomes
in the public sector. This too was partly
done before in the 1930s. In contrast,
the same day, the ‘bosses’ union’, the
Confederation of British Industry,
said that tuition fees should be raised,
and that students should pay
higher interest rates on their loans,
and maintenance grants should be scaled
back. They have not yet suggest-
ors after that last financial crash, be-
ing the last to see the light from the
way out.
Employment, Recession and Equality

In the fourth quarter of 2009, the UK economy staggered out of a long period of recession. However, unemployment figures are unlikely to recover soon or at a rapid rate. In fact, unemployment may continue to worsen in the first half of 2010. In this article Omar Khan consider recent data on how different groups are affected by the recession, and the longer term consequences.

Overall economic outlook and unemployment
While overall economic growth, the state of the FTSE-100, manufacturing output or even the exchange rate are key indicators for the health of the UK economy, the unemployment rate is the statistic that is most directly relevant for most people. In the current recession, Britain has lost roughly 600,000 jobs, and the overall unemployment rate has risen to nearly 8%, compared to 5.2% in May 2008; the rate was as low as 4.7% during 2004 and 2005.

The total number of unemployed people now stands at 2.46 million. This does not include those not actively seeking work (referred to as ‘economically inactive’), either because of long term illness, disability, caring responsibilities, or because they’ve simply given up looking for a job (perhaps especially people in their 50s and 60s). In some ways the current unemployment figures are less bad than some economists expected, and Vince Cable among others has suggested this may be because people have chosen to reduce their hours or wages (or both) to keep their jobs. Economists seem to think that unemployment will rise, but probably not beyond 10%, which is lower than the peak of 12% during the recession in the 1980s.

Unemployment for particular groups
Recessions do not affect all groups equally. Depending on the causes of the recession, the relative strength of particular sectors of the economy, international conditions, and of course various policies, different groups of people are likely to be more affected than others. While it is sometimes thought that all disadvantaged groups suffer more during recessions, this isn’t always the case: even among disadvantaged groups some people have worse outcomes than others during a recession.

Recent research by Yaojun Li and Anthony Heath has considered the experience of Black and minority ethnic men in the labour market from 1972-2005, including a focus on how they were affected by previous recessions. It found that BME employment is often ‘hypercyclical’, meaning that BME people are more likely to get jobs and benefit from economic expansion, but more likely to lose jobs during an economic contraction. Given this previous research, we might expect that BME people are likely to be significant losers from the ongoing recession.

This hypothesis has recently been confirmed by an important piece of research by Richard Berthoud, published on the website of the Institute for Social and Economic Research at the University of Essex. His analysis of the current recession is based on a comparison with earlier recessions, and estimates that the proportion of Bangladeshis and Pakistanis out of work will rise by 7 percentage points to 54%. During this recession two other groups were also identified as being disproportionately affected by the recession, namely younger people – the number of 20-24 year-olds without a job will rise by a quarter — and those with relatively poor qualifications.

Berthoud has further suggested that the outcomes indicated in his paper may even be worse. This is because it is based on a doubling of unemployment, a figure that has already happened in the UK. If unemployment continues to get worse, as it did in the 1983 and 1993 recessions, the implications for younger people, those with less qualifications, and BME people, are likely to be worse.

Conversely, however, not all groups currently disadvantaged in the labour market are or will do proportionately badly in a recession. Evidence suggests that for gender, age and disability, disadvantage is ‘stable across business cycles’. This does not, however, mean that these groups will do well out of the recession; rather, it means that the recession will not worsen the poor underlying job prospects for women, older people and disabled people. Another important finding is that there is no clear or consistent relationship between the deprivation of an area and the impact of the recession: while some disadvantaged regions are doing worse during this recession, so too are some prosperous regions.

One other piece of data is worth emphasizing before considering the longer-term consequences of these labour market outcomes. This is that unemployment rates for the wider BME category may hide significant variation with the Black and minority ethnic population. According to the TUC, for example, while BME male unemployment has risen by 2.3%, the Black male unemployment rate has risen by 4.6%. This accords with the evidence in the Li and Heath article cited above, which showed that Black Caribbean
and Black African males did significantly worse in earlier recessions.

Consequences and Conclusions
Labour market outcomes are somewhat predicted by early and previous experiences in the labour market. This explains why the Labour Government focused on the long term unemployed from 1997, and why it has collected those statistics independently of the overall unemployment rate. It is also significant that the longer a person works in a particular sector of the economy, the more difficult it is for them to gain employment in a different sector. And once someone accepts lower rates of pay or part-time hours or reduced benefits, it may be hard for them to get those back.

This is one reason why the rising numbers of unemployed young people is so concerning. If a person’s initial experience of the labour market is negative, that can have serious long-term effects on their future labour market outcomes. It may also cause young people to give up on a particular career or question the value of further training.

Given the greater proportion of BME people among the younger population, this recession may have longer-term effects for race equality and community cohesion in the UK. Given also that BME people are more likely to attend university – but also more likely to attend less prestigious universities – they will also be disproportionately affected by poorer outcomes among graduates.

Finally, it is worth reflecting on how policy can or should respond to these likely outcomes. Evidence compiled by the TUC shows that benefit payments do not enable most people to escape poverty, much less meet minimum incomes standards. For example, a couple with no children collecting benefits will have to survive on 50% of the government’s stated poverty line, which is identified as 60% of the average UK income level. A single person with no children only receives 55% of the poverty line, and while parents do somewhat better from benefit payments, even here a couple with two children gets around 70% of the poverty line, and a lone parent with two children gets roughly 80%. For reference, the poverty line represents 60% of the average UK income level.

These figures are particularly relevant for understanding the effects of unemployment on BME people and families, and indeed other groups. As the unemployment rate continues to rise, the proportion of people living on benefits – and so living in poverty – will also rise. Data suggest that BME people, young people and under-qualified people will do relatively worse from the recession are significant and should motivate policymakers to consider short- and medium-term solutions so that the longer-term consequences of this increase in poverty do not lead to greater race inequality and inhibit ‘community cohesion’. At the same time, other disadvantaged groups will continue to do badly during the recession (and see their poverty rates rise), even if their relative position will not get substantially worse.

Policies that aim to get people in work are of course part of the solution. However, as we have already suggested, many groups, including some BME groups, suffer from in-work poverty or poor outcomes even where they are employed. Nearly two-thirds of Bangladeshi households and over half of Pakistani households lived in low income households in 2006/07, with rates for Black Africans at nearly 50%. As a result, the risk of poverty for Pakistanis/Bangladeshis is over 50%, 36% for Asian British people, 25% for Black or Black British and 26% for Chinese or other groups; this compares to 17% for white households. This shows that employment levels are not the only problem, and that policies must respond also to the kinds of work that different groups do.

Coming out of the recession it is important not only that benefit payments better correspond to poverty levels, but that BME people in paid employment have higher wages. Given the high proportion of disadvantaged groups including many BME people in low-paid and/or part-time work, and the likely disproportionate effects of the ongoing recession on these already poor labour market outcomes, future policy will need to do more than simply aim to increase employment rates irrespective of the pay or quality of those jobs. If policy makers do not provide solutions to these differential outcomes, this recession will result in greater short-term and long-term race inequality.
Xeno-racism and the Global Recession

Will the global recession lead to greater scapegoating of foreigners? We asked Liz Fekete, the Deputy Director of the Institute of Race Relations (http://www. irr.org.uk), She is a leading authority on racism, Islamophobia and national security legislation.

1 Liz Fekete is the Deputy Director of the Institute of Race Relations (http://www irr.org.uk). She is a leading authority on racism, Islamophobia and national security legislation.

A Suitable Enemy: Racism, Migration and Islamophobia in Europe


EXCLUSIVE OFFER FOR RUNNYMEDE BULLETIN READERS: Order now for the discount price of £15 inc free post and packing.
Phone your order on 0208 348 2724, fax your order on 0208 348 9133, or email your order to pluto@plutobooks.com. Please quote reference RUNNYMEDE.

2 A Suitable Enemy: Racism, Migration and Islamophobia in Europe


3 More information on these attacks as well as the far-Right in the European elections can be found in ‘Racism, elections and the economic downturn’ IRR European Race Bulletin no. 58, available from IRR at www.irr.org.uk.

We live in very insecure times. Refugees, displaced by the wars in Iraq, Afghanistan, much of Africa, etc., as well as the destabilizing forces of globalization, are on the move. The financial crisis and the long-term impact of the global recession means that the threat of unemployment looms over the British workforce in a way unparalleled since the 1930s.

Extreme-Right and anti-immigration parties are extremely powerful in European politics. For them, the global recession is cause for celebration. Economic instability provides the fertile ground upon which they can sow the seeds of hate and mobilize against ‘enemy aliens’ and ‘enemy citizens’. In the June 2009 European parliament elections, the extreme-Right parties such as the Islamicophobic Freedom Party (PVV) in the Netherlands, the Danish People’s Party (DFP) and the anti-Roma and anti-Semitic Movement for a Better Hungary (Jobbik) did extremely well by mobilizing against those communities most vulnerable to demonization in the current debate – Muslims, Roma, asylum seekers, irregular migrants and, in much of eastern and central Europe, a familiar scapegoat, the ‘alien’ Jew. Since 1992, I have been editing the Institute of Race Relations’ European Race Bulletin and a collection of essays I originally wrote for the IRR have just been revised and published by Pluto Press. When I first started this work 17 years ago, neo-Nazi in Germany were on the rampage and refugee hostels at Hoyerswerda and Rostock had just been firebombed. In Austria, the leader of the far-Right Freedom Party had just launched a twelve-point ‘Austria First’ petition against foreigners and in France Jean-Marie Le Pen’s Front National was putting the final touches to its ‘300 measures for the renaissance of France’. Little did I know then that the extreme-Right’s call for an exclusive national preference and cultural identity would come to fruition some 17 years later. For a variant of the extreme-Right’s call for national preference is today written into government social programmes that demand compulsory integration (i.e. assimilation) of minority ethnic communities into superior British, German, French (etc.) values and ‘nativism’ has been written into European immigration, asylum and national security laws.

How this came about is the subject of A Suitable Enemy: Racism, Migration and Islamophobia in Europe in which I attempt to describe the ways in which the current face of European racism, with its exclusionary logic against ‘enemy aliens’ and ‘enemy citizens’, is fundamentally tied to labour exploitation, to colonial and neo-colonial geopolitics, and to the exercise of state power, particularly the power to criminalize and imprison. As the cry goes up for ‘British jobs for British workers’, and as the BNP push leaflets through our doors proposing ‘no more mosques’, the scapegoating grows of foreigners (i.e. migrants and refugees), and those deemed culturally alien (i.e. Muslims).

Part of the answer lies in the development of a European xeno-racism, a concept first introduced by A. Sivanandan. It refers to the non-colour coded institutionalized racism that underpinned a whole architecture of exclusion built up around asylum seekers, and seen most clearly in the creation of separate welfare system and detention centres. Once structures of exclusion are erected for one group in society, they can easily be adapted for others. It is deeply disturbing that, so soon after Sir William Macpherson warned, in his report into the death of Stephen Lawrence, of the danger of institutionalized racism against the black community, a new institutionalized racism has been constructed in the UK whereby Muslims find themselves caught up in a separate and more punitive criminal justice system, beyond the ordinary rule of law.

Wherever separate structures are erected to deal with minorities, stereotypes flourish and racism grows. Over the last few months, at least six people have died in racist murders in Europe. In Germany, Marwa al-Sherbini, a Muslim woman who wore the headscarf, was stabbed to death in a German courtroom by a neo-Nazi sympathiser who described her as an ‘Islamist whore’ and declared ‘you have no right to live’; in Hungary, a Roma man and his child were shot dead after fleeing from their house following an arson attack; and in Spain a Romanian migrant was killed near Madrid by five youths who shouted ‘Shit Romanians’. In addition to these murders, in June, 110 Romanian men, women and children, the majority of whom were Roma, were forced out of their homes in northern Ireland after being subjected to a sustained campaign of racist intimidation that the city’s lord mayor described as a ‘stain of shame over Belfast’. It is easy for those in power to talk of their disgust at the Nick Griffin’s of the world, and to talk of isolating the BNP. What is not so easy is to dismantle the anti-foreigner and anti-Muslim structures within our criminal justice systems and the bias in our immigration and citizenship laws that give the European parliamentary lepers of the BNP succour and nourishment.

6
Connecting Financial Inclusion and Equality

Runnymede’s Financial Inclusion and Equality Conference was held on the 20th October 2009 in London’s Congress Centre, bringing delegates from the financial services industry and government together with those from the equality and community finance sectors. Phil Mawhinney looks at some keys questions arising from the conference, including whether mainstream financial institutions should offer new products to those who are excluded, or whether it would be better for products to be offered through new kinds of institutions that are underpinned by alternative principles.

Why financial inclusion and equality?

Runnymede’s Financial Inclusion and Ethnicity research programme investigates the fact that many Black and Minority Ethnic (BME) people lack access to financial products and services. As a result, people are socially excluded in other ways. The programme has produced several reports to date, including:

- Financial Inclusion and Ethnicity, our initial scoping report that gathers existing evidence on BME experiences of financial exclusion;
- Who Pays to Access Cash?, which showed how BME people are more likely to live in an area where they have to pay fees for withdrawing cash from cash machines;
- Why do Assets Matter?, which evaluates how assets are currently distributed, and looks at whether measures could be taken to increase asset-holding in the UK;
- Our forthcoming publication on financial advice.

We convened the Financial Inclusion and Equality conference to have a constructive discussion on how financial inclusion relates to inequality and consider how financial inclusion policy can act as both a barrier and driver for greater equality. A key aim was to extend the analysis of financial inclusion beyond ethnicity to other equality strands, such as age and disability.

The conference brought together a wide range of participants: from various equalities sectors; from the banking and insurance industries; from academia; from the community finance sector; from Parliament and the civil service; and from other charities and trade unions. Although there was a wide diversity of perspectives, the day was characterized by openness and an all-round willingness to challenge and be challenged.

Bringing together representatives from the equality sector and financial services industry reflected how the financial inclusion agenda can be seen as a mix of a rights agenda and a market agenda. Three key questions underlay much of the day’s discussion.

1. Are some groups simply too risky, and therefore costly, to be included in financial products and services?
2. What are the potential limits to the role of markets and how does this relate to the idea of social justice?
3. In terms of practical solutions, is it preferable that existing mainstream financial institutions should offer new products to those who are excluded, or that products are offered through new kinds of institutions that are underpinned by alternative principles?

Key issues recurring throughout the day included progress in helping people access bank accounts, ethnicity and financial exclusion, the role of risk in determining the costs of products, the importance of assets in financial inclusion, increasing competition and choice in the financial services market, the significance of disadvantage in limiting the choice of financial products available to people, autonomy and dependency, and financial capability.

Runnymede Director Dr Rob Berkeley welcomed the audience, providing evidence for the persistence of disadvantage and exclusion of ethnic minorities, and stressed Runnymede’s continued commitment to achieving racial equality forty years on from its inception. Dr Berkeley also took the opportunity to encourage those assembled to make the conference a day of constructive dialogue and positive proposals for action. Quoting President Obama’s Chief of Staff, Rahm Emanuel, he reminded the conference that ‘a crisis is a terrible thing to waste’.

‘Essentially we’ve got a rights-based agenda, which is the equalities agenda, running headlong into a market and into government intervention. So some real questions come to the fore, like “Do we have a right to financial services?”’

- Danielle Walker-Palmour, Friends Provident Foundation

The Financial Inclusion Taskforce and the shared goal

The first guest speaker of the day was Brian Pomeroy, the chair of the Financial Inclusion Taskforce, an independent body that has monitored progress and advised the Government since 2005. He emphasized the wider social effects of financial inclusion — that financial services are akin to other kinds of basic infrastructure, such as water
or electricity, and that a lack of access amounts to a fundamental form of social exclusion. Lack of access to bank accounts has been a central feature of financial inclusion policy for a number of years. The disadvantages of not having an account include being unable to take advantage of direct debit discounts, being unable to access affordable loans and the barriers it poses to employment.

‘Being disconnected from financial services is no longer not having something you can do without. It is no longer a luxury. Much of financial services is basic infrastructure and being denied it is, frankly, I think a matter of inequality and unfairness and justice.’
- Brian Pomeroy, Financial Inclusion Taskforce

Runnymede is grateful to Mr Pomeroy for announcing the successful meeting of the shared goal on access to bank accounts (Box 1) – a significant moment in the financial inclusion agenda – at the conference. The announcement was generally welcomed by the audience, but a number of critical points were raised in relation to the Basic Bank Accounts (BBAs) provided to many newly-banked people. In terms of practical solutions to financial exclusion, BBAs are a good example of a new product being offered through existing mainstream institutions.

Although BBAs are criticized for their limited functionality, defenders highlight their value as ‘gateway products’ – products that draw excluded consumers towards using a range of services and hence contributing to financial inclusion. Delegates seemed to agree with the idea that BBAs can act as ‘gateway social goods’, referring to their potential to foster a broader sense of social inclusion for individuals.

Those who gain access to BBAs may still be borrowing at extortionate rates. Some scepticism of the announced progress was based on the concern that many newly-opened accounts fall into dormancy or closure. In response, Catharine French of Barclays noted their continuing research into these issues.

‘We want to understand the dormancy of BBAs and use of functions such as direct debits. We are conducting research into usage of accounts and supporting wider continuing research into barriers.’
- Catharine French, Barclays

**The Runnymede perspective on ethnicity**

Dr Omar Khan leads Runnymede’s work on financial inclusion and ethnicity. He presented an overview of this research programme, noting Runnymede’s priority to inform policy debates by presenting robust evidence of the experiences of BME people. Financial exclusion is partly caused by poverty-related factors, such as continuing BME disadvantage in employment, education and housing. There is an important distinction between poverty-related and ethnicity-related drivers of exclusion. So, while various speakers and audience members talked about poverty and income as the most important drivers of exclusion, Dr Khan drew attention to other drivers relating to ethnicity. The preference for Sharia-compliant banking services in the largely BME Muslim community is a good example of such a driver. People in minority groups who have specific preferences about economic decisions may therefore be forced to pay higher costs. He also set out the three key questions for the day (listed above) and emphasized the need for proposals for policy action.

‘If you are unemployed or from minority ethnic communities you are much more likely to be financially excluded. But the factor which impacts more than any other on financial inclusion is income.’
- Kate Humphris, Financial Services Authority

**Risk, statistical scoring and equality**

One of the main themes of the conference was the role of risk in determining the costs of financial products. This is important in the context of equality because risk-scoring may affect particular groups of consumers in terms of the cost they have to pay for products. Dr Martin O’Neill of the University of Manchester posed the question of whether or not it was fair that people should pay more for products because of unchosen characteristics, such as age and disability. More specifically, a number of speakers asked whether this would lead to exclusion. Jane Vass of Age Concern/Help the Aged addressed the issue from the perspective of older people while Liz Sayce of RADAR explained the experiences of disabled people. She gave the example of a disabled person who was unable to access his local bank in a wheelchair. Bank staff responded by asking him to conduct his banking in the street. This shocking example reminded the audience of some institutions’ continuing failure to provide access to disabled customers and to treat them with respect.

Ms Vass discussed the ways in which older people are excluded from financial services as they age. The result of a mystery shopper survey was that 1 in 5

---

**Box 1: The shared goal**

Agreed between the Government and major UK retail banks in December 2004, the shared goal was to halve the number of adults in the UK without access to a bank account.

‘If you are unemployed or from minority ethnic communities you are much more likely to be financially excluded. But the factor which impacts more than any other on financial inclusion is income.’
- Kate Humphris, Financial Services Authority

**Risk, statistical scoring and equality**

One of the main themes of the conference was the role of risk in determining the costs of financial products. This is important in the context of equality because risk-scoring may affect particular groups of consumers in terms of the cost they have to pay for products. Dr Martin O’Neill of the University of Manchester posed the question of whether or not it was fair that people should pay more for products because of unchosen characteristics, such as age and disability. More specifically, a number of speakers asked whether this would lead to exclusion. Jane Vass of Age Concern/Help the Aged addressed the issue from the perspective of older people while Liz Sayce of RADAR explained the experiences of disabled people. She gave the example of a disabled person who was unable to access his local bank in a wheelchair. Bank staff responded by asking him to conduct his banking in the street. This shocking example reminded the audience of some institutions’ continuing failure to provide access to disabled customers and to treat them with respect.

Ms Vass discussed the ways in which older people are excluded from financial services as they age. The result of a mystery shopper survey was that 1 in 5

---

**Risk, statistical scoring and equality**

One of the main themes of the conference was the role of risk in determining the costs of financial products. This is important in the context of equality because risk-scoring may affect particular groups of consumers in terms of the cost they have to pay for products. Dr Martin O’Neill of the University of Manchester posed the question of whether or not it was fair that people should pay more for products because of unchosen characteristics, such as age and disability. More specifically, a number of speakers asked whether this would lead to exclusion. Jane Vass of Age Concern/Help the Aged addressed the issue from the perspective of older people while Liz Sayce of RADAR explained the experiences of disabled people. She gave the example of a disabled person who was unable to access his local bank in a wheelchair. Bank staff responded by asking him to conduct his banking in the street. This shocking example reminded the audience of some institutions’ continuing failure to provide access to disabled customers and to treat them with respect.

Ms Vass discussed the ways in which older people are excluded from financial services as they age. The result of a mystery shopper survey was that 1 in 5
people aged 65 or older who tried to obtain travel, motor and car insurance failed. Travel insurance premiums available to older people are prohibitively costly and some products are simply not available to older consumers, due to arbitrary age limits. Ms Vass also pointed out that travel insurance for older people is a good example of a financial product with significance for social participation, as travel is often the only way older people can see overseas relatives.

‘As you get older, the likelihood of you making a claim is greater and the cost of dealing with that claim is greater… The average claim made by a person over 65 is nearly three and a half times more expensive than one made by a person under fifty’.  - Nick Starling, Association of British Insurers

Nick Starling of the Association of British Insurers disagreed with Ms Vass in his presentation, saying that the claim that some products simply aren’t available for older consumers is a ‘misconception’. As one of the representatives of the financial services industry, Mr Starling gave a clear description of the way risk influences insurance premiums. He made several key points:

- Insurance is to cover the unexpected, rather than the expected.
- Because insurers are commercial entities, and therefore aim to be competitive and distinctive, prices are not based solely on risk assessments.
- Insurers do not discriminate on ethnicity, gender or sexual orientation but age is different because ageing happens to us all, bringing increasing levels of expected risk over time.

In addition to this useful ‘inside perspective’ on risk and cost, Mr Starling also highlighted progress made in improving access to affordable home contents insurance for people at great risk, such as social renters. A side point in the debate about risk is that people need to more accurately distinguish between levels of risk. Otherwise, misplaced anger is directed at banks that are unwilling or unable to lend to high risk individuals or organizations.

In response to Mr Starling, Ms Vass and Ms Sayce accepted that an element of pricing based on scoring risks associated with age and disability was necessary for companies to be commercially viable. In terms of practical solutions to the exclusion they see amongst older people and disabled people, they called for accuracy, transparency and respect for all consumers. In the context of how to provide affordable products for those who are currently excluded, three overarching questions were raised:

- How far do we want to go down the road of individual pricing?
- How important is it to provide individuals with access to some basic financial products?
- If it is decided that all people should be provided with basic products, is this in tension with low prices for others?

These questions raise the issue of how society collectively distributes risk-related costs and whether these costs could or should be made more equal and affordable for all. This relates to one of the central conference themes: whether existing mainstream institutions can deliver progress or whether new institutions with a different ethos are required. The conference encouraged participants from different sectors to discuss these difficult questions.

‘If personal circumstances and characteristics give rise to risk, are some people too risky to take part? And if they are too risky to take part, who picks up that risk?’  - Danielle Walker-Palmour, Friends Provident Foundation

**Assets – a middle-class market failure?**

One aspect of financial inclusion that has received less attention is that of asset-building. Runnymede’s initial scoping report draws attention to the barriers to asset-building for BME people. This is explored in more depth in a new Runnymede report, Why Do Assets Matter?

The theme was taken up by Jeannie Drake of the Equality and Human Rights Commission who drew attention to inequalities in asset-holding between different groups in the UK, with ethnic minorities and women holding fewer assets. Indeed, she noted that ethnic minority women are often doubly dispossessed. Also, the fact that many BME people are more likely to own small businesses than the wider population means that many will lose out on occupational pension schemes.

Ms Drake outlined how, in the case of pension savings, the market has failed to deliver for certain groups. This means that there is a need for a system in which people can’t be turned away on the basis of not being profitable, which may require the introduction of a public service obligation. Such an obligation may have implications for other aspects of financial inclusion beyond asset-holding. Ms Drake held up the forthcoming reforms to pension policy, including the legal duty on employers to enrol all employees in a pension scheme from 2012, as a good example of practical solutions.
Another aspect of asset-building is the Government’s Savings Gateway scheme, which is aimed at lower income people and is due to be rolled out in 2010. Guest speaker the Rt. Hon. John McFall MP chairs the Treasury Select Committee, which has led the financial inclusion agenda. He said that saving is often a ‘middle class industry’ and commended the Savings Gateway, in which the Government contributes 50p for every £1 saved. The scheme is underpinned by the belief that helping people to build assets gives people control over their lives by enabling them to spread expenditure over time.

**Giving credit where credit is due**

The not-for-profit lending sector, consisting of credit unions and community development finance institutions (CDFIs), was well represented at the conference. Access to affordable credit has been a central issue in financial inclusion, with the Government setting up the Growth Fund in 2004 to increase the availability of affordable loans. A lively discussion developed in response to the question ‘Is expanding the mainstream or supporting alternative lenders the best way to help people access affordable credit?’ This follows the key question of whether established or new institutions should provide products to excluded people. Alternative lenders include those that are not-for-profit as well as those that do make a profit but have an ethos distinct from that of mainstream lenders.

Dr Mark Hannam of the University of London underlined that the most important issue was the quality of customer services rather than the techniques used to decide costs (such as risk-scoring). He criticized the discourse of financial exclusion that assumes that the exclusion people face is entirely forced upon them (i.e. involuntary). Instead, he noted the reality that many people voluntarily choose to exclude themselves because of negative experiences such as discrimination or hostility. Expanding choice may mean new companies cater to consumers’ needs and preferences in a way that existing mainstream providers simply don’t.

Conference presenter Faisel Rahman of Fair Finance, a social business that has advised and lent financially excluded people in east London, supported this point. Having worked directly with many BME clients, Mr Rahman identified a number of reasons why people are financially excluded. The most notable of these is product design. The most common priorities in product design for Fair Finance clients include respect, customer service, accessibility and simplicity. These are starkly at odds with what most middle class consumers prioritize, notably price and brand. This point supports Dr Hannam’s argument that an expanded range of providers and products could financially include a lot of people who currently avoid the mainstream.

Although the conference encouraged constructive dialogue it was not without its moments of criticism. Dr Hannam sharply criticized government financial inclusion strategy for:

- being more focused on expanding inclusion in the mainstream than encouraging choice and innovation;
- presuming that exclusion results from the characteristics of the excluded, rather than due to the limited nature of the services available; and
- hijacking the credit union movement as the government’s lender of last resort, when often credit unions are not suited to the task.

Mr Rahman added his own critique, blaming the lax regulatory environment in the UK for forcing many excluded people to use unaffordable doorstep or payday lenders.

Judging by the reaction of the audience, the idea that credit can be provided to excluded people through innovation and choice in the market, thereby avoiding the creation of ghettos of low quality providers, gained some traction. The key question was ‘How do we advance such a revolution in financial services and product design?’ The response was that we need investment in and long-term expansion of credit unions and CDFIs, and new financial companies with a stronger customer ethos. It was mooted that Virgin and Tesco may become important players. However, it remains

**Box 2. Lending and financial exclusion in the UK**

- 1.2 million people use the sub prime market
- 3.5 million people are using doorstep lenders
- Over 1 million people are using payday lenders

<table>
<thead>
<tr>
<th>Lender</th>
<th>Average APR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provident</td>
<td>265%</td>
</tr>
<tr>
<td>Morses Ltd</td>
<td>365%</td>
</tr>
<tr>
<td>Rhodes Finance</td>
<td>1064%</td>
</tr>
<tr>
<td>CLC</td>
<td>1564%</td>
</tr>
<tr>
<td>Pay Day</td>
<td>4000%+</td>
</tr>
</tbody>
</table>

Source: Faisel Rahman (Fair Finance) presentation
to be seen whether they, or other new companies, would specifically target those who are currently excluded and develop appropriate business models and products to cater to the needs of these people. Companies entering the market and targeting consumers who already use existing mainstream institutions may do little to include those who are currently excluded.

‘I would suggest that the financial services industry, the retail section of it at least, in the UK has yet to face the kind of challenge that Easyjet and Ryanair have posed for the air travel industry. But that’s exactly what we need – we need a revolution in financial service provision, not some token reform of the current regime.’
– Dr Mark Hannam, University of London

Remembering disadvantage and inequality
In contrast to the issues of risk scoring and increasing choice, one delegate voiced his frustration that disadvantage and inequality were not being prioritized and that change was not happening.

‘What I’ve heard today, this is nothing new in relation to the BME community. And year after year we’ll have these conferences. Another ten years and we’ll still have the BME community at the bottom of the [pile]. How do we propose to stop this constant roll of inequality and injustice?’

Other conference participants shared this concern, with one person expressing his dismay at the lack of concrete plans of action to improve the position of Bangladeshi and Pakistani people. More generally, many speakers and delegates emphasized the significance of disadvantage and inequality. For example, Dr O’Neill noted that it may be artificial to concentrate on financial inclusion without developing labour market policy solutions to the underlying issues of income and employment. A similar point was raised by Faith Reynolds of Toynbee Hall, who queried whether people need a minimum level of income to realise the benefits of financial inclusion. Ms Vass and Ms Sayce highlighted the overrepresentation of older people and disabled people respectively among lower income groups (Box 3), suggesting that they too would benefit from wider labour market policies.

Richard Exell of the Trades Union Congress presented evidence of the narrowing poverty gap between BME and white groups over the last 15 years, although BME groups continue to be at greater risk of poverty than white people (Fig. 1). He also pointed out the risk that this progress may go into reverse during the ongoing recession, with implications for further financial exclusion of BME people.

More than one contributor gave special mention to the gender dynamic of inequality and exclusion. Women are significantly over-represented in the make-up of clients accessing affordable credit through Fair Finance, as are people from BME groups (Figs 2 and 3). This appears to support the suggestion that women, many of whom are from BME backgrounds, face particular exclusion from mainstream services.

‘Only 8% of Pakistani and Bangladeshi women are in an occupational pension scheme compared with a third of white women. Even the level for white women is far too low if you compare it with white men.’
– Richard Exell, Trades Union Congress

In response to these forms of disadvantage, many delegates were of the opinion that progress should be driven by a sense of social justice, rather than

---

**Box 3. Disability and poverty entangled**

- The disability pay gap is currently around 11%
- 1 in 3 children living in poverty has at least one disabled parent
- While UK poverty fell in the boom years up to 2005, poverty rates increased amongst disabled adults
- 55% of families with disabled children live in or at the margins of poverty

---

**Fig 1. Risk of Poverty for Different Ethnic Groups**

<table>
<thead>
<tr>
<th>Ethnic group(s)</th>
<th>Risk of Poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>17</td>
</tr>
<tr>
<td>Mixed</td>
<td>23</td>
</tr>
<tr>
<td>Asian / Asian British</td>
<td>36</td>
</tr>
<tr>
<td>Pakistani / Bangladeshi</td>
<td>53</td>
</tr>
<tr>
<td>Black / Black British</td>
<td>25</td>
</tr>
<tr>
<td>Chinese or other</td>
<td>26</td>
</tr>
</tbody>
</table>

Source: Richard Exell (TUC) presentation
delivered purely through the market. Dr O’Neill made this clear, saying that:

‘Markets are only ever going to produce relatively unfair outcomes and those outcomes are going to track pre-existing patterns of disadvantage unless one goes in for very broad structural reform, unless one really starts to take income and wealth inequality much more seriously than it has been.’

– Dr O’Neill

This was a call for recognizing the centrality of equality to financial inclusion, in line with the title of the conference.

Dr O’Neill also raised the idea that universal access to basic financial services would foster a basic sense of economic citizenship for all members of society. He also suggested that a society that fosters equality of opportunity and access, as well as basic economic citizenship, will be a more socially cohesive one.

Autonomy and dependency – a wider perspective

Some contributors touched on wider issues of autonomy and dependency. Professor Nick Bosanquet of Imperial College warned against the danger of a conference that ignored the strengths of BME communities. He gave the examples of successful Bangladeshi and Chinese business owners in the restaurant trade. This served as a useful warning against seeing BME people as helpless victims, as well as an argument for focusing on entrepreneurship and success instead of social justice, which he saw as leading to dependency.

This was a theme followed up by Lord Freud, the Conservative Shadow Minister for Work and Pensions. He argued that the most financially excluded – i.e. those who are the worst off who cannot save - need to be brought back into economic activity. He set out Conservative plans to support people to make the journey off welfare benefits and into sustainable employment.

The issue of welfare benefits was touched on by Mr Exell, who described the low level of UK benefit levels as a ‘national disgrace’. Indeed, he showed that benefit levels for all family types leave people in poverty as defined by the Government itself. He also raised the key issue of in-work poverty, which a fifth of people in the labour market experience. In the context of in-work poverty and dependence on low benefits, problems around debt, a lack of savings and financial exclusion take on greater salience.

Financial capability and the ‘financial inclusion journey’

The theme of financial capability, which includes the knowledge, skills and confidence to make the most of available services, cropped up throughout the conference. The national strategy for financial capability is led by the Financial Services Authority (FSA), represented at the conference by Kate Humphris.

She also discussed the FSA’s use of wider regulation to foster financial inclusion, such as the development of the Sharia-compliant banking sector in the UK. She mentioned the new referral mechanism that allows people borrowing from the Social Fund to access free Money Guidance and the continuing support to teachers and youth workers to enable young people to be financially educated.

Ms Humphris also gave an overview of financial capability, which the FSA understands as an integral part of financial inclusion. The relationship between income and capability is complex. Mr Rahman of Fair Finance had earlier argued that the excluded (who are on low incomes) are wrongly seen by some as financially incapable, in terms of managing money and making decisions. He pointed out that people are often very good at managing their money and making rational decisions based on their limited options. FSA evidence shows that people with a low income tend to be better than average at keeping track of their finances, but less good at planning ahead.

[‘Our clients] are very good financial managers. They do save, in their own way, they do find ways of paying expensive rates, in their own way, and they do manage budgets on a regular basis. This isn’t a question about helping them to be better financial managers – they already are.’

- Faisel Rahman, Fair Finance
The conference was enhanced by the presence of contributors from the commercially-driven financial services industry. Catharine French of Barclays described their work in helping people to access basic services. She described Barclays’ model of inclusion, which is conceived as a journey of three steps:

1. Partnering with charities that are more able to give close help to the most excluded. An example is Unlock, a charity that enables soon-to-be-released prisoners to open BBAs.
2. Partnering with community finance associations to support the provision of low-cost loans to those on low incomes, which banks are unable to provide.
3. Enabling consumers to access mainstream banking at Barclays.

She also noted the continuing role of the Post Office, with its historic brand and extensive branch coverage, in providing free cash withdrawal facilities and essential banking transactions.

Financial inclusion and the future

Throughout the conference, presenters hailed the progress in financial inclusion as well as stressing the need for more progress and a sustained will to explore continuing problems and develop positive solutions. Alongside discussions of progress, the conference provided an opportunity to critique financial inclusion policy, with one participant describing it as un-coordinated and lacking in effectiveness, scale and innovation. John McFall MP recognized the piecemeal nature of progress but reiterated the importance of the financial inclusion agenda and expressed his desire that it be central to policy in the future. He also addressed the wider issue of the public mood of distrust and anger against those in the banking industry. His stated desire that ‘banks serve communities’ found a lot of resonance.

‘Progress has been made. It is a bit piecemeal but… if we can assure a cross-government approach to that then financial inclusion will become a very central part of government thinking and we can do better in the years ahead.’
- Rt Hon. John McFall MP, Treasury Select Committee

The conference was brought to a close by John Kingston of the Nationwide Foundation, who expressed the difficulty of achieving progress as well as optimism for continuing the drive to inclusion. He reflected on the fact that such a diverse audience was engaged in the first place and willing to talk rather than shout. The presence of parliamentarians from the Labour and Conservative parties was seen as reflective of a broad political engagement with the issue.

Runnymede’s Financial Inclusion and Equality conference was not only an opportunity to debate but to continue to strengthen collective action and progress. Realising financial inclusion for all will require the combined efforts of the diversity of people and perspectives present at the conference, including those from the financial services industry.
This material is aimed at 13-18 year-olds, though some of the activities can be used with younger and older people too. The pack is designed to be used in the following way:

- It’s for dipping into, not for reading cover to cover
- It’s designed to be a help when you’re planning a course, module or programme – and also when you are planning a one-off session
- It gives ideas for activities to do with young people
- in youth work settings
- in mosques and madrasahs, and inter-faith events
- in citizenship education classes in schools
- at conferences and special events for young people.

The pack was compiled by the UK Race and Europe Network (UKREN) and was initially funded by the Foreign and Commonwealth Office and was subsequently mostly funded by the Department for Communities and Local Government (CLG). Established in 1996, UKREN is a UK-wide network representing over 170 organizations, predominantly in the voluntary, non-governmental organizations by keeping them informed of European anti-discrimination legislation, and of new debates, developments and projects at European levels that are relevant to their work.

In recent years UKREN has increasingly been concerned with individuals and communities affected by discrimination not only on grounds of ethnicity and race but also on grounds of religion or belief. It wishes in this connection to engage with individuals and communities in ways that ensure their full involvement in mainstream active citizenship. It is hosted for administrative purposes by the Runnymede Trust, whose ground-breaking report Islamophobic: A Challenge for Us All was published in 1997, and maintains a formal relationship with the European Network Against Racism (ENAR) based in Brussels, acting as its UK co-ordinator.

UKREN is holding a seminar to launch the Young Muslim & Citizen resource pack, which will be presented by a youth worker who has used the pack effectively with the young Muslims she works with. The seminar will also explore Muslim understandings of citizenship in a European context, and the notion of a European Muslim identity. The keynote speaker will be Tariq Ramadan, Professor of Contemporary Islamic Studies at Oxford University, with a further speaker to be confirmed.

‘Muslims in Europe, or European Muslims?’
22nd April 2010, 6:30-8:00 PM, followed by a drinks reception
Location: Eversheds, 1 Wood Street, London, EC2V 7WS

For further information, please contact Klara Schmitz at ukren@runnymedetrust.org
Some of the images used within the Resource Pack
The Shoreditch Trust produced StarLit — a new week-long festival of children’s literature from 5–9 October 2009, celebrating the very best of writing for 5 to 15 year-olds.

Taking place during Children’s Book Week, StarLit was developed and produced by Shoreditch Trust as part of their commitment to encouraging children to develop a passion for literature and reading, self-expression and creative writing.

In addition, StarLit organized StarLit Nights — a series of special evening events at The Bridge Academy featuring an amazing line up of authors and performers as well as film screenings.

Voices for Generations
On the evening of 9 October 2009, StarLit and Runnymede Trust celebrated Black History Month with a packed programme involving authors, poets and musicians.

The first part of the evening focused on black histories as inspiration for stories, with readings by and conversations with children’s authors including Catherine Johnson and S I Martin. The second half looked at writing, poetry, performance and music across generations of black artists with internationally renowned poet Linton Kwesi Johnson and rising grime star Bashy.
Caribbean Migration to Western Europe and the United States

This book concerns itself with the incorporation of migrants from the Caribbean into Western Europe and the USA.

It suggests that many migrants live an existence across borders and boundaries. Such research is pertinent to the situation in the United Kingdom, where in 2009 immigration minister Phil Woolas called for demonstrations of loyalty on the part of citizenship applicants. Such an attitude cannot be regarded as anything other than pro-assimilation; promoting the notion that migrants should adopt ‘British values’ and in part cut their transnational ties. The case studies in this volume however suggest this is a rather unlikely development.

Underpinning these studies are two chapters of theory. The first is largely drawn from Immanuel Wallerstein’s approach to the world system but also incorporates ideas from critical race theory and situates the volume as carrying out critical border studies. This jargon is somewhat difficult to contend with but central to it is the notion that the Caribbean is part of a world system which relies upon the promotion of racism for the élites in the core regions (Western Europe and the United States) to maintain their strength. The second chapter offers an explanation of theories of transnationalism that are popular today within migration studies. It usefully distinguishes between the notions of transnationalism and globalization and explains the need for scholars to abandon methodological nationalism. Both chapters do a relatively good job of explaining the theoretical approaches adopted in this volume but they are not particularly accessible to readers unfamiliar with the World System approach and transnationalism. This lack of accessibility does not render the rest of the book unreadable though.

The case studies in the volume are divided into three sections focusing respectively on the relationship between the migrant and the state, identities and strategies for living. While all the chapters are far more accessible than the theoretical material and provide interesting accounts of migrant lives, those by Chamberlain, Knauer and Oso Casas stand out. Chamberlain’s account of the strategies employed by British African Caribbean people emphasizes strong family values. This narrative runs counter to much of the media portrayal of African Caribbean families as lacking in cohesion. The necessity for strong extended families underlines both the racism still present in the UK and the problems with the Woolas’ notions of a loyalty test. Loyalty stems, after all, in part from acceptance. The accounts by Oso Casas and Knauer are also concerned with feelings of second class citizenship. In Knauer’s chapter on the African Cuban rumba she documents how the dance was employed by African Cubans to create a sense of belonging in New York but also how the actions of the state damaged that feeling. The same inability to express their identity in a public space is discussed in Oso Casas’s account of Dominican maids in Spain. In all cases the accounts suggest the same thing – that to a certain extent transnational connections exist and are maintained because these populations feel displaced and lack a connection to the core country they now inhabit. This peripheral situation, in many instances, is a result of racism and until this is effectively dealt with, the loyalty Woolas stresses is unlikely to materialize.

While the introductory chapter makes certain claims about the scope of this work there are significant flaws in this respect. Specifically the accounts here fail to accurately represent the diversity of the Caribbean diasporas. The chapters on the United States for example focus solely on Spanish speaking migrants, with no mention being made of the significant numbers of French and English speaking West Indians residing in the United States. Moreover, the discussion of the French West Indies is limited to the Overseas Departments and fails to document the Haitian experience in France. The United States is represented in each section of the volume, and there are two chapters on the experience of the diaspora from the Dutch West Indies, but Spain and the United Kingdom receive only a chapter each. Also for a volume on West Indian diasporas there is little discussion of the substantial East-Indian diaspora from the Caribbean. Despite my criticisms, this remains an excellent edited volume with many interesting pieces of scholarship. It highlights very effectively the problems with state discourses which on the one hand ask for the loyalty of an immigrant population while continuing to ignore their status as second class citizens and the strategies they have developed to cope with this.
and balanced analyses of labour migration during the recession. Both discussions are set against a background of historically high labour mobility (as reflected by the 2004 EU enlargement, including ten new member states) and significant public concerns and tensions over the presence of migrant workers in European countries.

Jurado and Bruzzone focus on how popular European government strategies to ‘maximise the economic benefits of migration while minimising its (apparent) social costs’ (p.4) centre around the development of immigration policies that bring ‘useful’ migrants in and keep ‘unwanted’ migrants out. The UK’s Points Based System is an example, in which only the ‘best and brightest’ migrants are sought.

The authors question the utility of relying solely on such selective immigration policies in which migrants’ skill sets are the key variable. Their central argument is for a holistic, multi-policy area approach to managing migration. ‘This does not mean that states should abandon efforts to manage migration, but rather that immigration, labour market and welfare policies need to be developed in tandem’ (p. 4, emphasis mine).

One of the more aggressive public attacks on the imagined migrant is on the way in which he or she has come to Britain for an easy life on state benefits. Jurado and Bruzzone discuss the welfare system as a key policy area, noting that selective immigration policies are partly driven by government concerns over an increased welfare bill, particularly in the context of a system already under strain from an ageing population and budget deficit. However, selection of the ‘right’ migrants, who are young and able to work, may ease such pressures. Such a focus on immigrant selection overlooks key welfare issues that affect immigrants and non-immigrants alike. Welfare traps, which hinder entrance or re-entrance into the labour market, is the given example. The way in which the authors highlight a problem like this, which is shared by all people in a country, is an objective and refreshing alternative to the singling out of migrants as a distinct population that lives only in the realm of immigration policy.

The authors note that although the effect of a rising share of immigrant employment on native employment is minimal, this can hide significant effects on particular native-born groups. However, in contrast to the dominant discourse on who ‘loses out’ to immigration, Jurado and Bruzzone point out that ‘the population groups who have suffered most from increases in migrant labour are migrants themselves’ (p. 5). This is a robust finding based on data from numerous European countries.

It is clear that public concerns over immigration tend to turn even uglier during recession, due to heightened competition for jobs. With a similar aim of injecting objectivity into the conversation, Dobson, Latham and Salt take a measured and detailed look at labour migration during past periods of recession. They do this by testing ‘buffer theory’, which posits that migrant workers will return home during recessionary periods, thereby freeing up jobs for the native population.

Life is rarely as neat as such theories. The authors’ analysis of data from European countries during recessions over the last fifty years does not offer strong support for the theory. The one prediction offered is that ‘total net immigration may decline less in the immediate future than some anticipate’ (p.19, emphasis mine).

More interesting are the key factors that disrupt the theory, such as the active role that immigration policies play in shaping migration flows. The authors do well to highlight the complex lived experience of migrants, which ‘doesn’t always emerge from standard statistical models’ (p. 19). So, ‘non-active migrants’, such as wives, husbands, children and students, may move to a country regardless of its economic health and the trend towards social justice for migrants has led in many countries to a growing concern over the integration and rights of migrants. The authors also support the oft-stated idea that many migrants work in jobs that are less under threat during recessions and which native workers have shunned.

It hardly needs to be said that the issue of migrant labour raises public passions and leads to political positioning. Both of these papers succeed in contributing to the debate objective analyses of labour migration from differing and wider perspectives. Jurado and Bruzzone primarily through the lens of multiple policy areas; Dobson, Latham and Salt primarily through the lens of historical data comparable to the present situation. For this contribution these papers, like many ‘useful’ migrants, are very welcome.

These two Policy Network papers aim to contribute clear-headed
EU Labour Migration since Enlargement: Trends, Impacts and Policies

EU Labour Migration since Enlargement: Trends, Impacts and Policies
Edited by Béla Galgóczi, Janine Leschke and Andrew Watt
Farnham, Surrey: Ashgate Publishing Limited, 2009
Pp. 336; £65.00; ISBN: 978 0 75467 684 3
Reviewed by Kjartan Páll Sveinsson

The task of reviewing ‘the empirical patterns and dimensions of labour migration after the 2004 enlargement and the associated economic and labour market effects, as well as policy responses by governments and social partners’ is a mammoth one. At the same time, a comprehensive yet accessible analysis of developments and policy responses of EU labour migration since enlargement is long overdue. Across the so-called ‘old’ EU15 member states – often dubbed ‘receiving nations’ within the context of EU migration – there was great anxiety about migration flows and influx of a largely unwanted population. This anxiety was strongly felt in the UK, where tabloids and some politicians enthusiastically churned out doomsday predictions that free movement of eastern European workers would flood the Britain and push it to breaking point, with EU8 workers ‘stealing’ local jobs, undercutting wages, taking advantage of an overly generous benefits system, threatening national security and social cohesion, and generally wreaking social and economic havoc on the UK.

EU Labour Migration since Enlargement represents the first serious attempt to assess the real impacts of the accession of eight central and eastern European new member states in 2004, followed by two in 2007. As such, it is a welcome antidote to the ad hoc way in which evidence is usually presented in the debate about intra-EU labour migration. The editors’ holistic approach is ambitious, but ultimately they manage to draw a comprehensive picture of the costs and benefits of migration to the different actors who are affected by it, both in sending and receiving countries. The focus is very much on cyclical flows, and through a careful selection of case studies, the editors demonstrate the interdependent relationship between sending and receiving countries. Although an edited volume, its strength lies in that it reads as a whole, rather than as a collection of essays. As a result, the editors are able to plausibly demonstrate how – nationally speaking – labour migration has turned out to be a win–win situation. It has contributed to growth in the EU15 countries, and reduced disparities in GDP per capita and, perhaps more importantly, in purchasing power standards between EU15 and A8 countries.

Although the authors conclude that the national benefits of labour migration have been great, they resist the temptation to take the standard theoretical view in economics that migration is unambiguously good, raising both aggregate welfare as well as the welfare of migrants themselves. Predictably, in a system that has numerous economic benefits, the costs have largely fallen on the migrants themselves, in the form of brain waste and deskilling. This book provides yet another weight on the scales in the argument that where migration is concerned, the most pressing issue is to ensure migrants’ rights, as they usually bear the brunt of the costs of migration.

EU Labour Migration since Enlargement: Trends, Impacts and Policies
Edited by Béla Galgóczi, Janine Leschke and Andrew Watt
Farnham, Surrey: Ashgate Publishing Limited, 2009
Pp. 336; £65.00; ISBN: 978 0 75467 684 3
Reviewed by Kjartan Páll Sveinsson
This book deals with a range of issues that have, in recent years, generated more heat than light. Educational failure, unemployment and poverty are set into a local Glaswegian context and their effect on a diverse sample of young people is painstakingly sketched out. Whilst adolescents are all too often demonized by politicians and the media, this broad study – based on data gathered across nine voluntary youth organizations, five secondary schools and four broad geographical areas – attempts to redress the balance. Drawing on the experience of a range of 50 young people, it states its conclusions clearly and effectively and it is a straightforward matter to link summaries with findings.

The book’s intended audience are academics with an interest in criminology, citizenship and youth work, youth leaders, teachers and sports development officers/coaches. It deserves a wider reception than that, though. What is valuable is the report’s voicing of the experience of a range of young people – from asylum seeker and refugees and the socially excluded to the ostensibly ‘successful’. To this end, the range of views harnessed were used as a means of opening up a wider discussion about their communities, the extent to which they felt empowered to make a difference, their socialization networks and how gangs (identified by them) influenced their levels of social mobility and trust.

For academics, its usefulness is based on various points. In theoretical terms it synthesizes much of the latest work on the gangs and links this to the still fashionable notion of ‘social capital’. In a wide-ranging opening chapter, it details how young people have often been used as a ‘barometer of social ills’ linking some of the latest Scottish legislative developments (like the Anti-Social Behaviour Act, 2008), the role of the media, international perspectives on gangs and the Scottish experience of gang-culture. For experts there will not be much new here but for someone taking their first tentative steps within the area, the sweeping though light outline is a useful first port-of-call in what, it is easy to agree, is a complicated issue.

What is interesting is how this contextualization gives a sharper focus to the work. Deuchar outlines the diverse range of views based around young people’s perception of their local neighbourhood in the following chapters. How many saw their own streets as potential areas of extreme violence in stark contrast with official political and media rhetoric of regeneration and uplift provides an important insight into the lives of young people. The virtual confinement of many lives to just a few streets – ‘of being trapped in your own area’ – is given eloquent expression. The fact that the situation was actually compounded by the police, school and local government is also made clear. How some were actually passionate about social change in their housing schemes but were actively suppressed is effectively articulated as well.

Within this situation, Deuchar proves his ambition by actively outlining some of the factors around the attraction of gangs and gang culture and these prove as varied and interesting as his sample group: excitement; drink and drugs; following a family member into the gang; and peer pressure. Ultimately it appears that young people appeared to gain a sense of emotional security and bonding from gang membership. The usefulness of the investigation here is based around the local detail. The linking of racist and sectarian violence to the recent terrorist attack on Glasgow airport; the growing number of asylum seekers and refugees and the perception of racism in the attitude of some members of the establishment are all mapped out.

The main drawback of this work is the scale. Though it is easy to suspect that this was a conscious tactic used to ensure the work maintained a practical edge, each of the 10 chapters could have quite easily been expanded to a book twice its size. Each of the chapters left me wanting to know more, not just about the subject but about the observations of Deuchar’s sample group. Still, as stated before, the focus here seems to be more on pragmatic policy interventions rather than discussions of the intricacies of policy. To this end, there are a number of innovative (but very local) examples of innovative practice.

In summary, this remains a timely and important book. Its stated aim – to challenge the commonly-held view that young people are offensive, troublesome and threatening – is to an extent achieved. What a reader is left with is a sense of Deuchar’s curiosity about a frequently stigmatized group and abiding sense that something not only can be done but should be done.
Children of International Migrants in Europe: Comparative Perspectives

Roger Penn and Paul Lambert
Palgrave Macmillan, 2009
Pp. 216; £50.00; ISBN 978 1 84742029 9
Reviewed by Kim Vanderaa

The book focuses on the analysis of data collected during the project. The data were collected during face-to-face, phone or written interviews: ‘[…] from young people aged between 16 and 25 years in Britain, France and Germany. In each country, samples were drawn from two different groups of children of international migrants and a parallel control group drawn from the autochthonous population’ (p. 4).

Prior to starting their analysis, the authors emphasize that the data were obtained in areas with disproportionally high levels of international immigrants. Arguably this is reflected in the background of the participants: ‘In Britain, the two allochthonous groups were young adults with one or more parent from India or from Pakistan […]’. In France parents originated from either Portugal or the Maghreb (Northern African countries with a French colonial heritage: Algeria, Morocco and Tunisia). The two groups in Germany were respondents whose parents had migrated from Turkey or from the former Yugoslavia’ (p. 4). Despite migrants originating from the aforementioned countries representing the largest immigrant groups in the studied countries, a disproportionate emphasis appears to be placed on Muslim immigrants. This is particularly apparent in the British case as the majority of the participants with an Indian heritage are also Muslim. Not only do the largest immigrant communities have different origins in Britain, France and Germany; the study increases the differences between participants due to variation in procedures of interviews, age and gender. Consequently the comparability of the participants in Britain, France and Germany might become somewhat compromised.

To determine the level of integration of the children of these international migrants, the research looked at different aspects, divided over the various chapters. Starting with theoretical models of incorporating migrants in the various countries, the authors continue to give a short overview of the history of immigration into the different countries as well as development in migration policy and legislation. After having outlined a theoretical framework on the incorporation of the children of migrants in general, Penn and Lambert divide their study along different aspects of integration including language use, education and employment, political and religious participation, lifestyle and media use and friendship and marriage.

The authors compare each of the three countries in every distinguished category. In some cases they are quite alike. Where language is concerned, for example, the general trend seems to be that the children of migrants speak their parents’ native tongue at home, but the host society’s language with their siblings and friends. Immigrant children in Britain, France and Germany also show similar trends in their friendships as friends are predominantly made in the educational system.

In other areas, however, including education, the three countries differ largely from each other and the level to which the children of immigrants experience disadvantage. Although ‘Structural disadvantages persisted well into the “second-generation” for immigrant communities’, immigrants’ children in Germany experience relatively the greatest disadvantage compared to their autochthonous counterparts (p. 95). Political engagement showed differences between the three countries as well, which is likely to be due to the state’s approach to citizenship, the latter heavily affecting political engagement.

The Children of International Migrants in Europe gives a good overview of the data acquired in the interviews with international migrant’s children. Interestingly, throughout the study a relatively strong gender dimension is included, resulting in some very interesting facts. Men tended to be more proficient in the host society’s language for example, but also in socio-cultural elements gender seems to play a role, in friendships for example.

It should be noted however, as mentioned above, that there appears to be a disproportionate emphasis on Muslim immigrants, especially regarding Britain, as the participants with an Indian background also tended to be Muslim, whereas it is not mentioned anywhere what proportion of all Indian immigrants is Muslim. If that is a minority, the reliability of the acquired data might be somewhat questionable. It would probably be legitimate to ask whether this emphasis on Muslim Indians was deliberate or coincidental and if the first, what the reason for the focus on Muslims was. These seem to be important elements as the results of this particular study shows a discrepancy in comparison to other data. According to Penn and Lambert, both the children of Indian and Pakistani immigrants experience some disadvantage in education and tend to be outperformed by their autochthonous counterparts. Data obtained in other studies however, shows that Indian pupils have a higher educational achievement than White British pupils. (see ENAR UK Shadow Report 2008, available at http://cms.horus.be/files/99935/MediaArchive/national/UK%20-%20SR%202008.pdf)

Apart from leading to new facts and insights, it is therefore also interesting to see to how Children of International Migrants in Europe relates to other studies in the same area.
Exploring the Experience of Exclusion from School

Excluded from School: Complex Discourses and Psychological Perspectives
Christopher Arnold, Jane Yeomans and Sarah Simpson with a chapter by Mike Solomon
Published by Trentham Books
Reviewed by Francesca Diamond

The case studies are introduced with an overview of the methods, outlining ethical concerns and validity. The research approach aims to note themes common to the cases rather than generalized statements regarding exclusion. Chapters 3 to 7 include the interview transcripts from each of the five cases. The authors succeed in their objective of exploring how individuals make sense of school exclusion, a credit to the methodology which encouraged the respondent to lead the direction of discussion. The style of transcript varies slightly both between and within the five cases. The main distinction is between those transcripts where a short heading is used to offer the reader direction as to the event or experience the respondent is referring to, and interviews where significantly more prompting was required.

Throughout the accounts several pertinent issues are raised which draw attention to structures of disadvantage. Two such examples are drawn from a school mentor and young person respectively. ‘Society is not afraid to demonise the black child’ (p. 60) and ‘I don’t want to start getting the blame because of the school I came from’ (p. 103). Both statements offer a sharp insight into the experiences and perceptions regarding exclusion; they would also benefit from an analysis of the social dynamics that frame them.

The final chapter presents observations from the research and responds well to the theoretical approaches outlined earlier in the book by identifying two key themes adversely affected by instability and outlining their implications for exclusion. The authors conclude with recommendations for alternative approaches to exclusions. The varied interpretations of a single set of events are recognized as contributing to the unstable environments for each young person. Reflecting on this instability, the authors highlight the importance for better understanding of the needs and circumstances of the young person in order to develop ‘increasing empathy’ (p. 172). Such an approach would encourage the school to rely less upon methods of separation and projection, reducing school exclusions. Emphasizing the young person’s emotional and behavioural needs also has the effect of diverting attention from the source of comments such as those quoted above. It offers very little insight into how experiences such as those of the mentors relate to and legitimize cases of school exclusions. The experiences recorded during the research offer a significant contribution to the wider picture, yet their contribution to the knowledge of school exclusions may be somewhat restrained by a focus at the level of the individual.

Carried out with several of the key individuals involved in order to develop an understanding of what the “big picture” may look like (p. 45). Data from the interviews form the largest section of the book and in this sense it offers a rich insight into the events and perceptions of school exclusions.

The theoretical paradigms used in the research draw on two distinct areas of psychology: chaos theory and psychodynamic perspectives. The focus of this approach is to investigate the types of behaviour that may escalate difficulties for the young person, as well as establishing an approach to review the individual’s role in determining problematic situations. Part 1 offers a very accessible account of these methodological approaches to the study. The authors discuss several of the key characteristics of chaos theory, highlighting that instability for the child is a significant factor contributing to the discourse surrounding exclusions. Instability in service provision is referred to using the analogy of games. The authors’ use of such phenomena responds to the wider debate in school exclusions. Instability in service provision is referred to using the analogy of games. The authors’ use of such phenomena responds to the wider debate in school exclusions.

Tables showcasing factors that contribute to instability, and charts which outline the young person’s behaviour and service responses, further emphasize the centrality of the individual’s behaviour to the research. The psychodynamic perspectives explored in Chapter 2 emphasize the importance of directing attention to the individual’s anxieties and to a better understanding of ‘unconscious splitting and projection’ (p. 35). There is recognition that societal pressures inform the unconscious actions of separating troubling events (or behaviour) from mainstream, yet this is overshadowed by the pressure to correct the young person’s behaviour and to achieve their reintegration. Examining the experience of exclusion and building an understanding of its purpose through such perspectives limits the scope of the research to engage critically with some of the causes rooted in social disadvantage.

The case studies are introduced with an overview of the methods, outlining ethical concerns and validity. The research approach aims to note themes common to the cases rather than generalized statements regarding exclusion. Chapters 3 to 7 include the interview transcripts from each of the five cases. The authors succeed in their objective of exploring how individuals make sense of school exclusion, a credit to the methodology which encouraged the respondent to lead the direction of discussion. The style of transcript varies slightly both between and within the five cases. The main distinction is between those transcripts where a short heading is used to offer the reader direction as to the event or experience the respondent is referring to, and interviews where significantly more prompting was required.

Throughout the accounts several pertinent issues are raised which draw attention to structures of disadvantage. Two such examples are drawn from a school mentor and young person respectively. ‘Society is not afraid to demonise the black child’ (p. 60) and ‘I don’t want to start getting the blame because of the school I came from’ (p. 103). Both statements offer a sharp insight into the experiences and perceptions regarding exclusion; they would also benefit from an analysis of the social dynamics that frame them.

The final chapter presents observations from the research and responds well to the theoretical approaches outlined earlier in the book by identifying two key themes adversely affected by instability and outlining their implications for exclusion. The authors conclude with recommendations for alternative approaches to exclusions. The varied interpretations of a single set of events are recognized as contributing to the unstable environments for each young person. Reflecting on this instability, the authors highlight the importance for better understanding of the needs and circumstances of the young person in order to develop ‘increasing empathy’ (p. 172). Such an approach would encourage the school to rely less upon methods of separation and projection, reducing school exclusions. Emphasizing the young person’s emotional and behavioural needs also has the effect of diverting attention from the source of comments such as those quoted above. It offers very little insight into how experiences such as those of the mentors relate to and legitimize cases of school exclusions. The experiences recorded during the research offer a significant contribution to the wider picture, yet their contribution to the knowledge of school exclusions may be somewhat restrained by a focus at the level of the individual.
Locating ‘Race’ in Social Research

Hasmita Ramji’s Researching Race is a successful attempt at exploring the theory and practice of researching race and racism. The author frames the need for the book in the context of Western society’s increasing need for ‘a better understanding of what race is, how it affects people’s lives and how society can circumvent “racism”’. Ramji cites the incidents of 11 September 2001 in America and 7 July 2005 in the UK and increasing policy emphasis of creating inclusive multiculturalism as key factors in the emergence of a contemporary debate of race and racism in Western society. The book is organized under the following chapters: Introduction; Theoretical and methodological debates in the research of race; Surveying race; Race interviewing; Locating ‘race’ in social research; and Conclusion. This publication constitutes an accessible and well researched piece of work.

The introduction includes the classical discussions around ‘What is race?’ and ‘How race can be measured/understood’, thus establishing race as a social and political construct which is not biological. Ramji also discusses the tension for race researchers between, on the one hand, the non-essentialist perception of race, and on the other, the need to ‘fix’ the meaning in order to study it. Whilst this is a typical opening in much of the research examining race and ethnicity, here it is captured succinctly and well. It is made all the more effective by the fact that this contention is not forgotten or ignored after the introduction, but drawn upon throughout, encouraging the reader to continuously navigate the relativity of race and race research.

Chapter 2 explores how social theory has affected the way race has been researched and attempts to help the reader to develop an understanding of the epistemological limitations that the researcher will face, for example the dominance of cultural bias and Western and colonial theory are identified as limiting frameworks.

Throughout the book there are ‘pause for reflection’ boxes. An interesting example is under the heading Ethnic Matching Strategies in Chapter 4, ‘Race Interviewing’. The author examines the strategy of matching interviewers and interviewees according to their ethnicity. Ramji cites advocates of this methodology and then demonstrates the problems, with accompanying examples. Ramji then poses the question: ‘Are you as a researcher limited by your race in terms of what and who you can research?’ (p. 60). Ramji then provides an example and extract of a researcher who reports this experience of race as significant and immediately follows this up with the question ‘In what ways can you see the researcher’s assumption of race influencing his approach to the research field? Particularly how does his discomfort with his own racialized position influence his perception of others?’ The reader is therefore encouraged to think about the question in both a personal and ‘othered’ context encouraging a double and therefore more critical thinking.

This book combines a mixture of case study and literature review to encourage the reader to view theory, technique, methodology and analysis as non-discrete strands of the research process. Each chapter has a mini conclusion whilst the concluding chapter looks very briefly at the possible future debates around methodology and categorization. This chapter could perhaps have benefited from being stronger and longer, as there are some interesting ideas presented which are not necessarily expanded on. In spite of this, this book will be of particular interest to students and researchers who seek to engage with contemporary debates about race and race research, and will be useful guidance for those who are in the early phase of their research design.
Diasporas in the Contemporary World

Diasporas in the Contemporary World by Milton J. Esman is a significant attempt to comprehensively gauge the shape and dynamics of the world’s diaspora communities, which is no small task for a relatively short book. Yet Esman’s deep knowledge and overview of the research literature makes him uniquely placed to undertake such a venture.

The book is clearly and helpfully structured. After a brief introduction and discussion on the definition of diasporas, Esman explores a handful of case studies in some depth. The choice of these is interesting, and they span a great range both geographically and historically. Esman manages to demonstrate not only why diasporas are so important in modern societies, but also how every single society on earth is today affected by migration in one way or another.

As a result, Esman gives a good overview of the main empirical issues in diaspora studies. Where the book is perhaps somewhat lacking is in the theoretical framework, which is not as nuanced as it could be. Nonetheless, the book makes an interesting and informative read. Although the British context does not form part of the case studies and is not given a special focus, the discussion around adaptation and conflict will be of particular interest to a British audience, as it deals with and offers insights into many of the issues related to community cohesion with which Britain has grappled in the 21st century.
Recent Publications from Runnymede

A Runnymede Report by Omar Khan

Wealth, and their relationship to it, preoccupies very many people in the UK today. But whatever people’s lifetime aspirations and expectations of accumulating wealth, in reality very few ever acquire a significant number of ‘assets’, including owning a house.

Black and minority ethnic groups are twice as likely as white groups to have no savings, with 60% of Black and Asian people in the UK having no savings at all.

This report examines who has assets and who does not and why this matters, both socially and financially. And it proposes ways to increase asset-holding so that everyone in the UK, regardless of ethnicity, has a better chance of realizing their aspirations.

**Race Equality and the Liberal Democrats**
A Runnymede Platform by Lynne Featherstone MP

Liberal Democrat Equalities Spokesperson Lynne Featherstone MP outlines her vision of how to tackle race inequality in the UK in the second in our series of Runnymede Political Platforms. In her paper Featherstone criticizes the government for poor management of the Equality and Human Rights Commission and calls for ‘Representative Action’ to tackle discrimination.

The report also includes responses from academics Professor Harry Goulbourne of London South Bank University and Dr Claire Alexander of the London School of Economics and Political Science.

**Conservatism and Community Cohesion**
A Runnymede Platform by Dominic Grieve QC MP

Conservative MP Dominic Grieve writes the first in a new series of Runnymede Platform papers. His paper looks at how the Conservative Party’s principles and potential policies marry with the divisive and politically charged topics of race equality and a multi-ethnic society.

The report also includes responses from academics, including Lord Bhikhu Parekh, chair of the Runnymede Commission on the Future of Multi-Ethnic Britain; Montserrat Guibernau of the Queen Mary University of London; Ludi Simpson of the Cathie Marsh Centre of Census and Survey Research at the University of Manchester and Shamit Saggar of the University of Sussex.

**What Works with Integrating New Migrants? Lessons from International Best Practice**
A Runnymede Perspective by Zubaida Haque

There has been a long term and substantial upward shift of new migrants coming to the UK (and emigrating from the UK) in the last decade. The new migrants come from a wider range of countries and are more short-term and circular in their movements than previously. This rapid churn of migrants has an impact on local communities and neighbourhoods.

This report focuses on what type of interventions work in integrating new migrants. It looks at international lessons, drawing from best practice examples in countries across Europe, and within the US, Canada and Australia. The report draws out key drivers of integration, and highlights integration interventions that work for particular groups in a variety of circumstances.

**Making a Contribution: New Migrants and Belonging in Multi-Ethnic Britain**
A Runnymede Community Study by Kjartan Páll Sveinsson

This report, the last in the long-running programme of Community Studies, pulls together the qualitative research of the previous 11 small-scale studies for an overview of issues affecting emerging communities in the UK. New migrants’ sense of identity and belonging is explored, as well as the more practical barriers to integration that newcomers face.

The idea behind the Community Study series was to look beyond binary notions of ‘White’ and ‘non-White’ at the changing nature of ethnic diversity in the UK, in the hope of getting an insight into the way racisms are formed as people live out their day-to-day lives.

All publications can be downloaded free of charge from www.runnymedetrust.org
Runnymede’s Gratitude to Trustees Who Have Moved On

If I have seen further, it is by standing on the shoulders of giants – Isaac Newton (1675)

Maintaining a clear focus on issues of race equality, disadvantage and discrimination in a period of significant social, political and cultural change has been dependent on a range of factors. Chief among them has been the leadership shown by a number of remarkable people who have given of their exceptional talents willingly and enthusiastically. Over the past 42 years we have been lucky as an organization to have been able to call on individuals from a wide range of professional and political backgrounds who have all shared an unwavering commitment to furthering race equality and supporting Runnymede’s role in generating intelligence for a multi-ethnic Britain. The four Trustees who have moved on this year are no exception and it is with gratitude for their hard work and leadership that we reflect on their contribution and wish them continued success.

Samir Shah took on the role of Chair from Trevor Phillips in 1997 and led the reconstitution of the organization. Working with three different Directors while he was Chair, Samir has also continued an illustrious career in broadcasting. Samir is a former head of current affairs and political programming for the BBC. He is now the Managing Director of Juniper Communications, responsible for some of the most challenging race related and current affairs programming in the UK. His research background includes a DPhil from the University of Oxford and a stint in the Home Office Research Intelligence Unit. His journalistic eye was always key in cutting to the heart of the messages that Runnymede developed from its research and his understanding of effective governance were crucial to the organization during periods of significant change under his Chairmanship. Samir continues to serve of the boards of the BBC, Victoria and Albert Museum, and Screen West Midlands.

Richard Stone is a stalwart of race relations and anti-racism work – using his expertise and considerable energy to bring people together across boundaries and to connect activism to policy. As Vice-Chair of Runnymede, Richard was a leading figure in our Commission on Anti-Semitism, and on Islamophobia and British Muslims. His input to these commissions was always passionate and he played a considerable role in ensuring that Runnymede remained connected to grass roots organizations and that hitherto ignored discrimination against Muslims was given due attention. Richard was also a member of the advisory panel to the Macpherson Inquiry into the murder of Stephen Lawrence and used his expertise to also bring light to discrimination in the mental health system through the inquiry he led into the treatment of Rocky Bennett. Fittingly, he made a major contribution to Runnymede’s focus in 2009 on the progress made since the publication of the Macpherson report, conducting his own personal inquiry alongside it in order to find solutions to the persistent inequalities. Richard plans to step back from the number of activities to enjoy a well-deserved retirement, though knowing Richard his ‘retirement’ is unlikely to be a quiet one.

Seamus Taylor

Dr Richard Stone (on right of picture) at a Runnymede Conference in December 2008

Samir Shah took on the role of Chair from Trevor Phillips in 1997 and led the reconstitution of the organization.

Richard Stone

Samir Shah, who was Runnymede’s Chair of Trustees, introducing the speaker Rageh Omaar at the Jim Rose lecture 2008
Kate Gavron was also Vice-Chair of Runnymede during this period and used her research expertise and policy insight to huge effect in supporting Runnymede’s work. Kate built on her experience gained from the Institute of Community Studies, where she worked alongside Michael Young, to continue to shed light on the experiences of marginalized communities. She was a key figure on the Commission on the Future of Multi Ethnic Britain – acting as a bridge between the Commission and Runnymede and supporting the legacy of the Parekh Report in our work. Kate also took a keen interest in our education work and regularly met with researchers to share ideas and inspire new lines of inquiry. Kate’s experience in publishing (Heinemann, Secker & Warburg, Virago) gave Runnymede real insights into commercial governance and made Kate a natural board level lead in thinking more creatively about how Runnymede could use the arts in its work as both a research tool and communications method. Indicative of her continued passion for knowledge, Kate plans to build on her research work over coming years.

Seamus Taylor was a member of the Commission on the Future of Multi Ethnic Britain. Two years after its completion he joined the Runnymede board. Despite his demanding roles during his time as a trustee, as Director of Strategy at the Commission for Racial Equality and then Director of Equality and Diversity at the Crown Prosecution Service, Seamus was always a key source of support and expertise. His encyclopaedic knowledge of legislation and race equality regulation was only matched by his understanding of organizational change strategy and clear-eyed focus on achieving results. His background with the Irish voluntary sector in London also gave Runnymede insights into a broader range of communities. Seamus has returned to Ireland to take up an academic role at University College Dublin. It is not only Runnymede that is grateful for the contribution that Seamus has made to equality in Britain – he was awarded a CBE for the same reason in January 2010.