

Joint Briefing on Visa Fees and the 10 Year Route: Bi-national couples, families and children trapped in a money making machine

This briefing, jointly prepared by Reunite Families UK, Migrant Voice, Haringey Migrant Support Centre (HMSC), Refugee and Migrant Forum of Essex and London (RAMFEL), Greater Manchester Immigration Aid Unit and Praxis, looks at significant barriers faced by those wishing to build their family life in the UK: extortionate visa fees, the Immigration Health Surcharge and the insecurity caused by the 10-year route to settlement.

As well as being one of the harshest countries in the world for family reunification, the UK has some of the highest visa fees in the world. The Home Office profits from families seeking to be together, penalising in particular low income and working-class bi-national families. In 20 years, the Home Office's income from immigration and nationality fees went from £72 million in 2003 to £2.6 billion in the 2023-2024 financial year¹ whilst the revenue from the Immigration Health Surcharge raised £6.9 billion to April 2024 in just 9 years since its introduction.²

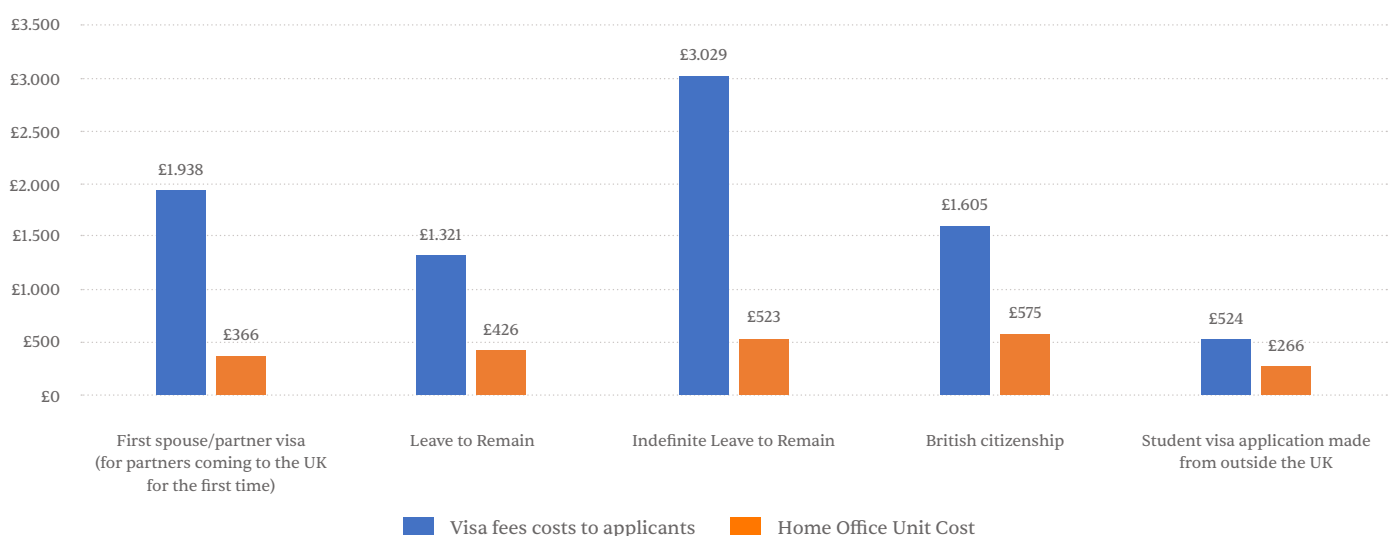
The graph below shows how much profit is made by the Home Office with each single application: 75% profit on the first spouse and partner visa application, and 83% on ILR applications.³

1 • HoC Library, Immigration fees February 2024 and Home Office Annual report and accounts 2023 to 2024.

2 • HoC Library, The immigration health surcharge, August 2024.

3 • Calculated using the Home Office estimated unit cost and the costs of the visa fees as of May 2025. For more information, please visit Visa fees transparency data - GOV.UK

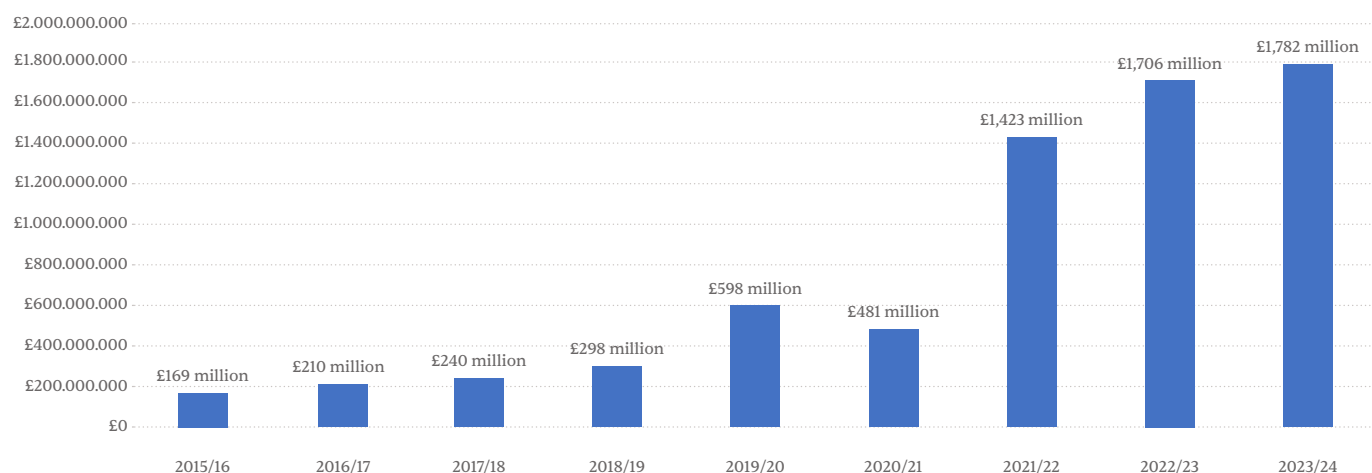
Visa Fees Costs to Applicants vs Home Office Unit Cost



The IHS at now £1,035 per year, represents an increase of more than 400% compared with five years ago.⁴ The charge is substantially above the average cost of private medical in the UK, currently £712.08, on top of the taxes which many migrants already pay, effectively creating a double taxation.

4 • Joint Briefing on Immigration Health Surcharge February 2024

Immigration Health Surcharge Revenue



These costs cause great harm to diversity in the UK; pushing bi-national couples and families towards poverty, rendering family a luxury that few can afford.

We believe that profiting from families navigating this process is not only morally wrong but is also shortsighted – preventing them from participating fully and effectively in society.

There are other hidden costs for people navigating this visa route: English language tests, registering biometrics, travel to test centres. If an application is refused, there is no refund, no opportunity to amend any mistakes made. The application form is extremely complex and confusing: many pay for lawyers to help and to avoid risk of refusal – a further cost that most cannot afford.

“The steep increase in visa fees for spouse visas, along with the NHS surcharge fees, has created a significant financial burden for working-class families like mine.”

“It seems designed to just get more fees from you, to reapply again. It just feels like a money-making machine”

Costs of routes to settlement for partner and/or child from 9 April 2025

	5-year route to settlement			10-year route to settlement		
	Partner	Child*	Combined	Partner	Child*	Combined
Initial Visa Application	1,938	1,938		1,938	1,938	
Extension After 2.5 Years	1,321	1,321		(x3) 3,963	(x3) 3,963	
Immigration Health Surcharge[1]	5,175	3,880		10,350	7,760	
Indefinite Leave to Remain	3,029	3,029		3,029	3,029	
Life in the UK test	50			50		
Total	£ 11,513	£ 10,568	£ 21,681	£ 19,330	£ 16,690	£ 36,020

* A child who would need a visa to live in the UK – e.g. a step-child of the sponsoring partner

How do visa fees impact UK families?



① Create financial stress, including debt: 77% of families (181) Reunite Families UK surveyed reported an increase in financial pressure because of the rules. Of these, 45% or 81 reported going into debt.⁵

② Financial pressure strains relationships: can lead to a greater risk of exploitation, domestic violence and financial abuse.⁶

③ Children are very aware of the financial difficulties of their parents with some even reporting **trying to earn money themselves, to help with visa costs.**⁷

④ Reduce the time people can spend with their families.

⑤ People are less able to invest in the future of their life here in the UK.

⑥ Push people into insecure housing, or increasing the risk of homelessness.⁸

⑦ Continuously undermine the path that would enable them to integrate effectively into communities.

⑧ Falling off a 10-year route and becoming undocumented or not being able to regularise one's status because they can't get the money to pay the fee - particularly when they are raising money for several family members, and might find money to pay for their visa but not for their child's, or having to decide which of their child they will continue to regularise.

Separation and visa fees

The combination of separation and saving for the expensive visa fees is especially difficult for families with children: paying for two households; operating as single parents. Saving for these fees can push them towards poverty.

Fee waivers

In theory the solution for those who cannot afford the visa fees is, according to the Independent Chief Inspector of Borders and Immigration not working in a timely fashion with their slowness and delays being "highly stress-inducing" and making "an already precarious financial situation even worse" harming their "emotional, psychological, and financial wellbeing".⁹ People also report the evidence required for the fee waiver process is invasive and humiliating, with small transactions in bank statements being pored over.

5 • The Institute of Public Policy Research (IPPR), Greater Manchester Immigration Aid Unit and Praxis reported a similar 41% of people they surveyed on the ten-year route borrowing money from family and friends to pay the fees. 2023 "A Punishing Process".

6 • Refugee and Migrant Centre reported clients experiencing domestic violence and financial abuse in relationships, exacerbated by the financial pressure of the rules. For more please read *Focus Group with Immigration Advisors - Refugees and Migrant Centre - Reunite Families UK*.

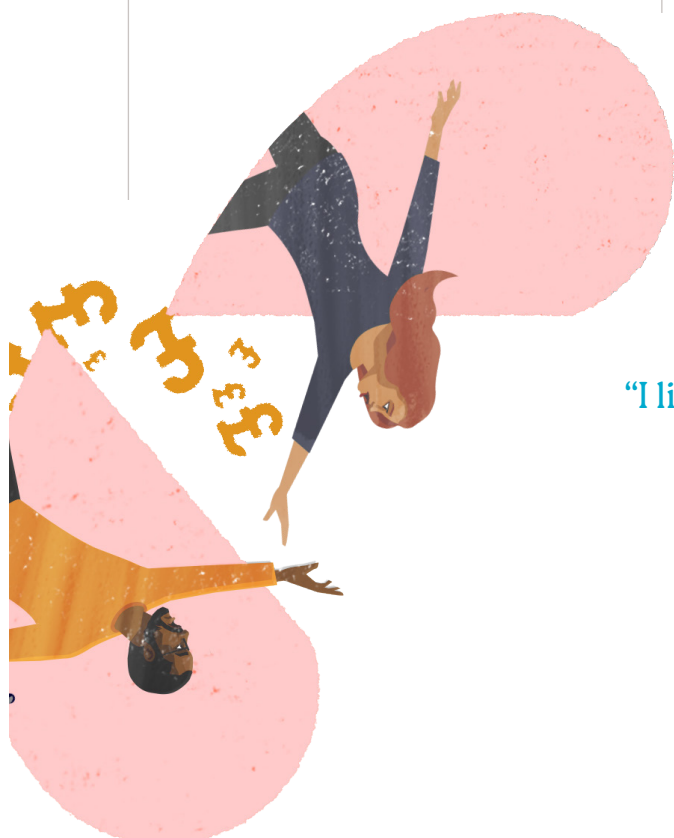
7 • For more on this, please read the Reunite Families UK and CORAM briefing on the impacts of the spouse and partner visa rules on children.

8 • *The Effects of UK Immigration, Asylum and Refugee Policy on Poverty: A Joint Inquiry by the APPG on Migration and APPG on Poverty*.

9 • *An inspection of the Home Office's management of fee waiver applications*, p. 42.

"I live in shared accommodation so I can save money...
I'm forced to live in a rough area just
so I can have cheap rent to save.
I work and come home. I don't go anywhere
because I know I need the money one day."

—Psychology Lecturer, separated from partner



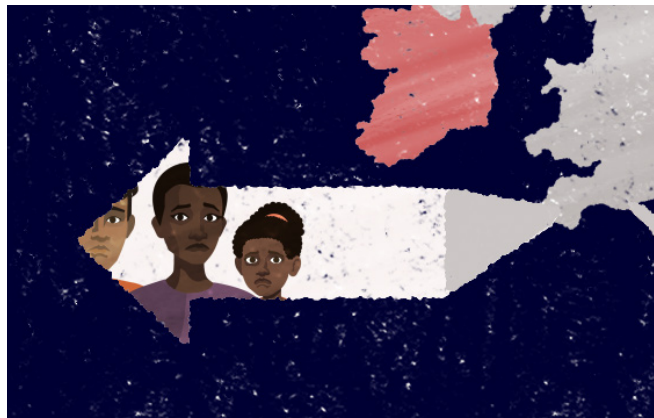
The 10 Year Route

People who do not meet the Minimum Income Requirement may be granted leave to remain on the basis of their human right to private life or family life (under article 8 of the ECHR). However this will be on a 10-year, rather than 5-year, route to settlement.

IPPR, Greater Manchester Immigration Aid Unit and Praxis conducted research into the impacts of the 10-year route to settlement. A third of the people they surveyed said the costs of the route were preventing them from being able to afford basic necessities. This route requires an expensive (nearly £4000 at every renewal) and complex renewal application every 2.5 years for a decade before an application for Indefinite Leave to Remain can be made.. High visa fees and the lack of legal aid for these applications means people are at risk of “falling off” this route and losing all legal status. JCWI highlighted in their 2021 research¹⁰ how the immigration system itself “actively and unnecessarily creates undocumented migrants.” When this happens, it “restarts the clock” meaning people who may have been near the end of a 10-year route to settlement have to start again when they are granted leave to remain. A third of respondents to the “A Punishing Process” survey had experienced a gap in leave on their route to settlement.

There is also evidence that this route is inherently racist, with a Guardian analysis of Home Office data¹¹ showed that all but one country in the top 10 nationalities who felt forced to use this route were those with predominantly minority ethnic populations. IPPR found that 80% of people they surveyed reported a negative impact on their wellbeing and mental health due to the ten year route. (See RFUK’s Exceptional Circumstances briefing.)

The Immigration White Paper announced in May 2025 will exacerbate these issues. If the mooted changes are implemented, even more people will be put on the 10-year route to settlement which will not help the successful integration of newcomers into our communities nor it will reduce the casework load for the Home Office.



The prohibitive cost of Indefinite Leave to Remain

The cost of applying for Indefinite Leave to Remain (ILR) in the UK is prohibitively expensive. The increase of ILR application fees has made it inaccessible for many to secure permanent immigration status, particularly young people who have lived in the UK for most of their lives and UK born children. Over the past decade, the cost of ILR has increased dramatically, making it even more inaccessible for people on low-incomes. Introduced in 2003 at £155.00 since then it has increased over 1,800% to the current level of £3,029.

¹⁰ • Joint Council for the Welfare of Immigrants, 2021, [Routes to regularisation for the UK's undocumented population](#).

¹¹ • [Home Office urged to scrap long, expensive and 'racist' visa route | Immigration and asylum | The Guardian](#)



Joint asks:

- ① Fix the level of the visa application fees at the cost of processing for all applications made by adults and they should be completely free for applications made by children.
- ② Scrap the Immigration Health Surcharge beginning with people and children on family and private life visas
- ③ Introduce a fee waiver option for ILR applications
- ④ We endorse the recommendation made by the APPG on Migration and the APPG on Poverty on the need to cap every route to settlement at 5 years.
- ⑤ Remove all the so-called 'reset the clock' mechanisms of applicants on the 10-year route now. This should include couples and families moving from the 10-year route to the 5 year route as well as people on the 10-year route who might fall out of status for an application not made on time.
- ⑥ Visa renewals should be automatic – simple, cheap, and granted by default unless there is new and important information to be considered.

