



# THE TRUE COST

The financial, social and mental health impacts of the UK visa and settlement system

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# About Migrant Voice

Migrant Voice is a migrant-led organisation focused on migrant-centred communications and campaigns/advocacy to achieve migrants' rights and justice for all. We are building a community of migrant voices speaking for ourselves to set the agenda on migration and address structural inequalities that surround migrants and shape society.

We support migrants to speak out in the media, on public and political platforms, in communities, on the streets or in cultural settings to create positive change in UK society: countering xenophobia, forging new ties, running campaigns, strengthening communities, influencing policy and bringing justice.

We operate nationwide, with our regional hubs covering London and South-East, the West Midlands and Scotland, and our national network of members is made up of both migrants and Brits.

# Contents

<b>Executive summary</b>	4
<b>Key definitions</b>	7
<b>Introduction of Appendix FM and the 10-year route to settlement</b>	9
<b>Methodology</b>	13
<b>Introduction to the data analysis and findings</b>	14
<b>Key findings from the research</b>	15
<b>Our findings</b>	18
<b>Current visa or immigration status</b>	18
Current visa situation	19
Initial reason for coming to uk	20
<b>Financial reality of the visa system</b>	21
Total visas and additional costs	21
Paying for additional services	23
Accessing fee waivers	24
Accruing debt because of visa costs	25
<b>Impact of the visa process, costs and route</b>	26
Visa renewal concerns	26
Enduring financial hardship and precarity	37
Feeling about the visa renewal process	41
<b>Making a difference and change</b>	46
How would life be different if didn't have to pay fees?	46
Seeking change to the system	49
What should a campaign call for?	52
<b>Demographics of the sample</b>	54

# Executive summary

This report by Migrant Voice examines the financial, emotional, and social impacts of the UK's current visa and settlement system. Drawing on survey data and focus group discussions, it presents clear evidence that existing visa routes—particularly those requiring repeated renewals over five or ten years—are causing widespread financial hardship, prolonged insecurity, and serious harm to migrants' mental health and wellbeing. The findings demonstrate that the visa system is not simply administratively burdensome but structurally unjust, operating in ways that extract excessive costs from migrants while denying them stability, support, and equal treatment.

Since the research for this report was conducted, the Government published its Immigration White Paper in May 2025, proposing to extend the length of settlement routes and introduce further restrictions and costs. These proposals directly threaten to intensify the harms documented in this report by increasing cumulative fees, prolonging uncertainty, and delaying access to permanent status for thousands of people.

## Excessive costs and enforced debt

Our research reveals that the vast majority of respondents have paid substantial and recurring visa-related costs. Almost half reported total expenditure between £5,001 and £10,000, while nearly one-third had paid between £10,000 and £25,000 in visa fees and associated costs. These figures exclude wider indirect costs and demonstrate that long-term visa routes routinely require migrants to pay tens of thousands of pounds to remain in the UK.

As a result, almost half of participants reported being forced into debt to pay visa and related costs. Of those in debt, nearly half had borrowed up to £5,000, almost one-third between £5,000 and £10,000, and one in five more than £10,000. One participant reported debts reaching £30,000. These findings reinforce long-standing concerns that visa fees significantly exceed administrative processing costs and function as a revenue-generating mechanism rather than a proportionate charge.

## Prolonged insecurity and financial hardship

Respondents described living with constant anxiety about future visa renewals, driven by the prospect of further high costs, additional borrowing, paying the Immigration Health Surcharge, and meeting the Minimum Income Requirement (MIR). This anxiety was particularly acute for those on ten-year routes to settlement, where repeated renewals and the exclusion of time spent on other visa routes—such as student visas—extended uncertainty for many years.

Financial hardship was further exacerbated by the widespread application of the “No Recourse to Public Funds” (NRPF) condition. Nearly three-quarters of respondents were subject to NRPF at the time of the research, despite paying taxes and National Insurance contributions. Participants described deep fear about being unable to access support in times of crisis and reported that NRPF intensified feelings of exclusion and injustice.

Visa costs, combined with rising living expenses, forced nearly all respondents to significantly curtail their spending. Participants reported compromising on housing, struggling to pay rent and bills, and cutting back on food. Nearly one-fifth stated that they could afford only basic necessities and had no capacity to absorb additional costs. Many described saving for visa renewals at the expense of essentials, effectively locking them into cycles of deprivation and insecurity.

## Mental health impacts and constrained life choices

The cumulative effects of high costs, debt, uncertainty, and restricted access to support had a severe impact on mental health. Respondents frequently reported chronic stress, anxiety, depression, and a sense of despondency directly linked to their visa status. The emotional toll extended beyond finances, with participants describing persistent fear of refusal, exhaustion from repeated applications, and frustration with an opaque and complex system, including the transition to e-visas.

The visa system also constrained participants’ ability to plan and progress in their lives. Many reported reduced employment opportunities, limited career progression, and reluctance to change jobs due to fear of destabilising their immigration status. Family life was significantly affected, with respondents describing prolonged separation from loved ones. Even among participants who felt relatively secure at the time of the research, there was widespread resentment about the treatment they had experienced and a shared belief that the system was fundamentally unfair.

## A system in need of reform

Participants were clear that the harms documented in this report are not accidental but the result of deliberate policy choices. They consistently described the visa and immigration system as unjust and punitive, and placed responsibility on successive governments for prioritising revenue generation over migrants' wellbeing.

Respondents articulated a clear set of priorities for reform. These included:

- Reducing visa fees to cover processing costs only
- Abolishing the Immigration Health Surcharge, widely viewed as a form of double taxation for those paying taxes and National Insurance
- Removing or significantly reducing the Minimum Income Requirement
- Creating more accessible, affordable, and coherent routes to settlement and citizenship, where time spent on all visa routes counts towards settlement.
- Participants also emphasised the need for a more humane migration system that welcomes, values, and recognises migrants' contributions.

Overall, this report shows how a visa system designed to generate a profit leads to more people facing hardship, and continues to treat migrants as "second class". The double taxation faced by many in regards to such costs as the Immigration Health Surcharge, and a denial of state support through the "No Recourse to Public Funds" provision reinforces the impression that migrants are seen as a source of revenue by this, and previous, governments, while their welfare is ignored.

Without urgent reform, proposed policy changes—particularly those extending settlement routes—risk further entrenching hardship and insecurity. This report calls for a fundamental shift away from a profit-driven visa system towards one that places dignity, fairness, and wellbeing at its core.

# Key definitions

People coming to the UK, defined as migrants, typically apply for a visa e.g. for work, study, to join family and are placed on one of a number of different types of visa routes. Visa routes, and the immigration system as a whole, may change over time as governments impose new regulations. The costs for different routes varies, however, almost all routes carry a financial burden on the individual who is on those routes. These costs can include not only the visa fee cost itself, for processing, but also additional costs, such as the Immigration Health Surcharge. These visa routes give a temporary permission to stay in the UK, but in some cases the route can enable the individual to apply for permanent residence in the UK after a certain number of years and meeting certain requirements.

While there are many different terms involved in the immigration system, and particularly surrounding visas, we have included definitions of some of the most common ones below:

- **3C leave** – an automatic form of immigration status that people receive when they apply in-time to renew their visas. It ensures that people can continue to reside in the UK and enjoy existing rights, such as being permitted to work, whilst they wait for the Home Office to process their visa renewal application.
- **5-year and 10-year routes to settlement:** Many UK visas enable you to apply for settlement after a period of time, often five years. (Other, temporary visas do not allow someone to qualify for settlement.) Some individuals who do not fulfil the requirements of a 5-year route to settlement are placed on the 10-year route. They are often partners or parents of UK citizens or foreign-born citizens with leave to remain in the UK whose leave would otherwise be curtailed. The length of the route is determined by a series of factors (such as the type of visa used to enter the UK, or whether the applicant meets a series of requirements) and indicates the period after which a person can apply for indefinite leave to remain (ILR).
- **Continuous lawful residence** – a period of uninterrupted residence holding valid immigration status, during which visas will likely have been renewed prior to expiry.
- **Dependant:** An applicant reliant on a family member with status in the UK for their own application/status. The family member can include children as well as parents and grandparents.
- **Digital ID** – A proposed mandatory identification, yet to be brought in or confirmed fully at time of writing. Currently proposed to be stored on an individuals phone and contain relevant information on identity, including age and residency status, which will be required to prove right to work.

- **E-visa** – Different from the proposed 'digital id'. E-visas are a digital record of someone's immigration status and the conditions of their permission to stay.
- **Fee waiver:** A Home Office decision that relieves an applicant from paying fees for their visa application. The waiver can be granted if one of four circumstances applies: if they are destitute; if they are at risk of becoming destitute; if their income is not sufficient to meet a child's particular and essential additional needs or if the Home Office accepts the applicant cannot afford the fee.
- **Further Leave to Remain (FLR):** An extension to remain in the UK for a limited time, granted to individuals extending their visas or switching to a different visa.
- **Immigration Health Surcharge (or NHS surcharge):** A fee that visa applicants in the UK must pay as part of their visa application process in order to allow them to access most NHS services.
- **Indefinite Leave to Remain (ILR):** An immigration status that allows a person to live and work for an unlimited time without having to extend their visa. It also enables them to leave and re-enter the UK multiple times. ILR can lapse in certain circumstances – for example, if one leaves the UK and does not return for two or more years.
- **Leave to remain** – permission to remain in the UK for a limited period, usually 30 months. Prior to this period expiring, the person must submit an application for further leave to remain or they will cease having immigration status and be deemed a visa overstayer.
- **No Recourse to Public Funds (NRPF):** A government policy where people who are "subjected to immigration control" have no access to certain welfare and housing benefits, such as Universal Credit. It applies to a significant number of migrants on visas unless they are exempted.
- **Minimum Income Requirement (MIR)** – the amount a couple must earn in the UK in order for a British citizen to sponsor their foreign national spouse. This is currently £29,000.00 per year.
- **Qualifying period** – the period of time a person must spend in the UK before qualifying for ILR.
- **Visa fee:** The Home Office fee that visa applicants have to pay to submit their application. Fees are set at different levels, with longer-term visas often, though not exclusively, attracting a higher fee. Some fees can be waived if the Home Office approves a fee waiver request, whilst other fees cannot be waived.

# Introduction of Appendix FM and the 10-year route to settlement

By Nick Beales, Head of Campaigning,  
Refugee and Migrant Justice (formerly known as RAMFEL)

On 9 July 2012, Appendix FM of the Immigration Rules came into force. This formally introduced the 5 and 10-year routes to settlement that migrants must complete before qualifying for ILR.

Appendix FM initially covered grants of leave to remain based on family life – such as relationships with partners/spouses and parents and children – and also private life, which primarily relates to people who have spent significant periods of time in the UK, i.e. well over a decade but often longer. However, in June 2022, the government introduced Appendix Private Life, and this now contains the rules governing long residence applications.

The vast majority of grants of leave to remain on family/private life grounds, be they under Appendix FM or Appendix Private Life, are for 30 month periods. For young adults, aged 18-25 and who have spent half of their life in the UK, the option exists to apply for a 60-month grant of leave to remain, though this is significantly more expensive.

The 5-year route, as the name suggests, is a quicker route to settlement with people on this route only needing to complete 5 years of “continuous lawful residence” (or 2 periods of leave to remain) before qualifying for ILR. The rules of this route are much stricter, with applicants needing to meet English language and, perhaps more critically, financial requirements to secure and renew status.

For example, British citizens can sponsor their spouse/partner to join them in the UK. The partner will be placed on the 5-year route if they can pass an English test and meet the “minimum income requirement” (MIR).

The MIR was also introduced in 2012 and for the first time imposed a requirement that sponsors must earn a specific amount to sponsor a partner to join them in the UK. The MIR was initially set at £18,600.00 per year, meaning that if the sponsor did not earn this sum their partner would not be issued a visa. If any dependant children were applying alongside the partner for leave to enter/remain, the sponsor was required to earn an extra £2,400.00 per year per child, e.g. £21,000.00 per year with one dependant child, £23,400.00 per year with two children etc.

In April 2024, the Conservative government increased the MIR overnight from £18,600.00 to £29,000.00, and announced plans to increase it further, first to £34,500.00 and finally to £38,700.00. Since winning the 2024 election, Labour has not increased the MIR, retaining the £29,000.00 level. This is considerably higher than the real-time living wage, meaning many British citizens would be unable to sponsor a foreign spouse.

If the sponsor is in receipt of specific disability-related benefits, such as Disability Living Allowance or Personal Independence Payment, they are exempted from meeting the MIR.

By contrast, the 10-year route was designed so that people who were unable to meet certain requirements for settlement under the 5-year route, but whose removal would breach their right to private and family life under Article 8 of the European Convention on Human Rights, could remain in the UK. Primarily, this is people who have a similar nature of family life as those on the 5-year route, i.e. a relationship with a British/settled partner/spouse or child, but who have less income. For a couple who cannot meet the MIR, for example, they could qualify for a partner visa on the 10-year route if they showed there were “insurmountable obstacles” to the British sponsor relocating to their partner’s home country.

As grants of leave are for 30-month periods, people on the 10-year route must consistently renew their immigration status in order to eventually qualify for ILR. To accrue this period of residence, you must normally make 4 separate applications for 30 months’ leave to remain and a fifth application for ILR.

If people ever apply even a single date late to renew their leave to remain, they will be deemed a visa overstayer and will lose all existing rights, including most importantly the right to work and if permitted to access public funds. They must also see their period of continuous lawful residence broken and see the clock reset on their qualifying period.

Provided people apply to extend their leave to remain before their visa expiry date, they will be automatically be placed on “section 3C leave” whilst waiting for the government to process their application. 3C leave is meant to protect a person’s existing rights whilst they await a decision on their application, crucially ensuring they can continue to work.

However, whilst on 3C leave, the government provides people no formal document confirming their status and ongoing rights. This frequently sees employers, DWP officials and others wrongly assume that people on 3C leave lack immigration status. This has always been problematic, but with the government now taking a year on average to process the most straightforward of visa renewal applications, it means people spend lengthy periods with no formal proof of their immigration status.

### **Further leave to remain application process**

Until 31 December 2024, grants of leave to remain were endorsed on a biometric residence permit (‘BRP’). This BRP contains the duration and conditions of the person’s stay, e.g. their right to work, study and/or access public funds.

Since 1 January 2025, BRPs are no longer used and the government instead issues people E-VISAS. These serve the same function as BRPs, confirming duration and conditions of a person's leave, though are viewed online. People therefore now do not receive any physical proof of their immigration status.

In order to ensure you are protected by section 3C leave and preserve continuity of continuous lawful residence, further leave to remain applications must be submitted before the expiry date contained on the person's E-VISA. Applications should be submitted within the 28-days before the existing period of leave to remain expires; for example, if a person's period of leave is expiring on 28 May 2026, they should not submit their further leave to remain application before 1 May 2026.

As of September 2025, an application for a 30-month period of leave to remain costs £3,908.50. This comprises a £1,321.00 application fee and an additional Immigration Health Surcharge ('IHS') of £2,587.50 (equivalent to £1,035.00 for each year of the visa) per person. If applicants cannot afford to pay these fees, they can request a fee waiver, which if successful will see the Home Office waive the fees in their entirety or in some instances part-waive the fees, e.g. by requiring the applicant to pay the application fee but not the IHS. Application fees cannot be paid in instalments.

Both fee waiver and further leave to remain applications must be submitted online using designated Home Office forms. The date of application is the date the online form is submitted, though this is only the first of several steps needed for the application to be considered and processed.

The full application process is as follows:

- a) The online application form is submitted. The Home Office then automatically sends an email acknowledging receipt, alongside a second email confirming that all supporting evidence should be submitted online through a portal, with a link to the portal provided.
- b) A biometric enrolment appointment must then be booked. This is either booked at a Home Office managed Service and Support Centre (SSC) or via TLS, a private company contracted by the Home Office to manage biometric appointments. People applying for fee waivers almost always need to attend SSCs, whilst though paying the application fee and IHS
- c) In either case, the applicant must upload all supporting evidence to the aforementioned online portal. The Home Office states this must be done within 10 working days of submitting the online application form.

Once all of these steps have been completed and the person has enrolled their biometrics, the Home Office will begin to process the application and consider the person's circumstances and supporting evidence.

If requesting a fee waiver, an online application must be submitted ahead of submitting the substantive leave to remain application. This means two separate application forms must be submitted.

The fee waiver application process largely mirrors that set out above, though no biometric enrolment is required. Once the online application is submitted, the person has 10 working days to submit all of their supporting evidence via the online portal. The evidence that must be provided is extensive, with the Home Office conducting a full assessment of the person's ability to afford the application fee. Typically, at a minimum, 6 months' annotated bank statements for all accounts must be provided, even when the accounts have long sat dormant and contain no funds.

If the Home Office grants the fee waiver, they issue a letter containing a 6-digit code that is valid for 10 working days. This code allows the applicant to bypass payment when completing their further leave to remain application.

If the Home Office rejects the fee waiver, then the person has 10 working days to submit a paid-for application.

For those renewing their status, it is essentially impossible to submit a fee waiver application, see this granted, submit a further leave to remain application, enrol biometrics and receive a decision before your existing visa expires. This is because, as detailed, the application cannot be submitted until there are 28 days or less remaining on your visa. Consequently, you will inevitably enter a period on 3C leave.

Provided the person complies with the fee waiver and further leave to remain application processes listed above, then the date of their application will be the date the fee waiver application was submitted online. This is vital, as if the date the further leave to remain application was submitted was used, then this would almost always be after the previous period of leave expired, meaning the person would not benefit from 3C leave and would potentially see their period of continuous lawful residence broken.

# Methodology

In order to compile data for this report Migrant Voice took two approaches to gain the input of those affected by settlement routes. Between April and June 2024 Migrant Voice distributed a survey to members, and shared via social media encouraging others to take part. Between June and July 2024 Migrant Voice also held four focus groups, detailed here as Focus Groups A, B, C and D to ensure anonymity of responses.

While the initial survey received more than 100 responses, these were refined down to 73 once those which did not match criteria were discounted. To ensure that data was not skewed, while outliers were not excluded, a team of three assessed responses to ensure that only those which demonstrably were not applicable to the actual survey were removed.

Not all of the 73 respondents whose data has been utilised answered all questions, and in some areas it appears that there was confusion among some participants regarding the meaning of questions. Where relevant, the n data, the sample size, on questions has been stated to ensure that it is clear how responses were utilisable in generating the data used.

The data from the survey was analysed initially on a question by question basis, with analysis checked by a second, and where necessary third, individual to ensure that any selective bias in the analysis was reduced. Results were then analysed using the same method across questions, to provide a fuller picture of the impact of different routes and costs. These results have been grouped into sections in this report for the areas which they most clearly relate to. In some cases, information has been repeated in different sections, due to the crossover between areas of impact.

The four focus groups which were held were provided with different questions, and a more open dialogue nature of discussion. These groups included two formed from those with direct lived experience of the immigration system (A and B), one with other rights' based organisations (C) and the fourth with migrant led organisations (D).

The results of these groups were cross-referenced with the survey data, where appropriate to give a picture of the wider impacts of settlement routes. Where focus group data is referenced in the report it is noted, including where quotes from focus groups have been included.

# Introduction to the data analysis and findings

Migrant Voice shared a detailed survey, via social media, email and through other organisations, to collate the experiences of migrants who are on, or have been on different visa routes in the UK.

This was used to generate a “snapshot” of the impact of visa, and associated, costs and settlement routes.

Migrant Voice also held focus groups, where we were able to explore in more depth with participants these impacts.

The results we accumulated repeated the findings of our previous report into this matter, *Destroying hopes, dreams and lives: How the UK visa costs and process impact migrants’ lives*, in identifying the overwhelming negative financial, social and employment effects of the current visa systems.

Since this data was gathered, the Labour government elected in July 2024 announced proposed changes to the visa systems in its Immigration White Paper, published May 2025. Based on the findings from our analysis, it can reasonably be said that these changes will exacerbate the issues which we have identified, however no formal data has been gathered on their effects.

The analysis reported here includes the quantitative data collected in the survey, supplemented with the qualitative responses to open-ended questions, where available, and the qualitative data from the four focus groups. The quantitative data are reported as frequencies and percentages, where appropriate questions which were not answered at all have been omitted, however we have included “no responses” where failing to do so could distort the overall analysis and provide a false impression of the situation.

In total, between focus groups and the survey, 112 migrants, from across the UK, and from a range of differing backgrounds and experiences, were included in the report findings.

# Key findings from the research

Overwhelmingly and frequently, the research respondents reported the stress and anxiety they experience with the visa system in terms of visa and other costs, particularly the Immigration Health Surcharge, and meeting the Minimum Income Requirement (MIR). They named the impacts of 'extortionate' visa costs on all areas of their lives, described how their lives would be different if they did not have to pay visa costs, and suggested how the system could be changed to a fairer, more equitable system that values—instead of vilifies—migrants.

The key findings from the research are below.

## Anxiety about costs, money and debt:

- Survey respondents had spent large amounts of money on visa costs and paying for additional services and had frequently accrued large sums of debt to meet application costs:
  - Twenty-one percent of respondents had paid less than £5,000, almost half had paid from £5,001 to £10,000, and almost one-third had paid between £10,000 and £25,000 in visa costs and additional services.
  - Nearly all the respondents had paid for additional services (English language tests, biometrics, priority application service, and legal advice), while over one-third of respondents had paid for three or four additional services.
  - Of the participants who had paid for legal services, the most frequent cost of legal advice was £2,001 and £5,000.
  - With only a very small number of exceptions, survey respondents had not accessed fee waivers.
- Almost half of the survey respondents had to borrow money and go into debt to pay for visas and other associated costs—nearly half had accrued debts of up to £5,000, nearly one-third had borrowed from £5,000 to £10,000, and 20% had borrowed more than £10,000. One respondent reported debts of as much as £30,000.

## Living with stress, anxiety and financial hardship:

- Respondents reported significant anxiety about their next visa renewal because of renewal costs and further borrowing, paying the Immigration Health Surcharge, and meeting the Minimum Income Requirement (MIR) if necessary.

- They also noted their anxiety about the impact of repeated renewals in terms of costs and debts and in terms of pursuing a five- or 10-year route to settlement where time on different visa routes may not count towards settlement (e.g. student visas).
- Participants were also anxious about the uncertainty of visa renewals and remaining in the UK, the complexity of the visa renewal process, and the shift to e-visas.
- The high cost of visa fees and additional services, and the Immigration Health Surcharge, brought about substantial financial hardship for research respondents. In addition to the high visa application costs, most participants were subject to No Recourse to Public Funds (NRPF) conditions on their visas preventing them from receiving most forms of state support. Most were forced to compromise on other spending, and were affected significantly by the cost-of-living crisis:
  - Almost three-quarters of the sample stated they currently had a NRPF condition on their visa, and a smaller number had had the condition previously. The impacts of the NRPF condition were wide-reaching, especially in terms of fears of being unable to access financial and other assistance when it is needed, even when participants had paid taxes and made National Insurance (NI) contributions.
  - Participants had to compromise and curtail their overall spending significantly because of visa costs. Nearly all respondents noted that they had to sacrifice other spending to afford visa fees and had to compromise on housing, rent and bills, and reduce spending on food. Nearly one-fifth of the sample reported that they could afford only basic life needs, and could not possibly afford any additional outgoings, which affected their quality of life greatly.
  - The cost-of-living crisis was exacerbated for participants because of the need to save for high visa renewal costs meaning that they had to cut back on essentials to try to meet competing demands.
- As well as stress, anxiety and uncertainty, participants reported a sense of despondency and disappointment about their current situations, not just because of financial pressures but because they felt unable to move on with their lives and plan for their futures.
  - Even where situations felt better, participants noted the challenges of the system and expressed resentment about what they were and are made to endure.
  - The participants were clear that the visa and immigration system is unjust and unfair and that the UK Government's choices and policies are to blame.

## Campaigning for change:

- In addition to having less stress and debt, along with more money, savings and security, participants said that they would have a better quality of life, and the ability to plan for the future, if they did not have pay visa fees, including the Immigration Health Surcharge, and if they did not have to meet the MIR.
  - They noted that they would be more freely able to make choices throughout their lives.
- The participants sought several changes to the visa system:
  - Introducing lower visa fees (to cover visa processing costs only)
- The participants sought several changes to the visa system:
  - Introducing lower visa fees (to cover visa processing costs only)
  - Abolishing the Immigration Health Surcharge (especially for people who pay taxes and NI for whom it is a form of double taxation)
  - Abolishing the MIR (or reducing it to minimum wage)
  - Creating more accessible and less expensive settlement and citizenship routes (where years on all visas are counted)
  - Creating a more just and humane migration system (where migrants are welcomed, valued, and celebrated for their contributions)
  - Raising awareness with the political establishment and the general public (about the financial, emotional and psychological costs of the visa system)
- Participants suggested that campaigning about visa costs should be focused on:
  1. *A fairer, less expensive and more transparent and accountable visa system*
  2. *A more inclusive, less hostile visa and migration system*

These findings echo Migrant Voice's (2022) report on the cost and impact of visa renewal applications, which concluded that the significant financial burden, as well as the stress and anxiety of the application process, have a detrimental effect on every aspect of migrants' lives. This report—as the participants in the current study—called for a new visa system that puts migrants' wellbeing over profit, addresses unfair delays in decision-making, and does not force people to pay tens of thousands of pounds to live and work in the UK.

The current findings are presented in the following sub-sections:

- Current visa or immigration status of the survey respondents
- Financial reality of the visa system
- Impact of the visa process, costs and route
- Making a difference and change

# Our findings

## CURRENT VISA OR IMMIGRATION STATUS

When asked about their current visa situation or immigration status, answers from the 73 valid survey respondents showed that largest percentage, 45% were on the 5-year route to settlement with 19% of respondents on the 10-year route. Combined 17% of the sample in all now had either Indefinite Leave to Remain or Citizenship. (Eight participants (11%) now had citizenship, and 6% had completed either the 5 or 10-year route and now had Indefinite Leave to Remain.)

One respondent had fallen out of status and was now undocumented.

Of the 16% who answered 'other, four people were on student visas/ graduate visas/youth mobility, routes which do not qualify you for settlement. Three people were either switching between visas or in an appeal process.

Others (n5) were on visas that either had shorter routes to settlement or a different length of visa.

Answer Choices	Responses	
I am on the 5-year route to settlement	45%	33
I am on the 10-year route to settlement	19%	14
Completed the 5-year route (I have ILR)	5%	4
Completed the 10-year route (I have ILR)	1%	1
I have citizenship	11%	8
I have fallen out of status (undocumented)	1%	1
I am on another visa route (please describe)	16%	12
	Answered	73
	Skipped	0

Table 1

## CURRENT VISA SITUATION

A total of 59 respondents shared the detail of their current visa, (2). These respondents were predominantly on a form of family visa (42%). The second largest group held a graduate/ student or youth mobility visa (8%), 5% were on a Skilled Worker visa (excluding Health & Social Care visa), while a smaller number were on other routes: Business/Innovator/Investor/Start-up/Global Talent, and health and social care visas. Of the 10% who responded other, this was broken down as: Private life (3), waiting on spousal visa appeal (1), British National Overseas visa (1), and 2 did not specify which visa they were on but just explained they were respectively on the 10-year route, personal route).

12% were no longer on a visa routes, having since obtained either citizenship, ILR, or having fallen out of status.

### Which visa are you currently on?

Answer Choices	Responses	
Skilled Worker (excluding Health & Social Care)	5%	4
Health & Social Care	1%	1
Student / Graduate (& Youth Mobility)	8%	6
Family	42%	31
Business/Innovator/Investor/Start-up/Global Talent	1%	1
No longer on a visa (have citizenship, ILR or have fallen out of status)	12%	9
Other (please describe)	10%	7
Skipped	19%	14
Answered	59	

Table 2

## INITIAL REASON FOR COMING TO UK

More than three quarters of the respondents (82% of the sample) moved to the UK initially for family reasons (38%), to study (25%), for travel (8%), or for work (5%). Two respondents indicated that they came for humanitarian reasons or to seek asylum.

While 42% of respondents were on a form of family visa at the time of the survey, visas had changed over time for many of those who remained on a visa route (i.e. did not have ILR or citizenship or). Where this was the case, participants had moved, for example, from family visas to skilled worker visas, or, or from a graduate/ student/ youth mobility visa to a skilled worker, private life, or family visa. It is likely that these changes were because of a shift in circumstances for many of the respondents who had spent several years in the UK.

### Why did you originally come to the UK on your first visa?

Answer Choices	Responses	
Work	5%	4
Travel	8%	6
Family	38%	28
Study	25%	18
Humanitarian reasons/seeking asylum	1%	1
Other (Please describe)	4%	3
Answered		60
Skipped	18%	13

Table 3

# FINANCIAL REALITY OF THE VISA SYSTEM

The survey asked respondents a series of questions about the amount of money they had paid for their and their families' visas and additional charges, and if they had accrued debts to pay their visa fee and/ or additional costs.

## TOTAL VISAS AND ADDITIONAL COSTS

All 73 survey participants responded to the question that asked how much they had paid in total for their and their families' visas for/ in the UK, including visa fees, the Immigration Health Surcharge, and all additional costs such as legal fees, biometrics, and so forth. The majority—almost half—of the respondents had paid between £5,000 and £10,000 for visa fees and additional costs (Table 4 and Figure 1).

Twenty-one percent had paid less than £5,000, almost half had paid from £5,001 to £10,000, and almost one-third (32%) had paid between £10,000 and £25,000. One respondent who said that they had paid over £50,000 in fees noted that it was because they had a failed application and had to apply twice . When an application fails any costs charged to the individual are lost and they have to pay again to resubmit.

Total visa and additional costs	Number of respondents	Proportion of respondents
£1 - £5,000	15	20.5%
£5,001 - £10,000	33	45.2%
£10,001 - £15,000	9	12.3%
£15,001 - £20,000	7	9.6%
£20,001 - £25,000	7	9.6%
£25,001 - £30,000	0	0.0%
£30,001 - £35,000	0	0.0%
£35,001 - £40,000	0	0.0%
£40,001 - £50,000	1	1.4%
£50,000+	1	1.4%

Table 4. Total visa and additional costs (n=73)

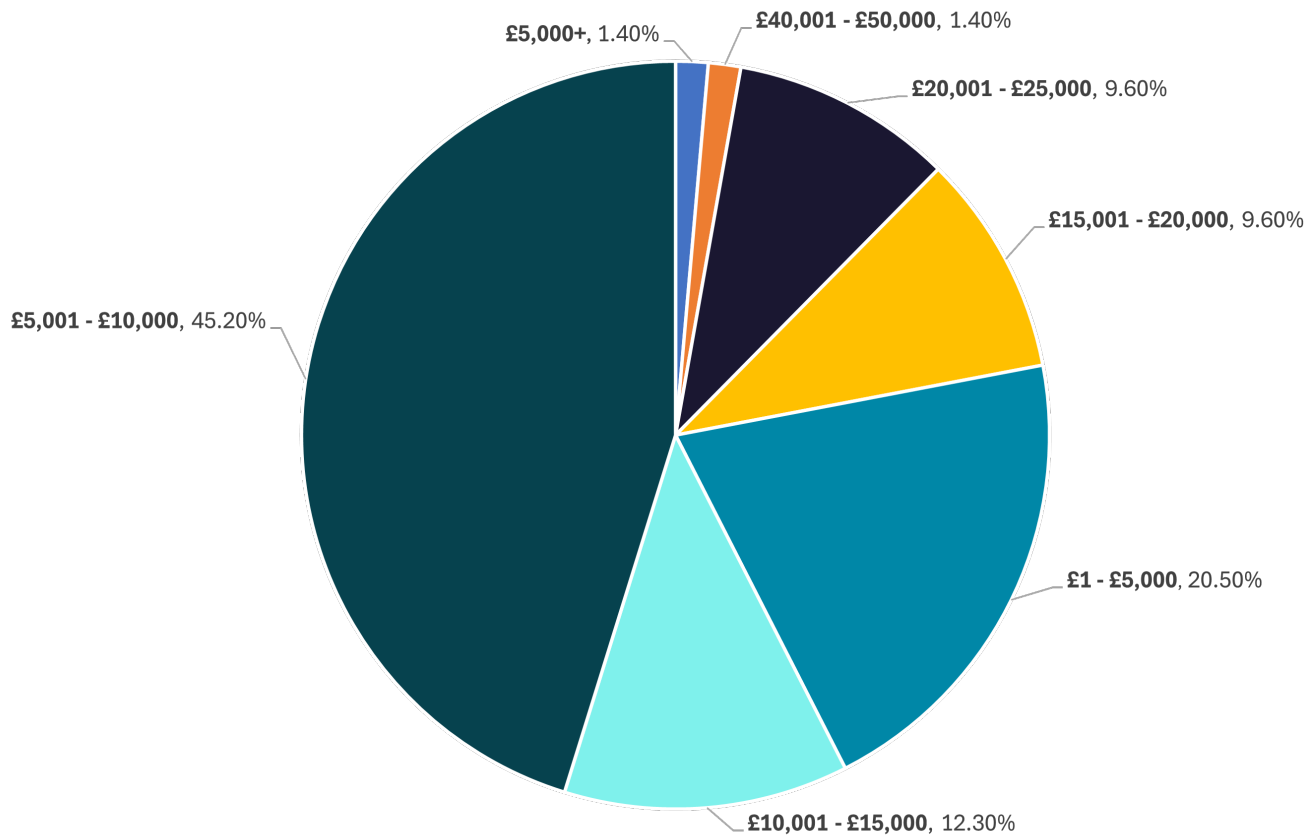


Figure 1. Total visa and additional costs (n=73)

The respondents noted in the survey's open-ended responses that the cost of visas is excessive and very often out of reach. One respondent said: ***'It's extortionate and the costs are not reflective of how much the Home Office spends on processing.'***

Respondents also discussed the cost of visas in the UK relative to UK wages and compared visa costs in the UK to the rest of Europe: ***'The fees the UK government has set are too high especially when considering median wages/minimum wage and how much visas cost in the rest of Europe.'***

Survey participants frequently reported that they struggle to pay visa costs and often had to spend all their savings to meet costs, while they could not manage to pay visa fees as well as save money for their future and education: ***'I struggle to pay the high visa fees in the UK. This makes it hard for me to save money for important things like my future, education, and personal growth.'***

Participants also stressed the limitations that high visa costs—and the need to renew visas periodically—placed on the choices they could make in their lives in terms of study and jobs. They said:

***'Mostly the difficulty of not being able to change jobs while working for the visa, and the financial requirement for paying for 3 times on the 5-year route.'***

***And: I can't [...] study because fees are way too high. I was a certified teacher and my certificate doesn't apply here which impacted my life choices.***

These impacts are explored in more detail in sections below.

## PAYING FOR ADDITIONAL SERVICES

Additional services include an English language test, biometrics, priority visa application service, and legal advice service—63 of the respondents (86% of the sample) had paid for one or more additional services. One half of the respondents who had paid additional costs had paid for an English language test (50%), 81% had paid for biometrics, and 42% and 37% had paid for priority and legal services respectively (Table 5). Smaller proportions, 2% and 3% respectively, also paid for translation services or tuberculosis (TB) screening as part of their applications.

Additional costs incurred	Number of respondents	Proportion of respondents
English language test	31	50%
Biometrics	50	81%
Priority service	26	42%
Legal advice	23	37%
Translation services	2	3%
TB test	3	4%
None stated	10	14%

Table 5. Respondents who paid for additional services (n=73)\*

\* Where some respondents paid for more than one additional service

Notably, more than half of the 63 respondents who had paid for additional services had paid for more than one, while almost one-third had paid for three or four additional services, representing significant extra expense (Table 6).

Number of additional services	Number of respondents	Proportion of respondents
1	22	35%
2	18	29%
3	14	22%
4	9	14%

Table 6. Additional services per proportion of respondents (n=63)\*

Ten respondents had not paid for any additional services (14% of sample)

The amounts the respondents paid for legal services in particular varied. Of the 29 participants who responded that they had paid for legal services (Table 5), roughly a third paid less than £5,000, while one respondent paid as much as £16,000. The most frequent reported cost of legal advice was £2,001 and £5,000.

Amount paid for legal services	Number of respondents	Proportion of respondents
£0	38	52%
£1 - £1,000	5	6.8%
£1,001 - £2,000	5	6.8%
£2,001 - £5,000	8	10.9%
£5,001 - £8,000	2	2.7%
£8,001 - £10,000	4	5.5%
£10,000+	5	6.8%
No response	6	8.2%

Table 7. Amount paid for legal fees (n=73\*)

## ACCESSING FEE WAIVERS

Fee waivers for visa applications are available for eligible applicants when they are applying for permission to stay in the UK.

Only 5% of the sample (four respondents) indicated that they had ever applied for a fee waiver. Where respondents had applied for a fee waiver, they were successful but noted that the process was protracted and frustrating. One respondent said:

*'The fee waiver application was made during covid. We did not hear back from them for over a year. It was after several emails to the Home Office we received an email from them saying that a decision/result letter had already been sent. We had never received a letter. We never moved houses; we had been living at that address for five years and still continue to do so to this day. We were always home due to the pandemic/quarantine. They said that the original decision granted us a fee waiver. However, because you have 10 working days to make the application after receiving the waiver decision that it had timed out, and we need to make another fee waiver application.'*

Three respondents indicated that they had never applied for a fee waiver because they did not know that it was possible to do so.

## ACCRUING DEBT BECAUSE OF VISA COSTS

Almost half of the survey respondents had to borrow money and go into debt to pay for visas and other associated costs (n=35, 48% of the sample), which illustrates the financial burden of visa fees on migrants. Where respondents indicated that they had borrowed money or accrued debt for visa fees, nearly half (49%) had accrued debts of up to £5,000, nearly one-third (31%) had borrowed from £5,000 to £10,000, and 20% had borrowed more than £10,000. One respondent reported debts of as much as £30,000.

The research participants mentioned debt frequently during data collection. For example, participants in Focus Group A spoke about the extent of their debt in some detail. They said: *'Have to borrow money from church, friends and charities - need money but cannot work, cannot visit family, getting sick, and I've been stuck for 20 years', 'I have to borrow money from friends and family, take multiple jobs and bank loans with high interest, I am swimming in debt', and 'Need to constantly borrow, ruined credit score, no mortgage chance'.*

# IMPACT OF THE VISA PROCESS, COSTS AND ROUTE

The survey and focus groups also collected data on the participants' views on the impacts of the visa process, costs and route on them and their families, and their perspectives on their current situations.

## VISA RENEWAL CONCERNS

The participants had several concerns about their next visa renewal. The majority of respondents (44) reported varying levels of difficulty in completing the visa renewal process.

Findings explored previously indicate that many of the participants had paid significant amounts (Figure 1) and had in many cases accrued large sums of debt to pay visa application costs, and they continued to be anxious about meeting visa renewal costs: *'We simply cannot save enough to hit the renewal deadline.'*

Respondents gave their reflections of the ease or difficulty which they had found in completing their visa application and renewals. The findings highlighted how the majority of respondents (52%) found the process either difficult or very difficult, with 8% finding it **"impossible"**. Only one percent of respondents said that the system was **"easy"**.

Very easy	0	0%
Easy	1	1%
Neither easy nor difficult	18	25%
Difficult	18	25%
Very difficult	20	27%
Impossible	6	8%
Other	10	14%

Table 8. Complexity of visa applications/renewals (n=73\*)

## VISA RENEWAL COSTS

Respondents referred to borrowing money again to pay for the application and legal advice:

*'I'll be borrowing a ton of money from people who don't have money in the first place. We can't even afford an immigration lawyer and I think we need one because we have no idea what we're doing.'*

A further respondent said that she and her partner were being driven to borrow because of the restrictions of the benefits system: *'When the partner is on benefits they can only have £6k in the bank without losing money, so it is difficult to save towards the next visa and not possible to borrow.'*

Similarly, participants in Focus Group B noted that they felt a *'constant worry'* about being able to pay visa renewal costs at the same time as paying bills and buying food.

Respondents were also concerned about further increases to fees and being able to afford higher costs when they already struggled to pay costs: *'I have concerns about affordability of the visa since the government seems to increase the fees unreasonably.'*

## **PAYING THE IMMIGRATION HEALTH SURCHARGE**

All the respondents had to pay the Immigration Health Surcharge (IHS) in the UK in addition to their visa application fee. The surcharge was set at £1,035 per year in February 2024, with a reduced rate (£776) for students, dependents, children under 18 at the time of the application, and Youth Mobility Scheme applicants.

Across the board, the respondents objected strongly to the Immigration Health Surcharge in addition to visa charges and struggled to be able to pay both. Two respondents said: *'I slowly run out of savings because of the visa and health surcharge costing SO much', and 'It's an insult, particularly the NHS [Immigration Health Surcharge] surcharge. We got support from family, but it's brutal to pay so much money'.*

For other respondents, the surcharge represented a form of double taxation where, as wage-earners, they pay tax and national insurance and must pay the Immigration Health Surcharge as well. A respondent said:

*'I paid a total of 8000 - ish pounds for the application. That is a cost of a small car which is not very reasonable. I came to the country via my partner who is a British national and ever since being in the UK I have been working a high skill job where I am being paid over 60k£/year on which I pay taxes. [...] As before mentioned I paid a massive surcharge and I pay massive taxes, it does not quite add up..'*

In the study's Focus Group B respondents noted further concerns about the surcharge and additional expenses after a hospital stay: *'[NHS] send bills to house: I can't pay them, I don't have the money'.*

## MEETING THE MINIMUM INCOME REQUIREMENT

Participants were also concerned about meeting the MIR. Most of the respondents (60%) had been subject to the MIR for visas where the applicant and his/ her partner must prove that they earn a combined minimum amount (set at 29,000 in April 2024, up from £18,600) to be eligible for a visa (unless a partner is in receipt of certain benefits) or prove that they have substantial savings. If couples fall below the MIR threshold, they may still be eligible to apply for a visa, but it is more likely that they would have to pursue the 10-year route to settlement. Where British citizens or those with settled status wish to sponsor a joining family member to come to the UK, they may have to prove that their sole wage meets the £29,000 threshold.

Reaching the MIR threshold was challenging for many of the respondents, and they found the condition stressful and inhibiting (e.g. in terms of planning to get married and to have families, needing to work significantly longer hours, and being unable to change jobs), and were unsurprisingly worried about the MIR threshold being raised again. Some respondents noted in addition that they would have to live apart or even separate/divorce if they do not meet the threshold. Overall, participants questioned the need for the MIR. One person said:

*'I don't see why there has to be minimum income requirement at all since applicants need to prove they can accommodate themselves and cannot claim any government benefits.'*

Not only did the participants believe that the MIR was unnecessary because of other requirements that applicants can support themselves, but they also reported that it made them feel unwelcome and unvalued, especially after 2024's MIR increase:

*'It was a slap to the face when they announced the new threshold increase for family visas. It sends a strong message that the UK is not tolerant of international, intercultural, and interracial relationships.'*

And: *'This created inordinate stress as the increase in MIR was announced before we applied. It also makes one feel unwelcome or unqualified for no real reason.'*

In addition to feeling unwelcome in the UK, some participants who were trying to meet the MIR threshold reported needing to spend time apart so one partner could earn enough, and discussed the unavoidability of this measure:

*'I had to be separated from my husband while he worked for 1 year employment [in] the UK to meet the income MIR. This was extremely difficult time for us to be separated and caused much financial and mental challenges.'*

Another participant said that he and his wife had to live apart for four years while they earned enough money to meet the MIR threshold:

*'My wife and I (married for 26 years) had to spend four years apart when she returned to the UK to care for her parents whilst she looked for a permanent job that met the requirements and set up home for us here.'*

Some participants were trying to save towards the MIR because they were not meeting the threshold with their incomes, but that too brought about challenges:

*'We have had to delay our process massively as my spouse did not earn 29k. She is on 24k at the moment and we had to arrange some savings and wait another 6 months to apply. It has caused great stress; trouble and has scared us a lot. As our life depends on this.'*

And couples had to also live apart at the same time as trying to save:

*'As a new PhD looking to return to Devon job opportunities over the MIR are minimal, and almost impossible to get when you're still overseas. Now we are trying to sell our home and will then live apart whilst we attempt the savings route.'*

Underscoring the pressures and complexity of meeting the MIR, a participant noted that her partner was not able to take the time to find a job in his professional industry, and as his non-professional job does not generate enough income to meet the requirement, they incurred greater costs to acquire an additional visa for which they were eligible:

*'My partner lost his job right before we applied for my partner visa. It was very stressful to secure a new job quickly. Since finding a job in his industry would have taken months, my partner had to accept a manual labour position to meet sponsorship requirements. If the Minimum Income Requirement hadn't gone up, we wouldn't have needed the partner visa. We could have applied for a spouse visa after our August wedding. Unfortunately, my partner doesn't meet the £29,000 threshold. Hence, we had to spend an extra £2400 to apply for the additional visa before the change.'*

It is important to note that minimum income requirements do not only affect migrants. They prevent British citizens from being with their spouses and children. Often the income requirements are based on what the British partner earns, meaning that based on the current level roughly between 50% and 75% of UK born citizens would fail to meet the requirement. Due to the gender pay gap, this also disproportionately impacts on women.

In further data about professional roles and meeting the MIR, one participant in the survey noted that it would be impossible for her to meet the MIR threshold in her job such that someone in her field could not 'even qualify to marry':

*'It's horrible. I only earn up to £23,000 a year as a nursery nurse. I don't know of any nursery nurse who earns over £25,000 so I have no idea how someone in my field could even qualify to marry and live with their partner who is a visa holder.'*

Concluding perspectives on the MIR, one participant in the survey noted: *'This is an atrocious act to raise the MIR by the current government. It is not based on evidence or understanding of their own rules.'*

## **IMPACT OF REPEATED RENEWALS AND APPLYING FOR ILR**

Respondents also stressed the financial impact of having to make several visa renewal applications. The impact of this was felt by individuals on the five-year route and even more precarity was felt by those on the 10-year route to settlement.

While there were similar issues demonstrated by those on both the five and ten year routes, for those on the ten-year-route the additional length of time added increased costs, and with them exacerbated concurrent issues of stress, negative feelings, greater risk of falling out of status, etc.

Participants shared concerns about the impact of numerous visa renewals - needing to apply for visa renewals frequently and incurring extra costs and debt, and potentially having to further delay work and life planning entirely until they are granted ILR.

It was also noted that often this was on top of paying for a first visa that didn't count towards ILR (student visa for example):

*'It will be the 5-year journey, excluding my current fiancé visa. The period commences upon transitioning from the fiancé visa to the spouse visa. The visa's duration (5 years) wouldn't pose an issue if we obtained the 5-year spouse visa initially. Yet, the first grant is for 2.5 years, necessitating an extension and additional fees, rendering it notably costly, particularly considering the substantial amount already paid for the fiancé visa.'*

This participant again remarked on the visa costs incurred by couples. Another participant similarly noted the cost imposed upon people who wanted to stay together:

*'It is less the time [to resettlement] and more the costs. With the increase in the IHS fee and visa fee it's going to be almost £12k for us to be together. That's an insane amount of money to take from someone to be with family.'*

The perspective that visa and additional costs delayed other, familial life events, mentioned above, was also prevalent in the data:

*'Being on a 5-year-route means we have to pay over £6k again in two years. We were planning to save money for a house and start a family which will have to be halted until we can afford it as we have to spend so much money on visa alone.'*

And:

*'Having to pay for the initial application, and then renew my visa twice (many visas needing to be renewed every two and a half years). Just a lot of money that could have gone into savings for a new home here.'*

And:

*'£12k for initial (utilised a solicitor), just spent £5k to renew, and likely another £5k in 2026. That's going to be over £22k in various fees over a five-year span. That's a down payment on a house.'*

A Focus Group B participant [who was first in the UK as a student] noted that their first few years of being in the UK do not count: *'I'm not allowed to use the three to four years of living here towards my visa. You travel to a new country. The first years you were here don't count.'*

Similarly, a survey participant said:

*'I came on a student visa and got the graduate visa afterward. I'm applying for the family/partner visa which puts me on the five-year route. However, that is very unfair (mainly because of how much I've paid in visas and fees already) as I've already lived in the UK for nearly four years and none of that time or money (in which I have also paid taxes) counts towards the five years. In other countries time on a student visa can count.'*

On concerns about the need to demonstrate continuous residency, survey participants noted that their life choices were limited in terms of taking career-enhancing jobs or availing of scholarship opportunities elsewhere:

*'It means having to consecutively stay in the UK at an early stage in our careers because I want to have ILR at some point. It means turning down short-term job and scholarship offers in other countries because it would impact my ability to get ILR at some point.'*

While some respondents were concerned about time they had already spent outside of the UK:

*'I have a worry, as we decided to have a baby in my home country. We could travel immediately as we then had to wait for baby's FM1 application to come. So we are worried about the time outside the UK...'*

One survey respondent who had been granted citizenship remarked on the visa renewal process and ILR, looking back:

*'I was on the 10 year route and it was a continuous stress both emotionally and financially. Knowing that I was on an endlessly resetting 2.5 year clock kept me from doing fulfilling work, affected my relationships, and put me into major debt.'*

## STRESS, ANXIETY AND UNCERTAINTY

Participants also noted the stress, anxiety and uncertainty of visa renewal (10%) and, again, the inability to plan ahead while waiting for renewal (10%), as well as concerns about the complexity of the visa renewal process (6%), the shift to e-visas (6%), and accessing a completed route (6%).

Encapsulated by one survey respondent, the process *'leaves uncertainty about the future, adds costs, makes one feel like a second-class person'*.

As above, participants felt an inability to plan ahead: *'Future uncertainties causes lack or robust development plans. Increases pressures to ensure meeting requirements.'*

A Focus Group B participant said of their concerns about renewing their visa that it is an *'element of agency that I don't have, I can't plan ahead, can't think in the long-term'*.

Respondents were similarly worried about the changeability of the system, and anxious about further changes that might be introduced. A participant said: *'I'm a little stressed just because it's so many moving parts.'* While another participant summed up the uncertainty by saying: *'Yes, we never know what new surprises we will get from the government.'*

Citing the precarity of the process, a number of participants expressed their fears and concerns about being separated from family members as a potential results of even a small mistake causing their applications to be refused, or having to pay even more to re-apply, something unaffordable for many people. One participant noted that they were concerned about visa costs and being challenged on a *'silly detail'* or an *'innocent mistake'*: *'The total uncertainty. What will the Government decide to change, how will we afford the charges. Will we be challenged on some silly detail', and 'I'm worried that I will make an innocent mistake and lose my status, and then I'll be separated from my wife and two young children'*. Another respondent noted similar concerns about system errors: *'Fear of administrative/bureaucratic errors (if my application gets lost)'*.

In further concerns about the system, respondents reported difficulties navigating the system, where they experienced varying levels of difficulty in applying for a visa (Figure 2). Almost 70% of participants (69% of the 67 participants who answered the question) found the process difficult, very difficult or impossible.

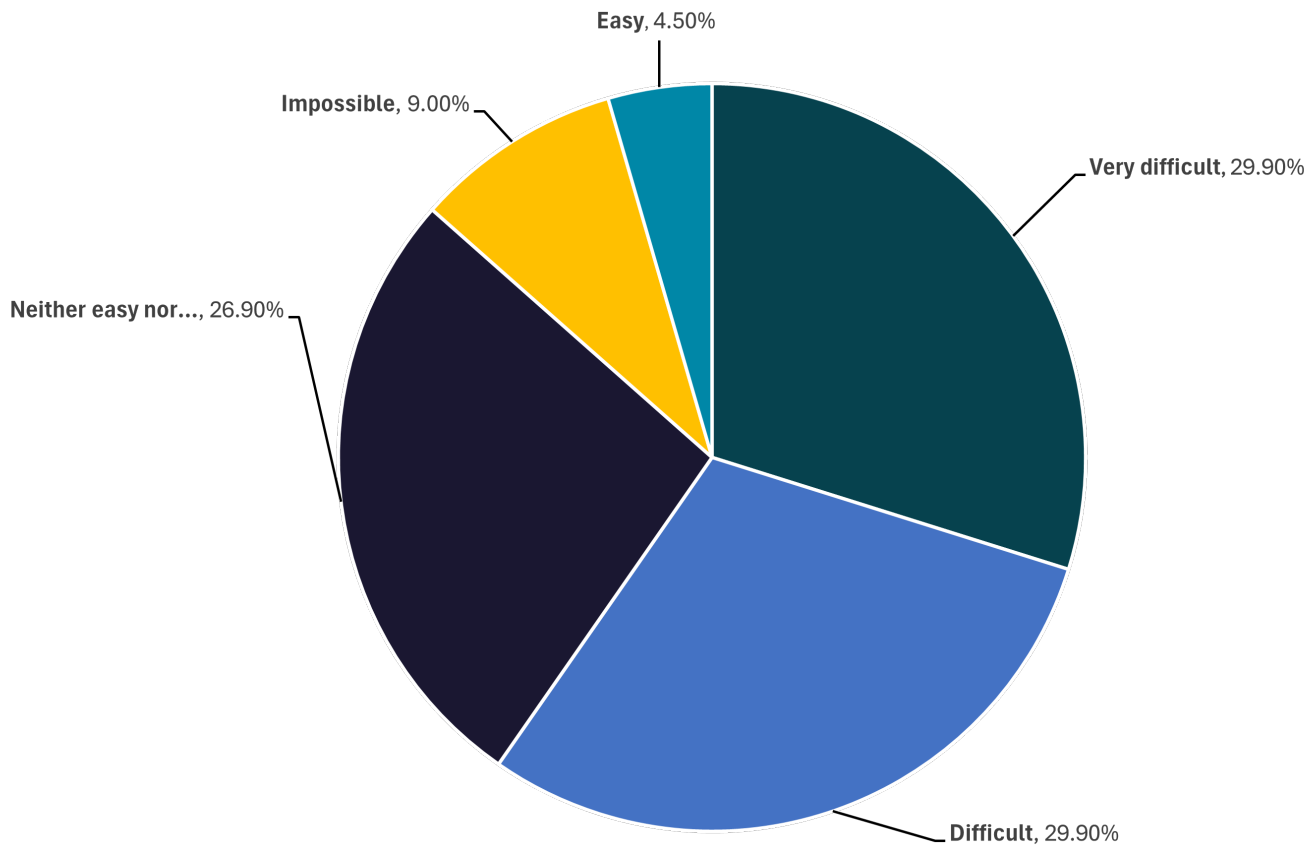


Figure 2. Perspectives on level of difficulty of visa application process (n=67)

They said that ‘Overall the process is needlessly difficult to understand, stressful and too expensive for ordinary people.’ Even if they did not refer to the difficulty of the process, per se, participants noted that it was a very long process (‘Unreasonably long waiting time of 12 months for renewal of “parent” visa. I cannot take my children anywhere’, and ‘It takes a long time to get outcome which puts a lot of stress on the family and employment security’), expensive (‘Insanely costly’), and beset with IT problems.

Another respondent, who had a visa application rejected, said of the process:

***‘I don’t like the concept that you are given an application, and you fill out and hand over the application and a chunk of money and there is no communication or discussions. It’s just a yes or no with very little understanding what has gone wrong if it’s a no.’***

The lack of communication from and with the Home Office was a recurring issue throughout both our survey and focus groups. People found that they could not get responses to questions, or answers to when, or if, their applications would be completed. This is an issue which was also highlighted in our previous report, and has been shown throughout both to contribute to the levels of stress felt by some of those going through the process.

The participants also noted how the process made them feel (above: ‘like a second-class citizen’): ‘It is an extremely nauseating process, created to instil fear in immigrants.’

This respondent not only highlighted that the process is challenging, but that it is deliberately designed to be so to instil fear in migrants who need visas to remain in the UK. Other respondents expressed similar beliefs:

*'[I]t feels like the government does everything it can to obfuscate what they actually want, and finding reliable information without paying an immigration lawyer is nearly impossible.'*

This respondent speculated that the UK Government's policy is to be deliberately non-transparent in the visa application process and named also the difficulty in making a complete application without incurring extra costs. Other respondents also noted that they paid additional costs for legal services/ advice for their application (see also above), but that the process is difficult, even if an applicant is helped by a native English speaker.

The respondents also reported that they believed that the system and process is designed to make applications fail. Echoing perspectives above on a deliberate Government policy to obfuscate the requirements of the process, a respondent said:

*'The preposterous and vague requirements and questions asked online are designed to make you fail. A current wording on the visa extension seems to trick people into choosing an answer stating they entered the country illegally etc. Very poorly worded and it isn't until you begin the process that you understand the depth of information they are asking for.'*

Another respondent was concerned if the system would recognise and take account of visas granted under previous rules. She said:

*'I'm concerned with how the application form/caseworkers will deal with cases of people who were already on family visas with the old requirements, but applying for renewal after the new requirements are in place. Will there be a spot on the form to input the date of our original family visa application which then will show the correct (old) financial requirement? Will we have to trust caseworkers to look at the date of our first application and remember which financial requirements we specifically need to meet? I'm very worried this will cause confusion and problems.'*

In further concerns about the reliability and robustness of the system, respondents noted that they were worried about the move to e-visas. One respondent said:

*'The Home Office is doing away with the plastic BRP cards to replace them with an online only share code. I have incredible concern at how this could go very wrong as we are reliant on a computer system that regularly fails to evidence our rights. This also means another piece of photo ID becomes unavailable for example for the purpose of voting.'*

An eVisa is a digital record of an individual's immigration status, which replaces physical documents like vignettes or Biometric Residence Permits (BRPs). Since the survey and focus group data was compiled, there has been an announcement from the current government that it intends to bring in Digital ID measures to "tackle immigration". Anecdotally, we have witnessed people expressing concerns that the same issues, e.g. landlords and employers struggling to understand the system, leaving people with the right to without the ability to work or rent, will be exacerbated with this system.

Not only was this respondent concerned about the viability of system in terms of ensuring rights and process, but he was concerned about his voting rights in the absence of physical evidence of a visa.

Similarly, another participant voiced concerns about the potential impact the e-visa might have on her being granted ILR next year and implied also that this fear is common:

*'Yes. I'm due for my ILR next year. Scared about this e- visa because there is nothing substantial in place. People are scared of even travelling out of the country after December this year'.*

Even where IRL had been granted, participants were concerned about the new digital e-Visa system, brought in 2025:

*'We still worry about maintaining ILR, particularly with the current transition to digital only status, and any future technical issues that may be caused by that. Every transaction feels one sided-we are expected to perfectly understand the immigration system with very little useful assistance from the government, despite being required to pay vast sums of money for the service.'*

This participant noted also the challenges of the system and the lack of help and support navigating the system.

Other participants were concerned about maintaining or getting employment in order to be eligible for a visa: *'Renewing your visa isn't easy. Not a lot of job opportunities at the market, you worry how can you renew it and for how long',* and *'That I won't get a job that will sponsor a visa for me after graduating university, even if I apply after leaving the country. Which I don't want to do.'* A Focus Group B participant said: *'I'm going to be kicked out if I don't get a placement with a sponsor.'*

A further Focus Group B participant summed up that there is a *'Constant worry at the back of your head, you have to fight for your independence',* while reflecting on the visa renewal process, a participant who had been granted ILR said:

*'It's taken a long time to get in a stable place, during which time we've had 3 children. It's hard work: always the next application hanging over you. Always that doubt and fear at the back of your mind.'*

## ENDURING FINANCIAL HARDSHIP AND PRECARIETY

The high cost of visa fees and additional services, and the Immigration Health Surcharge, brought about significant financial hardship for the survey respondents and Focus Group B participants. First, to afford visa fees and other costs, the respondents had to compromise on most other areas of spending, which affected their quality of life. Second, the financial strain from meeting visa costs worsened the effects of the cost-of-living crisis for the respondents. Thirdly, many of the respondents were subject to the No Recourse to Public Funds (NRPF) condition on their visa, which means that they are prevented from accessing 'public funds' in the form of certain benefits and are denied access to public housing.

Summed up by one respondent, the impacts of costs and conditions were described as *'terrible'*: *'It was terrible. The cost of the visa, the cost of living, the inability to work, the burden of it all being on my fiancé's shoulders.'*

## COMPROMISING ON OTHER SPENDING

Continuing the theme of planning ahead, the data from the survey and Focus Group B underscores how respondents had to compromise their overall spending where nearly all respondents noted that they had to sacrifice other spending to afford visa fees. Twenty-one percent reported that they had to compromise on housing, rent and bills, and 14% had to reduce spending on food. Nearly one-fifth of the sample reported that they could afford only basic life needs.

One Focus Group B participant said: *'How to provide for your family? It's a constant battle.'* Another noted: *'You always worry about visa charges, and you don't know how much it is going to take.'*

In addition to housing, rent, bills and food, respondents reported that they have had to compromise on their children's extra-curricular activities and clothes for their children, and forgo heating. Respondents also had to delay making plans and investments for their future in terms of study or, for example, having children (also noted above): *'I haven't had children of my own because of worry I won't be able to cover the costs.'*

And saving for or being able to buy a house:

*'My wife and I are saving up for a house deposit, but this will continue to get pushed back as I have to fork out £5k every 2.5 years (totalling well over £15k by the time I get to citizenship).'*

And: *'We're saving for a down payment on a house, but we had to give pretty much most of those savings to the government since the visa fees increased.'*

Alluding to the impacts of visa fees on quality of life and the ability to enjoy life, a Focus Group B respondent said: *'Constant state of awareness on how much you're spending on everything. How many times do I meet with friends?'*

Many of the survey respondents named the impact of visa costs and additional fees and debts on their quality of life. In the main, respondents noted that they could not afford a social life or going out, to travel to see family, even to attend family funerals, or to take a holiday. It is important to note here that while concerns about compromises on spending were raised in the main with necessities, participants reported that by not being able to afford any additional outgoings, their quality of life was significantly affected.

## **COST-OF-LIVING CRISIS**

Similarly, when participants discussed the current cost-of-living crisis, they remarked that *'everything is tangibly more expensive'* (without an increase in wages) and that they have had to cut back on many essentials (e.g. clothing, self-care products), as they could afford only *'the basics'* in terms of meeting bills, paying rent, and buying food. While many people are struggling due to the cost-of-living crisis, the issues were exacerbated for migrants in many cases, due to the additional costs of visas on top of the issues which face everyone else. One respondent reported that she can no longer afford to give her children *'three good meals daily'*.

Participants also noted that they could not save for their next visa renewal because of additional expenditure on essential items brought about by the cost-of-living crisis:

*'It's made it harder to save for my next renewal. Because the cost of the visa fee and the IHS increasing, I haven't saved anything near the amount I need to pay these fees.'*

And they said that they could not repay debts that they had accrued for the visa process, or that they had accrued even further debts:

*'Yes, cost of living has impacted my situation because I was forced to go into debt. I need to save always for £3000 in order to renew my visa.'*

Other respondents noted that they had used much of their savings to meet the increasing costs of the cost-of-living crisis and afford their visa fees: *'[W]e have had to use our savings, we no longer have a "safety net"'*.

And:

*'Food being expensive has actually thrown off my entire budgeting strategy. I now have to rely on money from my parents again in a way that puts me in a precarious situation as I slowly run out of savings because of the visa and health surcharge costing SO much.'*

Finally, participants noted that the cost-of-living crisis has placed additional pressure on their situations, and expressed a sense of desolation at the pressures they were feeling:

*'It has put even more pressure on us as now we have to make the very little we have stretch even farther while we are unable to do anything significant to improve our situation'*

And: *'Our already tight finances are stretched to the breaking point. We get through each month with maybe a few pounds extra in the bank.'*

Another participant added: *I am living from paycheque to paycheque.*

The data set out so far clearly illustrate the financial reality and impact of high visa costs and the additional costs of legal advice or Immigration Health Surcharge, and meeting the MIR, as well as the impact of NRPF conditions and the cost-of-living crisis on quality of life and saving towards visa renewal.

The survey also asked participants about their feelings about their situation overall.

## IMPACTS OF NRPF

The survey asked respondents if they had an NRPF condition on their visa. Almost three-quarters of the sample currently had this condition, and a smaller number had the condition previously. The impacts of the NRPF condition were wide-reaching particularly in terms of fears of being unable to access assistance (especially financial assistance) when it is needed.

One participant noted that she could not access carers allowance even though neither she nor her partner can work: *'I care for my husband who is ill and he had to stop working 3 years so I cannot claim carers allowance but I can't work either as I need to be with him.'*

A further respondent noted that it was *'frightening'* to be without the *'safety net'* of public funds, and underscored the unfairness of being ineligible for benefits despite having paid taxes:

*'It's obviously quite frightening and difficult to have essentially no safety net to fall back on. We had some issues in the past where we could not pay our rent or purchase groceries, but we were not entitled to any support at all despite having a history of paying tax.'*

Similarly, another respondent reported the fear her family felt of falling into poverty, again because of a lack of *'safety net'*: *'It prevented my parents from getting valuable support with childcare and living costs. The lack of safety net meant we always lived in fear of poverty.'*

Several of the participants in the survey mentioned that they knew that they would not be able to access benefits if they became unemployed or access other allowances (e.g. carers allowance) if they were needed. One respondent said about unemployment benefits:

*'I recently lost my job, and despite applying for many jobs, [I] have yet to get another. It is difficult because I cannot access unemployment or any benefits to help during this time.'*

Another participant said that they risked homelessness when the local council would not help them because of a NRPF condition: *'It was a source of extra stress when I was at risk of homelessness because the council wouldn't help me.'*

Where respondents were able to work or study but were subject to NRPF, they could not draw on benefits (Universal Credit) to supplement incomes. They said: *'I work in a library but doesn't pay enough and doesn't support'*, and: *'You can't work freelance on a student visa, but that's where I would get 90% of my funds'* (Focus Group B).

A Focus Group B participant described the lack of public funds as a 'vicious cycle': *'We can't [have] public funds, it's a vicious circle we are in, no matter how much planning we put in.'*

Furthermore, respondents noted that accessing support is complicated and contradictory when there are NRPF conditions on the visa of one person in a couple where benefits would be reduced even if both were unemployed:

*'Because I live with my wife (as is a condition of my visa), if she were ever to lose her job and need to go on benefits, she wouldn't be entitled to any as we live together and I work. If I didn't work though, her benefits would still be reduced because we live together, even though I wouldn't be in work or entitled to benefits.'*

This respondent made an important point that another participant noted that:

*'I understand it affects us as a couple so for example we couldn't put our name on the local housing list, and we have to carefully consider the cost of basic actions in case they put us at risk of breaking some visa requirement.'*

In addition, participants were also concerned that by getting help from anywhere else at all (e.g. charities), they would inadvertently be breaking visa and NRPF conditions: *'The constant fear that any kind of support would count towards NRPF (e.g. support from local charities). It's tiring, and very scary, all the time.'*

There was also a clear sense again that some participants felt that NRPF, as well as other aspects of the system, restricted the extent to which they could plan for the future: *'Increased financial pressure causes stress, anxiety and lack of dev plans.'*

## FEELING ABOUT THE VISA RENEWAL PROCESS

While a small number of participants reported that they felt 'fine' about their current situation, overwhelmingly, respondents had negative or very negative feelings about their situations characterised by anxiety, depression, stress and despondency (40% of those who reported negative feelings), feeling exploited, diminished and unwelcome (24%), feeling angry and resentful about the process and their experiences (13%), and being concerned about cost (13%) and worried about employment and the future (5%). Most participants gave more than one answer.

## NEGATIVE FEELINGS

Feelings of stress, anxiety and uncertainty, and concerns about visa costs and the MIR, were explored in previous subsections. Respondents also expressed a sense of despondency and disappointment about their current situation, saying: *'Everything you've prepared is not worth it anymore'*, and *'Unfulfilling and demotivating. Your plan that you started - you came here to settle, that expectation didn't necessarily work out. But you can't necessarily go home.'* (Focus Group B participants), and *'Awful... imagine paid all that money, no visa we have to go through the same again'* (survey respondent).

In the open-ended survey responses, the participants used terms such as, *'awful'*, *'scared'*, *'hopeless'*, *'depressed'*, *'unsettled'*, *'angry'*, *'second class citizen'*, *'we are left behind'*, and *'feeling less of myself'*.

Survey participants referred in the main to the impact of their ongoing situations on their mental health and well-being:

*'Stressed. I'm losing sleep, money, and frankly a will to continue on. I want to be with my partner and I want to continue working in the country and I want to be able to get full time work at the nursery that offered a position for me at. I want to be able to continue my studies to further guide and teach children, it's a passion. But the UK government is making it extremely difficult for me to stay in the country.'*

They noted that they live with uncertainty and anxiety around staying with partners, pursuing careers, moving to the next phases of their lives (*'especially since we're trying to start a family'*) and maintaining an income (*'I am constantly living with stress and concerns that my income as a freelance artist is really hard to manage a life'*).

They talked about their frustrations and anxiety with the visa process and rising costs (also above): *'Frustrated, stressed, anxiety, destitution, hard to survive'*, and *'I feel there is no control in rise of government fees, you do not see it, becomes faster and better, but for sure more expensive'*.

They also noted the uncertainty they feel about their future in the UK and being able to remain at all if their application for a visa is rejected: *'The possibility of my visa being denied makes me feel scared and unsure about my life here'*, and, as above, they were worried about being able to stay with their family: *'Nervous, I get anxious thinking about if I'll be able to stay with my wife'*, and *'I'm here to be with my family. I'm contributing to the economy through my taxes and national insurance, yet I constantly feel insecure about our future here.'*

The issue of contributing to British society and the economy ran through the data, where participants felt frustrated, confused, resentful, and unwelcome, even if they were contributing in the same way as British citizens.

Relatedly, the participants also expressed feelings of being 'stuck': 'You feel stuck here, you can't go home but you can't stay here either' where 'It's too much sacrifice for your quality of life and independence ... also for your dependents' (Focus Group B).

And:

*'Terrible. I am stuck between not having enough money to stay, not having the option to stay at all because I might not get a job, not being able to go home because of my identity and the lack of access to the medication I need while feeling miserable in a country that doesn't even want me (survey).'*

The idea of being 'stuck' was also identified in Focus Group C, which said that applicants can feel 'stuck in the process' and not 'able to settle and rest'. However, this discussion also raised the issue of putting them in 'constant limbo' where both the resettlement process and the visa renewal process felt insurmountable.

Such was the difficulty of the visa renewal process, two survey participants noted that they were experiencing difficulties even 'going on', and one noted explicitly that he was feeling suicidal because he feared being rejected for a visa and falling out of status:

*'Feel like committing suicide, as I am scared of becoming an undocumented immigrant and yet I couldn't afford the visa fee and immigration health surcharge for me and my wife.'*

## RESENTMENT

Even where situations felt better, participants still noted the challenges of the system expressed resentment about what they were and are made to endure.

The respondents noted that even with being able to meet the MIR, the 'stress is still very much real':

*'We are fortunate that we have good income. We will be able to pass the income requirement. But the stress is still very much real. It is sad that this is the state of things for people who just want to live with their loved ones. There should not be this many barriers for them to do that.'*

There was a palpable sense throughout the data that participants felt they were being punished for wanting to be with their loved ones: *'Happy we are together, but angry about what the government put us through. No other young newly married couples should face what we had to.'*

Respondents also noted the length of their journey to ILR and the strains of the process where the impacts of the process even where respondents had been granted more secure status were notable: *'It is tough. We recently got ILR, which means we get an increase in benefits which helps. But it's been a long journey,'* and *'OK but really resentful about the process I had to take to get here'.*

Referring to the time before she was granted citizenship, a survey respondent encapsulated the difficulties and compromises of the ongoing visa renewal process:

*'I was very depressed and suicidal and anxious and insomniac. I couldn't live my life. I had no support because no one understood what I was going through or cared to learn. My husband's family is white and middle class. I was not supported by them just as much as I wasn't supported by white mental health practitioners in a region where these services are constantly in special measures. I came close to killing myself because all I ever experienced was being othered and not being able to access friends and family. I didn't even have kids because I was afraid of being separated from them. I lost out on childbearing years. I couldn't afford them because of the instability from the MIR/visas.'*

Finally, encapsulating perspectives on living in the UK as a migrant, a participant said: *'I've now completed the visa process and can finally breathe in peace and not feel like being an immigrant is a crime in the UK.'*

## **FAULT OF THE SYSTEM**

Several of the participants were clear, however, that the visa (/immigration) system is unjust and unfair and that government choices are to blame: *'I feel that it is unjust considering I've already lived here for four years that none of the time or money counts'.*

For example, one survey participant named the racist nature of the system, and especially the increase of the MIR:

*'The current system is racist and grotesque. It always was, but the increase of MIR to ridiculous levels shows clearly the intent of this government to restrict all migration to win political points no matter the cost to society and its citizens.'*

This perspective echoes those explored above where participants speculated that the UK Government has deliberately created a system and set of rules that make it as difficult as possible for visa applicants to navigate successfully.

Other participants noted that they felt targeted and penalised because of an intolerant government. Again, this perspective was related to the increase in the MIR and participants' economic contributions:

*'It sends a strong message that the UK is not tolerant of international, intercultural, and interracial relationships. We felt penalised and targeted because of my visa situation despite the fact we are in well-paid employment and contributed to taxes and National Insurance etc.'*

In further perspectives, a respondent remarked that she believes that migrants on visa routes are 'cash cows' and a 'political football'. Citing the government's scapegoating of migrants, the participant went on to say:

*'No one cries out if the NHS [Immigration Health] surcharge increases to over £1000 per year or if applications randomly increase without any explanation. Most people are not even aware how we are been treated and yet we are to blame for the dire state Britain is in, not the policies of decades by both main political parties. It makes me feel like I can't trust anyone to represent us but ourselves.'*

Reflecting perspectives above about NRPF conditions, participants reported that they felt vilified ('we are to blame for the dire state Britain') and unprotected, despite, again, often contributing in taxes to the UK: *'It made us feel that if one day we fell on hard times, the UK government will not have my partner's back, and certainly not mine.'*

In this respect, they felt, *'generally unwelcome and unvalued by the UK' and 'like a second-class citizen, as if I should be fortunate that the government is allowing me to have my wife here'.*

One respondent even noted that he believes that the,

*'Government is actually finding a way to deport people who are legally living in the UK back to their country or they are trying to start a new means for modern slavery. [...] It would have been extremely better and my family would have been a happy family by now without being stressed and damaged emotionally and financially. The government is actually abusing immigrants financially and emotionally with all these new law[s].'*

Similarly, Focus Group B respondents said that *'The system is technically designed to fail people and make profit of it'*, while Focus Group C discussed *'appalling experiences with the solicitors giving the wrong advice to their clients and misleading them about the possible routes that they can follow. People are paying for advice and then not getting anything.'*

The respondents in Focus Group B also remarked on the levels of fear brought about by the system. By this, the respondents meant the fear of migrants that the UK's hostile environment promotes (*'There is a lot of fear around migration'*) and the fear felt by migrants in the system (*'Fear if you mention you are a migrant, they think you are here illegally'*).

## MAKING A DIFFERENCE AND CHANGE

The survey and Focus Group B asked respondents about how their lives would be different if they did not have to pay visa fees (and related costs), what they would like to see changed about the system (and what they recommend), and how they would like to see change taking place through campaigning.

Many of these perspectives were set out above; here, they will be drawn together to contextualise the change the participants wanted.

### HOW WOULD LIFE BE DIFFERENT IF DIDN'T HAVE TO PAY FEES?

Overwhelmingly, survey respondents felt that had they not had to pay visa fees, their lives would have been or would be very different overall (over two-thirds of respondents who noted that their lives would be different). Participants also speculated that they would have experienced less stress (27%) and have been better able to plan for the future (6%).

### LESS DEBT/ MORE MONEY, BETTER QUALITY OF LIFE

In the open-ended responses to this question, the participants said that they would, unsurprisingly, have less stress, less debt, more money, savings and security, and the capacity to build their future in terms of going to higher education or training, buying a house and a car, and having a family. For example, two participants said: *'We would have had £12k to go towards buying a home or a car. Instead, we have lit it on fire and given to home office.'*

And:

*'We could begin our married life like any other couple. It is already costly to set up a new home with your partner without having to pay such a large sum to the government for the privilege of moving to this country.'*

Another participant noted that she,

*'could have used the visa money to buy a house, [and] I wouldn't have been restricted about work opportunities, I would have had access to public funds and started a family earlier on. The six years it took to complete the marriage visa process would have been stress free and focusing on living on a new country and enjoying my marriage rather than worry about being able to stay with my spouse in the country.'*

One survey respondent summed up this perspective by saying:

*'If I didn't have to pay these high visa fees, me and my future would be better in many ways. I would have more money to save for important things like buying a house, going to university for higher education, and my future. This would make me feel safer. I would have been married by now and had children. I would have no mental health conditions. Not worrying about visa fees would help me enjoy my life more and feel more connected to the people around me. With more money, I could invest in myself by taking classes, starting a business, or doing things that make me happy. So, if I didn't have these fees, I would have a better chance of making my dreams come true in my new home. Simply, the more it is becoming a business the more our freedom is taken away.'*

These participants mentioned their quality of life and enjoying life, feelings of safety, achieving their goals and dreams, and experiencing 'freedom', perspectives reflected also in other responses: *'I would be able to have a life style that is not just about survival, but to actually live and enjoy life'*, and, *'I would have been able to live life'*.

Participants also remarked that they would feel relief if they did not have to pay visa fees and would feel more human and be able to contribute to UK life: *'[It would be] a huge relief and it would allow me to concentrate more on how I can be a productive member of society'*, *'I would be more relieved and can spend more time on bringing creativity and my artistry to the community in the UK'*, and *'Feeling more human, welcome. Be more happy/proud to be a part of the UK community and contributing'*.

## FREER CHOICES

Participants noted how not having to pay visa fees would have enabled them to have more freedom in the choices they made. In addition to the findings above, participants discussed children, jobs, and their children's futures:

*'I'd be able to not worry about everything up to this point. I could look forward to continuing going to work at a job I love, learn how to drive to assist my partner and we could get married and settle down to have children, look forward to saving to buy our first place together'*

Similarly, participants mentioned that they would have had a greater capacity to change jobs and make different choices about their career: *'I would have made very different career decisions without the debt,'* and *'I would have been able to move sooner and find a job sooner'.*

Participants also mentioned their children and how not having to pay fees would have allowed them to, for example, *'be more certain about affording things like University education for our child'* and *'if I have extra money I [could] spend on the kids to take them out more often'.* In addition, a participant said that *it would be easier to afford all the other essential costs in our lives, like my son's nursery fees, or more extracurricular activities for our older child'.*

One participant also mentioned the how the absence of fees would have benefitted her personal relationship:

*'We would not have to go through a long-distance relationship for many years. We made it work by saving up and flying across the world at least once a year to see each other back then, and we made plans to save up for visa fees, but it was significantly harder compared to other couples who didn't have to go through all this.'*

Finally, a respondent noted that had there been no visa fees, *'life...would have been extremely better and my family would have been a happy family by now without being stressed and damaged emotionally and financially.'*

## SEEKING CHANGE TO THE SYSTEM

Perhaps unsurprisingly, most of the responses to this survey question suggested that the most important change to the visa system would be to reduce visa costs (almost half of those who responded to the question, n=51), and reduce or abolish the Immigration Health Surcharge (30%), especially as it creates a form of double taxation for people who are working (see above), and reduce or abolish the MIR (22%). A large proportion of the respondents (24%) called also for a humane system that valued, rather than vilified, migrants (again, see above), while other responses included changing the process so that it is better and quicker, making five- and 10-year routes easier and shorter, and always allowing people who are on visas, including student visas, to work.

While both those on five and ten-year routes, as previously noted, expressed issues, those issues were amplified for many on the ten-year-route, due to the increased time on a settlement route. Since compiling the data for this report, the current government has announced proposals to increase the duration of routes to settlement for many more individuals from five to ten years. It is reasonable to see from the existing data that such a move will further increase the issues which have been identified here.

These perspectives were also gathered in Focus Groups B and D, where it was noted that people experience frustration with the length of routes to settlement and difficulty navigating visa options and routes, sometimes fall out of the system, and often experience significant mental health issues. Focus Group C also noted that paths to settlement are becoming more complex with a trend for increasing paperwork.

### INTRODUCE LOWER FEES

Where respondents favoured lower fees, they suggested that they be reduced *'to a realistic level without causing financial hardship to young families'*, and to *'reasonable levels'*. In addition, respondents suggested that visa fees are reduced to only what it costs the government to process visa applications. Respondents also suggested that applicants should be offered payment plans to make meeting costs more manageable, and that visa costs should be means tested.

### REDUCE/ABOLISH IMMIGRATION HEALTH SURCHARGE

Across the board, the respondents objected to the Immigration Health Surcharge. As above, they noted that the Immigration Health Surcharge was a form of double taxation for people on visas who are also working and paying taxes. For example, they said: *'NHS [Immigration Health] surcharge is an insult: we pay the same taxes than everyone else.'* Where Immigration Health Surcharges remain, they suggested that they are treated as an advance payment on taxation, *'with a corresponding deduction from income tax'*.

## REDUCE/ABOLISH MINIMUM INCOME REQUIREMENTS (MIR)

About the MIR, respondents were clear about its unfairness in its demand that couples must prove that their income meets a minimum threshold (at time of writing £29,000), jointly or solely, noting that many skilled jobs do not pay the minimum threshold amount. The respondents noted through the survey that the MIR brings about additional pressures for couples applying for visas, and can often eliminate them from the process, and that the MIR, if it is needed at all, should be lowered to minimum wage.

One respondent said:

*'The UK government should not have the right to dictate how families should be formed. Penalising international couples and increasing visa fees and IHS payments is not the way forward.'*

## GET MORE ACCESSIBLE/ LESS EXPENSIVE SETTLEMENT AND CITIZENSHIP ROUTES

The respondents also suggested that the five- and 10-year route to resettlement should be made more accessible and that time spent on, for example, student/ graduate visas count towards continuous residency requirements. A survey participant said:

*'The settlement route needs to be easier to get to. If I'm a student who's been in the country with a Graduate route visa for five years then I should be able to actually get a job without being put off from all the places that can't afford the extra money for a licence'*

Participants from Focus Group D also suggested that routes to settlement as well as the cost of citizenship are made less expensive and more accessible, and suggested also that the UK government revisits its visa and status costs overall because the exorbitant cost of migrating to the UK—some of the most expensive in the world—deters a great deal of talent coming to the UK.

## CREATE A MORE JUST/ HUMANE MIGRATION SYSTEM

Where respondents called for greater humanity in the system and an end to the UK's hostile environment, they also noted that they live in fear of the Home Office. For example: *'The fear of aggressive action by the Home Office.'* They advocated for a more compassionate and understanding approach to migrants and in the visa application system. They said, for example, *'Overall, a more understanding and supportive approach to visa fees would benefit immigrants like me and contribute to a more inclusive society.'*

Participants also explicitly named the vilification of migrants in the UK's hostile environment and called for an end to criminalisation and stigma, and instead a celebration of migrants' successes and contributions: *'Stop criminalising migrants, our economic contributions to the country are significant to the economy', 'Less stigma over visas (right to rent [checks] etc should be done away with), 'Focus on people's success while they are in the country, not before', and 'More human way to treat the migrants because we are contributing'.*

Participants called for greater penalties and disincentives for employers who lose their sponsorship licence, which can mean that people on visas must leave their job, and the UK, if they do not apply for another visa because *'it is next to impossible to find a sponsor in 60 days and pay the fee, it is nearly impossible'.*

One Focus Group A participant remarked, *'The government is actually abusing immigrants financially and emotionally with all these new laws'.*

## RAISING AWARENESS

The discussion with representatives from rights organisations explored ideas for change in detail. First, they suggested that there should be a focus on public legal education for a variety of groups—migrants, legal professionals, and campaigners—that explains navigating the visa system to users and raises awareness about the system, its complexity and costs, with the general public and with politicians and those involved in the system. Survey and all focus group respondents also suggested that the general public could benefit from awareness about the visa system and additional costs such as the Immigration Health Surcharge. (*'advertise the amount visa fees charge - most British people I speak to have no clue of how much migrants have to pay to stay in the UK, particularly on the marriage route'*) and decision-makers (*'A big number of the new MPs will come from non-political background and we need to engage with them closely'*—Focus Group B)

Similarly, this discussion suggested a greater sharing of information on the system—especially fee waivers—for visa applications and different routes to settlement. However, other representatives also noted that many migrants may not be comfortable with making an application for fee waivers where they would need to share highly personal information with the government.

## WHAT SHOULD A CAMPAIGN CALL FOR?

The survey respondents' campaign suggestions were informed by their calls for changes to visa fees and the visa system. Unsurprisingly, participants suggested that a campaign should focus on addressing the high cost of visa fees (over half of the 41 respondents who answered this question called for a campaign for lower and fairer visa visas). A large proportion of the sample also suggested a campaign for a quicker and fairer visa application system (49%), and 32% suggested a campaign for a more inclusive and humane visa system. Participants also suggested a campaign for lowering/ abolishing the Immigration Health Surcharge and the MIR (15% each) while 15% wished for a wider campaign to address and dismantle the UK's hostile environment (also 15%).

### CALL FOR A FAIRE/ LESS EXPENSIVE/ MORE TRANSPARENT AND ACCOUNTABLE SYSTEM

Many of the respondents' reasons for suggesting these changes to the fees and systems were covered in the previous section (lowering/ ending the Immigration Health Surcharge as it is a form of double taxation , lowering the MIR to minimum wage or abolishing the MIR, a fairer and faster visa application system, and fairer routes to settlement capped at five years) . As highlighted in the analysis previously, many of those on the five-year-route faced significant financial and emotional impacts from the routes, impacts which were then amplified for those on the ten-year-route, due to the increased duration of the route, with the additional costs and stress which this brought.

In terms of the MIR, a respondent suggested that the campaign:

*'Should absolutely put pressure on Starmer [the Prime Minister at time of writing] to roll back the financial threshold to minimum wage. Many Labour MPs support this, but Starmer said he supports the changes even as they were originally announced at £38k. This is disgraceful so the campaign should work towards encouraging Labour MPs to put pressure on Starmer to make the income requirement fair. It's understandable that it should raise since it was introduced in 2012, but the current rise is classist and discriminatory. If the minimum wage is the minimum to survive, that's what the requirement should be.'*

In the system, respondents suggested that also suggested that a campaign should call for more transparency, accountability, clarity and support in the visa system. For example: *'Improve the visa process by offering free support and guidance', 'A clear and accessible explanation of the fee structure, the purpose of the fees, and how they are used', 'Regular review of the fee structure and implementation of measures to ensure it remains fair, transparent, and effective,' and 'A full inquiry into the expenditure of visa fees'*. Participants in Focus Group B suggested that potential applicants should be forewarned about the system: *'I want people to know what they are getting into, I want there to be more information'* and called for more available information about fee waivers (as above, the vast majority of survey participants did not apply for a visa fee waiver), while another suggested that, *'It would be helpful for a legal watchdog or something in the system to technically challenge the Home Office about admin costs or waiting times'*.

Another respondent suggested that a campaign should call for the *'visa system [to] be more comprehensible and straightforward including rewriting the Immigration Rules in plain English.'* while a Focus Group C participant suggested that the Home Office should *'work with like-minded organisations like [Migrant Voice], have communication or materials available in terms of where we can get help, what organisations to contact'*.

## **CALL FOR A MORE INCLUSIVE/ LESS HOSTILE VISA/ MIGRATION SYSTEM**

In all, respondents suggested that a campaign calls for a fair and equitable visa system that ends hostility towards migrants and promotes their inclusion: *'Stop being hostile to migrants!', and 'Stop criminalising migrants. Promote the economic contributions migrants make to the UK economy'*.

Here the participants argued that a campaign should push for the system to welcome migrants, value the contributions that they make, and honour family life:

*'By advocating for [a transparent, affordable, flexible and accountable system], a campaign that can strive to create a more inclusive and welcoming environment for immigrants in the UK [...] and policies and practices that are fair and equitable, promoting inclusivity for immigrants from all backgrounds.'*

And:

*'As people who live in Britain and massively contribute to the society and economy, there should be more consideration on how the rising cost of visa fees is impacting us and by extension our dependants.'*

And: *'Fairness and justice. Honouring family life rather than adding hurdles and stressing relationships, separating families during the application process.'*

# DEMOGRAPHICS OF THE SAMPLE

The survey participants were, in the main, aged 25 to 34 (45% of the 60 survey participants who answered the question), or 25 to 44 (32%) (Figure 3).

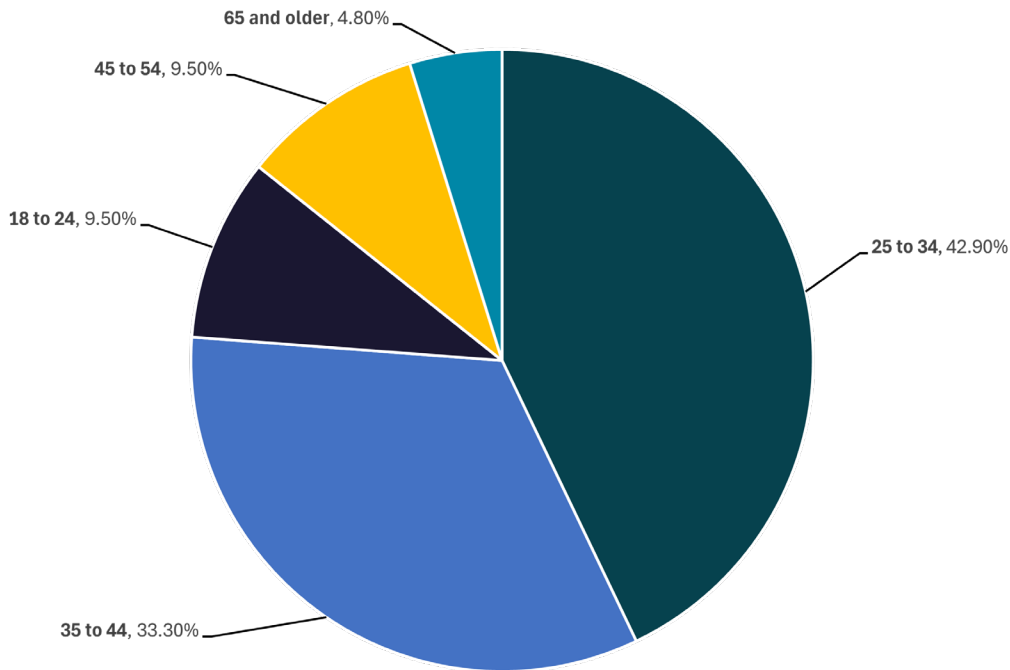


Figure 3. Age range of survey respondents (n=60)

Twelve percent of those who answered the question reported that they had a disability. The sample was predominantly female (62%); 29% were male, 3% were nonbinary, and 5% preferred not to say (58 responses, see Figure 4).

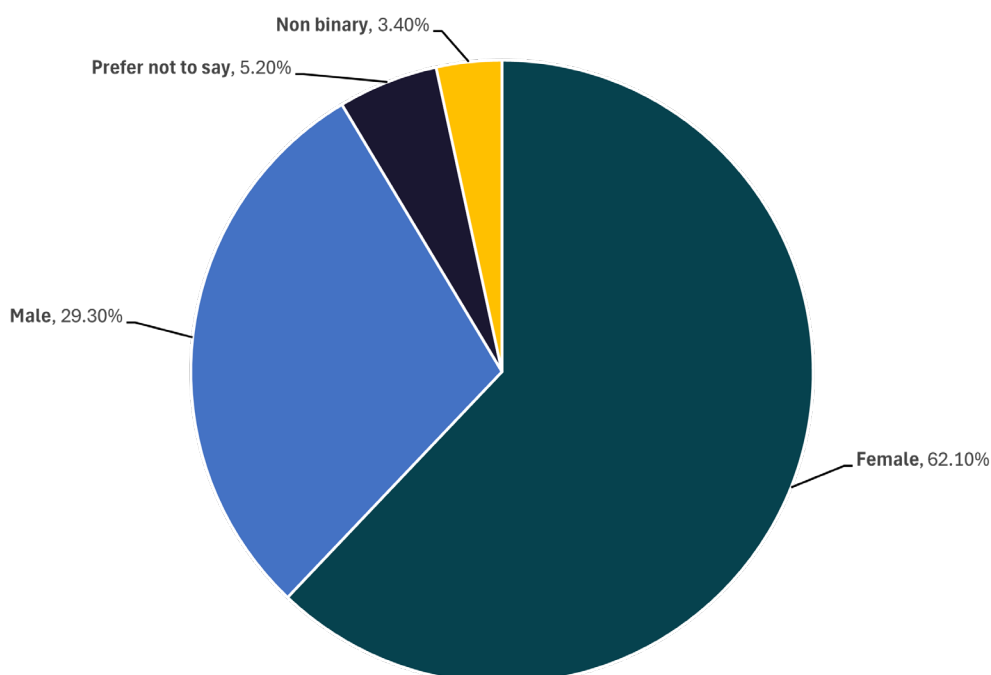


Figure 4. Gender of sample (n=58).

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