

# DESTROYING HOPES, DREAMS AND LIVES

How the UK visa costs and  
process impact migrants' lives

**MIGRANT VOICE**

**APRIL 2022**

migrant  
**VOICE**  
The logo for Migrant Voice, featuring the word 'migrant' in a lowercase sans-serif font above the word 'VOICE' in a bold, uppercase sans-serif font. Below the text is a white line-art graphic of a heartbeat or soundwave.



# 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.

## acknowledgements

Migrant Voice would like to thank all those who participated in our research for sharing their views and experiences, including those who completed the survey, took part in focus groups and agreed to be interviewed.

We would also like to thank the team who worked on putting this report together, with a particular mention to Anna Marsden, Luigi Gravili, Miles Ahad, Silvia Tadiello, Daniel Nelson and to guest writers Flora Mutuku and Jon Burnett.

We thank the Trust For London for funding the report and our work challenging extortionate visa fees.

We would also like to thank Paul Hamlyn Foundation for lending additional support for this work by strengthening our advocacy and campaign capacity.



# contents

<b>Executive summary</b>	<b>5</b>
<b>Key findings</b>	<b>6</b>
<b>Recommendations</b>	<b>8</b>
<b>Key definitions</b>	<b>10</b>
<b>Introduction</b>	<b>11</b>
The visa fees system in the UK , by Flora Mutuku	12
Situating immigration fees in 21 <sup>st</sup> century Britain, by Jon Burnett	15
<b>Methodology</b>	<b>20</b>
<b>Our findings</b>	<b>25</b>
The cost of visa applications	26
<i>Sophia's story</i>	29
How do people manage to pay?	31
The impact on people's lives	33
<i>Selena's story</i>	40
Covid-19 and the lockdowns	42
<i>John and Luis' story</i>	45
Living in limbo	47
What changes do people want to see?	52
<b>Main themes</b>	<b>55</b>
<b>Conclusion</b>	<b>62</b>
<b>Appendixes</b>	<b>i</b>



# executive summary

This report gives an insight into an aspect of migrants' lives in the UK that affects hundreds of thousands, but is not well known: the cost and impact of visa renewal applications.

Migrant Voice has known for several years from our members that the cost and process of renewing their visas in the UK was causing anxiety, concern and financial difficulties and keeping people in limbo for long periods. Migrant Voice wanted to understand better how this complex area of the immigration system is affecting migrants and to share these findings widely.

The aim of our research was to understand how visa costs and processes affect different aspects of migrants' lives, and to learn about what changes migrants wanted to see. This allowed us to identify key problems and to shape our campaign for a fairer immigration system.

Migrant Voice carried out a survey, organised five focus groups, and conducted a handful of interviews to examine qualitative and quantitative aspects of the issue. Anyone who had or was paying for visa fees for themselves or for their family was eligible to take part.

We received 102 valid responses to the survey; respondents came from all over the UK, with London providing the biggest group.

Two guest contributors to the report explain the process of applying for visas in the UK and put visa fees in a wider historical and political context.

The bulk of the report examines how much respondents have been paying for visas, how they manage to raise the funds for them, and how the process puts many aspects of people's lives under intense strain as a result. It also covers the changes migrants would like to see to make the system fairer.

Our findings show the cost of the current system at every level. We are concerned that the serious financial burden together with the stress and anxiety of the application process have a detrimental effect on every aspect of migrants' lives. ♦

# key findings

- **The cost of renewing one's visa is very high.** The most common amount mentioned by participants was £1,033 per visa plus the NHS surcharge, which is currently £624 per year. This means that a single person is expected to pay at least £2,593 every 2.5 years for the application fee and NHS surcharge before any additional costs and potential legal fees. Currently, a single person on the 5-year route would pay £5,186, and £10,372 if they were on the 10-year route, before applying for permanent residence. The application fee for Indefinite Leave to Remain is currently £2,389. Costs rise significantly for families as all members must pay visa fees, although children are charged a slightly reduced NHS surcharge. For example, a family of four on the 10-year route to settlement can expect to pay in excess of £50,000 to achieve Indefinite Leave to Remain.
- **Two-thirds** of respondents said they spend **thousands of pounds in additional costs** each time they renew their visas. The biggest expense is usually the NHS health surcharge, which applies to almost all types of visas. Other expenses can include travel, appointments and biometrics, and solicitor's fees, which are often necessary because of the complexity of the application process.
- **A third** of respondents told us they have so far paid **around £20,000 overall** (for themselves and/or their family members), with **10% having paid in excess of £40,000**. Most have further renewals and payments ahead before they are eligible for Indefinite Leave to Remain.
- **Two-thirds** of respondents told us that they have been **forced into debt** to pay for their visa costs. People have reported debts reaching £30,000. This can entail loans from friends and family, banks and commercial lenders and credit card debt. Debt can affect people's short- and long-term futures, as repaying loans while continuing to manage day-to-day bills is a "juggling act" and sometimes living in debt becomes a long-term reality. "The moment we finish paying this we will be late to prepare for the next payment. We are always digging a deeper trench for debt."
- **The burden of paying such high visa costs affects almost every aspect of life.** Our research showed that people are more vulnerable to **exploitation at work**, working extra long hours, taking fewer breaks, working while sick, accepting lower paid work, because of the amount of money they must save to renew their visas.
- The application process and the costs associated with it have a **detrimental effect on physical and mental health**, with anxiety over the application process, waiting times, and striving to raise the funds causing people severe



distress. Some people said they were in a “living hell” as paying visa fees makes it “difficult to survive”.

- **Many felt unable to lead what they consider a “normal” life**, with the quality of their housing highlighted as a key area. Their wishes and visions of a life without fees entail: proper accommodation, safety, security, enough resources for their families, and the stability needed to plan for the future.
- Some said that they were **unable to feed their children properly**, others that they were not able to help them study or to send them to university. They were usually forced to choose the cheapest options when grocery shopping, sometimes foregoing quality. Some people specifically went without food, or had to access food banks due to the impact of visa costs, despite working long hours as most of their income had to be put aside for the upcoming visa fees. “I can’t feed my kids due to the visa fees and borrowing money.”
- **The costs of visas impact people’s fundamental relationships.** Parents miss out on time spent with their children due to working long hours; families are kept apart because they can’t afford to travel and see each other; relationships may be strained because of debt. Many feel isolated from their community and feel they have no one to turn to.
- The burden of visa costs and the debt many people find themselves in has a **knock-on effect on the next generation**, as people told us they could not afford to support their children with higher education and other life opportunities.
- **Over half** the respondents **came to the UK over a decade ago**, yet still have no citizenship or Indefinite Leave to Remain. This means that their status is still temporary and they risk losing it with each renewal process.
- **95%** of respondents told us they had **extremely negative feelings** about their situation, with some using words such as “terrible”, “hopeless”, “mental torture”, and “ruined life”. This shows the devastating impact of visa costs on many people’s lives.
- **The Covid-19 pandemic exacerbated existing problems for more than half of the respondents**, with lockdowns affecting their work, finances, private lives, health, and/or visa applications.
- Survey participants come from a wide range of walks of life, yet all have been affected by the costs of visas.

# recommendations

Migrant Voice's recommendations come from the findings of this report as well as the calls for changes from migrants who we spoke to as part of our research and have worked with during our campaign against extortionate visa fees.

## **We urge the Government to:**

### **Reduce visa costs:**

Visa fees for adults must not be higher than the administrative cost, children should go free

The cost of visas is far above the actual administrative cost of processing them. In some cases the charge is 7-10 times higher. It is unjust that migrants should be paying above the administrative cost to the Home Office to process their visa.

The extortionate costs mean that many are struggling to pay for their visas, forced into making an impossible choice between saving for the fees and meeting other basic needs.

Currently, every family member is charged the same visa fee. Migrant Voice believes children's applications should be free. Further, where children and/or any other dependants are part of the same main application, only the adult applicants should pay.

### **Abolish the Immigration Health Surcharge**

The Immigration Health Surcharge is a significant part of the cost of the visa application that increases the financial burden unnecessarily and acts as a double taxation. Migrants already contribute to the NHS through taxes yet are asked to pay again, and to pay an enhanced cost upfront. While it is positive that NHS workers have been exempt from paying this since 2020, too many others are still paying double to access the NHS. The rate at which the charge has increased is also a concern.

### **Cap all routes to settlement at 5 years**

All routes to settlement should be no longer than 5 years: migrants currently on longer routes must be given settlement or placed on a shorter route.

The length of time people stay on the route to settlement adds to the financial burden, keeps people in limbo, and increases the risk of harm caused by the process. It also increases the likelihood that life circumstances could lead to

someone being unable to afford their visa fees and risk falling out of status. Placing people on the 10-year route penalises those who can least afford it and makes them pay for a much longer period.

Yet more than 100,000 migrants are currently on a 10-year route to settlement. This is very concerning.

## **Cut waiting times and improve communication from the Home Office**

Because of lengthy waiting times for a decision on visas - which can exceed 10 months - migrants are pushed further into uncertainty and stress including in relation to their job security, accommodation, and travel. Protracted wait times are accompanied by an appalling lack of communication from the Home Office, which will not give updates until at least six months have elapsed.

Lack of communication, long wait times, and fear that a Home Office oversight may cause a rejection are all factors that cause considerable additional stress to many migrants. Migrant Voice recommends a move towards a digital, streamlined process where you can log in and track your case through the processing timeline.

## **Devise a quicker, simplified and less stressful visa application process**

The application process causes a high level of anxiety and stress due to the complicated application form and constantly changing rules.

Many applicants need specialist help from a solicitor, further adding to the total cost of the application. Furthermore, changes to the legal aid system mean that fewer applicants now qualify.

If a visa application is refused the individual may end up undocumented or have the clock start over on their route to settlement.

Migrant Voice urges that minor mistakes on applications can be corrected at no extra cost and without penalising the applicant.

The Home Office should automatically refund visa application fee payments when refusal is due to an error of its own, rather than forcing the applicant to pay for a lawyer to ask for the refund. ◆

# key definitions

**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).

**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.

**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. As of 2022, it is £624/year for adults and £470/year for minors.

**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.

**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.

# introduction

The purpose of this report is to illustrate the cost – in the broadest sense – of obtaining and renewing a visa in the UK and the impact this has on migrants' lives.

We have been aware for a long time that the cost of the visa application/renewal process is a serious issue for many of our members.

We came to learn from our members that the Covid pandemic had exacerbated the impact that the process was having on them, and we felt that it was now the appropriate time to fully investigate the issue.

The aim was to understand how immigration costs affect different aspects of migrants' lives, to provide a space for them to share their thoughts and worries about the fees, and to learn about what changes they wanted to see. This allowed us to identify key problems and to shape our campaign to end extortionate visa fees.

Before we look further at the impact of visa fees on migrants, we want to set out a brief explanation of key aspects of how the visa system works in the UK and its history and context.

# the visa fees system in the UK

by Flora Mutuku, *immigration and human rights lawyer working with Moorehouse Solicitors, London*

All non-EU nationals – and since Brexit all newly arriving EU nationals – must apply for a visa to reside in the UK.

There are hundreds of types of visas, but the most common reasons and visas for coming to the UK are to work, study, or join family (72% of all visas granted in 2021 were for one of these reasons). This does not include the much smaller percentage of people entering to seek protection, for which there is no visa. There are of course visitor and other short-term visas, but our research focuses on the experiences of people who are living in the UK longer term with the intention or possibility of settling permanently in the UK.

Initial visas (entry clearance) must be applied for from outside the UK with the paperwork and payments being completed before entry, often requiring a high level of initial entry requirements and criteria.

Once in the UK, an individual must renew their visa regularly, most often every 2.5 years, though this can vary. At each renewal point a whole new application must be submitted together with supporting evidence to show you still meet the criteria of the visa. The process varies in degree of difficulty, but is often complicated enough to require the use of a solicitor or immigration adviser.

There are significant costs involved at every visa renewal stage, not just for the visa fee itself, but for related required costs, including the NHS surcharge, costs to have biometrics taken or supporting documents scanned, travel costs, language certification charges, any document translation costs and any legal representation fees. The NHS surcharge is a fee most visa holders must pay for future right to use the NHS. It is paid regardless of contributing to the NHS through tax. The fee is currently £624, which was a 50% increase on the year before.

It is worth noting here that when applying for a family visa, some individuals (those not from the EU, Switzerland, Norway, Iceland or Liechtenstein or who are not being reunited with a family member who has refugee status or humanitarian protection) must also meet the minimum income requirement. This means that the sponsor (family member who is a British citizen or has indefinite leave to remain) and the applicant (dependant) must have a combined income or savings of at least £18,600 to obtain a partner/ spouse visa, and then an additional £3,800 for any first child and £2,400 for each child after this.

Most visa routes usually take five years to the point where one can apply for settlement. At this point an individual can apply to stay in the UK permanently (Indefinite Leave to Remain aka ILR). Obtaining ILR requires an extensive application and related costs which are high. If someone cannot afford the ILR application fee (currently £2,389), they must continue to apply for visa renewals every 2.5 years paying £1,033 (at the time of writing<sup>1</sup>) until such a time they can afford the ILR fees.

<sup>1</sup> This increased to £1,048 on 6 April 2022

It is therefore evident that in addition to the high visa fees, there are other significant financial considerations that applicants must meet.

Furthermore, at each visa extension stage, there are risks.

A lot can happen in any 2.5 year period and an applicant's circumstances may have changed. There could have been a loss of employment, breakdown of relationship, illness, homelessness, change of financial circumstances, or even changes to immigration rules which might negatively affect one's future eligibility.

Some individuals, who as a result of such changes, no longer fulfil the requirements for a 5-year route to settlement are placed on an alternative 10-year route to settlement. They are often dependants of UK citizens or permanent residents, or of foreign-born citizens with leave to remain in the UK whose leave would otherwise be curtailed but for these reasons or other human rights or compassion related reasons are placed on a route to settlement.

There are visa fee waivers one can apply for if one can no longer meet the financial requirement. However, fee waiver applications are just as long and intricate as the main visa application. The evidence required is also just as onerous if not more so, since a person's financial and personal circumstances receive greater scrutiny<sup>1</sup> on how the family is using their finances. There is no fee waiver for ILR applications or alternative provisions such as a payment plan that would allow an applicant to pay the ILR fee over a longer duration but still obtain their ILR when they first qualify for it.

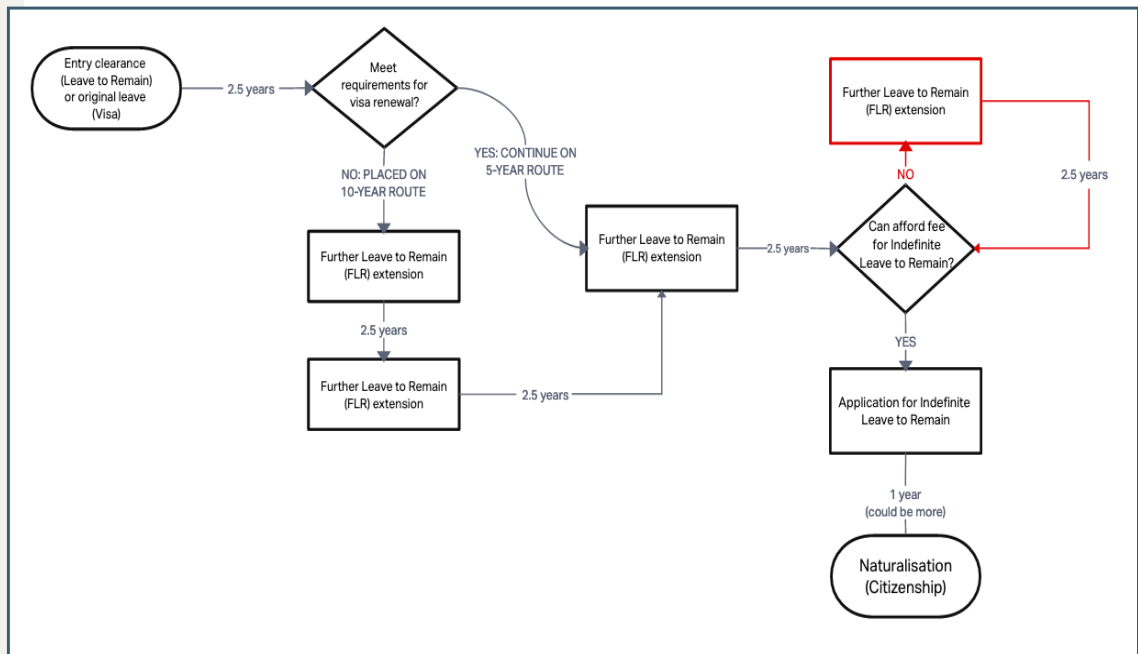
If errors are made in a visa application process, either by the applicant or the Home Office, an applicant might have to apply and pay the fees again. If the applicant is in the UK and cannot raise the funds and does not submit an application, they fall out of status. If they cannot meet all the criteria, or fill the application incorrectly, this may also lead them to fall out of status. Where someone falls out of status, subsequent 5- or 10-year qualification route are likely to be counted afresh, and being out of status would be counted as a break in one's lawful stay in the UK. They would therefore need to accumulate the required number of years afresh to get to ILR or accumulate 20 years of living continuously in the UK to qualify for leave to remain under the 20-year long residency route. At that point (after 20 years) they would require another 10 years continuous and lawful residence in the UK to apply for ILR. So, in total such a person would require at least 30 years to ILR.

While waiting for a decision on a visa renewal there are also complications. An individual who has made an in-time application to renew their visa and is waiting on a decision from the Home Office still enjoys the rights of their original visa while awaiting a decision. For example, they would still have the right to work if their original visa allowed them to. However, applicants do not have the same evidence to prove this right to work as they are required to return their residency permits to the Home Office when they submit their applications for leave. Some employers do not always believe an applicant's right to work is still valid and others are unwilling to go the extra mile to use Home Office employer check systems to ensure they can keep an applicant worker on, or employ them if the applicant needs new employment. Even where employers check, that check has an expiry period that is often shorter than the Home Office visa processing times. ◆

---

<sup>1</sup> The assessment also looks at the household income, so in situations of financial abuse a dependent spouse or applicant might be deserving of a fee waiver but get denied because the family income is regarded as being high, even though they may not be in control of the family's finances.

Note – there is a separate route for domestic abuse victims, but it is not always easy to show financial abuse or control. And if the abuser is the sponsor for the application, the applicant is in a tough situation.



This flow chart depicts the most typical 5-year routes to gaining residency and eventually permanent residency (Indefinite Leave to Remain or ILR) in the UK.

It also shows the path someone might find themselves on if they are no longer deemed to qualify under a 5-year route and are instead placed on an alternative 10-year route to ILR.

The flow chart is a simplification of the above immigration routes (most 5-year routes and the alternative 10-year route). The flow chart doesn't cover many other visa types/routes, for example, applications after one has completed the 10-year lawful residency, or 20-year long residency.

As there is currently no option for applying for a fee waiver for Indefinite Leave to Remain, it means some people who qualify for ILR (but cannot pay the Home Office fee), are kept in an indefinite loop (marked in red) until such a time as they can pay the high fees for ILR (currently (£2,389)). Such individuals/families are prevented from gaining a more secure status (ILR) and proceeding to becoming citizens and this has knock on effects on other aspects of their lives. For example, children born to such a person/family caught in the 'red loop' do not automatically become British citizens (whereas a child born to one with ILR/British citizenship does); they cannot get benefits such as domestic student fees to university or colleges or apply for schemes that are only open to British citizens and permanent residents; and they still have to pay the NHS surcharge to access healthcare they would otherwise not need to pay an extra charge for, etc.



# situating immigration fees in 21<sup>st</sup> century Britain

by Jon Burnett, *Lecturer in Criminology, Swansea University*

Speaking to the House of Commons in June 1981, John Tilley MP proposed an amendment to the British Nationality Bill at that point working its way through Parliament, arguing that ‘no individual should be precluded from obtaining British citizenship ... merely because his income is insufficient to enable him to pay the fee the Government charge’.<sup>1</sup> The 1981 British Nationality Bill contained provisions which would go on to recode nationality laws, ‘creating the formal status of “British citizen” for the first time and also creating new lesser classes of British Nationality that did not carry with them a right to live in Britain’.<sup>2</sup> The Bill emerged against a backdrop of steadily increasing naturalisation and registration fees,<sup>3</sup> and noting that the price of naturalisation had most recently increased from £90 to £150, Mr Tilley voiced fears that these costs would ‘be unduly increased’ even more ‘over the next few years, thereby causing undue hardship to the people involved’. Those likely to be disproportionately impacted, he suggested, included women against whom British nationality law had previously discriminated, families, those within the UK who had not yet been able to apply for British citizenship, and ‘unemployed single people, low wage earners and those on social security’ who would potentially find meeting the newly increasing costs especially difficult. No matter what the government’s intentions were for raising the costs of immigration fees, he continued, the British Nationality Bill equated to two Bills in real terms: ‘one nationality law for the rich and one for the poor’.<sup>4</sup>

Less than an hour later, his amendment to limit these fee increases was defeated – 225 to 264. However, fast-forward just over four decades later and these fears have proved both remarkably prescient and remarkably out of date. By the end of 2021, the £1,250 cost of naturalisation (not including the £80 citizenship ceremony) had increased by some 733 per cent from the point at which he tried to amend the British Nationality Bill.<sup>5</sup> Meanwhile the £1,012 nationality registration fee for a child stood at around 2,791 per cent higher than the £35 it cost in 1983 (when the British Nationality Act was enacted).<sup>6</sup> These fees are situated within a labyrinthine network of over 130 distinct Home Office immigration and nationality fees, mediated by and cutting across labour market access, immigration status, nationality, whether applying in-country or externally, whether the applicant is a dependant, and more.<sup>7</sup> And while in the early 1980s many people raised concerns over the prospect of indefinite fee increases, it is unlikely that they would have predicted the Home Office accruing more than £4.5 billion surplus from ‘in-country’ and ‘overseas’ immigration fees between 2010-11 and 2020-21, or on average some £412 million per year.<sup>8</sup>

How did this happen, and why? Certainly, charging regimes are not new in Britain. In fact, the history of immigration control and naturalisation law in Britain

Endnotes can be found in Appendix I, page i.

in many ways *is* a history of charging regimes, with the costs of denization (a status conferring limited rights) and naturalisation in the 18th century being so high that the latter was beyond the reach of all but a 'small wealthy minority'.<sup>9</sup> But while forms of charging have been integrated increasingly within various aspects of immigration control since this point, it was not until the beginning of the 21<sup>st</sup> Century that Home Secretaries were effectively empowered to determine fees and charges as they saw fit.<sup>10</sup> Indeed, in the context of the frenetic changes to asylum and immigration law and policy that were taking place around that point, the provisions within New Labour's Asylum and Immigration (Treatment of Claimants, etc.) Act 2004 enabling the Home Secretary (with the consent of the Treasury) to 'exceed the administrative costs of determining the application or undertaking the process' were perhaps not the most immediately eye-catching. Yet their implications have been severe.

Part of the reason behind these fee increases is profit. While the costs of fees began to accelerate rapidly from the beginning of the 21<sup>st</sup> century, following the formation of the Conservative-Liberal Democrat coalition government in 2010 fee rises increasingly became government targets in their own right (with the explanatory notes to the Immigration Act 2014, for example, making explicit reference to the promotion of 'economic growth').<sup>11</sup> Since that point, as Figures 1 and 2 demonstrate 'fee recovery' targets for in-country services to UK Visa and Immigration (UKVI, described by the Home Office as 'UK based applications for permanent settlement and Nationality applications')<sup>12</sup> and overseas services ('UKVI Overseas is responsible for issuing Visas')<sup>13</sup> have hovered anywhere between 100 and 203 per cent, and 184 and 232 per cent respectively: in other words, equating to a target to more than double the income from such services (at some points) than the costs of administering them.<sup>14</sup> What is more, as Figures 1 and 2 indicate, over the last decade the surplus accrued by such services (the last year of which may well have been impacted by the Covid-19 pandemic) has in many cases not just met these targets, but exceeded them. As such, what these figures bluntly demonstrate is the way immigration fees are integrated within an immigration system where profiteering, in this context at least, has not only been sanctioned and facilitated, but mandated.

However, while Figures 1 and 2 demonstrate how immigration fees – and therefore those liable to pay for them – have been transformed into a substantial revenue stream, what they do not show is the way immigration fees operate not just as a fiscal strategy, but as a political strategy. There is no ambiguity with this, and discussing a consultation on immigration fees in as far back as 2006, for example, the then Immigration Minister Liam Byrne stated:

In July the home secretary announced how we will strengthen border controls with identity technology and double enforcement in the UK. But all of these measures cost money. We think it is right to consider who should pay for them ... This government is committed to ensuring that only those people with the skills the UK needs come to this country while preventing others from applying.<sup>15</sup>

Further, this was reinforced by the Home Office in a memorandum to the Immigration and Nationality (Cost Recovery Fees) (Amendment No. 3) Regulations 2008, which explained that:

By charging below the administrative cost of delivery on the application types referred to in this instrument, the Home Office is able to support wider Government objectives, particularly where it is believed that a cost recovery fee would be so high as to damage international competitiveness in this area [ie for particular applications]. To help enable this, the Home Office sets fees for other application types above the cost of delivery.<sup>16</sup>

**Figure 1:** Home Office income from services provided to the UKVI Immigration group—in-country: 2010-11 to 2020-21

Year	Income (£000)	Full cost (£000)	Surplus/deficit (£000)	Fee recovery actual (%)	Fee recovery target (%)
2020-21	511,314	396,550	114,760	129	192
2019-20	619,050	423,310	195,740	146	203
2018-19	676,186	440,985	235,201	153	203
2017-18	769,690	394,520	375,170	195	194
2016-17	705,376	364,158	341,218	194	192
2015-16	637,112	379,810	257,302	168	169
2014-15	585,500	393,216	192,284	149	148
2013-14	528,245	449,195	79,050	118	100
2012-13	444,759	366,571	78,188	121	100
2011-12	428,520	416,510	12,030	103	100
2010-11	399,321	407,319	-7,998	98	100
<b>Total</b>	<b>6,305,073</b>	<b>4,432,144</b>	<b>1,872,945</b>		

**Figure 2:** Home Office income from services provided to the UKVI Immigration group—overseas: 2010-11 to 2020-21

Year	Income (£000)	Full cost (£000)	Surplus/deficit (£000)	Fee recovery actual (%)	Fee recovery target (%)
2020-21	269,321	409,575	-140,254	66	192
2019-20	945,004	449,070	495,934	210	203
2018-19	865,680	427,580	438,100	202	203
2017-18	581,464	329,401	252,063	177	194
2016-17	476,999	279,322	197,677	171	192
2015-16	449,663	271,290	178,343	166	201
2014-15	429,300	198,936	230,364	216	239
2013-14	524,300	208,428	315,872	252	189
2012-13	482,599	200,283	282,276	241	184
2011-12	433,734	206,072	227,662	210	184
2010-11	413,364	221,408	191,956	187	184
<b>Total</b>	<b>5,871,428</b>	<b>2,773,785</b>	<b>2,669,993</b>		

Indeed, an expansion of this logic can be traced within the substantial increases in revenue which followed, with various iterations of government since 2010 having repeatedly suggested that these increases have been predicated on creating a 'self-funded immigration system'<sup>17</sup> on the one hand, while also stating that increased 'flexibility' ensures that 'charging arrangements support government priorities and policies, while attracting visitors and the brightest and the best migrants to the UK' on the other.<sup>18</sup> And what this has meant in practice is an uneven fee structure where the costs of certain fees have been hiked up to around ten times the cost to administer them in some cases, in part to cover the below administrative costs of others. Take, for example, the aforementioned (in-country) fees for naturalisation for a single adult. In 2007, the costs of this (for the applicant) went from £200 to £575; and by 2010 this had increased further to £780.<sup>19</sup> In April 2011, this increased once again to £836, and this is a trend that has continued incrementally to the current cost of £1,250. Yet with the Home Office's current unit-costs for facilitating naturalisation in this context put as £372,<sup>20</sup> what this represents is a profit of 236 per cent for each individual naturalisation. Moreover, as Figure 3 demonstrates, with just a select overview of certain profit rates, this is by no means an anomaly. Rather, it represents a particular rationality at the core of immigration policy where profits are extracted selectively on the basis of assumptions about the extent to which they coalesce with the broader functions of immigration control itself.

**Figure 3: Select examples of surplus extraction through immigration fees and visas, October 2021**

Service	Cost to applicant	Unit cost	Profit
<b>(In country) indefinite leave to remain – main applicants and dependents</b>	£2,389	£243	883%
<b>(In country) leave to remain – other</b>	£1,033	£142	627%
<b>(Overseas) route to settlement</b>	£1,523	£388	293%
<b>(In country) Nationality (British Citizenship) Registration adult</b>	£1,126	£372	203%
<b>(Overseas) temporary work<sup>1</sup></b>	£244	£115	86%

<sup>1</sup> This refers specifically to the following: 'Seasonal Worker, Religious Worker, Charity Worker, Creative Worker, International Agreement, Government Authorised Exchange ... & Youth Mobility Scheme – main applicant and dependants'.

What follows in this report makes clear how much these profits really cost. Speaking in 2015, at the height of the austerity measures launched after the banking system plunged the global economy into the (at that point) biggest fiscal crisis since the Great Depression, the then Prime Minister David Cameron spoke of wanting to foster a 'smarter state' where 'achieving a surplus' was a priority. While not necessarily 'run exactly like a business', he claimed, this 'smarter state' would need to use business 'insights' to 'deliver more for less'.<sup>21</sup> But if selectively hiking up the costs of immigration fees was part of what he had in mind, this report demonstrates how the costs of this cannot be measured through Home Office annual reports or treasury balance sheets, but by way of the material, emotional, physical and psychological toll on those impacted. As it makes harrowingly, painstakingly clear, none of these fees operate in isolation, and their lacerating impacts are frequently compounded by the broader inequities of immigration policy and the way fees and charging regimes are rolled on top of each other. For example, as the Migration Observatory has set out, a parent and child on a five-year route to settlement would have to pay £15,360 overall when factoring in the £1,033 charge to extend permission to stay every 2.5 years, as well as the annual

health surcharge (which is currently £470 for children and £624 for adults, more than three-times the £200 this cost when it was introduced in 2015).<sup>22</sup> What is more, for those on a 10-year route to settlement – often those who ‘do not qualify under any of the mainstream immigration routes, but where the government recognises that they have a claim to remain in the UK for human rights reasons’ – this would cumulatively cost over £11,000 for a child and £12,000 for an adult, or £23,982 between them. In many cases, those on this route have no recourse to public funds<sup>23</sup> before (and if) eventually being granted settlement; and in cases where an applicant has relied on human rights to remedy a period of unlawful residence, the Migration Observatory continues, ‘the Home Office has said in the past that delaying access to settlement is a matter of principle’.<sup>24</sup> Not just economic, then; but political, performative and punitive.

And it is within this swirling combination of rationales that immigration fees might well be located. As this report is published, it is exactly ten years since the then Home Secretary Theresa May announced the government’s intention to transform Britain into a ‘really hostile environment’ for undocumented migrants and those liable to be removed for immigration purposes.<sup>25</sup> With roots stretching back much further, this notorious policy framework has tasked those including landlords, the NHS and employers with enforcing immigration controls.<sup>26</sup> It moved to the forefront of national debate through the Windrush scandal, the revelations of which began to be made public knowledge in 2017, whereby hundreds of elderly people were denied access to services, in some cases detained, in some cases deported, and in some cases died.<sup>27</sup> Yet despite being renamed a ‘compliant environment’ as a response – a rebranding exercise which has done precisely nothing to alter its fundamental essence – this policy framework continues to operate as it always has done: causing immeasurable anguish and harm to the thousands of people affected every day, from the young to the elderly.<sup>28</sup> What this report makes clear is how profiteering inherent within immigration fees is umbilically connected to the hostile environment, with fees in some cases not only reproducing poverty and inequality, but precarity: leaving people vulnerable to immigration enforcement. What it further makes clear is how this profiteering operates outside of the hostile environment, not only interspersing with enforcement but with other aspects of the immigration system. Indeed, this is in many ways the point. A select, cynical form of profiteering through immigration fees in 21st Century Britain impacts different people, in different contexts, in different ways; but what is clear is that it acts as a connecting thread between different aspects of the immigration and asylum system itself. There can be no denying that the impacts of this are frequently harrowing, hurtful and harmful. This report provides the evidence, and sets out what needs to be done about it. ◆

Endnotes can be found in Appendix I, page i.

# methodology

The aim of our research was to understand how immigration costs affect different aspects of migrants' lives, to provide a space for them to share their thoughts, and worries about the fees, and to learn about what changes they wanted to see. This allowed us to identify key problems and to shape our campaign to end extortionate visa fees.

To gain a well-developed view of the matter, Migrant Voice carried out a survey, organised several focus groups and conducted a handful of interviews. These processes allowed us to examine both qualitative and quantitative aspects of the issue.

## The survey

Migrant Voice carried out an online survey, through the platform Survey Monkey, from June 7 to October 2021. Migrant Voice disseminated information about the survey, including a link to it, via its social media platforms, mailing lists, and migrant networks, as well as by word of mouth. It was further circulated by other organisations to their contacts.

The survey consisted of 32 questions, with one of them, Q4, ("What Region/City/Town in the UK are you currently living in?") added after the survey was launched; this explains why respondents before 29 June have not answered this question. Six questions were multiple-choice, while the rest were open-ended. Not all questions were compulsory.

An initial question helped determine whether individuals were eligible to complete the survey ("Are you currently, or have you recently been paying visa/immigration fees for yourself or your family?"). If they were not eligible, they were told so and not allowed to continue the survey.

A total of 187 people responded to the survey, with the answers from 102 considered valid. Individuals whose responses were considered invalid either did not answer any questions apart from their personal information (such as age and location) or answered that they had not been paying visa fees for themselves or their family, which made them ineligible to finish the survey. Since not all questions were compulsory, the number of respondents per question varied. Answers of "I don't know/don't remember", "N/A" or similar were not included in the analysis.

Some were questions about the respondent's personal details or their immigration conditions (e.g., "Do you have a 'No Recourse to Public Funds' (NRPF) condition on your visa?"). Other questions focused on the respondents' feelings on the issue of visa fees (e.g., "How do you feel about your current situation?"), and others enquired about the financial burden of visas (e.g., "How much in total would you say that you have spent on visa fees and associated costs since being in the UK?") and the impact of this. Some questions asked respondents what they would like to see change.

## The focus groups and interviews

Five focus groups were organised and led by Migrant Voice staff, with between two and six participants in each. Some of the people who took part in focus groups may also have filled the survey and/or been interviewed. The focus groups took place in May and June 2021 before the survey was published.

The focus groups covered similar areas to the survey, but with fewer questions and more flexible discussion and additional observations. They focused on the individual's personal experience with visa and immigration costs (e.g., "How much is the visa each time you renew?") and asked about their impact on the participants' lives (e.g., "What would you have been able to do if you didn't have to pay these fees?"). The questions were open-ended in order to encourage participants to speak freely and to elaborate on their thoughts.

Additionally, three interviews with a total of four participants were carried out by Migrant Voice volunteers.

## Survey participants: an overview

This study does not claim to paint a picture of the hundreds of thousands of migrants living and working in the UK who are or have been paying visa fees. Firstly, the sample is too small to be representative, and the dissemination strategies we

used mean that some communities might be overrepresented. Nevertheless, the diversity of people who answered the survey shows that there is no single 'profile' of a migrant who is affected by the high visa fees. This was also reflected in the focus group and interview participants: although we did not collect demographic information from participants, the diversity of their experiences and background became clear as they shared their personal histories. In short, a wide range of people living disparate kinds of lives are all struggling in a similar way.

#### Age and gender

The ages of the respondents ranged from 18 to 74, with one individual in the 18-24 range, 26 in the 25-34 range, 52 in the 35-44, 16 in the 45-54, five in the 55-64, and one in the 65-74. Forty-eight of the respondents were female, 52 were male, one preferred not to share their gender identity, and one ticked the "not specified above" box but did not elaborate.

#### Current location and country of origin

The biggest group of respondents live in London, while eight live in the Midlands and five in Scotland. Overall, respondents came from many different cities, towns and regions including Belfast, Edinburgh, Hull, Manchester, Stroud, Weymouth, Hertfordshire, Cumbria and Bedfordshire. (Some people did not answer this question as it was added to the survey on 29 June, after some respondents had already submitted their contributions.)

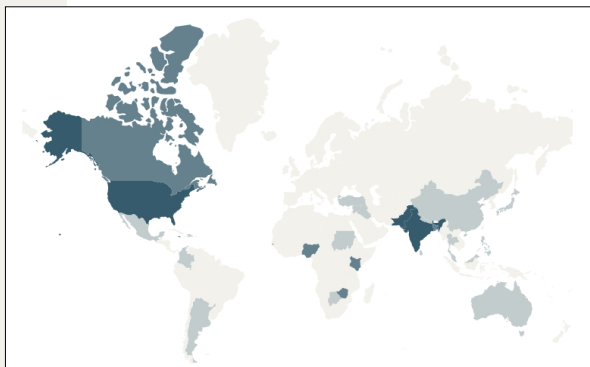


Fig. 1: "What is your country of origin?"  
Darker colour means more people named that country.

A total of 28 nationalities are represented in the survey, with all four non-European continents present. The biggest groups are originally from Pakistan (16), India (13) and the USA (13), but the responses show a broad variety of countries, such as Mauritius, Nepal and Argentina.

#### When and why did they come to the UK?

Respondents stated that they moved to the UK for several different reasons, but the vast majority (67) came to study. The second largest group (13) moved here to work, while 12 joined their families in the UK. Other reasons included holidays, research, better opportunities, asylum, and one came here to join the army. However, it is important to note that most of the students were on a different visa route at the time of responding, as they stated elsewhere in the survey.

Four people came here before 2000 (with the earliest coming in 1996), 54 between 2001 and 2010, and 41 between 2011 and 2020. Most of these individuals are still currently paying visa fees, many despite having been here longer than a decade and some longer than two decades. Although not all visa routes are eligible for settlement, most that are eligible usually require five years of continuous lawful residence for someone to be eligible to apply for Indefinite Leave to Remain. As we can see, some of these respondents have been here for more than twice as long as that and yet are still on different, longer and more expensive immigration routes, although all the details of their routes are not known to us.



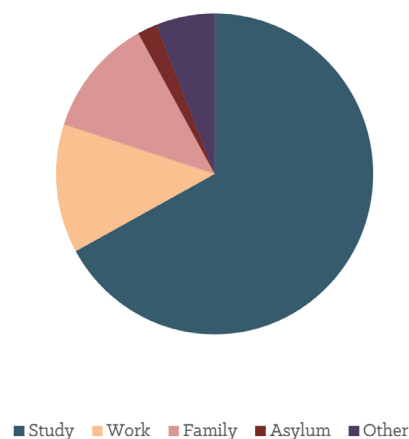


Fig 2. "Why did you originally come to the UK?"

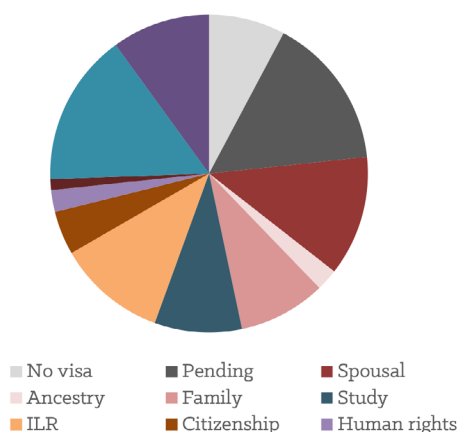


Fig 3. "What is your current visa or immigration status?"

### Visa and immigration status

Not all respondents shared which exact visa they were on; of those who did, eight told us they were on work visas, 11 on spousal visas, eight on family visas and eight on student visas. Two had been placed on the 10-year route to settlement on human rights grounds, and one had status as a refugee and was paying for family members to join them. Two were on ancestry visas. Nine respondents mentioned other visa categories.

Fourteen respondents said their visa status was either being reviewed by a tribunal or that their application was pending. Ten said they had been granted or had applied for Indefinite Leave to Remain, while four had acquired citizenship. Seven stated that they currently had no valid visa.

Finally, 14 gave an unclear answer about their visa. Four individuals simply told us they were on a route to settlement, while 10 more did not specify which type of visa they held. However, they all shared details about the circumstances of their visa process, highlighting visa costs, having to appeal against the Home Office, and other issues. Some provided information on how often their visa needed to be renewed. Others had recently obtained ILR after a lengthy process.

Not all visa types offer eligibility for settlement, and switching visas can mean that the settlement route is restarted from zero. Some respondents who have lived in the country for long periods have done so on a series of different visas, prolonging the period before they can apply for ILR, and increasing the fees that they have to pay. A focus group participant listed all the different types of visas/status they had to pay for: student, marriage, indefinite leave and, finally, the naturalisation process, which also comes at a high cost.

"Applied ILR on 10 years route, got rejected. Applied for Tier 2 [visa] general [on] behalf of my wife and me as dependant, been waiting almost for year for the outcome of the visa application."

Answers overwhelmingly indicate that most visas need renewal every 30 months / 2.5 years, except in particular cases such as Start Up Visas, which need to be renewed after one year.

Furthermore, as the UK visa system has been overhauled in the recent past and keeps being updated regularly, what people previously referred to as 'spousal visas' would now be under the 'family visa' umbrella. We have kept the same terminology used by the survey respondents, who sometimes drew a distinction between the two. If the two labels were treated as a single category, 'family visa' would be the most frequent answer to the survey question.

### Occupation

The majority of respondents were working (78) and their responses showed a wide range of jobs. They worked in everything from information technology and education to the NHS. Occupations ranged from better paid (accountant, executive director) to lower paid jobs (carer, cleaner).

While income strongly determines the weight of visa fees on one's life, and some employers cover the visa fees to help their employees, all these people took the time to express their struggles with the costs of their visas – both the direct and hidden costs, such as stress, anxiety and other mental health issues. Again, although this is not representative of the whole migrant population in the UK, it shows that many different people on different paths are affected by the process of applying for a visa.

Another 16 respondents were currently unemployed and 8 currently had no right to work. The latter told us this was because of waiting for a decision or outcome of an appeal in their visa process or because of their current immigration status.



Fig 4. "Do you have a NRPF condition on your visa?"

### Disability and access to benefits

Seventy people told us they had a 'No Recourse to Public Funds' clause on their visas. This means that they have no access to benefits (for themselves or even, in some cases, their British children) and certain NHS services, and it makes their situation as migrants even more vulnerable. Twenty-five – less than a third – said that they had no such clause on their visas.

Of those with NRPF, at least four also stated that they had a disability. Due to prejudice, systemic issues and other factors, people with a disability often find themselves in a much more challenging position than others in the job market, creating additional barriers to raising income for visa fees. In addition, for many migrants NRPF clauses prohibit almost all forms of state support to individuals.

In total, 12 people stated that they had a disability, and 83 said that they did not, while six did not wish to answer the question.

### Dependants

Finally, 46 people – almost half – said that they had dependants living in the UK. These are usually an applicant's children or partners.<sup>1</sup> Although this was not specified in the question or answers, it is worth remembering that the visa fee for child dependants is the same as the fee for the main applicant. A single parent with two children applying for a visa for the family usually has to pay over £3,000 – that is, three full fees, as well as additional costs such as the NHS surcharge (although the latter has a reduced rate for children). ◆

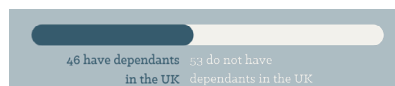


Fig 5. "Do you have any dependants in the UK?"

<sup>1</sup> Adult dependent relatives such as parents and grandparents can also theoretically be sponsored for a visa, but in reality this has become nearly impossible. <https://freemovement.org.uk/out-with-the-old/>

# our findings

# the cost of visa applications

We asked about the cost of the visa, additional costs and how much people estimate they spent in total on visa fees.

Survey participants have undergone a variety of different experiences in relation to visas, so they reported a wide range of costs for the visas and associated expenditure.

For example, some had applied for fee waivers, bringing down the average total spend on visa fees, whereas others have been in the UK for many years, paying for multiple visas; some are paying only for themselves while others have been paying for several family members. Some respondents had held multiple types of visas and told us the cost for several visas.

## Visa fees

Respondents' answers reflect how the cost varies depending on the type of visa, and that some paid for visas years ago, when costs were lower, while others are responding with the most recent visa cost. The most common answer was a payment of £1,033 per visa.

There were, however, notable outliers, including some who indicated that they had to pay more than £10,000 for their visa renewal for themselves and their children. Amounts as high as £5,000, £7,000, £8,800, £11,000, to £15,000 were mentioned, but we think these figures may have included additional costs to those of the visa fees themselves.

One survey respondent reported a £1,033 charge for each member of their family of six, resulting in a total cost of visa renewal of £6,198. Another survey taker with a family of six faced a £2,389 fee for each person (for ILR), adding up to a total of £14,334.

"I have paid for settlement visa application around £5,000 for me and my wife. I have to pay more for my two daughters."

## Additional costs

When asked to describe the type and amount of additional costs, respondents' answers paint a picture of costs associated with an extensive range of actions and supporting materials that are often needed to support visa fee applications. They cited the NHS surcharge, solicitors' fees, document scanning, translation fees, biometrics, travel expenses, phone calls, and so on. For example, a focus group participant explained that for her family visa she also had to pay for the translation of certificates and bank statements, as well as scanning documents and postage.

Some respondents broke down costs by specifying each charge, such as the immigration health surcharge or solicitor's fees, but many just gave the amount per visa or the overall total they had paid for a period of years/visas.

Two-thirds of respondents said they had paid thousands of pounds in additional costs. They told us that these can range from £1,000 to tens of thousands, depending on the number of family members renewing their visas and the type of services needed. Twenty-two said they had paid hundreds of pounds, while two paid less than £100 and two paid no additional costs. (Eight gave an unclear or invalid answer.)

Among the most striking figures were those given by individuals who paid £15,000-£25,000 in additional costs over the years – often because of solicitor's fees.

One respondent wrote that over six years they paid for "Biometrics, scanning docs, solicitors fees, court fees. More than £20,000 so far I have [spent] excluding main application fees."

Some respondents felt that paying for a solicitor was unavoidable. As one explained:

"£1,500 for IHS surcharge, £1,500 for the solicitor – which is basically needed so that you can navigate the process, otherwise your whole life could fall apart due to a clerical error that will not get overlooked by a merciless Home Office."

Solicitors' costs, of course, vary greatly depending on the type of visa, the level of complication of the application, how much work is needed from the solicitor and their rates.

A focus group participant, now applying for naturalisation, paid over £16,000 for solicitor fees, as well as costs for biometric appointment fees (from £100 to £400). He explained he was now looking at a further £2,000 for the naturalisation process (application and passport costs).

It is clear from all respondents that when evaluating the cost of visa fees it is more accurate to talk about the cost of the visa application process, as the associated costs can be many times greater than the cost of the visa itself.

"The cost is absolutely extortionate, especially the NHS Health Surcharge. It's really difficult!"

These additional costs represent an extra burden for those who have to pay for each family member. One survey taker faced a £1,600 charge per person for a family of five (£8,000).

Yet paying the expenses and fees do not guarantee the expected outcome or service, as a respondent who made an unsuccessful application points out: "Conservatively, [additional costs amounted to] about £6k – scanning/printing, solicitor support (on discount!!!) for a failed application, flights (had to appeal from abroad), NHS surcharge, biometrics and photos, the study materials."

## **Total costs**

There was a wide range of experiences among respondents, whether paying for visas just once or multiple times, having to pay

for multiple family members, having different visas, needing solicitors or not, being granted a fee waiver or not. These factors of course influence the overall sums respondents told us they had paid.

Outliers include those who answered '£20' or 'no cost' because they were either undocumented or had applied for a fee waiver. At the other end of the range were those who indicated that they spent up to £70,000. These higher amounts were usually given by people at the end of their visa journey, having obtained indefinite leave to remain, or from people with multiple children whose visas needed renewal every 2.5 years.

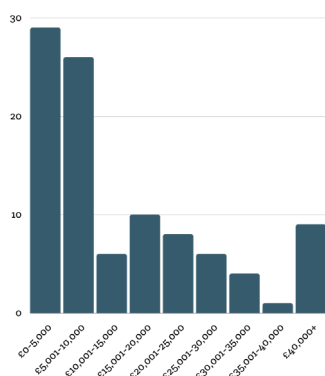


Fig 6. "How much in total would you say that you have spent on visa fees and associated costs since being in the UK?"

The majority of respondents told us that to date they had paid between £0 and £5,000, as this also covers individuals who obtained fee waivers. We do not know what stage of their journey to settlement all are on, but it seems that many may still have a large amount of payments ahead.

However, the average amount spent so far was £15,600. A similar figure was given by a focus group participant. While she had obtained IRL, her husband was still on the 10-year route. She said they had paid around £10,000 so far, and were expecting to pay at least another £5,000.

About a third of respondents told us they had paid at least £20,000 so far, with 10% having paid in excess of £40,000. ♦

# Sophia's story

(names have been changed)

Sophia is a 31-year-old Canadian who moved to the UK in 2011. Ten years and about £8,000 spent on visa fees later, she is still at the beginning of a 5-year route to permanent settlement in the UK. Before being able to apply for ILR she needs to renew her current partner visa and spend thousands of pounds more because none of her previous four visas were considered in her length of residence in the country.

She originally entered the UK with a Tier 4 visa to study for a master's degree in legal anthropology at the London School of Economics, then switched to a Tier 5 visa (youth mobility). Neither is a settlement visa, so her first four years in the country did not count towards settlement. In 2015 she had a first Tier 2 visa, sponsored by the company she worked for, and started her route to settlement, but she later moved to Germany for a couple of years. When she came back to the UK with a second Tier 2 visa she had to start her settlement route from scratch, as if she had never lived in the UK. Since then, she has continuously lived and worked in the country, but she switched from a Tier 2 to a partner visa, and that meant going back to square one again.

"I didn't realise that switching from a sponsor visa to a partner visa meant the time went back again to zero, which I find very ridiculous quite honestly. I will have lived in the UK for 13 years in total before I'm eligible to apply for ILR."

Over time, the cost of visas and her level of stress have progressively increased. The first two visas were relatively easy and cost her less than £1,000 without any additional NHS surcharge, but applying for the third visa was difficult and "quite frustrating." Sophia had to go back to Canada and apply from there, as switching from a Tier 5 to a Tier 2 visa was not allowed.

The visa cost had increased significantly and the online application was problematic, as Sophia explains: "The online application released by the Home Office was like a beta version and you couldn't open it on the browser versions available at that time, you had to find an old computer with an old browser to be able to apply. This was just another level of gatekeeping! This was also the first time that I had to pay the NHS surcharge which I think was £200 per year, so about £500 for a 2.5-year visa."

Before the expiry of that visa, Sophia moved to Germany with a youth mobility visa (similar to the Tier 5 British visa) that cost her only €40 per year and with an application procedure much easier than the British version. When she returned to the UK, visa fees were further increased and the stress of dealing with the application procedure was so high that later Sophia decided to pay a lawyer for her current visa.

“I have never done that before, but based on the level of anxiety that I have had in the past and on how large the partner application is, the amount of stuff you need to be providing and putting through, I decided to use a lawyer. It was during the pandemic, I was working full time and doing a bunch of other things outside of work. I had no time and I couldn't have additional stress. It cost me £1,900, but it saved me so much anxiety and also time! So it was the right choice, but it doubled the cost of what were already extortionate visa fees.”

Sophia paid £1,033 for the visa application and about £1,600 (£624 per year) for the NHS surcharge. This and the solicitor fees means that she spent about £4,600 in total for her partner visa, and she is already worried about the possible cost of its renewal. “I'm trying not to think about the cost,” she says, “because I know it will be thousands of pounds more, for sure the NHS surcharge will go up. The visa application will go up. Maybe they introduce something new, who knows? You never know.”

Despite her effort not to think about it, this feeling of uncertainty strongly impacts Sophia's life. As she puts it, “when you are in the middle of building a life in a place, and your status is uncertain, that's always going to be a point of significant stress.”

None of Sophia's visas allowed access to public funds and, at the beginning of the pandemic she was terrified that she could be put on furlough as she was afraid of losing her visa and being forced to leave the country.

Nevertheless, Sophia thinks she is privileged compared to other migrants, not only because she wasn't furloughed, but because she has a job, was able till now to pay all her visa fees with limited use of loans from her family, and, if things go badly, can always go back to Canada, which is a safe and peaceful country. She works in the migration field and has seen migrants facing much more difficult situations, including women facing domestic violence struggling to retain their right to remain in the UK or unable to move into a visa category that allows them recourse to public funds. Compared to them she feels privileged, but every time she submits a visa application she experiences “severe anxiety”, because she knows “what the Home Office is capable of” and thinks that the visa procedure is an organic part of the hostile environment policy.

Sometimes even the simplest things in the visa process become difficult: Sophia was granted her partner visa in February 2021. She should have received her BRP (biometric residence permit) within 10 days, but had to wait more than five months despite her lawyer submitting two formal complaints to the Home Office. It was only after that her MP wrote to the Home Office that she finally received it.

She wonders how it is possible that a visa costs only €40 in Germany while in the UK it is so expensive and applicants don't even have access to any level of customer service from the Home Office. “I can't imagine that amount of money is for processing my visa and I'd like to unpack where it goes,” she says. “The whole process is just insane, there is no way to contact anyone.” ♦



# how do people manage to pay?

We asked participants how they paid for their fees and whether they had accrued any because of them.

The answers from all the respondents show that they can rarely afford to pay the extortionate visa fees just with their income and personal savings. Despite their efforts, the help of their families or the use of other available sources of money, most respondents had to ask for loans from friends and family or banks and commercial lenders – or both.

Overall, two-thirds of respondents (68) told us that they have gone into debt when paying for their visas. (Thirty-three have not, while three gave unclear answers.)

One respondent said that they were able to pay for the fees using part of their parents' retirement savings: more proof that the costs of visa fees not only affect the individual but different generations of their family, too.

Even those able to pay with their savings complained that this put a strain on their financial stability, with one saying, "My savings are depleted every year that I have to pay for visa fees. Thus, I don't have stable savings for any emergencies, it all goes back into the visa costs."

The money to pay visa fees is often gathered through a combination of all possible options, as one respondent said: "Almost everything, savings, credit cards, family loan, friend loan, selling household [sic], I used almost all options."

"You can always find someone; you can always find people who you can ask to lend money to make £150 but when it's £4,000 it's like 'How many people do I need to know to give me all that money?'"

Other respondents talked about working long hours and still having to take loans: "Student loans, work (I was working 80 hours a week pre-COVID to try and save enough for tuition + cost of living + visa fees)."

A focus group participant said that, having given birth during lockdown, she did not take maternity leave and continued working from home so that she could save enough money. At the same time, she cared for her newborn, as childcare was too large an expense. This has had a severe impact on her health: "I feel like quitting everyday, but I have to remember I have the fees, I have these fees coming up, I have a child to take care of, I have bills to pay."

People can apply for a fee waiver, although it can be an excruciating process. A participant who had applied for a waiver shared their distress at having to prepare all the evidence necessary for the application and

at the uncertainty of the outcome. If the fee waiver was denied, they would only have 10 days to come up with the money to pay for the visa.

For many, going into debt is the obvious outcome of such expensive visa fees, as another respondent wrote: "Obviously loans, sale of asset in back country, loan from banks even." It hasn't always been this way, as another respondent, who paid for his present visa only with the help of a friend, remembered paying only about £100 for one of their previous visas.

"The extortionate and exorbitant fees means almost every law abiding applicant will invariably find themselves in debt, as I have."

An individual from one of the focus groups said: "The moment we finish paying this we will be late to prepare for the next payment. We are always digging a deeper trench for debt." She added that she was told by the Home Office that, despite her and her husband's difficult financial situation and debt, they did not qualify for a fee waiver as they own a car, which is essential for them to go to work. So they are forced into deeper debt to afford their visa fees.

Another said that because one of his visa applications had been refused he was not able to get loans from his bank. He is forced to rely on relatives and friends to pay for visas for himself and his family.

People can go into debt temporarily or repeatedly whenever the time for a new application comes. It is significant that some survey respondents, asked whether they had gone into debt, answered "Not yet", aware of the uncertainty of their situation.

"I pay fees through credit cards. Then I have to pay credit card bills on monthly basis. It takes more time to settle the bills on minimum payment. My current account is always using 70-80% overdraft limits."

Paying back the loans and the day-to-day bills is a "juggling act". Sometimes living in debt becomes a long-term condition, and the debt can be very high. One respondent said they have been "under a huge amount of debt since 2016" and another wrote that "Since 2015 I am in roughly 30k debt." ♦

# the impact on people's lives

We asked participants how the cost of visas affected different aspects of their lives and they spoke strongly about the negative impact. The costs they face have far-reaching consequences and affect respondents' financial situations as well as a wide range of other factors, such as employment, personal relationships, quality of life (including plans for the future) and mental and physical health. Some respondents described their lives as a "living hell" or "permanent deprivation", as paying visa fees makes it "difficult to survive" and impacts on the most basic needs.

## Money

People's finances are perhaps the most straightforward aspect of the impact of visa fees. Almost all respondents talked about money, whether directly (commenting on the extortionate costs they face in order to stay in the UK) or indirectly (the effect of having to save so much money on people's mental and physical health). Those who spoke to Migrant Voice have talked about missing out on vacations or seeing their family members back home as saving money for the impending visa takes priority. Others have said they could not even afford to pay for the repair of small home appliances. Occasionally, people are forced to take out loans or borrow money from friends and family. People with low-paid jobs as well as professionals with higher salaries have commented on the struggles they face to meet the cost of visa fees.

"Am always tired both physically and mentally. I can't do anything concerning money, because I need every penny to save for my son, and [my children] don't understand when I can't do anything with them. So that even stresses me out more, always emotional. I just wish I never had to go through this. Can't believe that's how me and my family are treated after all that I did for this country."

Some people specifically mentioned the lack of money to buy food. In some cases this means going "without food sometimes" or missing "breakfast, sometimes lunch." Some respondents' children also suffer: "I can't feed my kids due to the visa fees and borrowing money," one said, while another wrote: "I cannot feed basic food to my kids."

"I have spent around £9,000 on visa fees thus far and calculate that I have another £7,800 to go before I have ILR (that doesn't include the £1,500 citizenship application fees). Because of these fees I have been unable to save for a deposit on a first home, nor take time off/spend money to go to my country of origin and see my family, and have been unable to focus on my PhD due to needing to work."

## Employment

The costs faced by survey respondents have consequences on people's employment and work status. Employers do not allow people to work if their visas have expired, leading some migrants to spend more money to avoid waiting for too long without any form of paid labour.

Some employers take advantage of the situation, knowing that employees are in a vulnerable position. One focus group participant said that since her managers know about her visa situation they demand that she come in for a shift with less than the mandatory notice and they hint at possible "cuts" that would leave her unemployed and unable to pay for her fees.

Many survey respondents discussed how their job often takes over their lives to ensure they can save money to meet the cost of visas. Some are forced to work long hours, long weekends, and have to choose their job over seeing friends and family, ruining relationships and negatively affecting the respondents' mental health. A respondent mentioned that her "husband has had to work jobs that were stressful for minimum wage," and another writes, "Walk to work. Work extra hard with little or no good rest." Despite the respondents not mentioning the precise number of hours they work, many state that they are (or have been) forced to work long hours – even up to 80 hours per week.

Having to pay this huge amount for visa fees can mean being forced to work while seriously ill, as one respondent stated: "If I am in pain still I have to work though I am on strong medication since September 2016 but I need to earn for my day to day living."

"The biggest impact has been having to pay the extra £800 every time to expedite my application. My employer won't let me work if my status is expired but the renewal is pending. And I can't wait 6 months for the home office to process it under their regular processing times."

"My main concern is not being able to renew it on time which could result in not being able to keep my job, my employer would not be able to keep me employed if my immigration status changes."

"I'm constantly job hunting in order to find a better-paying job, which has made employers call my loyalty into question on occasion. I rarely get to hang with friends due to time spent working and being in debt. I think the hardest part about it is not really having people to be honest with about the situation."

## Personal relationships

Having to ask family and friends for money for visa fees may put a strain on personal relationships, as some are not able to pay back their loans straight away or even for a long time. This can cause many migrants to become isolated or even alienated from their families at a time when they are highly vulnerable. Such strains in relationships may have a deep impact on their lives and, specifically, on their mental health.

Having to save so much money for visa fees puts a strain on personal relationships in other ways. People find themselves unable to travel to see friends and families in their home country, or even in a different part of the UK. Sometimes, even sharing the same roof is a problem, as the constant stress can damage family relationships, too. Some parents expressed their feeling that they were missing out on their children (and vice-versa) because of the long hours they had to work. One said that she felt her children thought she was “ignoring them” because of the little time she is able to spend with them.

“Because of non-availability of funds can't connect with friends here in UK, especially when have to give back their loans. Absolutely gutted and depressed.”

“It impacts every area of our lives. Relationships have been impacted as at one stage we were homeless and family members wanted to help but had their own situations. We have borrowed money from friends and family and it's stressful asking for money from anyone. My husband's mental health has been impacted and he suffers from depression due to the stresses of immigration and has not been able to provide for the family. Children have been impacted as they would have loved to go to university but due to NRPF and no settled status universities were reluctant to give them places unless prepared to pay international fees, yet they have grown up here. Family have died back in country of origin and due to pending visa applications [we] have not been able to travel and bury loved ones and there is no closure. We have lost our goods in storage as we could not pay for them. It's been a vicious cycle, these immigration issues, and cause stress.”

“This round has led to significant distress and anxiety. I can't visit my father who is in poor health in California because I am waiting six months for my ILR. Also it's deeply unsettling to be treated by the Home Office as if I have come to the UK to steal public funds or take something away from English people somehow. All I wanted to do was marry my girlfriend.”

“It will take long time to be able to pay off my debts. Due to hard work with little rest my health and that of my [family] have drastically been affected. There is not enough time to be together as family since most time is spent working to be able to pay debts and raise visa fees. Our relationship is strained because we have no time for each other and also for our children. Our larger family back home also depends on us for financial support. We are not able to save for the future and for investment purposes.”

## Quality of life and planning for the future

Several survey respondents expressed their difficulties in making long-term plans, as any money saved is eventually used to pay visa fees. This means that some migrants are unable to go on holiday, cannot buy a house, or have no savings to improve their children's future. Overall, the constant anxiety induced by the cost of visa fees affects the quality of life in the present and the future.

Several respondents wondered what would happen in case of unexpected problems and expenses that they would not be able to afford. Others stated they live in "constant fear" of not being able to pay for the next visa. Some already know that they won't be able to afford it. "The cost of immigration literally destroys ambition and dreams," one said.

The housing conditions of many respondents are also affected by visa costs. Participants mentioned the impossibility of saving money to buy a house, or denounced poor housing conditions, including living in crowded accommodations, lack of space and lack of heating. One focus group participant said she is sharing her home with five others but sees no alternative as she must save to pay for her visa fees.

Moreover, accumulating debts and rent arrears makes the accommodation precarious and can even lead to homelessness. A respondent told us, "I am in debt and rent arrears which I have failed to recover from the last renewal in 2019." Another wrote: "In order to save [for] visa fees I was ... homeless."

"It's a very anxiety producing process that can take its toll often. My whole life for the past three years has revolved around planning and saving to apply for a visa, which leaves other parts of my life (in terms of future planning and goals) on hold because the focus is always on securing a visa to stay. Since it's so difficult to do so as someone outside of the EU."

"This visa has impacted on my family's mental, physical, social and financial condition. I feel stressed always because I am always thinking how to save money for visa. I don't have house, savings for my daughter's education or family future. Unable to give a good life to my family."

"We do not have money to small house appliances/repairs. We as a family unable to take any holiday breaks in past 5 years. Kids are growing and going to school. They inform us those other classmates have different toys and demand things that we cannot afford because of burden of debt. Our pockets do not allow us to take them to dine-out in restaurants. Branded clothes versus non branded clothes makes lot of different kids' appearance. This could impact on their thinking style as well as overall performance in different aspects of life."

## Physical and mental health

An overarching narrative that emerges from the survey and focus groups is how participants' physical and mental health is severely affected by the visa process. Some migrants discussed feelings of anxiety, depression, loss of self-confidence and stress when it comes to their mental health, and some experienced insomnia, high blood pressure and fatigue.

This is both a direct result of the stress and insecurity caused by the process, but also an indirect consequence of the aspects highlighted so far: overwork, inadequate living conditions, and isolation from family and friends. One respondent's daughter is seeking therapy and her father is on anti-depressants; another suffered a type of brain haemorrhage due to hypertension.

Financial pressures suffered as a result of the visa process have left a few of our respondents unable to think clearly, incapable of relaxing, developing stress-related conditions.

"Both wife and I are on anti-depressants. Am hyper-tensive. Blood pressure is 160/110. Have a suicidal autistic son. The uncertainty about the visa is like Damocles' sword."

"Thinking about the huge financial debt took my night sleep. I am unable to focus on things and noticed that it has affected my mental health. Recently I was hospitalised for 10 days for hypertension treatment which cause a kind of brain haemorrhage, though I am not in hospital, but it is still under treatment."

"Mental health!!! Did you know cognitive performance declines when you're worried about money? It makes me resent the UK for putting us through this too. I also think this reinforces passive biases against immigrants in the UK. Since moving here I have had to start my career over completely (foreign experience is looked down upon), I have developed tinnitus and other chronic signs of stress. We're treating immigration as a legal formality but this experience has made me want to run for the hills."

"I'm having sleepless nights because I have to apply in October and I'm thinking "Where am I getting this money?""

"Financial consequences are huge but the mental consequences are worse."

"The financial cost is huge. The social and mental toll is even higher. I have ended up with high blood pressure, heart troubles, stress and depression and most serious of all, a complete lack of faith in the delusional British claim to civility and rule of law."

In focus groups, participants shared their frustration, distress and, sometimes, desperation at their situation. Many expressed how, with their visa fees constantly looming over them, they felt unable to make any extra purchases. One said: “Sometimes for Christmas you want to get your family big gifts ... and get myself nice stuff, and feel like it’s the end of the year, I’ve done a good job, I deserve this jacket. But then I remember the fee.” Another spoke of his and his wife’s constant struggle and calculations for each small purchase and expense. He said, “If we want to buy a pizza, I think that If I make food at home I can save money.” And instead of taking the bus, “If I walk 20 minutes, I can save £1.50.”

Many describe the immigrant life as “miserable” or similar to a “long lockdown” that started well before the pandemic, with all the restrictions determined by the costs of visa fees.

“We’ve basically been living in lockdown since 2014. The pandemic hit and very little changed for us.”

### **Thinking about the next visa renewal**

All but one respondent expressed concerns about their next visa renewal. The answers suggest that by far the biggest issue with the current visa system is the cost, with some saying that they were afraid they would not be able to afford it. The stress put on people is year-round, forcing them to constantly think about their visa. It’s not something they do every 2.5 years and then forget about, as many must save and budget constantly to pay the fees. Several respondents also mentioned that they worried the fees might increase, making it even harder for them to afford.

Many also talked about the stress and harm caused by lengthy waiting times and uncertainty, including a pregnant woman who is scared about having to pay the fees when she has her child.

A focus group participant currently on a family visa expressed her distress about her visa depending on her husband’s income at the time of renewal. The feeling was shared by her partner: “What if my husband doesn’t have the same job next year [when it’s time to renew my visa]? It’s quite stressful for both of us. He feels he doesn’t have freedom to change jobs. He has to be in this job when it is time for me to renew my visa.” She added that the stress was impacting their relationship.

All elements described so far are interconnected, impacting one another in a cycle characterised by financial insecurity and stress for many survey participants. All aspects of migrants’ lives are negatively affected by the current visa system and the high costs people have to face. The accounts quoted here are only a snapshot of the difficulties and struggles a lot of these individuals must deal with. ◆



“I’m pregnant and I want to get ILR before my baby is born so they don’t have to worry about citizenship, and so we don’t have the extra paperwork and fees for a third person, too.”

“Was left uncertain because of experience with a man who refused to accept my signature at a biometrics appointment.”

“Was left uncertain because of experience with a man who refused to accept my signature at a biometrics appointment.”

“I am currently a postgraduate student, and so the next visa renewal will be swapping onto another visa pathway. However, this year, another visa route opened up for people on postgrad visas – I am just worried that it won’t be smooth sailing or that I’ll apply too late or that there will be hidden caveats and conditions.”

“If I do not have adequate [work] hours then I will be in debt... no human being should live pay taxes plus NHS fee but yet still not be able to claim anything back. We are not cash cows. The fee increases ... each year... what quality of life will I have to live in order to get such money?”

“Where to begin?! We’re trying to start a life and we’re being forced to do so at a massive financial disadvantage due to fees – but also because you can’t work on a fiancé visa. Because I’m not a citizen, I wasn’t eligible for any helpful tax breaks during the pandemic when my husband couldn’t work. It’s also SO easy for your application to get rejected. My experience has been nothing short of a horror show and I’m a white, middle class, educated woman without a criminal record. I can only imagine how much more difficult and expensive this is for other people. It leaves you feeling terrible – you spend all of this time and money and are made to feel like a second-class citizen – all the while working, paying the same taxes as everyone else and yet still get treated like you’re ‘sponging off’ the country. It’s disgusting and so xenophobic.”

“I’ve heard many stories from other migrants, including family members from the US and Sierra Leone ... who have been denied visas based on tiny mistakes. All of that makes this process incredibly stressful.”

“Yes, specifically because the sector I work in does not often sponsor visas. While I’ve been very lucky to find employment that sponsors, it’s a long process that I know is quite precarious.”

# Selena's story

*(names have been changed)*

Selena, originally from Jamaica, has lived in the UK since 1999, when she was a child. She now works in the care sector and lives in the West Midlands. Although she has already spent over two decades and all her adult life in the UK she is currently on the 10-year route to settlement.

The visa process, which was made more complicated by the pandemic because of office closures and delays, has caused problems with her employment, her finances, and her mental health. In general, she feels that her life has been severely affected by her immigration status and the high costs that come with it.

Selena has been waiting for her new biometric residence permit, which is issued by the Home Office once a visa is granted, for over a year and a half. (Her old one is now invalid.) This has caused her considerable problems when applying for jobs, as she is unable to prove on the spot her right to work. The employer should instead contact the Home Office and wait for an answer, but the code Selena has to provide the employer for them to carry out the check is not working, and the Home Office hasn't given her a new one. She has been refused at least one job for this reason. Employers' lack of knowledge about the visa system has also made it more difficult for her to find work, as some think that her delay in receiving a BRP means that she does not have a visa and is in the country illegally.

As she is unable to prove her status, she can't travel abroad or use many bank services, such as loans.

Her most recent visa also initially had an NRPF condition. Because Selena was made redundant during the pandemic, she was then destitute, and was able to apply to lift the NRPF due to a change of circumstances, and eventually receive Universal Credit. However, the long wait caused her to fall into rent arrears, which she hasn't been able to catch up with, as her benefits weren't backdated. With the end of the eviction ban issued during the pandemic she now risks losing her home. She says: "I'm over £2,000 in debt

with my landlord. I have already paid £2,500 [for my visa application]; I was not in debt when I made the application, so why am I in debt now?" She says she sometimes uses food banks to save money in order to pay for rent.

The Covid-19 pandemic added further layers of difficulty for Selena's application. She had to upload documents online, but her phone camera wasn't good enough to take clear pictures, according to Home Office standards; however, with almost everything closed because of lockdown, Selena had no access to a better phone or a computer. Available in-person appointments were often awkwardly far away, such as Oxford, and Selena preferred to save the fare money. She eventually found help at a community organisation providing immigration advice, and successfully applied. But she is already worrying about her next application. Being in debt, she does not know how she will pay for it. She has already paid over £2,000 and fears that the fee will increase in the future. Her application for a fee waiver was rejected. She fears she will have to borrow money from friends, and that this would put a strain on the relationship.

"I feel like a cash cow, I feel unappreciated, like an illegal. ... It's embarrassing, it's humiliating, it's degrading."

Selena feels that her visa application and all the struggles that come with it are taking over her life. She says, "Sometimes I just sit here and think, 'What am I going to do with my life? ... I can't think about having children. I'm 33, my clock is ticking. I can't think about anything else. Every year the fee goes up ... It's torture.'" The high costs, as well as the fixed-time condition of her visa (until she is able to apply for IRL), mean that she can't apply for a mortgage or make long-term plans, like going to university. She says, "Whatever route you're on, you live under uncertainty the whole of that time."

Asked what she will do once she gets IRL, she answers: "I will be stable, I will be free. Act normal, act like a citizen, and have normal rights." ♦

# Covid-19 and the lockdowns

We asked how the Covid-19 pandemic and lockdown affected respondents' situations over the past two years. We identified five main aspects of respondents' lives that were affected by Covid: work, finances, mental and physical health, their visa application process, and home and family life. (These are roughly the same areas negatively affected by the visa fee costs generally, as other questions have shown, which means that the pandemic has made many difficult situations even worse.) In most cases, their situation worsened with the arrival of the pandemic and lockdowns.

## Work

Almost a third of respondents said that the pandemic affected their work. Some lost their jobs, others were forced to work part-time, or were put on furlough. This sometimes had a domino effect on their finances, as their income was reduced, and hence on their ability to save for their visa fees.

"Because of the lockdown I wasn't able to find a full-time job, so it's only my husband who is working full-time. So our income is just enough to make ends meet every month. He has to do extra bank shifts to earn more so we could save for our upcoming visa renewal."

"It's put me into part-time employment, which has significantly impacted my ability to save for this ridiculous visa application."

"I've been on reduced furlough wages this whole time which has made saving for the visa even more difficult."

"Extended unemployment made paying for my [visa] extension last year very difficult."

## Finances

More than 20 people mentioned that their finances – in terms of income, debt, or savings – had been affected by the pandemic.

Except for one, everyone said that their financial situation had worsened. This sometimes had potentially catastrophic consequences, as some individuals wrote that they were struggling to feed their family, some were forced into debt, and some others' savings were used to pay for basic needs.

"Our financial situation got worse but I still have to pay for visa."

“With Covid-19 we were drastically affected, as we could not work enough hours to service our debt and make ends meet. We struggled paying our bills and rent and hence fell behind.”

“No money to feed my kids and have no borrowing capacity as well.”

“I was infected, no work, so I need to rely on borrowing from friends and all my savings goes for this.”

## Health

Many people talked about how the pandemic affected their health, both physical and mental.

Several mentioned the stress caused by their new circumstances: unemployment or reduced income, uncertainty over their visa application, financial difficulties, and the situation in general. One said that the pandemic and subsequent lockdowns “created more anxiety” for them and their husband; another said that they had been unemployed since Covid started and were “destroyed completely”.

Other respondents wrote that they were physically affected by the pandemic, too. One was forced to shield, which caused them to stop working for several months; another caught the virus and was also prevented from working.

“The whole thing has taken a huge negative toll on our mental health and bank accounts.”

“The uncertainty for being eligible for renewing the visa has increased and so has stress.”

## Visa application

A number of respondents said that their visa application process was also affected. With Covid, processing times for visas were stretched because of Home Office staff largely working from home and at a reduced capacity. This caused delays for many, who had to wait longer for decisions on their visas. One person said that they found themselves without a visa, which made it impossible to find a job.

Some mentioned that they also faced practical problems in, for example, booking a biometrics appointment – because of a lack of available places or dates – and so were forced to let their visa expire before they could renew it.

Another said that the pandemic made “the required visits [for the visa application] even more unfriendly and dehumanizing”. Almost all, including those who said they would have normally paid for a fast-track service but were unable to do so this time, wrote that the delays caused them severe stress.

“This waiting time is anxiety riddling for everyone, no matter how confident you are in your application or your circumstances.”

“COVID has allowed the UKVI office to be even less helpful and more actively obstructive than usual while hiding behind a shield of ‘these unprecedented times.’”

“Home Office taking even more time to delay application decision and same as the court, so no visa no job and just stuck nowhere.”

## Home and family life

Finally, a few respondents talked about how the pandemic affected their lives in terms of their housing situation as well as their family life.

One respondent said they were made homeless, while others talked about their struggles living in cramped conditions in shared houses.

Some wrote that travel restrictions had made it impossible to see their families, who were living in a different country.

“It was easier to accept living in cramped conditions when we were able to move freely around and my housemates and I were often working or studying outside the house. With all six of us in the house almost all of the time over the last year, it's started to strain my ability to get work done and has generally been claustrophobic. It's definitely affected my mental health for the worse, to be confined to my bedroom for almost everything I do, but unfortunately, I can't afford to move to another, less crowded place.”

The issues highlighted by the respondents are clearly intertwined. It is easy to see how work, money and health can affect one another, often causing a domino effect on someone's life, as occurred with several of the individuals who shared their stories. While these are already serious issues to anyone, they can become overwhelming when coupled with the constant worry of having to pay extortionate visa fees every few years. ◆

# John and Luis' story

(names have been changed)

Luis and John met in London in 2009 while Luis was a student. They started a relationship and, after Luis's visa expired, he moved back to his native Mexico. The couple stayed in a long-distance relationship until they were able to meet the visa requirements for Luis to move back to the UK. He finally joined his partner in May 2019 on a family visa, which cost them around £2,000, as well as another £2,000 for solicitor fees.

Luis is currently on the 5-year route to settlement. His first visa was initially granted for 33 months, running out in January 2022. When he applies for renewal, it will be his first time dealing with the Home Office, as his first application was done from outside the UK through an agency handling the process on behalf of the UK government. The couple estimates they are facing a further £1,500 to £2,000 for the renewal.

Their financial situation has been drastically affected by Covid-19. While in 2019 John's income largely met the visa requirements, it dropped during the pandemic. A large part of their income is now provided by Luis's job. However, he was forced to work part-time during part of the lockdowns, further complicating their financial situation.

John: "[When we were applying for the visa and found out about the cost] we actually thought about it – 'Should we actually do this?' and at the time I thought, 'No, I can afford it, let's do it – why shouldn't we do it?' I had no reason to suspect 2.5 years down the line the situation would be different."

Being self-employed and having done gig work to sustain himself, John is worried that he will not be able to provide enough evidence of his income. Furthermore, health complications mean that he is currently unable to work. Both men are, of course, also worried about the hefty fees they will have to pay in a few months. ▶

Luis: "In two months, we need to be very tight, I need to be very tight, I need to put money aside, and if not keep saving for January... so that worries us."

John: “You pay all the money for the visa fees, for the visa application, they fail it, and then you can’t afford to fly home when the visa expires, because you spent all the money on your visa application.”

The situation has also impacted their mental health and their relationship, and both say the thought of the looming application can cause tension in the house. They’ve also found it impossible to discuss it with their respective families to avoid worrying them, but this has been “isolating”, as John put it.

John: “It affects the relationship, it upsets your parents, or you can’t work as efficiently, which then restricts your ability to earn any more money. Those indirect issues are perhaps a great deal more significant and damaging than anything else is. ... I understand there is a fee – but why does it have to be so extortionate?”

The couple face a number of financial dilemmas. Aside from not being able to afford extra expenses – such as travel, replacing broken electrical appliances, or even paying for dentistry – they are also worried that if their application is refused Luis won’t be able to pay for a flight back to Mexico, as they will have spent all their savings on the visa. They are most worried about possible errors by the Home Office, which would force them to apply (and pay) again in order to obtain a refund (for which they would have to pay a solicitor). ♦

John: “I’ve paid more in fees than I’ve paid for gas and electricity in the last 2 years. ... The cost of the fees this year will be the cost of my Council Tax. And I’m allowed to pay for that in weekly or monthly instalments. Because it’s a lot of money and they appreciate the fact that you can’t always find it with one hit. And yet for this ... there’s not even a system whereby a year ago we could start paying £100 into it – maybe that would show them the level of commitment.”



# living in limbo

Our survey asked how people felt about their current situation and how their lives would change if it wasn't for the visa fees.

People overall reported extremely negative feelings – anger, depression, powerlessness and exhaustion, to the point that, when asked how their life would be different without the extortionate visa fees, some answered “normal” and “more human”.

About half of these respondents used short sentences to answer the first question, simply stating their state of mind or general feeling. While four people described their current situation as “okay”, with one saying, “It is manageable, though unpleasant,” the vast majority of respondents expressed very negative feelings about the impact of the visa fees on their health and how they felt as human beings.

Many described their current situation as varying degrees of “stressful”, “bad” or “hopeless”; and also used words such as “uncertain”; “terrible”, “worried”, “depression”, “not happy”; “helpless”; “angry”, “not good”, “frustrated”; and “difficult”.

Even with short answers it was clear that for some the situation feels like a struggle with a serious impact on their wellbeing:

Scared for future

Mental torture

Sad, frustrated and suicidal

Anxious, afraid, helpless

Ruined and distressed life

Miserable, sad and frustrated

Uncertain. Concern. Like a clock ticking...

Of the longer, more descriptive answers a few emphasised trying to focus on a positive aspect of their situation. Some expressed that they were ok right now, though worried about the future.

“I feel ok, but anxious when I think about the cost going up.”

“I’m feeling okay but still nervous about having to think about applying to a visa again to stay or whether it’s time for me to leave the UK. The fees are quite expensive and the stress it induces for me in particular is not healthy. So for now, we will see but it’s nice to have space to think on it, rather than have a visa that expires in a year.”

Others expressed that they felt they had relative privilege over those in a worse situation.

“Lucky. Luckier than most. People who get through the visa process without solicitor or financial help should win awards.”

“Very stressed while also knowing it is worse for other immigrants.”

The vast majority of respondents expressed very negative feelings that echoed the words in the shorter answers.

Recurring themes were negative view of the future, concern about the impact on their families, increasingly negative views about the country, anger and bitterness, precariousness, depression and suicidal feelings, sense of unfairness at the high cost, resignation or helplessness, feeling unwell, worry about the next visa in terms of the fees and the whole application process.

### **Injustice, anger and unfairness**

Many described anger at the unfairness of the high costs, sometimes emphasising that this is even worse when considering that they paid so much yet didn't have access to public funds if needed.

“Constant sense of anxiety and feelings of unfairness and lack of freedom. I find it unfair I need to sacrifice three full salaries in a visa when colleagues will get those as clean income for them to keep. I pay for the NHS with my income why such a high surcharge?”

“Whenever the thought about having to pay for the visa comes to my mind. I feel how hard it is to live as a migrant in this country. Wherein most of your earnings from your hard work will just go into taxes, paying for visa and NHS surcharge and yet you weren't able to have access from public funds.”

A focus group participant said that she saw herself as a “cash cow” for the Home Office, later adding that she saw that her real life would begin only when she obtained IRL.

Some survey respondents described having changed their views of the UK to feeling negative about the country, with some of the anger being directed at the government, Home Office or politicians.

“I feel so depressed when I see that I have given everything to UK and UK has taken everything from me.”

“I feel angry. I feel entirely disappointed with Britain and I have ended any sympathies for the callous system.”

“Terrible. I also feel like the Home Office and other government representatives don't want well educated, hard working, resourceful migrants to stay. They see us all as cash cows, rather than integral members of British society.”

“Seriously, betrayal by the UK government since all kids are British. I was expecting to be treated fairly.”

“I think it is unfair most particularly the amount of money we are asked to pay to renew the visa is shocking, excessive and abusive from the [government].”

These feelings were echoed in their thoughts on what their life would be like without visa fees. Some said that without such a high financial burden they would have been able to participate more in British society by investing, volunteering or donating to charities, and to really feel like they were “settling in”, which they are unable to do now.

“I could settle in and commit mentally to really working and having a life here, because even though I’d still have to go through the hoops and the stress of dealing with an office that seems to exist primarily to discourage people from coming to the UK, at least I wouldn’t have to keep coming up with the money to pay for the privilege.”

Some respondents said they are considering leaving the country, which they would not do otherwise, because of their anger and hopelessness over the fees and immigration system.

“We probably wouldn’t be planning to move abroad after I get citizenship. We’d also probably be generating a lot more wealth than where we currently stand and putting more money into the economy. We wouldn’t be swimming in my student debt and I probably wouldn’t tell everyone I know to avoid moving here. But the UK has made it clear that they’re only interested in seeing white British born people succeed or inviting the ultra-wealthy from abroad to enjoy life here.”

## Illness, depression and hopelessness

Participants felt worried about their physical and mental health, with some describing feeling sick, depressed, suicidal.

Several respondents expressed feeling that they lack any control over their lives and are worried and uncertain about the future.

Some just stated that, without the fees, they would be happier, stress-free and worry-free.

“Pathetic, depressed, think of suicide often.”

“Still the same now I’m having one side headache over year now still taking stress pills.”

“I am a failure. Feel distressed, helpless. Stressed. Uncertain future of my daughter.”

“Be without depression and anti-depressants.”

“I would be happier, be able to contribute to my family.”

“Concerned. We’re one serious injury away from chronic debt and deportation due to not being able to work. I try not to think about it often.”

“I feel my situation is very uncertain and unsecured. The future is not guaranteed.”

“It feels frustrating, and I feel a bit helpless about what I can really do about this situation. I’m completely at the mercy of the Home Office, so unless I choose to uproot my life and return home, I just have to pay what they ask.”

“I am already stressed as I am worrying about visa renewal in less than a year and if fees will remain the same and what kind of visa I am going to apply for.”

## Impact on family

Many expressed concern about the impact of the situation on their family.

“It’s grim!! My family and I cannot save money for a mortgage as we save money for visas. We are in debt and are trying to pay them off whilst saving for next visa. Our living conditions are not ideal for a big family, but rentals and cost of living is high. We are frustrated and it’s a depressing situation for my family and I.”

“Devastated and destitute. It’s heartbreaking as a father.”

For some, their situation was described as so precarious that they struggle to meet their and their family’s basic needs.

Some said that they were unable to feed their children properly, others that they were unable to help children study or to send them to university.

Others regretted not being able to spend enough time with their children.

“Can spend more time with my autistic child so he can improve which helps the family positively in every aspect.”

“Could have given my family all they deserve.”

“Could be able to make more memories with my daughter instead of worrying about saving money up for paying for fees.”

Some respondents talked about missed opportunities for themselves and their families because of the costs of visa fees.

“You can never just give [your loved ones] a lovely Christmas present and for everybody, you can’t travel too far, you can’t make plans, because in two and a half years you need that money. ... You can’t just go to dinner, you can’t just give money to a store, give money to charity – I want to give all my heart to teenage cancer but I cannot give you that pound.”

Some testimonies were particularly painful: “I would have taken my daughter to India to see her family there, who she’s only seen on video call”, and “I would have visited my dying father in my home country.”

This also shows how extortionate visa fees can have a multi-generational impact, not only on migrants, but on their (potentially British) children, too.

## Quality of life

It was clear from the responses that visa fees impact every aspect of material life, with impact on the quality of their accommodation one key area highlighted.

Respondents said that they would have been able to “afford curtains and home furnishing” and to “fix the house” if they didn’t have to pay for visa fees. One said they would “not [have] to wait months to repair something because we’d have extra cash each month.”

Many talked about not being able to obtain a mortgage to buy a house, and having to pay rent instead.

Some described delaying starting a family with their partners because it would be impossible to afford the costs associated with having a child and also having to budget for visa costs.

“We wouldn’t have delayed having a child (It’s already a ‘geriatric pregnancy’), and we would have more money in our savings for future childcare, maybe a house, maybe one last holiday before parenthood.”

“We could have bought a home by now, we could have probably started a family sooner.”

Many participants talked about the missed opportunity of visiting their families abroad or spending time with them on a holiday.

Overall, the participants’ answers show how many feel that they are unable to lead what they consider a “normal” life. Their wishes and visions of a life without fees entail what most people would take for granted or consider ordinary: proper accommodation, safety and enough resources for their families, and the stability needed to plan for the future.

Many feel they cannot be part of the society in which they live, and cannot contribute to it properly with their money, energy and time, while at the same time being conscious that they are facing extortionate costs just for the privilege of being here. This has had an alienating effect on some respondents, who expressed their anger and frustration at the system.

One focus group participant said: “Your normal life is what we’re trying to achieve.” ♦

# what changes do people want to see?

We asked people what they felt that should change to improve their situation. Their answers can be summed up in the following points:

- Reduction of visa fees and elimination of the NHS surcharge
- Change of all routes to settlement to five years
- Quicker, simplified and less stressful visa application process
- Shorter waiting times, more communication from the Home Office
- Transparency and accountability on costs

## Reduction of visa fees and elimination of the NHS surcharge

More than two-thirds of respondents specifically mentioned the need to drastically reduce visa fees. This demand was motivated not only by the financial difficulties caused by fees, but also because respondents saw them as unfair and discriminatory, part of a more general government anti-immigrant policy.

In most cases respondents declared that visa fees should be drastically reduced, and some of them specified that they should cover just the administrative cost or little more.

Some also suggested that visas should be free for children under the age of 16 and for parents with young kids.

Many respondents also called for abolition of the expensive NHS surcharge, with one saying it should be “removed for all immigrants working and paying taxes. We are essentially paying double tax into the NHS which is unfair.”

Other respondents stressed how the “UK is one of the countries with the most expensive immigration fees”, and one gave the example of Germany where they said a visa “costs less than 50 euro”. Someone suggested: “force employers to pay all their employees’ fees: that would light a fire under them to lobby for fairer policies!”

The demand coming from respondents is not only to reduce or eliminate the cost of visa fees and NHS surcharge, but to invest in the whole process of settlement in the UK and the government’s immigration policy. Some respondents focused their answers on a general demand for policy change, asking for “a wave of post-Windrush scandal reforms and a message from the government that immigrants are our neighbours and care workers, not evil invaders”, or demanding “a process and fees that aren’t rooted in elitism and xenophobia.”

“At a minimum, interest-free ways to pay the fees. Ideally, a reduction in fees and an elimination of renewal fees.”

Several respondents denounced how the UK government and Home Office “make immigration a business” and defined as unacceptable the level of profit obtained from visa fees:

“The Home Office steals our money – make us pay the administration fees, nothing more! We already know how unwanted we are, to steal our money in addition to everything else is simply heinous.”

## **Change of all routes to settlement to five years**

Other respondents focused their answers on the anxiety caused by how long they had to continue to pay to renew visas before being eligible to apply for Indefinite Leave to Remain.

They suggested that long routes should be cut from 10 years to five, with some suggesting that other types of visas, such as student visas, should also count towards the settlement process.

Participants on the 10-year route questioned the length of their route to settlement, pointing out the particular challenges of paying fees so many times. This is obviously a major cause of stress, together with financial hardship.

“[The 10-year route] seems to divide ‘good’ migrants (for example, those who come to work on Tier 2 visas) from those who come and stay through a combination of other routes.”

## **Quicker, simplified and less stressful visa application process**

Immigration rules change all the time and the application forms/process is complicated enough that many need to pay for a solicitor with specialist knowledge. The application process causes a high level of anxiety and stress.

Respondents recommended that provision should be made for the correction of minor mistakes in applications at no extra cost so that applicants are not required to submit a whole new application and fee. Visa fees should automatically be refunded when an application is refused due to a Home Office error, rather than forcing the applicant to pay for a lawyer to ask for the refund.

In addition, the Home Office should offer compensation for its mistakes. One particularly serious example raised by a participant was that her husband’s application was denied due to a Home Office error and this prevented him from working for two years, but the Home Office provided no refund or assistance.

## **Shorter waiting times, more communication from the Home Office**

Several respondents mentioned the long waiting time (up to a year) for a visa and the need to pay additional fees for a faster (“priority”) service

in order to avoid problems with their employers. An applicant who has the right to work actually retains this right while waiting for a decision on their visa renewal application (as long as it has been submitted in time).<sup>1</sup> However, many employers do not believe this and want to see evidence of one's right to work. Many applicants therefore pay hundreds of pounds extra for priority services to avoid losing their job, but may still have to wait for a decision.

Someone also denounced the lack of "support from real actual humans who were willing to help at the UKVI office", referring to the difficulty of getting in touch with people who could assist them in their application or provide updates. One focus group participant said that there should be a way of communicating with the Home Office while the application is being examined. This could allow the applicant to correct minor mistakes in the application avoiding having to submit (and pay for) a new one.

Lack of communication, long waiting times, and the fear that an oversight may be the cause of a rejection all cause considerable additional stress to many respondents.

### **Transparency and accountability on costs**

Several respondents called for more transparency from the Home Office in terms of where money raised from fees is spent – for example, in the form of a published, publicly available summary. ◆

"I would like to see a transparent review of costs for visa application ... I would like to ask the Home Office to justify the cost of the outsourced application centre."

"State the profit margins on these applications BLATANTLY – they should have to publish this widely. ... There should be a cap on the profit margins – to something reasonable – and adjust accordingly."

---

<sup>1</sup> This is called 'Section '3c leave'.



# Main themes

Our research paints a clear picture of the difficult situation facing too many people simply because they chose this country as their home.

Everyone who shared their experiences for this report highlighted the all-encompassing effects of extortionate visa fees on their lives. While some impacts, such as financial struggle, are clearly a direct consequence of high visa costs, people also described how the burden of the fees had a knock-on effect on virtually every aspect of their lives, from work to social relationships, from mental health to long-term plans.

Recurring themes emerged from many survey responses, as well as from the focus groups and interviews. We identified them as: finance, physical and mental health, housing and food security, future plans, relationships, and work.

## Money

Most individuals stated that their visa had to be renewed every 2.5 years. The number of renewals before they could apply for ILR depended on which 'route' they were on – five or 10 years – but the fees are high regardless of how many times they have to be paid. In 2021, the application fee alone was £1,033.

It is also worth remembering that visa fees are not the only cost people face: there's also the NHS Health Surcharge, as well as payments for bookings for biometrics appointments, postage, translations, document processing, travel, and so on. In some cases, solicitor's fees are also required. Most costs are repeated at every renewal.

Moreover, even after the 10-year route, applying for IRL is a costly process. In one of the focus groups an immigration adviser highlighted that, unlike limited-time visas, there is no fee waiver for applications for IRL. He spoke of a client who, despite completing the 10-year route and being eligible for IRL, was not able to apply for it as he had become disabled and was hence unable to pay for the application. He said: "[my client] is therefore on a life-long route. It is not 10 years, it's until you can pay for ILR."

Both application fee and NHS surcharge are charged per person, including children (although children pay a reduced NHS surcharge). This means that people have to pay thousands – or dozens of thousands – of pounds every few years. With responses to our survey showing that people have been paying amounts up to £70,000, visa fees dominate how people think about and manage their finances.

Several survey respondents and focus groups participants described how the need to pay visa fees affected every purchase they made. A person who took part in a focus group said that he would often think about whether or not to take the bus because walking could save them £1.50. Another said that she struggled during Christmas because the necessity of saving meant she could not afford to buy gifts for her family.

Many respondents said that even with such tight control on spending they could not afford the total cost of their visa and were forced to take loans from relatives, friends or banks. Recurring high costs create a vicious cycle for people on lower incomes, as they are not able to pay off their debt from past fees while also saving for the next one. A focus group participant said, "The moment we finish paying this [loan] we will be late to prepare for the next payment. We are always digging a deeper trench for debt."

Money for visa fees is often put together through a combination of strategies. As one survey respondent said: "Almost everything, savings, credit cards, family loan, friend loan, selling household, I used almost all options."

Most respondents also had a No Recourse to Public Funds (NRPF) clause on their visas, meaning that they could not receive benefits, in some cases not even for their British children. This severely impacted their lives, especially during the Covid pandemic, when many found themselves out of work or on reduced hours.

This pressure affects people constantly, not just when the new application is coming up. Not only are people often forced to avoid unnecessary purchases, they are often unable to pay for other extra expenses outside their day-to-day living. An interviewee mentioned that he would not be able to replace electronic devices such as a TV or phone, and that he could not afford dentistry. If he had to pay for either, his family would be unable to afford the next visa. Several survey respondents and focus group participants said that for years they have had to give up (or significantly reduce) travelling to their home countries to visit their families,

who most often still live there, as well as having holidays.

The possibility of a fee waiver exists. However, the process can be very complicated, as the amount of evidence requested is high and often involves, for example, providing friends' and relatives' bank statements (if they have sent money to the applicant's bank account more than twice). This includes children's bank accounts; if they have any savings, these must be used. If the fee waiver is refused, the applicant only has 10 days to produce the necessary money. A focus group participant said that her husband's request was rejected because they owned a car, which they needed to go to work, so they were forced to ask for loans from friends and family to pay for the fees: "Now when you get a phone call from a relative of a friend, it is always on your mind that maybe they want the money back."

The general picture is that most respondents lead utterly basic lives, with little or no expenses that go beyond covering rent, bills, groceries and a few other essential services. Nevertheless, they are walking a thin line, unable to make unplanned purchases, with the danger of any unexpected expense potentially driving them into debt. This pressure can have serious health consequences.

## Physical and mental health

Our study found that people's health was severely affected by the influence of visa fees on their lives. While most experienced mental health problems, some also had physical symptoms of their struggles. One survey respondent described their situation as a "miserable life to spend", while another said it was "a living hell".

The effects of visa costs on mental health cover different aspects of a person's life, though the most direct link is probably between financial insecurity and mental and physical stress.

The constant burden of visa fees and the potential or reality of being in debt to pay for them weigh heavily on the vast majority of respondents. As described in the previous section, people are constantly forced to consider whether and how much to spend on every item and service, however small. This often means giving up many kinds of extra spending – from a bus ride or a meal out to a plane ticket to visit family abroad. This burden has a detrimental effect on many individuals' mental health, as they expressed during focus groups, interviews, and when completing the survey. One person said, "The financial cost is huge. The social and mental toll is even higher."

If someone can't afford their visa fees and is also refused a fee waiver, they are unable to submit a new application. They then become undocumented. As already highlighted, fee waiver applications are themselves a highly stressful process and, if refused, leave only 10 days for applicants to pay the full fee.

One survey respondent wrote that they live in "constant fear" of not being able to pay, while others have expressed their constant worry about unexpected expenses.

Even those able to afford fees without going into debt described the application process and the long waiting times as distressing. Many talked about their permanent feeling of uncertainty, both while they wait after submitting an application and even while they have a visa but are preparing for the next one. Visas are generally renewed on a 2.5-year basis, so it becomes difficult for many to make plans more than 2.5 years in advance.

Several respondents talked about their social "embarrassment". Sometimes this is because they cannot afford trips, eating out or, more generally, the lifestyle of

those who don't have to pay visa fees. On other occasions, embarrassment was caused by the need to ask friends for support or assistance during the application, in the form of loans, or even bank statements for fee waiver applications. The shame has an impact on relationships and on self-esteem and mental health.

In some cases, people experienced physical manifestations of their distress, such as trouble sleeping, high blood pressure, dizziness, and palpitation when thinking about their situation. Others have shared fears about their inability to face unexpected medical expenses – such as a dental treatment – as they only have enough money to pay for their next visa fees.

## **Housing and food**

Showing the extent to which visa fees affect many people's most basic needs, some respondents to the survey said that they had struggled to put food on the table for their children. This is despite having a job, as most of their income had to be saved for the next visa fee. Others said that they had to use food banks – again, this in spite of often working long hours or multiple jobs. Some respondents said that although they did not have to use food banks they were usually forced to choose the cheapest options when grocery shopping, sometimes forgoing quality. Lack of appropriate or healthy food can have severe long-term health consequences, especially in the development of children. Those who had to use food banks also expressed their shame and embarrassment.

Similarly, many people's housing conditions are affected by the costs of visa fees. Many respondents said that they had to share accommodation because of the need to save money for their visas; others described having to live in cramped houses in terrible conditions.: Some, for example, went without heating, others could not afford furniture. Some people were in rent arrears as a consequence of going into debt to pay their visa fees. In one case, a person became homeless after using their money for the visa application; others had received eviction notices but had not been evicted because of the ban in place at the start of the Covid-19 pandemic. On the other hand, the pandemic and subsequent lockdown exacerbated housing problems that, until then, participants had been able to avoid, such as being forced to live in a confined, overcrowded space. Heating costs rose for many, which made it worse for those already struggling to pay for it.

Although not all respondents lived in such dire conditions, many said that their housing difficulties were exacerbated by the fees, which were preventing them from putting money aside for a deposit to buy a flat or a house. While this means that they were forced to spend money on rent rather than on saving for a mortgage, it also affected a wider aspect of their lives: planning for the future.

## **Future plans**

Many respondents said that visa costs directly impact their ability to make long-term plans with their families or partners. As we have explained, the extortionate visa fees often prevent people from saving for anything else, such as buying a flat, or taking a holiday. The result is that many people are forced to live and work with only one deadline in mind – the date of the next application, at which point their savings are almost invariably depleted. Many said they felt unable to move forward with their lives and felt "left behind" their non-migrant peers.

Many respondents expressed uncertainty about the future. Some said that their

anxiety is also caused by the fact that they are only allowed to stay in the country for a few years at a time, and that, if their situations change, their next application might be rejected. A change in circumstance can include a big, unexpected and unavoidable expense shortly before the visa application deadline. It can also be a break-up or a divorce, the loss of a job caused by economic recession, a pandemic, or many other factors. As previously mentioned, many respondents said that the Covid-19 pandemic cost them their jobs or cut their incomes. One interviewee said that his and his partner's ability to pay for the fees drastically changed when most of his income disappeared because of the pandemic, and that they are now uncertain whether they will be able to afford the next visa.

But the effects of extortionate visa fees go far beyond the application process itself. In some cases when applicants do not have enough money to pay for their visa fees, they are allowed to stay but are moved to a longer route to settlement – so a five-year track becomes 10 years. (People can end up on the 10-year route when they no longer meet the requirements for their visa. This can occur for a number of reasons, such as a loss of income, breakdown of relationship, illness, and sometimes an unintentional error in the application process.) The result is that too many migrants in the UK spend a good part of their lives in the dire conditions described in this report, without the safety of being able to call this country 'home'.

As mentioned earlier, many respondents first arrived in the UK over a decade ago, and some have lived all their adult lives here. Yet they remain trapped in a system that only grants them 2.5-year visas at prohibitive cost. One interviewee, who arrived in the UK in 1999, said: "Sometimes I just sit here and think, 'What am I going to do with my life?' ... I can't think about having children. I'm 33, my clock is ticking. ... It's torture."

As people put off having children, buying a property, or making other long-term plans, their partners and families – in the UK and in their home countries – are also affected by the burden of visa fees. One participant said: "[Visa fees] stop our British partners from moving forward in their lives, not just ours as immigrants."

## Relationships

Participants in the study described how virtually all their personal relationships are negatively affected by the fees they must pay.

Generally, their contributions showed that the British immigration system as a whole can erode relationships. Some participants explained that they have been unable to travel to see their families in their home countries because their passports were held by the Home Office for months while their applications were being processed. Furthermore, as we have just seen, the decade-long routes to settlement prevent many from making long-term plans.

But the cost of visas itself is often harmful because of what it entails. Several respondents talked about the strain the fees put on their relationship with their partner – because of the frequent discussions on finances, the sacrifices made to save money, the impossibility of spending quality time together.

Some respondents said they worked such long hours in order to be able to afford their fees that they were unable to spend enough time with their children, and were afraid the children would grow to resent their parents. Others were too embarrassed by their poor financial situation to speak and socialise freely with friends or even to meet them outside the home as that would mean spending money – even if just for a coffee or a snack. Others said that they were afraid of getting in

touch with friends or relatives because they were in debt to them but were unable to pay them back. One participant said that she avoided forming close relationships with people to spare them the possibility of having to get involved in her visa application. (In some cases, people who send money to an applicant's bank account on a number of occasions also have to provide their own bank statements.) Reflecting on what she could have done had she not been required to pay visa fees, she said: "[I] could have done the studying earlier, been committed to someone earlier. Because of this situation, you can't really be settled."

Tragically, shame often creates a vicious cycle where people tend to distance themselves from loved ones, which in time makes it even more difficult for them to ask for (or receive) support and increases their loneliness, affecting other aspects of their lives.

## **Work**

The overall insecurity experienced by many respondents reflected on their working conditions, too. Many participants expressed feeling vulnerable at work, often because their employer exploits their situation. Being unemployed may be why a visa application is rejected, while at the same time making it impossible to afford the visa fees. We were told of cases where employers sometimes use this trap to force migrants to work in unacceptable conditions, such as giving little or no notice about shifts.

Even when this is not the case, many participants described how their career choices had been affected by their visa status. Some said that their immigration status or financial situation made it impossible to study and take up their career of choice (such as nursing); others expressed instead how the persistent worry about visa fees makes them work longer hours, sometimes in multiple jobs. In yet another of the many vicious cycles created by the high costs of visas, several people explained how they were forced into lower-paying jobs because they needed to work there and then, and could not afford to be unemployed while studying, training or looking for better opportunities.

Some participants also talked about the prejudice and suspicion they perceived when they had to disclose the type of visa they were on, while others talked about missed work opportunities and at times dismissals because of Home Office mistakes and delays.

Some mothers said that they had been unable to take maternity leave.

The Covid-19 pandemic worsened the existing problems, as jobs became even more unstable and many people risked becoming unemployed. (The Government scrapped the NHS surcharge for health workers in May 2020, but has made few other concessions on visa fees during the pandemic and lockdowns.) Many people's income fell as their work hours were reduced; this also reflected on their ability to save for visa fees. Some respondents said that they had gone into debt, or that their debt had increased since the start of the pandemic.

## **Covid-19**

The Covid-19 pandemic has exacerbated serious problems that are closely intertwined with each other.

With financial insecurity already a serious problem for a lot of study participants,

many wrote that they were forced to use their savings, or even go into debt, in order to pay for their basic needs during the first lockdowns. This means that they will face even more difficulties when the time comes to pay their visa fees.

Virtually all other aspects of all respondents' lives, including accommodation and healthcare, were worsened by the pandemic.

Delays and other problems with the visa application process caused some people to become effectively undocumented for periods of time. In one case, this resulted in someone being unable to find a job. The "cramped conditions" that some respondents wrote about are often due to them having only a small part of their income available for accommodation. It is easy to understand how all these issues in normal conditions can affect mental and physical health, and this can only get worse with increased uncertainty about so many areas of life.

While all these factors were made seriously worse by the spread of the virus, it is important to remember that many migrants lived in a precarious situation even before the pandemic. ◆

# conclusion

As we've shown in this report, the exorbitant costs of visas are ruining the lives of too many people in this country. Many have told us of their struggles with almost all aspects of their existence due to the extortionate visa fees they face. People are living in a precarious limbo for years on end, struggling to get by, to save enough for their visa renewal application, and then having to start the cycle all over again, time after time.

This is a situation that hundreds of thousands of migrants have found themselves in, yet most people across the UK seem to have little to no knowledge of the issue.

The alarming effects on migrants' mental health is very clear from the experiences shared in this report. The revelations that people have had to deprive themselves of food, are more vulnerable to exploitation at work, are working two or more jobs, and are increasingly kept apart from their families should send shockwaves through the Home Office.

However, we doubt it will; the Home Office is fully aware that visa fees push some people towards poverty. As Jon Burnett argues in his introductory piece for this report, the charging regime that has been forced upon migrants across the UK is another insidious side of the Home Office's Hostile Environment policy, the goal of which is to make the UK as unattractive as possible for migrants who are not high-level investors or multi-millionaires.

Worryingly, the ill-effects of the punishing visa regime can be multi-generational. It is not only the applicants who struggle: it is their entire families, sometimes with life-changing effects on their children.

Now a bad situation is likely to deteriorate further. The UK's cost of living crisis means that the average household is set to be thousands of pounds a year worse off and is facing the biggest drop in living standards since the 1950s. Those migrants already struggling to get by will now find it harder to buy food, pay for gas and electricity, or keep the car they need for work. Yet the concern at the top of many migrants' lists will be ensuring they have enough to pay visa fees – potentially pushing themselves into deeper and deeper debt.

Migrants make a huge investment in their lives by moving to the UK, where they pay into the economy through taxes and national insurance. To impose these exorbitant visa costs merely acts as a punitive penalty. The government continues to argue that migrants should pay for the entire immigration system, an argument as illogical as it is problematic, operated by no other Western country we are aware of.

The pay-for-the whole-immigration system argument suggests that migrants should pay for detention centres, enforcement officers, and deportation flights. The charge is on them to fund the oppressive, xenophobic anti-migrant regime of which they themselves are then victims. The illogicality of the argument further absurdly assumes that only migrants benefit from migration to the UK.

The political decisions taken over the past years, starting with the pricing of visa applications at more than seven times the actual cost, has meant that the Home Office has willingly put thousands of people through extreme hardship. These



political calculations and their human costs are monstrous and unjustifiable.

The visa system is not fit for purpose, and until we can create a new system that works, we must start to enact the changes we argue for in this report: reduce the fees to administrative costs only, remove the Immigration Health Surcharge, and end the unjust 10-year route to settlement. However, these changes will only paper over the very deep cracks in the UK Visa and Immigration system.

A new system must put migrants' wellbeing over profit, not force migrants to wait months for Home Office decisions, and not make them pay tens of thousands of pounds before they can finally settle in the UK.

The truth is we all benefit from migration to the UK – but no one is benefiting from the current unfair, time-consuming, administratively insensitive and punishingly expensive visa and immigration system. ◆



# appendix I

## Endnotes to “Situating Immigration Fees in 21st Century Britain”, by Jon Burnett

<sup>1</sup> Tilley, J, *Regulations and Orders in Council* [Hansard] (Vol. 5), 4 June 1981, Col. 1091.

<sup>2</sup> Yeo, C. *Welcome to Britain: fixing our broken immigration system*, London, Biteback Publishing, 2020.

<sup>3</sup> See Home Office, *The British Nationality Regulations*, Archived 27 July 2017, Home Office, [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/632299/britnatregulations.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/632299/britnatregulations.pdf)

<sup>4</sup> Tilley, J, *Regulations and Orders in Council* [Hansard] (Vol. 5), 4 June 1981, Col. 1091.

<sup>5</sup> Independent Chief Inspector of Borders and Immigration, *An inspection of the policies and practices of the Home Office's Borders, Immigration and Citizenship Systems relating to charging and fees June 2018 – January 2019*, London, Independent Chief Inspector of Borders and Immigration, 2019, p. 34.

<sup>6</sup> In February 2021, the Court of Appeal upheld an earlier High Court ruling that the fee charged to children to register as British citizens was unlawful, with the case initially being brought by the Project for the Registration of British Citizens (PRCBC) and O.

<sup>7</sup> UK Visas and Immigration, 'Home Office immigration and nationality fees: 11 October 2021', *UK Visas and Immigration*, <https://www.gov.uk/government/publications/visa-regulations-revised-table/home-office-immigration-and-nationality-fees-11-october-2021>

<sup>8</sup> See Figures 1 and 2, below.

<sup>9</sup> Magrit Schulte Beerbühl, 'British Nationality Policy as a Counter-Revolutionary Strategy During the Napoleonic Wars: the Emergence of Modern Naturalization Regulations', in Andreas Fahrmeir, Olivier Faron and Patrick Weil (eds) *The Evolution of State Practices in Europe and the United States from the French Revolution to the Inter-War Period*, New York, Berghahn Books, 2003, p. 58.

<sup>10</sup> For discussion, see Burnett, J. and Chebe, F. 'Towards a Political Economy of Charging Regimes: Fines, Fees and Force in UK Immigration Policy'. *British Journal of Criminology*, 60(3), 2020, pp. 579-599.

<sup>11</sup> See discussion, see Independent Chief Inspector of Borders and Immigration, *An inspection of the policies and practices of the Home Office's Borders, Immigration and Citizenship Systems relating to charging and fees June 2018 – January 2019*, London, Independent Chief Inspector of Borders and Immigration, 2019, p. 13.

<sup>12</sup> See for example Home Office, *Annual Report and Accounts 2018-19 (For the year ended 31 March 2019)*, London. Home Office, 2020, p. 106

<sup>13</sup> See for example Home Office, *Annual Report and Accounts 2018-19 (For the year ended 31 March 2019)*, London. Home Office, 2020, p. 106

<sup>14</sup> Figures 1 and 2 are based on data extrapolated from individual Home Office annual reports and accounts, available from the following: <https://www.gov.uk/government/collections/ho-annual-reports-and-accounts>. These reports contain information on annual income from fees, as well as fee recovery details.

<sup>15</sup> Cited in Workpermit, 'UK visas, work permits and application costs to rise for April, 2007', *Workpermit.com*, 31 October 2006, <https://workpermit.com/news/uk-visas-work-permits-and-application-costs-rise-april-2007-20061031>

<sup>16</sup> Home Office, *Explanatory Memorandum to the Immigration and Nationality (Cost Recovery Fees) (Amendment No.3) Regulations 2008*, London, Home Office, 2008, p. 3.

<sup>17</sup> See Home Office, *Impact Assessment for Immigration and Nationality (Fees) Regulations 2018*. IA No: HO0310. London, Home Office, 2018.

<sup>18</sup> Home Office, *Fees and Charges proposals in HO Immigration Bill 2013*. IA No: HO 0091. London, Home Office, 2013, p. 5.

<sup>19</sup> Workpermit, 'UK Home Office publishes new immigration schedule of fees', *Workpermit.com*, 8 March 2007, <https://workpermit.com/news/uk-home-office-publishes-new-immigration-schedule-fees-20070308>; Green, Damian, *Charging for Immigration and Nationality Services 2011-12*, [Hansard], (Vol. 524), 11 February, 28 February 2011, Col. 10WS.

<sup>20</sup> UK Visas and Immigration, *Table with Details of Fees and Unit Costs – 11 October 2021*. London, Home Office.

<sup>21</sup> Cameron, D. 'My Vision for a Smarter State'. *Speech to Leeds ONE*, 11 September 2015, <https://www.gov.uk/government/speeches/prime-minister-my-vision-for-a-smarter-state>

<sup>22</sup> McKinney, C.J., and Sumption, M. *Briefing: Migrants on ten-year routes to settlement in the UK*. Oxford, Migration Observatory, 2021, p. 5.

<sup>23</sup> Under the Immigration and Asylum Act 1999, a person subject to immigration controls cannot claim public funds (ie certain forms of benefits or housing assistance) unless subject to a number of criteria. For more detail, see the No Recourse to Public Funds Network (NRPFN): <https://www.nrpfnetwork.org.uk/>

<sup>24</sup> McKinney, C.J., and Sumption, M. *Briefing: Migrants on ten-year routes to settlement in the UK*. Oxford, Migration Observatory, 2021, p. 5.

<sup>25</sup> See Kirkup, J., and Winnet, R. 'Theresa May interview: "We're going to give illegal migrants a really hostile environment"'. *The Telegraph*, 25 May 2012.

<sup>26</sup> For discussion, see Griffiths, M., and Yeo, C. 'The UK's Hostile Environment: deputing immigration control'. *Critical Social Policy*, 41(4), 2021, pp. 521-544; Goodfellow, M. *Hostile Environment: how immigrants became scapegoats*. London, Verso, 2019; and Webber, F. 'On the creation of the UK's "hostile environment"'. *Race & Class*, 60(4), 2019, pp. 76-87.

<sup>27</sup> Joint Council for the Welfare of Immigrants, 'Windrush Scandal Explained'. *JCWI*, [accessed 10 January 2022], <https://www.jcwi.org.uk/windrush-scandal-explained>; see Amelia Gentleman, *The Windrush Betrayal: exposing the hostile environment*. London, Guardian Faber Publishing, 2019.

<sup>28</sup> On the rebranding of the hostile environment, see Georgie Wemyss, "'Compliant environment": turning ordinary people into border guards should concern everyone in the UK'. *The Conversation*, 20 November 2018, <https://theconversation.com/compliant-environment-turning-ordinary-people-into-border-guards-should-concern-everyone-in-the-uk-107066>

# appendix II

## Survey results

Not all respondents answered every question.  
Only a breakdown of relevant answers is provided.

Question	Respondents
What Region/City/Town in the UK are you currently living in?	72
What is your current situation in relation to your visa/immigration status?	98
What is your country of origin?	100
Why did you originally come to the UK?	100
When did you come to the UK?	100
What is your current occupation?	98
Do you have a No recourse to public funds (NRPF) condition on your visa?	98
Do you have any dependents in the UK?	99
What is the cost of the visa each time you have to renew it?	100
What are the additional costs?	99
How much in total would you say that you have spent on visa fees and associated costs since being in the UK?	102
What are your concerns about your next visa renewal, if any?	89
How do you pay for the visa fees and related costs?	102
Have you had to go into debt to pay for visas?	102
What is the impact of the visa fees and related costs on your day to day living?	100
How does this situation impact you?	100
Has Covid-19 and the lockdown over the past year affected this situation and if so, how?	95
How do you feel about your current situation?	99
How would your life be different if you didn't have to pay these fees?	94
What would you like to see happen to change this situation?	95
What changes should our campaign against extortionate visa fees be calling for?	90
What is your age?	101
What is your gender identity?	102
Do you consider yourself to have a disability?	101

Which region/city or town are you currently living in in the UK?	
Greater London	27
Manchester	4
Edinburgh	3
Birmingham and West Midlands	3
Glasgow	2
Nottingham	2
Leeds	2
Leicester	2
Hertfordshire	2
Surrey	2
<i>Other</i> <sup>1</sup>	23
<b>Total</b>	<b>72</b>

<sup>1</sup> This includes a variety of towns, cities and regions only mentioned once. Examples include Huddersfield, Milton Keynes, and Newcastle.

What is your current visa/immigration status?	
Pending	14
Spousal visa	11
ILR	10
Family visa	8
Student visa	8
Work visa	8
No visa	7
Citizenship	4
Human rights grounds	2
Ancestry	2
Refugee	1
Unclear	14
<i>Other</i>	9
<b>Total</b>	<b>98</b>

What is your country of origin?	
Pakistan	16
India	14
USA	13
Bangladesh	9
Nigeria	6
Canada	5
Kenya	4
Zimbabwe	4
Gambia	3
Jamaica	3
Malaysia	2
Mexico	2
Philippines	2
Turkey	2
Argentina	1
Australian	1
Botswana	1
China	1
Colombia	1
Dominican Republic	1
Japan	1
Kurdistan	1
Mauritius	1
Nepal	1
Sri Lanka	1
Sudan	1
Syria	1
Thailand	1
Asia	1
<b>Total</b>	<b>100</b>

Do you have a NRPF clause on your visa?	
Yes	70
No	27
<i>Unclear</i>	1
<b>Total</b>	<b>98</b>

Why did you originally come to the UK?	
To study	67
To work	13
To join family	12
To ask asylum/as a refugee	2
Other	6
<b>Total</b>	<b>100</b>

Do you consider yourself to have a disability?	
Yes	12
No	83
Prefer not to say	6
<b>Total</b>	<b>101</b>

What is your age?	
18-24	1
25-34	26
35-44	52
45-54	16
55-64	5
65-74	1
<b>Total</b>	<b>101</b>

What is your gender identity?	
Male	52
Female	48
Other	2
<b>Total</b>	<b>102</b>

The following list includes some of our respondents' occupations and shows the wide range of jobs and careers (some respondents were unemployed and others did not currently have the right to work).

- Academic
- Accountant
- Banker
- Bar staff
- Business owner
- Carer
- Cashier
- Charity worker
- Chef
- Civil servant
- Cleaner
- Communication officer
- Controller
- Customer assistant
- Data engineer
- Driver
- Freelance content creator
- Interpreter
- IT professional
- Journalist
- Librarian
- Meter representative
- Nail technician
- Passenger assistant
- Project manager
- Researcher
- Security guard
- Self-employed
- Software engineer
- Student
- Support worker
- Travel agent
- Tutor
- Web designer
- Work coach

When did you come to the UK?	
1990-1999	4
2000-2009	54
since 2010	42
<b>Total</b>	<b>100</b>

Has Covid-19 and the lockdowns affected your situation?	
Yes, positively	2
Yes, negatively	61
Yes (did not elaborate)	12
No	19
<i>Unclear</i>	5
<b>Total</b>	<b>95</b>

What are your concerns about your next visa renewal, if any?	
Money	54
Uncertainty	25
Work	3
Children	2
Not concerned	2
Don't know	3
<b>Total</b>	<b>89</b>

Of those who said yes, they were affected in... <sup>1</sup>	
Work	28
Finances	23
Health	12
Visa application	7
Private/family life	6

Do you have any dependants in the UK?	
Yes	46
No	53
<b>Total</b>	<b>99</b>

<sup>1</sup> Some mentioned more than one issue, others no specific one.

Have you had to go into debt to pay for visas?	
Yes	68
No	30
<i>Unclear</i>	4
<b>Total</b>	<b>102</b>

What are the additional costs [of your visa renewal]?	
> £1,000	68
> £100	23
< £100	2
None	4
<i>Unclear, can't remember</i>	2
<b>Total</b>	<b>99</b>





