

Rising numbers of people are losing their jobs because of Home Office delays during cost of living crisis.

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Praxis is sounding the alarm over the rising number of people accessing its immigration advice and welfare services who are being forced into poverty and facing homelessness because Government immigration policies and Home Office delays in processing visa renewals are preventing them from supporting themselves, as the cost of living crisis intensifies.

With Home Office decisions taking 11 months “[on average](#)”, Government policy is out of step with public opinion, as new polling commissioned by Praxis and the Institute for Public Policy Research and carried out by YouGov shows that 81% of the British public think people should reasonably expect their visa to be processed within 2 months.¹

Praxis has long warned that people on the so-called “10-year pathway to settlement” are at risk of being pushed into debt, poverty and even destitution by Government immigration policies that keep them waiting in profound insecurity for at least a decade, during which they’re required to renew their visas every 30 months, at a cost of thousands of pounds per person in [fees](#) and [charges](#).²

Since early 2022, Praxis and [other charities](#) have reported that the Home Office is taking longer and longer to process visa applications for clients renewing their limited leave to remain. Such delays, which the Home Office itself reports currently average 11 months, are leaving many struggling to find employment or wrongfully suspended from work, because they have no physical proof of their status or right to work.

As most of these people are, by default, ineligible for welfare benefits due to the [No Recourse to Public Funds condition](#), they have no safety net to fall back on in the case of a job loss. Charities including Praxis are deeply concerned that thousands of people making their homes in the UK will be left at risk of destitution and homelessness this winter.

In response to these concerns, **Praxis is launching a campaign calling for shorter routes to settlement for people with families in the UK or who have already spent a long time in the UK. Enabling people to become permanent residents more quickly will significantly reduce the time they spend waiting in precarious situations, and exposed to these kinds of risks.**

Josephine Whitaker-Yilmaz, Praxis Policy and Public Affairs Manager, had this to say:

“At Praxis, we see every day the impact of Government immigration policies that keep people waiting for years on end, with precious little certainty about their futures.”

¹ All polling figures, unless otherwise stated, are from YouGov Plc. Total sample size was 1,846 adults. Fieldwork was undertaken between 22nd - 23rd September 2022. The survey was carried out online. The figures have been weighted and are representative of all UK adults (aged 18+). YouGov are a member of the British Polling Council and abide by their rules.

² It currently costs £1,048 per person to renew limited leave to remain for 2.5 years, plus £624 per adult year (or £470 for a child) for the Immigration Health Surcharge. For a family of two adults and two children, this currently costs £9,662 every 30 months.

We know that that these policies leave people who are eligible for permanent residence based on their strong ties to the UK unable to find or keep work, and unable to rent a safe place for their families to live.

Ultimately, at a time when the cost of living is rising rapidly, Government policies are pushing people whose futures are in this country into serious financial hardship. And we know that this will have lasting detrimental consequences for their ability to live their lives, look after their families and feel a part of their communities.

A simpler and fairer system would benefit everyone. We're calling on the Government to change the rules so that people can escape the insecurity and poverty created by long routes to settlement and punitive immigration policies.

Those who are here on a pathway to permanent residence should be able to feel like they belong and get on with their lives quickly – especially if they have children or have already spent decades in the UK.”

Anna Berry*, a campaigner with lived experience of the 10-year route to settlement, had this to say:

“Having to pay ever increasing visa fees for so long pushes people to the extreme, it makes us do the kind of jobs we'd never take just because we need to save money for the Home Office application... We work long hours, we are never home with our family, we can't provide for our children, we are demoralised, and at the end of the day we are not even sure our application will be successful. It's psychological torture.

For a large family, fees can be more than £10,000 - in this year of all years, how can we be expected to pay that? But even in normal circumstance too many people already can't afford fees for everyone in their family and are pushed to make very difficult choices.

People who have already had to wait for 20 years just to be able to apply for their leave to remain have been waiting long enough already. They have no home other than the UK. Asking them to spend another 10 years waiting and renewing their visas and saving for fees is really unfair.

We want to work, to provide for ourselves and for our families, to be part of our communities, but having to make this applications again and again and to pay these fees for such a long time pushes us to the limit.

And if we cannot live with stability, how can we raise balanced children, how can we protect them, how can we contribute to our communities? Pushing us into this state of mental torture has a knock-on impact on the whole society.”

*name has been changed to protect identity

Case Studies

Kerry*: “They thought I was lying”

Kerry is originally from Jamaica but she has lived in the UK for 20 years. She has the right to live in the UK because her daughter is British. However, every 2.5 years she must apply to the Home Office to renew her visa at a cost of £2,604, excluding legal fees.

Kerry works as a cleaner, but even though her salary wasn't enough to cover the living costs for herself and her daughter, Home Office policies prevented her from accessing public support for herself and her daughter.

Kerry submitted all the necessary documents to renew her leave to remain in early 2021. While all documents were submitted in time, it took the Home Office close to one year to process her application. Throughout this time, Kerry was left with no physical proof of her leave to remain and existing right to live and work in the UK.

A few months after she submitted her application, while she was recovering from an illness in hospital, Kerry's employer started questioning why she still could not produce any proof of her immigration status. Ultimately, she was suspended from her job without pay:

“They thought I was lying and that my documents had run out, they thought I wasn't legally allowed to work.

They tried to check my visa and employment status online, but they had problems with the Home Office system.

They suspended me while I was still in hospital because my previous visa had come to an end, and almost one year later I still didn't have the new one.”

Kerry had to go for more than three months without her wages. Unable to pay rent, her landlord started threatening her with eviction, and she had to rely on the help of friends to survive.

Eventually, in August 2022, the Home Office approved her application – 11 months after she had submitted it. Now that she has a new visa, her employer has resumed paying her. Yet Kerry knows that she will have to go through this process all over again in two years, when her visa will have to be renewed once again.

*name has been changed to protect identity

Margarita*: “It leads to sleepless nights”

Margarita works for a charity in London. She has lived in the UK for more than a decade, with her British husband and their children. Yet, every two and a half years she still has to put together thousands of pounds to renew her leave to remain. So far, she has already paid over £5,000 in visa and lawyer fees.

Over the years her salary has stretched incredibly thin, severely limiting her family's ability to access everyday necessities, from food and clothes to activities outside of school for her children.

Her children don't always understand why they can't have the same things as their friends, and Margarita finds having to explain this to them mentally torturing.

Although Margarita's visa was just renewed, it comes with No Recourse to Public Funds – meaning that she can't access welfare benefits to support her family.

Despite Margarita's visa having just been granted, she's already worried about her next round of renewal, coming up in 2.5 years. By then, she will need to have saved at least £2,600 for the fees needed for the application – though this could well be more, if the application costs rise again.

"I am already anxious about having to renew again, I'm anxious about having to save, and now everything is getting more expensive, I can't even save £100 because it's just not there, how can I start saving all that money? It leads to sleepless nights."

*name has been changed to protect identity

Notes to editors

1 – Praxis

[Praxis](#) is a human rights charity. For over 35 years we have supported people who have made the UK their home with immigration advice, peer support and campaigning. We use the evidence from our frontline work to influence change so that all people in the UK can live in safety and dignity³.

2 – Spokespeople

The following are available to talk about the impact of these policies on people in the UK:

- Josephine Whitaker-Yilmaz, Praxis' Policy and Public Affairs Manager
- People with lived experience might be available for interviews too.

Please contact Laura Stahnke, Stories and Media Coordinator, to arrange an interview.

Email: laura.stahnke@praxis.org.uk Phone: 07862007367

3 - Policy Notes

10-year route to settlement

Approximately 170,000⁴ people lawfully living in the UK must wait 10 years or longer before they can permanently settle.

³ www.praxis.org.uk/campaigning

⁴ <https://migrationobservatory.ox.ac.uk/resources/briefings/migrants-on-ten-year-routes-to-settlement-in-the-uk/>

While they wait for the 10 years required, every 2.5 years they must go through a complicated and costly visa renewal process.

As of September 2022, most people on this visa route must pay £2,608 per person for each round of renewal. Fees include Home Office fees (£1,048 per person) and an International NHS surcharge (£1,560 per adult, £1,175 per child)⁵. Fees are regularly reviewed and they frequently rise. At the current cost level, an adult would have to pay £10,416 before they are able to apply for permanent settlement – which costs a further £2,404⁶.

Further, renewal applications are currently subject to 11-month processing times on average⁷. Throughout this time people waiting for their visa renewal are left without physical proof of their right to live and work in the UK. Even though people's right to work continues under law while their visa renewal is pending, employers increasingly are reluctant to hire people whose visa is due for renewal or who don't hold physical proof of their status.

As a result, right after having paid more than £2,600 for their visa renewal application, people are increasingly losing their jobs or can't find new employment while they are waiting for a new physical proof of their rights.

While some people can apply for permanent residence in the UK after living here for five years, there are two broad groups who are required to wait 10 years instead: (1) those who have children or spouses who are either British citizens or permanent residents (Family Life grounds); (2) those who have lived in the UK for a substantial period of time already (Private Life grounds)⁸.

One of the reasons why they must wait 10 years as opposed to 5 before being able to apply for permanent settlement is that they or their partners don't meet stringent income requirements, but the Government nevertheless recognizes that they have a human-rights based claim to remain in the UK.

As a result, people who are already facing financial hardship are punished even further as they are denied any sense of security or stability for at least a decade.

Many face serious financial hardship and poverty, which is likely to increase given the rising cost of living. The requirement to pay £2,608 per person (or £9,662 for a family with two adults and two children) every two and a half years to renew visas and access the NHS, is onerous. This is especially the case for low wage earners, which someone on a 10-year route is likely to be, given that earning under minimum income threshold is a common reason to be on this visa route.

Borrowing in order to pay visa fees is a common coping mechanism. To make things worse, most people on this visa route have the No Recourse to Public Funds condition applied to their leave to remain by default – which prevents them from accessing most forms of public support when facing crisis.

The elevated risk of poverty associated with this condition is now widely recognised⁹. However, the length of time during which someone is expected to survive without access to the safety net, combined with employment problems highlighted above, heightens this risk.

⁵ <https://www.gov.uk/healthcare-immigration-application/how-much-pay>

⁶ <https://www.gov.uk/apply-indefinite-leave-to-remain-private-life>

⁷ <https://www.gov.uk/guidance/visa-decision-waiting-times-applications-inside-the-uk#switch-to-or-extend-a-family-visa>

⁸ <https://migrationobservatory.ox.ac.uk/resources/briefings/migrants-on-ten-year-routes-to-settlement-in-the-uk/>

⁹ <https://www.citizensadvice.org.uk/about-us/our-work/our-campaigns/policy-campaigns/no-recourse-to-public-funds/>