



The
Children's
Society

A Lifeline for All
Children and Families with
No Recourse to Public Funds

May 2020

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Acknowledgements

We would like to say a huge thank you to the parents and carers who were willing to share their experiences with us for this report. It wasn't easy but without your bravery and your openness, this would not have been possible, and we are extremely grateful.

We would like to thank The Children's Society staff especially Mo Shazad, Fatima Begum, Louise Kinsella, Michelle Davidge, Lucy Leon, Azmina Siddique, Sam Royston and Clare Bracey for all your work, support, help and advice.

We also want to thank Henry St Clair Miller at the NRPF Network for providing us with data to use in the report and for your advice; to Eve Phillips at ASIRT, Roopa Tanna at Islington Law Centre, Andy Jolly at the Institute for Community Research and Development, University of Wolverhampton and Madeleine Sumption at the Migration Observatory, University of Oxford for all your advice, support and guidance.

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May 2020

Chapter 1: Introduction and Methodology

There are thousands of children in the UK facing deep poverty over many years because of strict immigration rules which mean their families cannot access mainstream benefits or vital support, even in a crisis.

Living in poverty has significant detrimental effects on children's outcomes, both in childhood and later in life. Living on low income negatively affects children's school attainment, cognitive and behavioural development, and their physical and mental health, even for short periods of time (Cooper & Stewart, 2013, 2018).

Children in recent migrant families (Vizard, Burchardt, Obolenskaya, Shutes, & Battaglini, 2018) and those with foreign-born parents are at a higher risk of poverty, with almost half of children with foreign-born parents in the UK living in poverty. In fact, children with foreign-born parents make up a quarter of all children in the UK who are in poverty (Hughes & Kenway, 2016). Research from NGOs and academics in recent years has looked at how immigration policies in the UK, which restrict children and families' access to mainstream benefits and vital support and services, contribute to children's experiences of poverty and destitution (Crawley, 2009; Dexter, Capron, & Gregg, 2016; Dickson, 2019; Jolly, 2019; Price & Spencer, 2015; Sigona & Hughes, 2012; Woolley, 2019).

One of the drivers of poverty in modern-day Britain for children in migrant families is the fact that regardless of need or level of income, children and young people and their families are prevented from applying for welfare benefits because of their parents' immigration status or because of conditions placed on their stay in the UK and their ability to settle¹. These are known as 'no recourse to public funds' or NRPF conditions. As the NRPF Network has argued: *'the imposition of the NRPF condition on families with dependent children gives rise to child poverty and hinders the integration of families who are entitled to settle in the UK permanently'* (NRPF Network, 2018). For families who are on visas or have limited leave to remain in the UK, while they are allowed to work, do pay tax and contribute to National Insurance, and are therefore 'British tax payers', they are generally restricted from applying for social security support for many years.

This means that even in times of crisis, such as becoming unemployed, fleeing domestic violence, becoming ill or following the death of a family member, children and families who have NRPF cannot apply to access the vital safety net of the benefits system to get them back on their feet. The benefits system itself is already highly restricted and is means-tested and limited to those who need help the most. But if you are an individual or family with 'no recourse to public funds' you are prevented from the social security safety net altogether, regardless of your low income or need. This means you cannot access housing benefit, Child Benefit, Universal Credit, Free School Meals, Disability Living Allowance, Tax Credits, Local Welfare Assistance Schemes, and many other vital support provisions for those facing a financial crisis, disadvantage or with additional needs².

¹ Under section 115 of the Immigration and Asylum Act 1999 (see related link) persons subject to immigration control are excluded from entitlement to a number of welfare benefits: <http://www.legislation.gov.uk/ukpga/1999/33/section/115>

² Paragraph 6 of the Immigration Rules defines benefits considered as public funds. For more information and to see the exceptions that apply, see government guidance on public funds:

Some of the most vulnerable families who are likely to be negatively affected by NRPf conditions are those already facing poverty and other disadvantages. Although the NRPf policy was set out under the Immigration and Asylum Act in 1999, the changes to the Family Migration rules in 2012 introduced a series of changes to how individuals and families apply for settlement – Indefinite Leave to Remain (ILR) – in the UK. This included the introduction of the ten-year route to settlement for those who apply to stay in the UK on Family and Private Life grounds (Article 8 EHCR). In these cases, families must make four applications for 30 months leave to remain at a time, completing ten years before they can apply for ILR and settle. These are usually families who do not meet the financial and other requirements of the shorter settlement route. Although some families may be able to get the NRPf condition lifted³ this only happens in a small number of cases as the process is fraught with difficulties⁴. Furthermore, every time families apply to extend their leave, the NRPf condition can be re-applied⁵, which means that families are plunged back into poverty and homelessness. As a result, children in these families are living in deep poverty throughout their childhood and into adulthood. Our analysis shows that this affects predominantly families from Black, Asian and ethnic minority backgrounds; many of them are single parents, with British, UK-born or UK-raised children, some with additional needs and disabilities, living on very low income for prolonged periods of time.

In addition to the NRPf conditions and the longer settlement route, other policy changes such as the cuts to legal aid in immigration cases in 2013, the introduction of the Immigration Health Surcharge in 2015 and the increasing Home Office application fees, have had a cumulative effect on this cohort of children and families.

This report builds on The Children’s Society’s ‘Making Life Impossible’ report which looked at the experiences of destitution among migrant children (Dexter et al., 2016). In this report we focus on the experiences of families who have NRPf conditions attached to their leave to remain in the UK and make a series of recommendations for policy, practice and further research. Among these are an urgent call on government to suspend NRPf conditions, immigration fees and Immigration Health Surcharge so families can access the lifeline of benefits if they need it and can prioritise any savings they have on protecting their children during the Covid-19 outbreak, instead of spending it on Home Office fees. The government should also automatically extend *all* leave to remain, including for those on the ten-year route to settlement whose home is here. While suspending NRPf is not the only change that is needed, it is an important way to provide some much-needed safety and security to children and parents in very desperate circumstances, including many of those who are key workers.

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/772305/Public_funds_v14.0ext.pdf

³ Families can apply to have the NRPf conditions on their leave lifted through a Change of Conditions application if they meet certain criteria: <https://dpglaw.co.uk/high-court-to-consider-suspending-nrpf-policy/>

⁴ According to the Home Office’s own Policy Equality Statement in 2015, which includes analysis of data from 11,046 main applicants granted leave to remain under the 10- year family and private life routes from 1st January 2014 to 31st December 2014, the vast majority of cases considered - 92% or 10,213 - were granted leave to remain with no recourse to public funds. In only 8% of cases (833) the condition was not imposed or was lifted (Home Office, 2015, p. 4).

⁵ Home Office guidance makes clear that “*The fact that the applicant has, or has had recourse to public funds is not sufficient to evidence that they are in need of that recourse to public funds at this application stage.*” p. 87:

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/851342/family-life- as-a-partner-or-parent -private-life-and-exceptional-circumstances-v5.0-ext.pdf

Case Study - Sabryna - a single mum with a British child

Sabryna is a single mother from Jamaica with a British child and she had been in the UK for over 17 years. She had been supported by The Children's Society at different points for a number of years through various applications. When we spoke to her for this report, she was on her third tranche of leave to remain so had at least four and a half years to go until she could settle, even though she has a British child.

Each time she was granted leave to remain – three times – the NRPf condition was reapplied and she had to spend time and money getting legal support to have the conditions lifted. She didn't think that the Home Office took her or her child's circumstances into account. She told us that despite being a single mum, she has worked since she received her work permit and has tried to work all the hours necessary, but without recourse to public funds she really struggled. As part of her application, she sent in all her payslips and bank statements demonstrating the money coming into and out of her account. However, despite all this, she felt that by reapplying the condition each time, the Home Office were not taking her circumstances into account. She reflected how unfair the decision-making was: *"you see that all documented down and yet you turn around and go: "oh, you know what, this is a single mum, she's struggling, but I'm not going to give her public fund anyway, I'm not going to give her access to [support]. I'm just going to let her and her family suffer"...it doesn't add up"*.

The cumulative effects of the NRPf conditions, cuts to legal aid, the fees and the ten-year route have had a significant impact on Sabryna and her child. Living on low income means that, every two and a half years, Sabryna has been forced to borrow money from her friends and to take out loans to pay for Home Office applications. She has also had to pay for legal fees because legal aid is no longer available for children and families with immigration issues including in human rights claims like hers and where children's best interests are at stake.

She told us: *"[it's] very difficult. Because it's like you've had to go to different- different loan places to get loans, like, so it's like £400 here, £1000 there and so forth, because there's- some of them you got turned down from- because they said you're not eligible for the loan and so forth. And whatever that's [amounted] to you have to borrow from friends to get the necessary amount for the solicitor and for the Home Office fee"*. Sabryna told us that she had accumulated significant debts as a result and also had lost friends over the whole process because she is unable to pay them back, leaving her with an even more limited social support network.

Speaking about Home Office fees and the Immigration Health Surcharge she said: *"it keeps going up...every two-and-a-half years or whatever when you have to reapply. It goes up. So, as well as the solicitor's fee and the contribution towards the NHS as well, because you have to take that into consideration; we have to pay that money as well."*

Sabryna and her daughter lost access to vital support from mainstream benefits when her second tranche of leave was granted without recourse to public funds. As a result, her Tax Credits stopped and her daughter – a British citizen – was no longer eligible for free school meals, despite living in deep poverty. She had heard about others in the community whose identity documents hadn't been returned by the Home Office for a couple of years, and so was afraid that if she sent in her documents to apply to have the condition lifted, she wouldn't get them back. If that happened, she would lose her job and be made homeless. So, to avoid this she did not apply but struggled with extremely low income and had to rely on foodbanks for almost three years, which were provided through the school. When asked how she managed she said: *"Only god knows. I don't know how I got through it but I have. It was hard. I mean, it is still hard at the moment but I'm getting there."*

Covid-19 pandemic

In the final stages of writing this report, the Covid-19 pandemic had spread rapidly, affecting families and communities across the UK, causing great heartache, loss and struggle. Though this pandemic will take an irreparable toll on millions of UK families, for some who lose their jobs or income, they will at least have access to the lifeline provided by mainstream benefits, however inadequate. They may be eligible for Universal Credit (UC), income-based Employment and Support Allowance, Local Welfare Assistance Schemes (LWAS)⁶ as well as ongoing support through housing benefit, Disability Living Allowance (DLA) and Child Benefit. Indeed, the Department for Work and Pensions figures showed that nearly a million successful applications for Universal Credit were made in the last two weeks of March 2020, when people were advised to work from home as the Coronavirus pandemic worsened⁷. However, this vital support will not be accessible to thousands of children and families who are restricted from applying to the lifeline of mainstream benefits because of NRPf conditions, even during a crisis.

While some parents may be eligible for contribution-based benefits, which are not public funds, where they lose their jobs or become unwell, they will not be able to claim UC or income-based ESA, which is already means-tested and only made available to those who need it⁸. Although some foreign nationals may be eligible for protections under the Coronavirus Self-employment Income Support Scheme and the Coronavirus Job Retention Scheme (Gower & Kennedy, 2020)⁹, so parents for example can ask to be furloughed under the scheme where they have childcare responsibilities, they would still not qualify for UC if their salary is reduced or if they lose their job altogether. Families who are undocumented will not have any of these protections, except for support from local authorities which will be extremely difficult to secure in the current context. For those who lose their only source of income, they could be left entirely destitute or may be forced to go out to work – putting themselves, their loved ones and others at risk.

Although this research was conducted prior to the Covid-19 outbreak and has focused on vulnerable families who have leave to remain on Family and Private Life grounds on the ten-year route to settlement, the national health crisis is likely to have wider effects on children and families who are subject to immigration control across the UK. For example, those who are on work visas or other forms of leave to remain, whether they are here temporarily or on a route to settlement. Whether families are already on low income or not, they may also experience serious income shocks as a result of the lock-down, unemployment and school closures. As such, there may be many more families in need of support, including those in other visa categories and on other settlement routes, who will also have NRPf conditions applied to their leave and thus be prevented from accessing the social security safety net during the crisis. While exact numbers are not available, as the obtainable data set out in Chapter 2 shows, there are potentially hundreds of thousands of children and adults who will have no access to the welfare benefits lifeline, even during the Coronavirus crisis, regardless of their needs or the poverty and deprivation they experience.

⁶ Though these too are limited and in need of reforms: <https://www.childrenssociety.org.uk/sites/default/files/crisis-support-one-family-report.pdf>

⁷ <https://www.bbc.co.uk/news/uk-politics-52129128>

⁸ While income-based ESA is a public fund, contribution-based ESA is not but is based on making contributions through National Insurance: <http://www.nrpfnetwork.org.uk/information/Pages/not-public-funds.aspx#benefits>

⁹ Coronavirus Job Retention Scheme: <https://www.gov.uk/guidance/check-if-you-could-be-covered-by-the-coronavirus-job-retention-scheme#check-if-youre-eligible>

We have therefore made references to some policy reforms that are urgently needed during the Covid-19 crisis, as well as longer term reforms to NRPF and other policies which affect vulnerable families.

Methodology

This report is focused on the experiences of families with dependent children who have NRPF conditions on their leave to remain in the UK under the Family and Private Life Migration Rules, who are on the ten-year route to settlement. Our aim was to look at the lived experiences of families within this cohort to better understand the daily and long-term struggles they face both in terms of financial challenges as well as how living with NRPF has affected their children's welfare and their own well-being, and the strategies they use to cope with their circumstances. Much of the research so far has looked at the role of local authorities and social services (Dickson, 2019; Farmer, 2017; Jolly, 2018; Price & Spencer, 2015) in providing much-needed support to families who have no access to the welfare benefits safety net even in times of crisis. We wanted to explore the roots of destitution and extreme poverty, and how these are linked to immigration policy.

We conducted a review of available literature and desktop research; analysed existing Home Office data and new data provided to us by the NRPF Network on families supported by local authorities. We also analysed case file data from The Children's Society's services and conducted qualitative interviews with parents with direct experience of living with 'no recourse to public funds'.

We wanted to find out how many children and parents have had 'no recourse to public funds' conditions applied to their leave under the Family/Private Life Migration Rules and to find out more about the profile of children and families affected by NRPF conditions. More information on what we do know about the scale of the issue is set out in Chapter 2.

NRPF Network data

For this report, we were provided with data from the No Recourse to Public Funds Network (NRPF Network) to better understand where families were getting support. The data provided relates to a total of 8,117 families who were supported by 62 local authorities through the NRPF Connect database between 1st January 2015 and 31st December 2019 (5 years). These were families supported under section 17 of the Children Act 1989 and Section 22 Children (Scotland) Act 1995 across England and Scotland. For children in Wales and Northern Ireland, families may be supported under similar provisions – Section 37 Social Services and Well-being (Wales) Act 2014 and Article 18 of the Children (Northern Ireland) Order 1995¹⁰ – however information about children in these areas is not available through the NRPF Network¹¹.

¹⁰ For more information on provisions in different UK nations: <http://www.nrpfnetwork.org.uk/information/Pages/Social-Services.aspx>

¹¹ To see a list of current local authority members of the NRPF Network: <http://www.nrpfnetwork.org.uk/nrpfconnect/Pages/default.aspx>

The Children's Society data

- **Analysis of case notes**

In order to better understand how many of The Children's Society's service users are or have been affected by NRPF conditions, we undertook a text analysis of Mosaic case notes (the organisational case recording system) using Excel to search for the words associated with 'no recourse to public funds', covering all case notes recorded between 2015 and 2018. For the purposes of this analysis we consulted with our practitioners on their use of the Mosaic system and identified a number of frequent terms they used in working with this cohort of children and families (the terms can be found in Appendix B).

The Children's Society's services supporting children, young people and families who have NRPF differ across localities and regions, responding to local needs and funding availability. Most of the service users who were affected by NRPF will have been supported by our specialist destitution services as well as other 'universal' services such as independent visitors, child rights advocates and children's centres.

The Mosaic system was introduced in 2014/15 and there has been a gradual take up of the recording system. Some of the services will have closed during the period of analysis. In addition, new data recording requirements will have been introduced, for example the Family Group ID was introduced in 2016 to enable better analysis of a young person's family context. All these factors will affect the data quality and the conclusions we can draw. For these reasons we have decided to look at pooled data over the four years.

- **Interviews with parents**

We conducted semi-structured in-depth interviews between April and June 2019 with 11 parents or carers – one from each family. This represented a total of 21 children. Further details about the children and families are set out in Chapter 3.

The parents were recruited primarily through The Children's Society's services working with destitute families and therefore most had received support from us at some point. However, families were not asked for their views on the services provided by The Children's Society; instead the questions related to their experiences of having NRPF. The sample is not intended to be representative of the overall population affected by NRPF conditions. Instead we have aimed to provide a range of perspectives from the families that we have worked with who have been willing to share their experiences for this report.

Limitations of this research and areas that need further exploration

There are various limitations to this research. For example, our parent interviews included a relatively small sample, based predominantly in one English region, though some of the families had lived elsewhere. Most of the families had at some point been supported by The Children's Society and were considered to be in a more stable position to be able to take part in the research. Those considered to be more vulnerable or in challenging, precarious circumstances would not have been approached. Therefore, there is likely to be a selection bias.

Although as a children's charity we are committed to ensuring that children's own voices and experiences are integral to all our policy and research work, during the course of this project we decided not to interview children directly. Given similar recent research which draws on children and young people's own experiences (Dickson, 2019; Makinde, Akaka, & Bawdon, 2019; O'Connell, Knight, & Brannen, 2019), we decided that it would be unethical for us to collect more data from young people with similar objectives and questions. We therefore decided to focus our attention on interviews with parents and other data sources to provide new additional evidence where it was needed. This of course does not negate the need of research in this area to explicitly consider the views and perspectives of children and young people; research which considers the perspectives and subjective well-being of undocumented children in the UK is still very limited (Apland & Yarrow, 2017).

Chapter 2: Background and Policy Context

In this chapter we look at the policy and legal context of NPRF conditions, what evidence is already available about which children are most likely to be negatively affected by ‘no recourse to public funds’ and how, including what Home Office data shows. We also look at the wider evidence on poverty risks that children and families within this cohort face. We also look at Home Office statistics and Migration Observatory analysis to consider the scale of the issue and provide estimates on how many children and parents may be affected by NPRF conditions and the ten-year route to settlement. Finally, we consider new data from the NPRF Network on families supported by local authorities under Children Act provision in recent years.

Who is affected by the ‘no recourse to public funds’ policy?

The UK’s immigration system under successive governments has restricted access to mainstream benefits and other ‘public funds’ for those who are subject to immigration control as set out under Section 115 Immigration and Asylum Act 1999¹². This generally affects nationals of non-European Economic Area (non-EEA) countries in two main ways: they have ‘no recourse to public funds’ because they have an insecure immigration status and have no established leave to remain in the UK; or because they have a condition on their leave to remain in the UK which prevents them from accessing ‘public funds’¹³. Non-EEA nationals who are settled – have ILR – will have recourse to public funds. Paragraph 6 of the Immigration Rules defines which benefits are considered as public funds. These are also detailed in Home Office guidance alongside exemptions that apply (Home Office, 2019c). Others have written in detail about the legal basis and case law around ‘no recourse to public funds’ (Price & Spencer, 2015, pp. 9-24; Yeo, 2019b). More information can also be found on the NPRF Network website¹⁴.

It is important to note that while these provisions are directed at non-EEA nationals, as we will go on to explain, despite being British citizens, children are routinely trapped in extreme poverty by NPRF conditions on their parents’ status and therefore treated as if they *were* subject to immigration control. These measures also affect children who were born or raised in the UK, and who know no other home.

It is not surprising that families with British children or children who were born in the UK are unlikely to be able to or want to leave the UK: this is their home and taking British children outside of *their* ‘country of origin’ may prove to be a significant challenge for them, particularly for families headed by single mothers and where children have additional educational needs or disabilities. Like any other parent, they will want to do what is in their child’s best interests. This is often providing children with stability and continuity, enabling them to stay with their friends, family members and within the communities where they have grown up, where they can speak the language and where they feel their children have the best chance to succeed.

¹² The definition is set out in Paragraph 9 of Section 115: <http://www.legislation.gov.uk/ukpga/1999/33/section/115>

¹³ This is set out under Paragraph 9(b-d) of Section 115.

¹⁴ <http://www.nrpfnetwork.org.uk/Pages/Home.aspx>

- **Undocumented children and families**

Those who have an insecure immigration status and have no established leave to remain in the UK, will have no recourse to public funds. There are various reasons why children and families may become undocumented or have an insecure immigration status: some families will have overstayed on a visa for a range of reasons; others will have been trafficked into the UK for exploitation; some will have fled persecution and abuse, been refused protection by the Home Office but been unable to return and consequently left without status. The majority of undocumented children were born in the UK (Sigona & Hughes, 2012).

There are no recent official figures available¹⁵ for this cohort of children but a January 2020 report commissioned by the Greater London Authority (GLA) estimates that at the beginning of April 2017 there were 674,000 undocumented individuals in the UK, including 215,000 children (under 18s), 106,000 of which were likely to be UK-born children. In addition, the researchers estimated that 117,000 of undocumented individuals were young people aged 18-24 years old (Jolly, Thomas, & Stanyer, 2020, p. 46). Research by the Pew Institute provides similar estimates on the overall undocumented or 'unauthorised' population in the UK though they do not provide figures for children (Connor & Passel, 2019).

A number of reports have looked at the devastating impact of being undocumented on young people and their precarious lives, highlighting their risks to destitution, forced removals, exploitation and social exclusion (Jolly, 2018; Makinde et al., 2019; Sigona & Hughes, 2012) and the multiple challenges that they face as a result of 'hostile environment' policies (Dorling, 2013). The Children's Society's own research has contributed to this area of work by highlighting the experiences from our services, which show the damage that having an insecure status and being destitute has on children's well-being and the safeguarding risks posed to children (Clarke & Nandy, 2008; Dexter et al., 2016; Pinter, 2012).

Although the families we spoke to for this report had leave to remain and most had secured recourse to public funds eventually, they also experienced periods of uncertainty with their status. The findings from our family interviews in Chapter 3 highlight just how easy it is for families to become undocumented when they are living on such low income, with so little social and financial capital to fall back on. If they cannot access good legal advice to help them understand their options, including advising them about fee waivers, and gather the correct evidence, it is very easy for families to become undocumented even when they have legitimate reasons to be in the UK. The 'hostile environment' policies in combination with rigid immigration rules provide a context in which there are many hurdles to overcome; families who don't have the means are set up to fail.

- **Children and families with leave to remain**

In addition to undocumented children and families, there is potentially a large cohort of children and families who also have no recourse to public funds because of the condition applied to their visa or limited leave to remain in the UK. This includes individuals and families who have come into the country on visas (e.g. as workers or students), or for family reasons. It also includes those who are already in the UK and apply for leave to remain on human rights grounds. While parents in families with limited leave to remain are allowed to work and do pay

¹⁵ The latest government report on undocumented migrants was published in 2005 (Woodbridge, 2005).

tax and National Insurance contributions, they generally have NRPF conditions applied to their leave.

The government's policy is that for most people applying to enter or remain in the UK, they will be granted permission only on the basis that they have an NRPF condition attached to their stay. Some non-EEA nationals will be able to get support elsewhere – for example asylum seekers, though they have no recourse to public funds, may be able to access Asylum Support via the Home Office. Others who are granted Refugee Status or Humanitarian protection are provided with leave to remain without NRPF conditions. For the purpose of this report, we have focused on applications by families with children who are already in the UK and are seeking leave to remain on human rights grounds under Article 8 European Convention on Human Rights (ECHR) – the right to family or private life on the ten-year route to settlement – often referred to as Family or Private Life.

For the moment, NRPF conditions apply primarily to non-EEA nationals who are subject to immigration control, though some EEA nationals are affected. The data provided by the NRPF Network showed that between 2015 and 2019, 286 of the 8,117 families (4%) supported by local authorities were EEA nationals. As set out in more detail in Chapter 4, these rules will come to apply more widely to EEA and Swiss nationals when they too become 'subject to immigration control'¹⁶. Some who are already in the UK may be affected because they can only secure Pre-Settled Status which carries some restrictions (NRPF Network, 2019b; Sumption, 2020, p. 4). For those who are left undocumented or arrive after the deadline, without any significant policy reforms or safeguards put in place, their experiences are more likely to be similar to those of non-EEA nationals currently caught up in the UK's immigration system and facing NRPF restrictions.

How long do children and families normally live with NRPF conditions?

Although NRPF conditions were established under the Immigration and Asylum Act in 1999, more recent changes to immigration rules have meant that children and families are affected by NRPF conditions for longer. The changes to the Family Migration Rules in 2012 under the Coalition Government set out to 'comprehensively reform' the approach taken to considering immigration applications that engage Article 8 ECHR – the right to respect for private or family life (Home Office, 2012). These changes also included reforming the routes to settlement¹⁷ for different categories of individuals and families such as non-EEA partners, spouses and adult dependent relatives.

One of the most significant changes for children and families with family or private life claims who could not meet the requirements under the immigration rules, such as meeting the minimum income threshold, has meant a new ten-year route to settlement comprised of four applications of limited leave to remain (LTR) for 30 months each before they can apply to settle i.e. indefinite leave to remain (ILR).

Government policy dictates that at each application stage – every 2.5 years – the NRPF condition should be re-applied unless there are exceptional circumstances. To be granted

¹⁶ Immigration and Social Security Co-ordination (EU Withdrawal) Bill 2019-21: <https://services.parliament.uk/bills/2019-21/immigrationandsocialsecuritycoordinationeuwithdrawal.html>

¹⁷ Settlement is the same as Indefinite Leave to Remain; it means a person has no time limit on their stay in the UK and they can access public funds.

recourse to public funds, families must evidence that: they are destitute¹⁸; that there are particularly compelling circumstances relating to the welfare of a child on account of their parents' very low income; or that there are other exceptional circumstances relating to their financial circumstances (Home Office, 2019a, pp. 91-92). Living on low income with children is not enough, even though having low income has been shown to be detrimental to a range of children's outcomes (Cooper & Stewart, 2013, 2018).

The statement of intent when the Family Migration rules were set out made clear that the ten-year route was to be intentionally punitive for those who could not meet the requirements under the five-year route: *"If an applicant cannot make an application for the five year route (e.g. because they cannot meet the rules on switching between migration routes in the UK), they can still make an application under the family Immigration Rules, on the correct application form and paying the relevant application fee, and be granted leave if they can establish an Article 8 claim under the rules, e.g. on the basis of a child's best interests. As they cannot meet the requirements of the five-year family route, they will have a longer route to settlement: 10 years (granted in four periods of 30 months, with a fifth application for indefinite leave to remain)"*¹⁹ (Home Office, 2012, pp. 6, para 14). For those who may have started to settle under the five year route but due to a loss of income were unable to meet the financial requirements or have overstayed a visa, which can also be linked to being on low income, they will be switched to the ten-year route (para 50, Home Office, 2012).

In practice, for many children and families, this will mean years of having no access to the benefits safety net, even in times of crisis. As our interviews with families highlight, even before families begin to accumulate leave through the ten-year route, some may have already spent years living in poverty with a precarious status.

- **Applying to lift NRPF conditions**

Families can apply to have NRPF conditions lifted through a Change of Conditions application in limited circumstances as set out above: if they are destitute or in exceptional circumstances that the families can evidence (Home Office, 2020a). Just having a child within the family or living in poverty is not enough. However, as research by The Unity Project has highlighted, there are numerous procedural barriers preventing even eligible applicants from making a successful application to remove the NRPF condition (Woolley, 2019) and this is currently the subject of litigation²⁰.

According to the Home Office's Policy Equality Statement (PES) in 2015, which analyses data from 11,046 main applicants granted leave to remain under the 10-year family and private life routes from 1st January 2014 to 31st December 2014, the vast majority of cases considered – 92% or 10,213 – were granted leave to remain with NRPF. In only 8% of cases (833) the condition was not imposed or was lifted (Home Office, 2015, p. 4).

A more recent PES was published by the Home Office on 21st April 2020 (Home Office, 2020b). However, it does not provide comparable data: there is no information on how many

¹⁸ For the purposes of NRPF policies, a person is destitute if: they do not have adequate accommodation or any means of obtaining it (whether or not their other essential living needs are met); and they have adequate accommodation or the means of obtaining it, but cannot meet their other essential living needs. The destitution definition is set out under Section 95 of the Immigration and Asylum Act 1999.

¹⁹ Once on the 10-year route, if the applicant overstays by more than 28 days, they will have broken their continuous leave and have to restart the route if they continue to qualify for it.

²⁰ <https://dpqlaw.co.uk/high-court-to-consider-suspending-nrpf-policy/>

applications under the 10-year Family and Private Life routes were granted leave to remain with NPRF conditions imposed or lifted in 2018/19. Therefore, this does not tell us what proportion of those on the ten-year route are affected by NPRF conditions and how this has changed over time. The policy to apply NPRF conditions in most cases remains in place.

Our findings in Chapter 3 highlight some of the challenges that families face with getting NPRF conditions removed.

How many children are affected by NPRF conditions?

The Home Office does not provide any specific data publicly on how many children and families are currently living in the UK without recourse to public funds as a result of conditions attached to their leave. However, the government’s policy is that “*The no recourse to public funds (NPRF) condition is applied to the leave of most migrants in the UK as a legitimate means of maintaining and protecting our economic resources*”²¹ and that these conditions continue for the most part until individuals and families can acquire ILR, with some exceptions. Therefore, we can assume that most of those who have some form of temporary status in the UK – limited leave to remain or a visa – will have no recourse to public funds²². Analysis of Home Office migrant journey data by the Migration Observatory suggests that at least a hundred thousand children under 18 and a million adults could be affected²³. The analysis shows that there were 142,496 children under 18 and 1,002,091 adults who had leave to remain in the UK at 31st December 2016 (as main applicants and dependents).

Table 1 Numbers of people who entered the UK on work, family or study visas, and had leave to remain in the UK at 31st December 2016, broken down by gender and age. See full Table 3 with breakdowns by type of leave in Appendix A

	Female	Male	Total
Total ²⁴	614,887	529,700	1,144,587
Total children	69,167	73,329	142,496
Total age 18+ ²⁵	545,720	456,371	1,002,091

Source: Extracted from Migration Observatory analysis of Home Office Migrant Journey data²⁶

However, there are some significant gaps and unknowns here. Firstly, while these are the most recent statistics available that tell us who had leave to remain in the UK at the end of 2016, based on how they entered the UK (e.g. on a work, family or study visa), the figures don’t tell us whether these individuals and families are still in the UK. In addition, these numbers also don’t include all children and families who have leave to remain but entered on other routes (such as visit visas or asylum routes). The figures may also exclude some who switched routes or who had longer gaps between grants of leave to remain. They will also not

²¹ Written Parliamentary Question (12897) answered on 11 March 2020 by Chris Philp MP:

<https://www.parliament.uk/business/publications/written-questions-answers-statements/written-question/Commons/2020-02-05/12897/>

²² As explained elsewhere in this report, EEA nationals are not subject to immigration control, yet which means that they do not need to apply for leave to enter or remain in the UK and thus do not have NPRF conditions imposed on their leave. However, they may still be ineligible for benefits because they do not have a ‘right to reside’:

<http://www.nrpfnetwork.org.uk/information/Pages/eea-nationals.aspx>

²³ <https://migrationobservatory.ox.ac.uk/people-with-leave-to-remain-in-the-uk-by-gender-and-type-of-leave/>

²⁴ We have excluded the numbers of children and adults who have leave to remain under the EEA family permits category to simplify the numbers. Though some EEA family members who are themselves non-EEA nationals – such as ‘Zambrano’ parents who are sole carers of British children - may still be prevented from accessing public funds, this is a complex area of law and policy and it’s difficult to know precisely how this group is affected.

²⁵ Numbers of over 18s include a small number of individuals for whom age was unknown.

²⁶ <https://migrationobservatory.ox.ac.uk/people-with-leave-to-remain-ain-the-uk-by-gender-and-type-of-leave/>

include the numbers of children who are British citizens or who are making applications to register as British citizens but who are nevertheless affected by NRPf conditions on their parents' status, which dictate the kind of support families can access. Indeed, several of the families that we interviewed for this report would not be included in the figures. Therefore, the figures are likely to represent a minimum number of children and adults affected by NRPf conditions on leave to remain, and further research in this area is needed to get a better understanding of the true scale of the issue and how children are affected.

While we know that almost half of children with foreign-born parents are living in poverty and that many children in recent migrant families²⁷ experience both deep poverty and material deprivation (Vizard et al., 2018), not all the children or adults who are on a visa or who have limited leave to remain will be vulnerable or destitute. In some cases, they may have been able to successfully apply to have NRPf conditions lifted, though as the Home Office's analysis suggests, these numbers are likely to be very small (Home Office, 2015) and limited to those on, or willing to switch to, the ten-year route to settlement.

Nevertheless, what the Migration Observatory analysis of those with leave to remain and the GLA estimates on undocumented children highlight is that there are potentially hundreds of thousands of children and adults who will have no access to the welfare benefits lifeline, even during the Covid-19 crisis, regardless of their needs or the poverty and deprivation they experience. If they lose their jobs or income, or if they become ill, they will not be able to access vital mainstream support like their peers. This will either leave families destitute, without money for the basics, forced to continue to work even when it's not safe, or be forced into debt. As well as serious welfare implications for the children and parents directly affected, this also carries public health risks.

How many children and families are living with NRPf conditions on the ten-year route to settlement?

What makes NRPf conditions more detrimental to children's welfare is that families are restricted from the lifeline of welfare benefits over many years and therefore live in deep poverty throughout their childhood. This report is particularly concerned with those who have LTR on Family and Private Life grounds under the ten-year route to settlement which means that NRPf conditions may be re-applied every 2.5 years over a ten-year period.

While there is no comprehensive publicly available data on precisely how many children and families are affected by the ten-year route to settlement and how many have NRPf conditions re-applied at each application stage, the Home Office Managed Migration data provides some information on the numbers of applicants and dependents affected. The data on LTR extensions show that between 2012 and 2019, there were 233,589 grants of LTR on Family Life grounds on the ten-year route, of which 39,805 were dependents and 193,784 were main applicants. In addition, there were 40,859 grants of leave to remain on Private Life grounds.

²⁷ The research defines 'recent' as parents who had lived in the UK for 10 years or less.

Table 2 Extension grants of leave to remain between 2012-2019 for dependents and main applicants in the Family and Private Life categories under the ten-year route to settlement

Selected categories of leave ²⁸	Dependants ²⁹	Main applicants	Total
Family Life	39,805	193,784	233,589
Private Life	11,926	28,933	40,859
Family or Private Life Ten-Year Route	51,731	222,717	274,448
All extension grants between 2012-2019	481,262	1,470,812	1,977,111

Source: Home Office managed migration datasets: Exe_D01: Grants and refusals of extensions of stay in the UK, by nationality and category of leave³⁰

Together these grants represent about 14% of the overall 1,977,111 extensions for leave to remain granted to main applicants and dependents in that period. It is important to note that these numbers relate to the number of grants rather than individuals and will include many duplicates as families and individuals will need to apply four times to complete the ten-year route. Also, it is unclear from this data whether other types of leave granted to families who will be on the ten-year route are included – for example, grants of leave outside the rules and in exceptional circumstances. In some cases, families may need to switch between routes – for example if there is a fall in their income or their circumstances change so that they can access recourse to public funds. It's unclear in which category these would be counted. Furthermore, some children who are eligible to register as British citizens will be making separate applications to do so outside of their parents' own applications so would not be counted as dependents within the extension applications, though they would still be affected by the ten-year route to settlement and the NRPf conditions attached to their parents' grant of leave. Further data is needed to get a clearer sense of the true scale of the issue and particularly how many children are affected by the ten-year route to settlement.

Nevertheless, in the absence of other information, these figures are still useful in showing that potentially thousands of children and families are likely to be affected by no recourse to public funds conditions through the ten-year route to settlement.

Are children more likely to be negatively affected by NRPf conditions?

While anyone is vulnerable in a crisis including otherwise healthy single adults, the research available has highlighted that single-parent families from Black, Asian and ethnic minority backgrounds with dependent children may be particularly hard hit by NRPf conditions (Woolley, 2019). The research found that in their sample, women constituted an estimated 85% of those applying to have the NRPf condition removed and nearly all of these were single mothers. The report also found that the vast majority of families had at least one British child, most of whom were from Black or ethnic minority backgrounds. This is supported by wider poverty patterns across the population, which mean that children, those with disabilities, ethnic minorities and single parents may be among those who are most at risk of poverty and therefore, most in need to access to benefits.

²⁸ In addition to the Family and Other categories, extension grants also relate to those made for Work and Study categories. The full list is found in: <https://www.gov.uk/government/statistical-data-sets/managed-migration-datasets#extensions>

²⁹ These figures do not tell us how many of the dependants or main applicants are children under 18

³⁰ <https://www.gov.uk/government/statistical-data-sets/managed-migration-datasets#extensions>

- **Children**

The government's national figures used to estimate poverty in the UK show that children are generally more likely to be in poverty compared to other age groups: in 2018/19, 30% of children were in poverty compared to 21% of working age adults and 16% of pensioners (Department for Work and Pensions, 2020). This reflects the additional costs related to raising children and greater number of family members, as well as the effects on parental income when children are born.

- **Single parents**

Single parents, particularly mothers, face a disproportionate risk of poverty due to lack of income that one parent can bring in, greater reliance on paid childcare or inability to work and provide childcare simultaneously, and therefore more in need of welfare support. Research by the charity Gingerbread has found that nearly half (47%) of single parents were living in relative poverty in 2015/16 (Rabindrakumar, 2018). The report also highlighted that around 20% of single parents lived in persistent poverty, compared with just 5% of coupled parents.

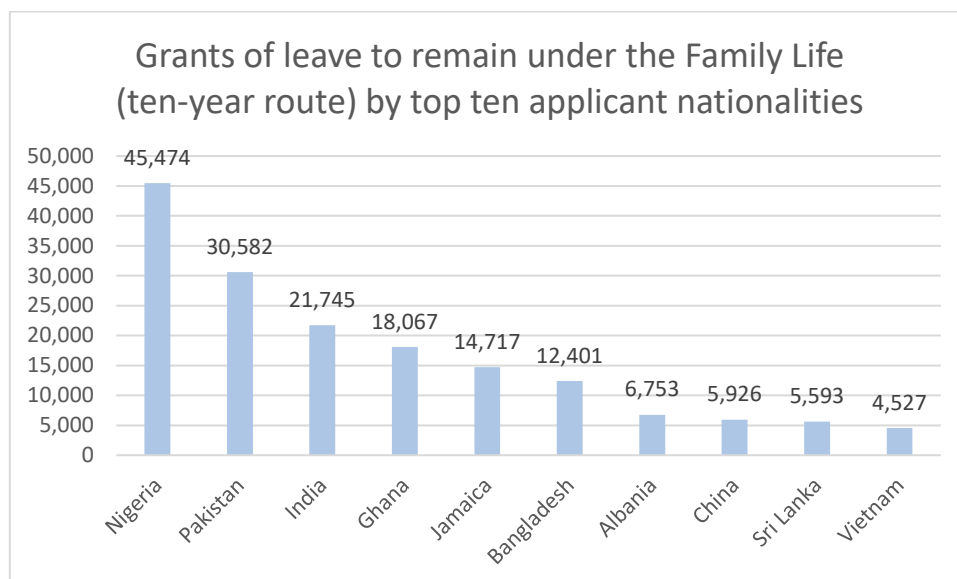
- **Ethnicity, parental nationality and immigration status**

Ethnicity and parental nationality or immigration status are all factors linked to higher rates of child poverty as well as other forms of exclusion, marginalisation and discrimination. The annual Households Below Average Income (HBAI) figures consistently show higher rates of poverty among children from Black, Asian and ethnic minority families: in 2018/19, 45% of children in Asian/Asian British families and 47% of children in Black/African/Caribbean/Black British families were in poverty compared to 26% of children in White families³¹. For some ethnic groups, over half of all children are in poverty: 53% of Pakistani and 67% of Bangladeshi children (Table 4.5db, Department for Work and Pensions, 2020). The HBAI figures do not provide nationality, country of birth or immigration history breakdowns and obviously many children in ethnic minority families will be British and UK-born.

To better understand the nationality profile of families affected by NRPF conditions, it is possible to look at the Home Office Managed Migration data, which includes information about grants of leave to remain on the UK on the ten-year route. Figure 1 below shows the top ten nationalities of applicants who were granted leave to remain under the Family Life ten-year route between 2012 and 2019 (representing 71% of grants under that route) were predominantly from African and Asian regions, most of them former British colonies.

³¹ Below 60% of the contemporary UK median, after housing costs.

Figure 1: Grants of leave to remain under the Family Life (ten-year route) by top ten applicant nationalities (for grant decisions between 2012-2019)



Source: Managed Migration data – detailed extension tables. Exe_D01: Grants and refusals of extensions of stay in the UK, by nationality and category of leave: <https://www.gov.uk/government/statistical-data-sets/managed-migration-datasets#extensions>

As above, it's important to note that grants of extensions for leave to remain relate to numbers of applicants (main and dependents) rather than numbers of people and will contain duplicates; the same families will be making multiple applications on the ten-year route. This figure only includes grants on Family Life grounds and does not include other categories on the ten-year route, for example those making Private Life applications.

The data on families supported by local authorities provided to us by the NRPf Network reflect a very similar profile of nationalities: 8 of the top 10 nationalities match (see Figure 7 in Appendix A). In combination this information helps to build a picture of the families most affected by NRPf conditions and the ten-year route.

- **Child poverty and migrant families**

Other research shows that children in recent migrant families,³² particularly from non-EEA nationalities, are at a higher risk of living on low income and experiencing material deprivation, than children in either EEA recent migrant families or UK-born/long-term resident families. The lack of social security entitlements and related resources associated with permanent residence status mean that recent migrant families face particular risks in terms of poverty and disadvantage (p. 24). In addition, *'the depth of poverty amongst children who live in more recently arrived migrant families also seems to be greater than that for children whose parents are UK-born or long-term residents, once housing costs are taken into account'* (Vizard et al., 2018, p. 26).

³² The research defines 'recent' as parents who had lived in the UK for 10 years or less. One reason for using a 10-year threshold was to exclude from the recent migrant group non-EEA born parents who had lived in the UK for a sufficient length of time to have been granted permanent legal residence status (Indefinite Leave to Remain), though as the research acknowledges and our report shows, this will not be the case for all families, particularly those on the ten year route, who may have been in the UK far longer.

Other research has shown that children with foreign-born parents, even where children themselves are born in the UK, are at greater risk of poverty. Analysis by Hughes and Kenway (2016)³³ found that 45% of children with foreign-born parents were found to be in poverty compared with 24% for the children of UK-born parents. They also found that of the 3.6 million children in poverty in the UK at the time, children in foreign-born adult families³⁴ made up a quarter (26% - 960,000) of all children in poverty in the UK. Most of those children (70% - 670,000) were themselves UK-born (p. 16). While this research does not look specifically at different categories of migrants and their eligibility or access to welfare support, it does suggest that poverty is a significant issue for children with foreign-born parents. Since the analysis was conducted, poverty has increased to 4.2 million children living in poverty in the UK in 2018/19 and more than two thirds of them facing severe poverty (Department for Work and Pensions, 2020). Not only has child poverty increased but it has also deepened, with 600,000 more children slipping into severe poverty compared to 2010. Further analysis is needed to show changes since 2014 in the proportion of children in poverty who have foreign-born parents or are themselves foreign-born, as well as further analysis of the extent to which immigration policies are contributing to poverty and deprivation among children and families.

Are families able to get other support while they have no recourse to public funds?

Some may be able to get support in very limited circumstances. Families may be able to get contribution-based work-related benefits if they have been working and paying National Insurance contributions, such as contribution-based ESA or JSA, which are not considered public funds³⁵. However, these are out of work income replacement benefits – available only to those not working or working very small numbers of hours. Furthermore, they only provide support for the income of the claimant, and do not provide additional entitlement to cover the costs of children in the household.

On the other hand, Child Benefit, Tax Credits and other income-based benefits like Universal Credit and income-based ESA and JSA are public funds, and therefore not available to families with NRPF. So for those left unemployed or living on low income, they will not be able to access those benefits (Home Office, 2019c).

NRPF conditions also mean that individuals and families cannot access housing support like Housing Benefit, homelessness assistance and social housing. However, a small proportion of families with dependent children who have NRPF will be able to get support from local authorities which provide the ultimate safety net for children who are found to be in need in a local area. Based on data from the NRPF Network for 62 local authorities in England and Scotland, between 2015 and 2019, local authorities supported 8,117 families with a total of at least 16,331 dependents. The vast majority of cases supported by local authorities under Children Act provisions were single parent households, with the principal applicant the mother of the child or children.

Although local authorities support many children and families every year, at great expense, the subsistence paid to families is generally far below the poverty line and can be extremely low. Data from a sample of local authorities³⁶ found that, where subsistence information was

³³ Using data from the Family Resources Survey from 2011/12 to 2013/14

³⁴ Families where all the resident adults were born abroad

³⁵ Full list of which benefits and services are not considered to be public funds:

<http://www.nrpfnetwork.org.uk/information/Pages/not-public-funds.aspx>

³⁶ The sample included Inner and Outer London Boroughs as well as other English authorities across different regions where children and families with NRPF are most likely to be located.

provided, the average rate of support paid to a parent and two children in 2018 was 61% below the poverty threshold. The majority of the rates were lower than other mainstream social security support and the lowest weekly amount paid was only £3.10 per day per household member (Jolly, 2019, p. 8).

Over the years, annual reports by the NRPF Network have consistently highlighted that a significant proportion of families who are supported by local authorities are in fact families who have established a legal basis to be in the UK but are struggling to get by because they have NRPF conditions attached to their leave. The latest annual report for 2018/19 showed that the vast majority of families – 80% of households – no longer had to rely on local authority support after they were granted leave to remain with recourse to public funds, enabling them to access mainstream benefits and housing. The proportion of households exiting support for this reason had increased from 67% in 2017-18 (NRPF Network, 2019a).

Local authorities provide financial support and housing to families where children are found to be 'in need' in their area, they may also provide other practical and legal support, such as paying for solicitors, helping families to lift NRPF conditions and get fee waivers including by providing evidence of destitution to Home Office decision-makers (Home Office, 2019a, p. 89; NRPF Network, 2018). The increasing proportion of children and families leaving local authority provision with a grant of leave to remain with recourse to public funds suggests that with the right financial, practical and legal support, families who may previously have been undocumented can successfully regularise their status and integrate into their communities, receiving the support that arguably they should have received all along.

It's also important to note that the vast majority of children affected by 'no recourse to public funds' conditions – whether they are undocumented or have leave to remain – will not be accessing any welfare support (Dexter et al., 2016; Dickson, 2019; Price & Spencer, 2015). With an estimated 215,000 undocumented children living in the UK, in addition to thousands of children whose families have NRPF conditions on their leave to remain, the pool of children who face destitution, social exclusion and deep poverty every day, throughout childhood, is significant.

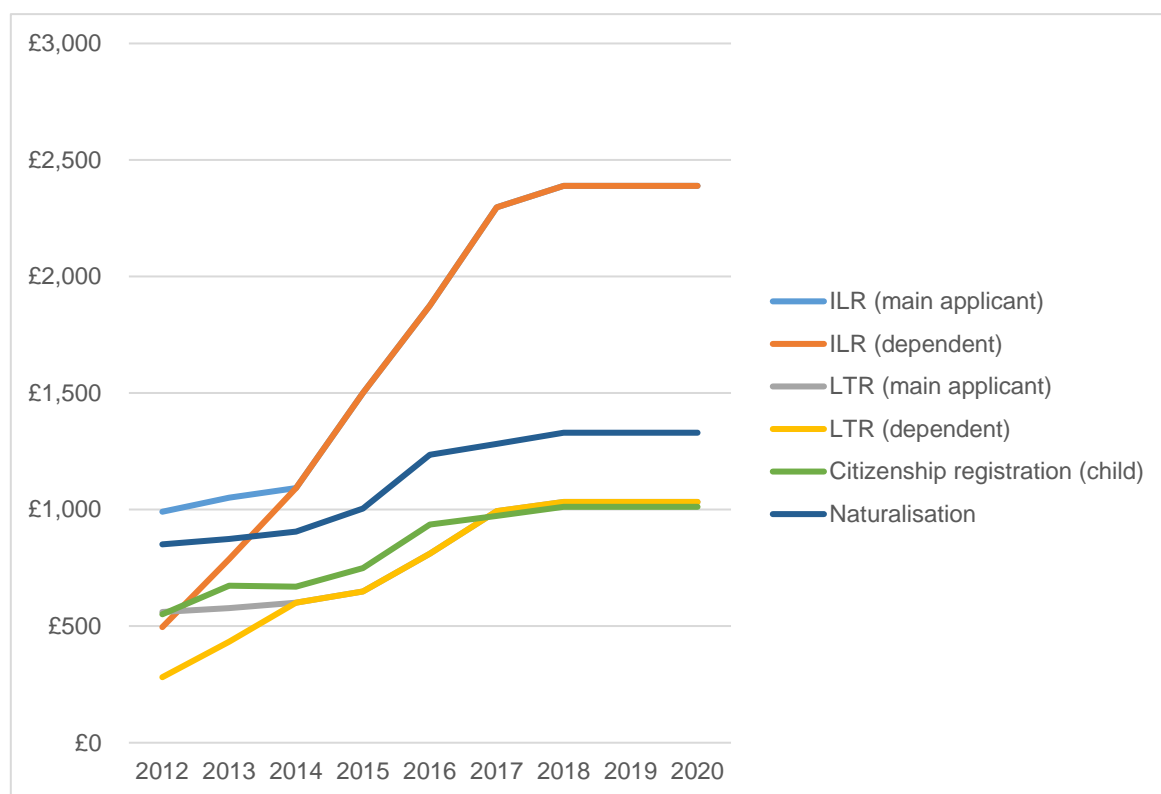
Are families on the ten-year route affected by Home Office application fees and the Immigration Health Surcharge?

While this report is focused on NRPF conditions, it is important to stress the cumulative, negative effects of related 'hostile environment' policies on children and families (Dorling, 2013; Let Us Learn, 2018; Makinde et al., 2019). Home Office fees and the Immigration Health Surcharge (IHS) are two policies which affect many of the same children already living in abject poverty whose ability to meet basic needs is intrinsically linked to the pressure on them to raise thousands of pounds to pay for Home Office applications, the IHS double-tax and to pay for legal fees in the absence of legal aid (Coram Children's Legal Centre, 2018b). In addition, families on low income are perversely forced to pay a *higher* overall rate for settlement than families on higher income who can meet the income threshold. Though the circumstances of families and their eligibility for the settlement routes differ, it is clear that those on low income who cannot meet the financial requirements or those who experience income shocks and need to switch routes, suffer greatly as a result.

The government's aim to have a '*fully self-funded borders and immigration system*' as set out in the 2015 Spending Review (HM Treasury, 2015) has meant soaring Home Office application

fees in recent years, vastly inflated over the actual cost of processing an application (Yeo, 2019a). These fee increases have been greater for children and dependents in comparison to main applicants (as shown in Table 4 in Appendix A). For example, the cost of an in-country application for ILR, which families on the ten-year route would ultimately need to be able to settle in the UK, has gone up from £991 in 2012 to £2,389 in 2020 – an increase of 141% (though only 10% of this fee goes to processing an application £243). However, the change in fee for a dependent on an ILR application has increased by 382% during this same time (to align with the rate for main applicants). It may be that fewer children need to make ILR applications as they may instead be eligible to register as a British citizen depending on their circumstance. But even this has increased by 84% for child applicants (£551 in 2012 to £1,012 in 2020) more so than for adults who are naturalising (the fee for which has increased by 56%). Furthermore, families on the ten-year route will first need to make four limited leave applications for parents and children: these have gone up by 84% for main applicants and by 268% for dependents (from £281 in 2012 to £1,033 in 2020 – to align with the rate for main applicants). However, the actual cost of processing an in-country limited leave to remain application is £142 (14% of the overall fee)³⁷.

Figure 2 Changes to fees for selected Home Office in-country applications (see Table 4 in Appendix A for details)



Source: Visa Transparency data: <https://www.gov.uk/government/publications/visa-fees-transparency-data>

While some of these application fees have remained constant in the last three years, in part due to independent scrutiny (Coram Children's Legal Centre, 2018a; Independent Chief Inspector of Borders and Immigration, 2019; Let Us Learn, 2018; UK House of Commons, 2018) and litigation (PRCBC, 2019) in this area, the Immigration Health Surcharge has

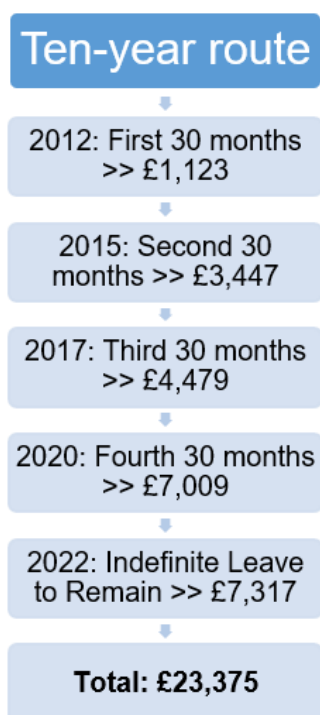
³⁷ The annual fees and unit costs dating back to 2016 are now set out in published tables: <https://www.gov.uk/government/publications/visa-fees-transparency-data>.

doubled, from £200 per year in 2015 to £400 in 2019, and is set to rise again to £624 per year for adults and £470 for children in October 2020. The per year fee means that families making limited leave to remain applications on the ten-year route will be paying £1,560 per adult and £1,175 per child plus the LTR application fee of £1,033 per person as they need to pay for the 30-month period of leave. Conversely those on a five-year route to settlement, who meet the financial and other requirements, pay far less because they only need to apply for 60 months' worth of limited leave to remain before they can apply for ILR.

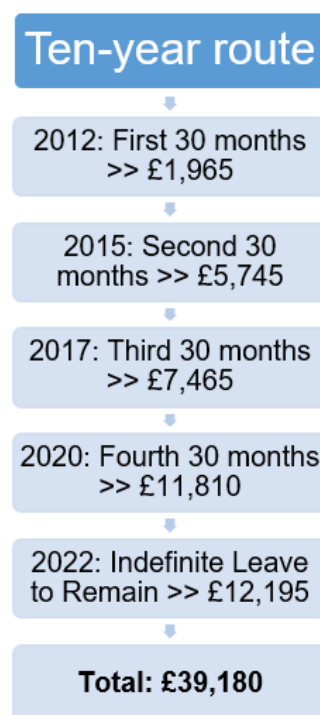
To put the fees into context, we have used two hypothetical family examples to show the total cost for a family to settle in the UK on the ten-year route (the detailed costs including what is paid each year, where the costs come from and the assumptions we have made are also provided in Tables 5 and 6 in Appendix A).

Figure 3 Calculation of fees on the ten-year route for two families starting their settlement journey in 2012

Family 1: Single parent with two children



Family 2: A couple with three children



These case studies show what two-family types, starting their settlement journeys in 2012, would need to pay on the ten-year route, assuming they were not successful in getting fee waivers and could not benefit from other routes to settlement, for example for children to register as British citizens. A single mum with two children, would be expected to pay over £23,000 for the family to settle in ten years. A family of five – a couple with three children – would be expected to pay over £39,000 to settle in the UK. Although the eligibility criteria for families to settle through the five-year route are different and apply to families in different circumstances, it is worth highlighting that a key difference between the two settlement routes

is the financial requirement which families generally have to meet to be able to settle sooner. Where families on the five-year route do need to apply to access public funds, the penalty will be moving to the ten-year route. In effect, families on higher income are perversely able to pay less in overall fees to settle in the UK than those on lower income. Put in another way, where families experience an income shock so that they have to access recourse to public funds for a short period of time, they are then further punished by having to pay twice as much in Home Office fees to settle than they would otherwise need to pay on the five-year route. This punitive response to families who are already facing extreme hardship also means that children are far more likely to be deprived of their welfare needs when such a considerable proportion of household income needs to go toward funding the immigration system.

- **Fee waivers**

While the Home Office has a fee waiver policy in place, our experience echoes the evidence already put forward by other agencies (Coram Children's Legal Centre, 2018a; Let Us Learn, 2018) including the Independent Chief Inspector for Borders and Immigration in his recent inspection (Independent Chief Inspector of Borders and Immigration, 2019). The very high thresholds for eligibility, the significant evidential burden on children and families, as well as significant risks associated with refusals, and the fact that waivers are not available for all applications³⁸, mean that fee waiver policy does not provide an adequate safeguard to most children and families living on extremely low income. Instead, as we will go on to show in our family interviews, families are being forced into debt because of the high fees.

The threshold for being granted a fee waiver – to already be destitute or become destitute as a result of paying the fee (Home Office, 2019b) – is far too high and means that many families on extremely low but steady income will not necessarily be eligible. This includes some families who will be receiving statutory support from a local authority because a child has been assessed as being in need³⁹. Being in low-paid work without access to top-up benefits is not enough to be granted a fee waiver.

In addition, applying for fee waivers can put families at risk of becoming overstayers. Those who apply for a fee waiver to their Home Office application but are rejected have ten days to provide additional evidence or pay the fee before their application becomes invalid (Home Office, 2019b) and run the risk of becoming overstayers. The lack of a fee waiver available for ILR applications also means that destitute families may have to continue to make applications for limited leave to remain because they cannot afford the final instalment for settlement – over £7,000 at current rates for a single mum with two children.

The combined effects of these policies on children and families is significant; the fees, NRPF conditions, ten-year route to settlement alongside cuts to legal aid which make navigating these bewildering rules even more challenging. As the figures above suggest, many children and families are likely to be affected by these measures simultaneously.

³⁸ There is no fee waiver for settlement – Indefinite Leave to Remain (ILR) applications – or citizenship registration applications, which children have a unique right to.

³⁹ The guidance on fee waivers states that: “*The applicant will not be able to rely solely on the fact that they are in receipt of local authority support if there is evidence that they have additional assets or income or that that support is being provided for social care reasons which do not include preventing destitution.*”

What protections are in place for children?

Despite the domestic and international children's rights protections in place, the effect of NRPf conditions or the ten-year route to settlement on children's welfare has not been properly considered by government. Regardless of their nationality, all children should be able to have a life free of poverty and destitution. As a signatory of the UN Convention on the Rights of the Child⁴⁰ the UK is obligated to '*ensure that the rights of each child within their jurisdiction without discrimination of any kind, irrespective of the child's or his or her parent's or legal guardian's race, colour, sex, language, religion, political or other opinion, national, ethnic or social origin, property, disability, birth or other status*'. Furthermore, States must take appropriate measures to protect children against all forms of discrimination (Article 2).

The UNCRC also obligates States to '*ensure to the maximum extent possible the survival and development of the child*' (Article 6) and to provide material assistance and support programmes to parents where needed, so that every child can have a standard of living adequate for the child's physical, mental, spiritual, moral and social development (Article 27).

Yet the differential and exclusionary treatment that children receive, either because they are themselves subject to immigration control or because they are affected by their parents' status, is in clear contradiction to the UNCRC principles against discrimination and equal treatment. The NRPf conditions on families mean that children, regardless of their needs and resources, are not able to access vital support like Free School Meals⁴¹ and Child Benefit, which are key public funds specifically aimed at children most in need, to promote their well-being, health and educational attainment.

In addition, there is a specific duty on the Home Secretary under Section 55 of the Borders, Citizenship and Immigration Act 2009 to promote the welfare of children across all the immigration functions. Though this duty came into force over a decade ago, it has not been properly considered with respect to NRPf policies and the ten-year route to settlement, which clearly have significant welfare implications for children and their outcomes.

Conclusion

The review of existing research and the policy context, as well as analysis of Home Office and NRPf Network data, show that thousands of children and families are likely to be affected by no recourse to public funds conditions on their families' stay in the UK.

Many of these families will be in the UK because of historical and colonial links – for example to join family members who had immigrated earlier (Crawley, 2009). The children within these families are largely British, were born here or came at a young age, and have grown up here; this is their home.

Children in migrant families are already at a greater risk of poverty and material deprivation; access to the benefits safety-net plays a role in this. By cutting families off from vital mainstream support, even in times of crisis and emergency, immigration policies push children

⁴⁰ The full list of Articles under the UNCRC can be found here: <https://www.unicef.org.uk/what-we-do/un-convention-child-rights/>

⁴¹ We have already mentioned the recent temporary changes that have come about as part of the Covid-19 crisis following litigation; however these will not protect all affected children – namely those who are undocumented – and the government has not announced a long-term policy change to ensure these provisions remain in place following the Covid-19 crisis: <https://dpqlaw.co.uk/free-school-meals-extended-to-thousands-more-children/>

into extreme poverty for many years at a time, forcing some to rely on already stretched local authorities who can only provide minimal support.

The stakes are particularly high now as we face a global pandemic, where families who have no access to mainstream support and only their income to rely on, may be forced to continue working to survive or be left completely destitute if they become unemployed. As well as a poverty and inequality issue, this has now also become a public health issue.

Chapter 3: Findings from Family Interviews and Case Note Analysis

Introduction

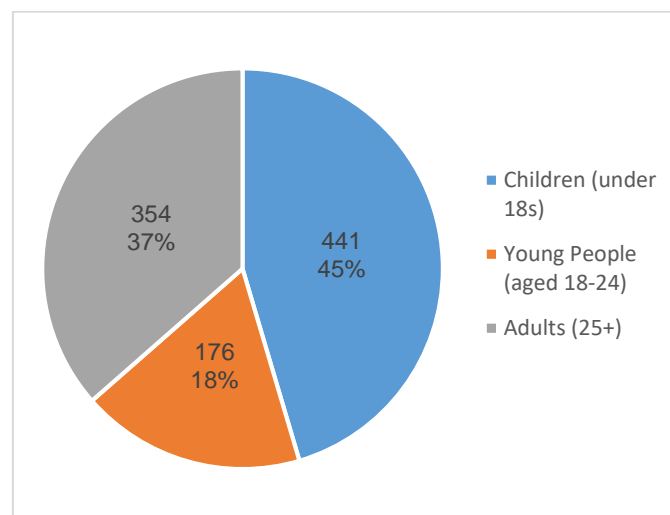
This chapter outlines the findings from the analysis of The Children’s Society’s case notes and interviews with families affected by NRPF conditions. Families who can’t access mainstream support experience a wide range of challenges on a daily basis as they struggle to meet their children’s even most basic needs. For single-parent households and for families where children have additional needs, for example due to autism, as well as the fact that most families are of Black, Asian and minority ethnicities (see Chapter 2) facing marginalisation, discrimination and exclusion, these challenges are magnified considerably. The families we spoke to had experienced street homelessness, sofa-surfing with friends and family and spiralling debt. One had been detained and separated from her child; another was told that her children will be taken into care because she was homeless; most had been exploited in some way because of their precarious position. In the following section, we will explore some of the common themes that emerged in our interviews with parents in more detail, and highlight how the current system perpetuates and entrenches their poverty.

The interviews took place between April and June 2019 – long before the outbreak of the Coronavirus. This happened during the period of analysis and write-up; therefore we were unable to see how families had been affected by the pandemic. But the stories from families serve as an important reminder of the danger that families are in when they don’t have the benefits lifeline to fall back on. This is explored further in Chapters 4 and 5 on policy implications and recommendations.

Children and young people supported by The Children’s Society

The analysis of The Children’s Society’s case notes showed that in the period from 2015 to 2018, a total of 3,284 case notes mention ‘no recourse to public funds’ or associated terms. Those 3,284 case notes come from 971 service users. As set out in Figure 4, almost two thirds of the service users (617 or 64%) were children and young people under the age of 25, while a third (354 or 37%) were adults aged 25 and over.

Figure 4 Age breakdowns of The Children’s Society’s service users affected by ‘no recourse to public funds’ (2015-2018)

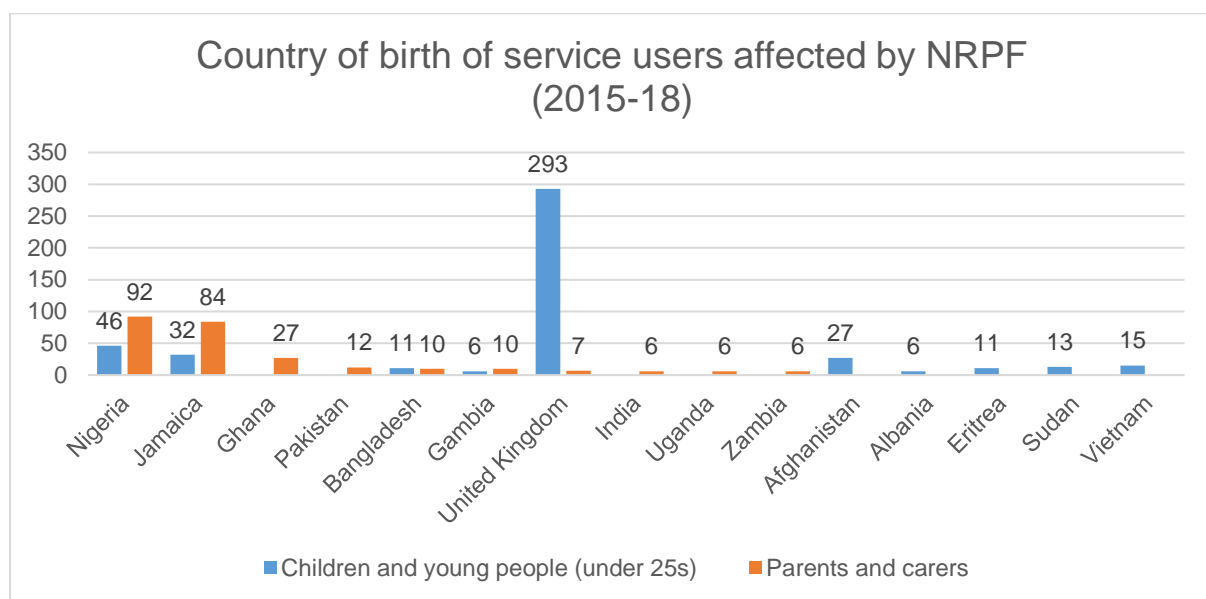


- **Countries of birth**

We considered the countries of birth for both children and young people, and parents and carers. We found that the parents were mostly born outside the UK and reflected the nationality profiles of parents in NRPF Network and Home Office data highlighted in Chapter 2.

The top 10 countries of birth for parents align with the nationality profiles found in the NRPF Network and Home Office data sets, in that seven out of ten countries are common all three datasets: Nigeria, Jamaica, Ghana, Bangladesh, Pakistan, Albania and India (see Appendix A, Figures 6, 7 and 8 for comparisons). Our case analysis was also able to highlight, which the other two datasets don't show, that over half of children and young people affected by NRPF and supported by our services – 293 or 56% – were born in the UK.

Figure 5 Country of birth of service users supported by The Children's Society between 2015-18 affected by NRPF



This is consistent with other research in this area showing that children and families affected by NRPF conditions are largely parents from former British colonies, and that the majority of children in the families are either British or were born in the UK (Jolly et al., 2020; Price & Spencer, 2015; Sigona & Hughes, 2012; Woolley, 2019).

- **Young people affected by NRPF**

The data on countries of birth also suggests that some of the children and young people supported by The Children's Society and affected by NRPF conditions are likely to be lone young people including care leavers. These young people may have come to the UK as unaccompanied children or have been trafficked here from countries like Afghanistan, Eritrea, Sudan and Vietnam. Although many children will struggle with having NRPF because of their status if their age isn't believed, for the most part NRPF conditions negatively affected lone young people once they turn 18 and transition to adulthood. If they have been refused protection or are unable to resolve their immigration status, they will be at risk of destitution as other single adults, even for those who came to the UK as children. For this report, we did not speak to young people who were on their own. However, previous reports by The Children's Society have explored destitution among young people as a result of immigration

restrictions in more detail including by speaking directly to young people (Ayre, Capron, Egan, French, & Gregg, 2016; Gregg & Williams, 2015; Pinter, 2012). While there is some work in this area already (Bloch, Sigona, & Zetter, 2009; Matthews, 2014; Sigona, Chase, & Humphris, 2017), research which looks at the broader cohort of undocumented young people struggling on their own is more limited (Apland & Yarrow, 2017) and should be considered further. Certainly further analysis of Home Office data, particularly on their migration journeys and the routes to settlement that they take if they remain in the UK, would be extremely valuable.

Interviews with families

To delve deeper into the challenges faced by children and families affected by NRPF conditions, we interviewed parents and carers from 11 families, focusing on children's welfare needs. Although we did not interview children themselves, the families included a total of 21 children. At the time of the interviews, 18 of the children were living in the UK while three were outside of the UK, and were between one and 18 years old.

The families we spoke to between April and June 2019 had experienced periods of uncertainty with their immigration status; some had fled persecution, domestic abuse or had experienced family breakdown; others had overstayed on visas. However, all had human rights-based claims on Family or Private Life grounds and were on the ten-year route to settlement⁴². They had all experienced poverty and destitution as a result of having 'no recourse to public funds' conditions, though some had managed to get conditions on their leave to remain lifted (see Chapter 2 for more details) allowing them to apply for mainstream support.

Parents and carers⁴³ were from a range of countries including Nigeria, Jamaica, Pakistan, Malaysia, Philippines, Algeria and Zambia though most parents had been in the UK for between 9-20 years when we interviewed them; only one family had been in the UK for four years. In at least one case, the parent had been brought to the UK as a child themselves. All the parents we interviewed were from Black, Asian and ethnic minority backgrounds. Most of the children in the families were either British or had been born in the UK. Although they are treated as migrants, without a doubt, the UK is their home and for the children it's the only home they know. This reflects the cohort of service users supported by The Children's Society as highlighted earlier.

We spoke with eight single mothers raising children on their own. One parent had fled domestic violence. While we did not go into detail about why parents were on their own or to what extent they had contact with former partners, we know that in a few cases families were not receiving any financial or other support from the other parents. In one case a mother and her children from a previous relationship were being supported by her new partner.

Long periods of uncertainty and poverty

Many families living without recourse to public funds will have long and complicated immigration histories, and will be at varying stages of an often torturous journey towards permanent settlement. For many of those we spoke to, their lives have been dominated by a

⁴² This is before they are eligible to apply for Indefinite Leave to Remain.

⁴³ The names included in the analysis are not real names and key identifying details have been excluded to protect their anonymity.

precarious existence; a struggle to obtain and retain their limited leave to remain, in combination with years of extreme poverty and barely making ends meet.

Emanuel had been in the UK for over a decade when we spoke to him. He had been applying unsuccessfully for leave to remain for several years. Their situation had placed an immense strain on him and his family. Commenting on his experience of navigating the immigration system: *"It's very tiring and it puts you in a limbo where you don't know when it's [permission to remain] going to be granted. And as a family man who is not even allowed to work, it's so hard. It's so, so, so hard."*

Navigating a complex and hostile system

Families we spoke to found the application process complicated and confusing, particularly the level of technical or legal jargon. Some would not have been able to complete it without support from organisations like The Children's Society providing support with Change of Condition forms (which are regulated under the Office of the Immigration Services Commissioner) or regulated legal advice providers supporting families to make immigration applications and further representations. Without specialist legal advice and support, families struggled to know their rights or their children's rights, were unable to navigate the widely criticised, complex and 'difficult to use' immigration rules (Law Commission, 2020) let alone understanding that they may also make applications outside of the rules. Families struggled finding the forms they needed to apply, didn't understand the questions asked of them and how to respond to them, and didn't always know what kind of evidence they needed to provide. Navigating this process has been made significantly more difficult for families since legal aid for immigration cases has been scrapped leaving families on low income with no access to advice or support through this complex process (Amnesty International UK, 2016; Coram Children's Legal Centre, 2018b). This has also meant that families who have clear, legitimate reasons to be in the UK, are left without a lawful status or forced into debt to pay for advice that they desperately need.

Sandra had spent years applying for leave to remain by herself as she could not afford a solicitor and legal aid for immigration cases was no longer available. Not knowing the law and being unable to represent her and her child effectively. Yet despite being a sole carer for a British child, she was refused several times. Although sole carers of British children have rights as 'Zambrano carers' to be in the UK, changes in government policy in 2012 in response to the Zambrano judgement excluded these families from accessing public funds (see p.16 for further detail, Price & Spencer, 2015). This means that while Zambrano carers are lawfully in the UK and allowed to work, they can't claim benefits like child benefit or housing benefit (Home Office, 2019c, pp. 21, see exception 23 re child benefit), and often become reliant on local authorities. Instead some are advised to apply for limited leave to remain on the ten-year route which would enable them to apply to access public funds.

Sandra would look at the reasons for refusal, and then try to address the points raised in a new application, but these were always unsuccessful. It was not until The Children's Society supported her to find legal advice that she was able to make a successful application. Despite years of already living with a precarious status and extreme poverty, at the time of the interview, Sandra was only on her first tranche of 2.5 years leave with a long road of poverty still to come on the 10-year route to settlement.

Another parent, Hamid described how bewildering and stressful it was having to make complicated immigration applications on behalf of his family without a lawyer because he didn't have money to pay for legal advice: *"It was difficult, you don't know because you don't know the law, you don't know what you're going to say, you don't know what [it thinks] Even I don't know there is application...I had no idea."*

Legal struggles with the NRPF condition

The process of obtaining leave to remain can take years and require multiple, lengthy court challenges, but is often only half the battle. The vast majority of families will then have an NRPF condition applied to their leave which means that while they can work, they cannot get top-up benefits or the further support other families on low income can.

This was the case for Hamid; having been in the UK for over 20 years, he was overjoyed when he finally received his leave to remain, only for it to quickly dissipate when he realised he would not have access to public funds to support his family, including three young children.

Most of the parents we spoke to had been supported to remove the NRPF condition from their status, or were in the process of doing so, but this is not a straightforward undertaking. Several parents spoke to us about the difficulties they had in collecting the evidence required by the Home Office to lift the condition⁴⁴. And even when they did provide additional information and clear evidence that children's welfare was at stake, NRPF conditions were often still applied (see Sabryna's case study above).

Moreover, many families had to wait a long time to get access to benefits; the shortest wait for a change of condition amongst those we spoke to was seven weeks, whilst the longest was eight months. Some families also had the NRPF condition re-applied once their leave was renewed 2.5 years later, even when it had been removed previously, plunging them into deep poverty yet again. This is made clear in Home Office guidance which sets out the criteria for the non-imposition or lifting of the no recourse to public funds condition code: *"The onus is on the applicant to provide all of the information and evidence which they would like you to consider. Information and evidence of meeting the policy not to have the no recourse to public funds condition applied, must be provided at every application stage. The fact that the applicant has, or has had recourse to public funds is not sufficient to evidence that they are in need of that recourse to public funds at this application stage."* (Home Office, 2019a) This becomes even more challenging in the context of the Covid-19 crisis, as fewer families will have access to legal support to help them make additional representations to the Home Office not to have the condition applied to their grant of leave.

For those who are on the five-year route, they may also apply to have NRPF conditions lifted. However, this means that they will be placed on the more punitive ten-year route. If they are later able to meet the requirements and switch back to the five-year route, the years spent in the UK will not count.⁴⁵

⁴⁴ Home Office guidance on what evidence is required can be found here: <https://www.gov.uk/government/publications/application-for-change-of-conditions-of-leave-to-allow-access-to-public-funds-if-your-circumstances-change>. This includes 6 months of all bank accounts statements held by all family members including children's accounts. These should be fully annotated to explain significant/regular transactions.

⁴⁵ Home Office website providing guidance on applications for change of conditions of leave to allow access to public funds if your circumstances change. Accessed 18th April 2020: <https://www.gov.uk/government/publications/application-for-change-of-conditions-of-leave-to-allow-access-to-public-funds-if-your-circumstances-change>

Struggling to make ends meet

- **Food and other essentials**

Families who are destitute or in deep poverty because of their NRPF status face a multitude of daily struggles. Just meeting their basic needs can be exceptionally challenging. Families struggle to pay for essentials like food, utility bills, rent, and clothing. Families in poverty will often have to buy the cheapest food they can find, but this will not necessarily be the most nutritionally valuable. Lydia spoke about the economising strategies that her family uses like buying cheap food or food off the sale shelves and things that are about to expire. The money her family gets – about £3 per day per person – allows them to buy the ‘*most desperate things*’: bus fare, food, nappies and milk powder.

Tiana told us that although her daughter would ask her for nicer meals, she would have to buy things like pizza or nuggets because they are cheaper. Some parents also told us that they would skip meals so their children could eat healthy food.

Nine out of the 11 families we interviewed talked about using food banks to survive. Whilst food banks are generally a big help for struggling families, we heard how they alone cannot provide the variety of items that are needed, such as fresh fruit and vegetables. Using food banks made families feel ashamed and embarrassed. Tiana told us: ‘*I used to go down to the food bank, I never thought I’d ever be going to a food bank in my life but at one stage, it came to a point when I hit the bottom...I was embarrassed because I was saying to myself this is not me; this is not something I’m used to but the struggle was real, it was a struggle*’.

Several parents highlighted bus fares as another expense they struggled with; one parent told us that they had to try and sneak their child onto the bus because they couldn’t afford the bus fares. Owing to their circumstances, families were forced to make very difficult choices. For example, between buying milk for the family or a child’s PE kit. They worried about feeding the family and that their children would be bullied for having donated clothes. Deneisha – a single mum – told us that she struggled to buy clothes for her child who had grown out of them and was having to keep wearing winter clothes even in the summer because she couldn’t afford to replace them.

- **School meals**

Most of the children affected by NRPF that The Children’s Society has worked with in recent years are of primary and secondary school age (Table 7 in Appendix B). As this report and others have shown, children who are already very deprived are not generally entitled to benefits such as free school meals, and other support to help in covering costs of school uniforms, or transport to and from school (Sigona & Hughes, 2012, p. 32). This has significant implications for their ability to concentrate in class, their school performance, leading to negative effects like school exclusion and other outcomes (O’Connell et al., 2019, pp. 78-80).

Families without recourse to public funds are generally not eligible for free school meals, which are worth over £400 per child per year⁴⁶. The provision of universal free school meals for all children in Reception through to Year 2 since September 2014 has been an important

⁴⁶ <https://www.gov.uk/government/news/free-school-lunch-for-every-child-in-infant-school>

safeguard in making sure that younger children can receive this support when they need it, regardless of their parents' status. As campaigners like NELMA⁴⁷ and local decision-makers⁴⁸ have highlighted, many thousands of children continue to miss out – either because their family's status is uncertain or because they have a condition on their leave to remain – because they are not eligible for benefits like income support and Universal Credit through which they could access FSMs⁴⁹. Although recent litigation has allowed for temporary support to be provided to some families affected by NRP conditions during the CV-19 crisis⁵⁰, which is very welcome news, the change once implemented will not support all affected children – those who are undocumented or awaiting leave to remain will not be covered. Furthermore, without a change in government policy in the long-run, children with NRP will continue to miss out.

In addition, the income of NRP families will be lower because they cannot access top-up support while on low income. Unfortunately, the case notes analysis did not provide further insights into whether families were accessing school meals through other means – for example, through the discretionary powers available to schools (Hackney Citizen, 2018, p. 43; O'Connell et al., 2019, p. 43) or through local authority wide schemes – however we were able to explore some of these issues through the family interviews.

A number of families we spoke to could not access free school meals for their children despite being on extremely low income. Dana – a single mum who cared for her two children and teenage niece – received £276 fortnightly from the local authority children's services, which amounts to £4.92 per person per day. This left her barely able to cover their costs and pay the bills. They relied on foodbanks and got very limited nutritious food like fresh fruit and vegetables. The primary school her two children attended provided school meals for them both despite their status; however, her niece's secondary school did not, so this was an extra expense.

At the time of the interview Emanuel's family could not access Free School Meals; his three children are in three different schools and one child has been diagnosed with autism. Despite being on extremely low income and supported by the local authority, none of the schools are willing to pay for meals, though his youngest was receiving universal provision. Emanuel was very worried about how he would be able to provide lunch for him after the universal provision stops. Without more comprehensive, long-term reforms, thousands of children living in deep poverty as a result of immigration restrictions will continue to miss out.

- **Paying the bills and rent**

Several of the families we spoke struggled to pay utility bills and rent. Dana talked about having to switch things off to make sure they would have enough electricity to last the week. Where families were renting privately, without being able to rely on housing benefit, they were concerned about making their rent payments each month. Sabryna was desperate not to become homeless again with her daughter, so in order to be able to pay the rent she took out loans or borrowed money.

⁴⁷ <https://nelmacampaigns.wordpress.com/free-school-meals/>

⁴⁸ Free School Meals for NRP children motion passed by Lewisham Council on 2nd October 2019: <http://councilmeetings.lewisham.gov.uk/ieDecisionDetails.aspx?ID=4858>

⁴⁹ Eligibility criteria for Free School Meals: <https://www.gov.uk/apply-free-school-meals>

⁵⁰ Namely children of Zambrano carers, those with leave under Article 8, those supported by local authorities under s17 of the Children Act 1989 and children on section 4 asylum support.

Even where NRPF families had been financially supported by their local authority under Section 17 of the Children’s Act 1989, for example while their claim was pending or while they were waiting for the NRPF condition to be lifted, none of the families we interviewed felt that the money they received while they were supported was adequate, with some living on £2-3 per day. Emanuel told us that while they were awaiting their claim and weren’t allowed to work, his family of five received £190 every two weeks, which works out to £95 per week or £2.71 per person per day. This is not enough to pay for essentials like school uniforms⁵¹, travel expenses, food, and utilities for his wife and three children. The night before our interview, the electricity and gas ran out, and he was forced to borrow money from a friend so his children could have breakfast and get ready for school in the morning.

Lydia told us that her family of four, her partner and two children, got about £90 per week, which comes to £3.21 per person per day, which made it difficult to buy essentials including nappies and milk for her one year-old child.

- **Children’s education and welfare**

Many of the parents spoke of their children going without things that other children get to enjoy such as presents, days out as a family or school trips. Hamid told us that if his son’s classmates were going on a trip, he would not take him to school that day because he did not want his son to see his friends going and have to stay behind. Missing out on these experiences is undoubtedly tough on the children involved, who may not fully understand why they are not able to do things that they perhaps could in the past or which they see their peers doing. But being excluded from educational visits is also likely to have a detrimental impact on their school attainment, their learning and development.

Lydia, who has lived in the UK for about 15 years, explained that while they can survive on what they get, they are unable to pay for any activities for their son like swimming or piano: *“He really loved it, now because we can’t afford it we can’t pay the tuition for it so he has to stop. My son is very, very upset and then everything because we have no status we can’t have bank account, sometimes you pay for things it’s online or pay by card and we have no card.”*

NRPF families have to make countless sacrifices as they struggle to make ends meet.

Case study – Seema – single mum fleeing domestic abuse

Seema arrived in the UK as an 11-year-old child, having fled forced marriage to an older man to pay off family debts but she was supported to escape.

She was refused protection by the Home Office several times, initially as a child and then later as an adult. She was detained in an immigration removal centre at the age of 19 for a couple of months but then released. She fell into a depression and lost a lot of weight.

Although she did not want to get married and wanted instead to ‘make something’ of herself, the lack of protection provided to her by the Home Office, her continuing fears about returning to her country of origin and pressures from her family meant that she had no choice but to enter into an arranged marriage which ended a few years later due to domestic abuse.

⁵¹ Our recent survey of parents across the UK found that parents with children in state-maintained schools spent on average £337 per year on school uniform for each secondary school child and £315 per year for each primary school child (Royston & Siddique, 2020).

By this point she had a daughter and with no rights to access the safety net of mainstream benefits like housing benefit or social housing, she was left homeless and forced to sofa-surf with friends and family. However, they often had limited means and space themselves, had their own families to provide for, and in some cases were living with other in-laws. This meant that she could not rely on accommodation and handouts for very long and was left street homeless several times. Her situation and dependence also meant that her relationships with relatives and friends deteriorated.

“That was the time that I realised that I’m on my own and it was really hard for me to accept that. And because with no sort of income, with no sort of help I was really helpless...can I be able to provide the shelter to my daughter or me? Can I even have food tonight?”

While destitute and homeless, and despite being fearful of statutory agencies, she sought help from a local authority out of desperation. But her fears were justified when she was told that they could only support her daughter because she was British but not her because she had a ‘no recourse to public funds’ condition on her visa. They said they would call social services to take her daughter away if she could not provide a shelter for her.

“I was already shattered at that time, it made me feel more worse about myself and I just really, really cried in front of them. I go, how do you expect me to provide her a shelter when I’ve got no shelter myself?”

She was eventually supported by an NGO to understand her rights, and access local authority support for her and her daughter, correcting the false information that they could take her daughter into care simply for being destitute. She received accommodation and financial support from the local authority and was supported by The Children’s Society to access legal advice for her immigration claim. At the time of the interview she was still awaiting the outcome of her claim.

She summarised her experience of having no recourse to public funds: *‘struggle was in everything, there was not a time where I did not struggle, where I could say, oh I’ll just get this for my daughter’*. She hoped in the future to be able to provide more for her child than just the bare minimum: *‘I want to be able to go right in the shop and get what she wants. So that would be like a proud moment for me...when it comes to bigger things like a scooter and like a bicycle, I want to be able to get her that as well.’* More than anything she was hopeful that her leave to remain application would be granted and that she and her daughter could start a new life.

Fees and multiple applications on the ten-year route

For NRPF families on the 10-year route to settlement, the dual challenge of obtaining leave and overcoming an NRPF condition is vastly compounded by the fact that their leave to remain must be renewed every two and a half years costing families thousands of pounds in ever increasing Home Office application fees and the Immigration Health Surcharge. In the previous chapter we highlighted how the fees for dependents had increased more than fees for main applicants, hitting families with children, who are already more likely to be in deep poverty, particularly hard. This is especially difficult for families on the ten-year route to settlement, who must pay huge sums of money to settle in the UK even though they are more likely to be on lower income.

Hamid who has lived in the UK for over 20 years and whose children were all born here, would need to pay over £10,000 to apply for their next tranche of 2.5 years' worth of leave for his family of five. If the Immigration Health Surcharge increases in October 2020 as planned, this would mean an additional £175 per child and £560 per adult to their overall fees⁵². Commenting on the fees, Hamid said: *"I remember when it used to be four, three hundred pounds...it seems crazy you know...it's a business"*.

Dana also commented on the absurdly high fees: *"It doesn't cost £2,000 a person. It's probably like £300 a person. I mean, the EU, they pay, if I'm not mistaken, less than £200. So, are we using a special kind of paper? Are we using gold paper or something?"*

There is some evidence that the fees may even encourage some families to give up work in order to qualify for a fee waiver. One parent we spoke to told us: *"I know a friend – she's going to have to pay £10,000 by the beginning of next year...and she's got not a single penny...So for her to qualify for a fee waiver she's going to have to stop work"*.

Living on such low income for many years means that children are living hand to mouth throughout their childhood, and that their parents struggle to save even for smaller items like a winter coat. This makes it impossible to save, plan and invest in their children's future security. Yet somehow, they are expected to save thousands of pounds every two and half years for their next set of Home Office applications. Instead, their low income combined with huge expenses in Home Office fees means that many families are forced to take on debts.

Debt and borrowing

Indebtedness is a fact of life for families living with NRPf. Most of the parents we interviewed had to borrow from friends or family or take out loans to pay for their leave to remain applications, and some expressed real anxiety about how they were ever going to pay it back. Some told us that they had lost friends and damaged links with family members as a result of not being able to repay their debts, making it harder for them to survive without a safety net. Whilst a few had been supported to get the fees waived for Home Office applications, the high threshold that families need to meet to get a fee waiver, the significant evidential burden and the lack of legal advice to enable families to properly understand their options, makes this inaccessible for most families. Living on extremely low income is not enough; families need to prove that they are completely destitute. This issue was considered as part of the Independent Chief Inspector's report on fees and charging, however, the Home Office did not fully accept his recommendation on fee waivers and so families will continue to struggle, and either be pushed into unemployment or forced into debt.

As Emanuel explained: *"[this is] driving people into debts, it's driving people into misery. Some diseases are kicking in. Insomnia. At one point I was unable to sleep because I was thinking. And it's caused by all this. If you are not able to make your ends meet. If you cannot have basics, five years, basic things that you can attend to, it's very difficult in life."*

Without access to public funds, NRPf families struggle to meet their basic living costs. Tiana – a single mum who had lived in the UK for 17 years and had a British child and has always worked in social care, including in nursing homes and for the NHS – was forced to take out multiple payday loans to support her day-to-day costs like rent, gas and electricity, and had

⁵² From October 2020, the fees will be increased to £470 per year per child and £624 per year per adult, adding up to £1,175 per child and £1,560 per adult for 2.5 years' worth of leave. The date of the increase was announced as part of the annual Budget on 11th March 2020: <https://www.gov.uk/government/publications/budget-2020-documents>

accrued debts of £15,000. Her wages from her part-time job all went towards paying off her debts, and she described herself as feeling trapped in an endless cycle of debt and borrowing.

Families who access The Children's Society's destitution services will usually be on low income in critical jobs like social care, NHS workers or cleaners, or in the service industry. For example, the estimated full-time equivalent mean annual pay rate in 2018/19 for a care worker was estimated to be £16,200 (Skills for Care, 2019). In addition, without recourse to public funds, they will be unable to access top-up support to supplement their income. Previous research from The Children's Society found that children living in low income households and those living in families with problem debt were at greater risk of having poor mental health. Children in families with problem debt were five times more likely to have low well-being than those without (Pinter, Ayre, & Emmott, 2016).

Children's welfare needs and additional support

- **Childcare**

A number of the families we spoke to had young children and spoke about how NRPF conditions prevented them from accessing childcare and early years provision for their children even when parents were working. This was particularly challenging for single parents, who we know make up a significant proportion of those with NRPF (Woolley, 2019), as without childcare they were unable to return to work or increase their hours and earn a decent living to provide for their children and protect them from poverty.

Since September 2019, following litigation⁵³, the government has enabled some children in families with NRPF⁵⁴ to access 15 hours of nursery provision for disadvantaged two-year olds. Prior to this, at the time of our interviews with families, parents could not access this support because it was based on mainstream benefits like Income Support, Universal Credit or Disability Living Allowance. This change will inevitably help many families like the ones in our interviews to access childcare. However, as the NRPF Network has pointed out, not all two-year-old children living in NRPF families will be able to access free early years education. And while all three- and four-year olds are eligible for 15 hours of childcare, families with NRPF continue not to be able to access the extended 30 hour offer despite being families in work⁵⁵. Parents will continue to struggle to meet their families' needs and remain in work or increase their hours.

Furthermore, the lack of access to additional benefits for those with care needs or disabilities, such as Carers Allowance, Disability Living Allowance, Personal Independence Payments⁵⁶ and more general support for parents in low paid work such as Tax Credits, also means that where children or parents have additional needs or disabilities, they are unable to get support through mainstream benefits.

- **Additional support for disability and caring needs**

Analysis of The Children's Society's case notes showed that of the 617 children and young people affected by NRPF, 7% of children and young people's case notes (42 out of 617) also

⁵³ <http://www.nrpfnetwork.org.uk/News/Pages/childcare-two-year-olds.aspx>

⁵⁴ Namely parents who are Zambrano Carers; families with leave to remain granted on family or private life (Article 8) grounds; families on section 4 asylum support.

⁵⁵ <http://www.nrpfnetwork.org.uk/News/Pages/childcare-two-year-olds.aspx>

⁵⁶ For a full list of what is considered a public fund: <http://www.nrpfnetwork.org.uk/information/Pages/public-funds.aspx>

mentioned learning difficulties, including mentions of Autism Spectrum Disorder (ASD), Attention Deficient Hyperactivity Disorder (ADHD), Pathological Demand Avoidance (PDA) and Dyslexia. We know that generally having no recourse to public funds means that families with children who have autism for example are not eligible for DLA, as many of their peers may be⁵⁷. This means that while they may be able to get some additional resources like sensory toys, coping strategies or counselling support, unless it's provided by the local authority, mainstream financial support to help with caring responsibilities and mobility issues will not be available to them.

Case study – Joy – care worker & single mum with autistic son

Joy is a domiciliary care worker and single mum with an autistic child. She had always worked on zero-hours contracts. As she is on her own and needs to take care of her son when he is not at school, she can only work while he is at school. Although she did eventually get recourse to public funds, she spoke to us about the challenges she faced when she had leave to remain with NRPF conditions.

Having no additional childcare support and being a single parent meant she needed a flexible work contract to take time out to care for her son: *“I have to do flexible hours because of him, I have to be at home when they're picking him up and I have to be at home when they drop him off and sometimes they call me to come for him, if they can't cope or whatever so that's what I'm doing.”*

But this also meant that she had little control over her income because her shifts varied leaving her and her son with very limited income at times, for example when her manager reduced her hours or when a client passed away. She told us that for a period she was only working three hours a week earning only £80 in one month, without the benefit of Tax Credits or other support. While she had no recourse to public funds, she was also ineligible for additional support such as Disability Living Allowance or Tax Credits, which other families in her situation might have been able to access. She was able to access this vital support when the NRPF condition was lifted.

Joy spoke about the difficulties of not having recourse to public funds and not being able to access additional support to help with her caring responsibilities: *“I went to the MP, the MP said to me I should go and work, I said I didn't say I'm not working but [my son] is autistic and I can't leave him with anybody and at that time he was attending special school. There's only me and him but I have to plan and I need support without it there's no way I can cope with him because when he's in school that is when I can work, when he's at home we can't go anywhere and he's very difficult to deal with in public.”*

She knows that her son is aware of her worries: *“every time he comes back from school, [he says] “mum are you okay, don't worry everything will be okay, I know you are worried I can see it in your face”*.

In four of the eleven families we interviewed, children had either been diagnosed with autism or were waiting an assessment. Emanuel's seven-year-old son, who was born in the UK, has been diagnosed with autism and cannot access any speech therapy because of their status. He believes that his son's development was affected because of their situation. When asked

⁵⁷ According to the National Autistic Society many children on the autism spectrum do qualify for DLA. You can make a claim for DLA before the child has the formal diagnosis: <https://www.autism.org.uk/about/benefits-care/benefits/children/dla-children.aspx>

about whether this has had an impact on his children he said: *“Absolutely. Massive, massive...my seven-year-old, who is autistic, he can't access any speech therapy. Even as he is going to school he has no- no proper plan, so to say, to say these are the things we are going to do to you, because of my status.”* He also told us about how his son's behaviour changed after they were forced to live in overcrowded accommodation in a friend's living room for six months. He feels that his children are being punished because of his lack of status.

Other parents also drew connections between their child's behaviour and development, and their circumstances, particularly in relation to periods of homelessness, residential transience and living in unsuitable accommodation. Some families felt further isolated from social networks, friends and family, and lacked effective support networks. One parent told us that she didn't have any friends in the area and that they couldn't meet with other families because they didn't understand about autism and didn't want their children to copy her child's behaviour.

Staying in places like hostels was also very challenging in these circumstances because of the noise, transience, uncertainty and unfamiliarity associated with living in a hostel where people don't know their neighbours, they are often dealing with conflict and the high emotions of other families living in the hostel. This sometimes meant that families had to spend all their time out in parks in order to manage their child's behaviour and help them to feel comfortable and settled. One parent told us about living in a hostel: *‘they put me in a hostel so my son said to them he's going to jump from the window because he didn't like the environment, a lot of people he doesn't like noise and that time he said he was hearing voices... “there's too many people and too much noise”...so the manager told the social worker.’* They received good support from social services and were soon placed in a place of their own where her son had room to run and jump around.

Having children with additional needs also meant additional expenses. At the time of our interview Emanuel's three children were in three different schools – one was in a school for children with additional needs. This makes the commute very difficult and expensive for them, without additional support through mainstream benefits. They have to wake up early and travel long distances each day getting to and from school. One of the children who has autism had recently been granted transportation services to and from his school by the council. Emanuel told us about how this affected his children. For example, his oldest didn't understand why their situation was different from other families: *“Why do I have to travel so far and wake up so early? And why don't you get the car?”* He also asked why he doesn't see them go to work, why they won't give him pocket money like his friends; his father – who is not allowed to work while their Home Office claim is being considered – tries to shield him from their situation. He told us: *“[my son] has nothing to do with all this; it's because of me. Look at the punishment. Now, if I sat down and explain to him to say you are suffering because of me, what kind of relationship are we going to have?”*

The long commutes to and from school also mean that both children and parents are tired which sometimes affects their schoolwork: *“you can see it on his face when he reach home, all that he wants to do is I want to sleep; I'm tired. And I want to engage him because we have to study and do that. And you can see the tiredness - the effort it's not there. You see? The person is tired.”*

Accommodation, instability and homelessness

Research shows that a high proportion of migrant families rely on expensive private rented accommodation (Crawley, 2009) and highlights the '*critical role that housing costs are playing in recent migrant family poverty*' (Vizard et al., 2018, p. 26). IPPR analysis highlights that 54% of migrants rent their property, compared to 29% of the UK born (Morris, 2020). Similarly, Hughes and Kenway (2016, p. 17) showed that 45% of children in poverty in foreign-born adult families lived in the private rented sector compared with 29% of children in poverty in UK-born adult families which is seen as a key driver of poverty. Migrants are also more likely to live in overcrowded accommodation (Vargas-Silva, 2019).

Without access to housing benefit or social housing, which is the case for families who have NRPF, it can be immensely difficult for families to provide proper shelter for their children. All the families we spoke to had experienced some difficulties with accommodation, whether this was poor quality accommodation with mould and cramped living conditions, living in overcrowded accommodation having to share small spaces with their children and other families, or having to sleep on the floor or to 'sofa-surf'. All of the families had experienced homelessness, often multiple instances of it over an extended period of time, which can manifest in several ways. Their lack of access to mainstream support, and in some cases periods of insecure immigration status, meant that some families were forced to rent poor quality accommodation from unscrupulous landlords because it is all they could afford. Recounting these experiences was very upsetting for most of the parents.

This is particularly alarming within the context of the Covid-19 pandemic, which is likely to see more families who have been relying on friends and family either being made homeless or put at risk of illness and unable to self-isolate.

- **Homelessness and instability**

Families are incredibly vulnerable when there are children involved, including to abuse and exploitation in various ways, and parents feel powerless to protect their children. This is terrifying for any family, but particularly for single parents who have limited or no support network. Sabryna, who is a single mum told us how she once returned home from school with her daughter in the middle of winter to find the property, which she had been renting, boarded up with all their possessions locked inside: "*All my stuff, my belongings was inside the house and it was wintertime; I didn't know where to go. I had to call the police because I didn't know who else to turn to, to say, you know, I'm here with my daughter in the freezing cold. I was paying rent; I can't get into the house or anything. And from there I had to stay by one of the families from school.*"

Lydia told us how she and her young son had been immediately kicked out of their room when she could not pay rent, their belongings thrown out onto the street: "*They don't really care what happens, you have young children, [they] just move and throw my things out and then I moved back to my friends.*" She went on to speak about how frightening it was to stay in cheap or shared accommodation where she didn't know anyone: "*I have no food, no support and my purse got no money left, I call my friend, can you lend me some money and I don't eat but my son needs food, can you help me? Then I move home, I'm [scared] because I find the cheapest flat to live or share the room and the condition is so bad, I'm so afraid when I'm moving home. I don't know the neighbours and I don't know the surroundings, be really [scared]*". While having NRPF does not in itself affect your rights as a renter, an uncertain immigration status

does. Regardless of their status, families who have limited support networks and knowledge about their rights may not be able to access housing advice and will be more vulnerable to abuse and exploitation, including by landlords.

- **Frequent moves and housing instability**

In the absence of secure housing, all the families we interviewed had moved around with alarming regularity. Lydia estimated that they had moved more than 16 times since her eight-year old son was born, whilst Dana had moved six times within the previous year. Their experiences also attest to a notable disconnect within local authorities between housing teams and children's services departments.

- **Overcrowded accommodation and 'sofa-surfing'**

Families also spoke about living in cramped and overcrowded conditions. Hamid's family, including two children with autism, had to share a small one-bed studio flat for nearly four years. Their support worker had tried to find them alternative accommodation but was unable to due to the family having 'no recourse to public funds'. They were referred to a food bank instead.

During our interview with Emanuel he recalled how his family had spent six months sleeping in the living room of a friend's two-bedroom house, saying: "*I don't want to even think about it because what I went through was horrible. It brings me bad memories*".

Indeed, it is very difficult to rely on friends and family when you have your own family with children. Hamid explained that when he was single it was easier to stay with a friend, you could sleep on the street or get a loan. But since having children and a wife, you can't do that and nobody can help you for more than a couple of days.

- **Poor conditions**

Even when families were able to live in their own homes, these were often very cramped or in poor condition. Joy and her son, who has autism, had been placed in a one bedroom flat where there was no place for her son to play or for either of them to have any privacy. They also had to share a bed, which her son found difficult: "*we were sleeping in the same room and the boy was finding it difficult he was telling me I can't sleep in the same room with me*". He would get very frustrated.

Emanuel's family had been living in private rented accommodation and had been there for three years. The accommodation was in poor condition, they had not had hot water for four months and the pipes leaked but they were unable to get the landlord to fix it. The parents spoke to us about feeling powerless about fixing their situation and worrying about its impact on his children: "*What kind of life is this? It's human beings and there are kids here. They say there's nothing we can do.*" They had previously also lived in temporary accommodation for three months without cooking facilities: "*Imagine you have kids...when they go to school everything is switched off and you have to leave the house because it- it's a bed and breakfast; it's not that you'll be eating or cooking your meals there.*"

- **Accommodated by social services**

The majority of NRPF families we spoke to had been accommodated by social services under Section 17 of the Children Act 1989 ('child in need' provision) at one point or another, although this was not always easy and some families faced significant challenges in getting support from statutory services.

Tiana who became homeless after failing to meet her rent payments approached the council's housing team who said they could not help her because of the NRPF condition. It was not until she approached children's services directly that she was able to get placed in temporary accommodation. However, she was then evicted by the council on the basis that she had a part-time job and family in another city that they could stay with. After moving to this city, she and her daughter spent three months sleeping on the living room floor but soon became homeless again after her family asked them to leave their already overcrowded home. This example also highlights the perverse nature of the NRPF conditions and the impossible decisions that parents have to make: if they take on work, they may lose support from the local authority even though work may not pay enough to protect them from poverty. It may also mean that they will be less likely to get a fee waiver when they come to reapply, as highlighted earlier. No parent should be fearful of being made homeless or left without status if they return to work.

Not all the families we spoke to had negative experiences with local authorities and some reported having very proactive support workers advocating on their behalf. However, as highlighted earlier in this chapter, even when families were supported and accommodated by local authorities, the subsistence they received was very limited and their placements inevitably involved significant periods living in hotels, bed and breakfasts or hostels, which posed many challenges for families with children. Deneisha and her baby, who had to move six times, were placed in a hotel for two months at one point, with no cooking or laundry facilities, where they both developed a skin complaint. Dana, her two children and niece, were put in a hotel next to the motorway, so they had to take taxis to get anywhere, and would periodically have to stay with a friend so they could wash clothes and cook meals to take back. Sabryna lived in a hostel for eight months with her daughter and had to take three buses to get her to school.

- **Separation of children and families**

Our previous research (Dexter et al., 2016) and other evidence (Dickson, 2019; Musselbrook, Vallely, & Hart, 2018) has highlighted that some families do not seek help from local authorities when they are destitute because they fear that their children will be taken into local authority care. Our research also found that such threats were used by abusive partners to keep women in situations of domestic abuse (Dexter et al., 2016, p. 13). While it may not be possible to legally separate a child from a parent where there are no child protection concerns, parents are often unaware of their legal rights and are unable to advocate for themselves effectively in such distressing circumstances, where the power imbalance is overwhelming. Evidence shows that parents' fears are justified and that such threats are being used by some local authorities as a means of 'gatekeeping' (Price & Spencer, 2015, pp. 36, 39-40), though in some cases such practices may also result due to misinformation and confusion around entitlements.

As well as the immediate distress and anxiety caused to families when parents are told that their children may be taken away from them, including in the presence of children (Dickson, 2019, p. 13), this can also have devastating effects on parents' and children's welfare and safety, forcing them to return to abusive partners in some cases, or to unsafe and unsuitable accommodation.

Seema – a single mum fleeing domestic abuse – had her fears confirmed when she went to the local authority housing office for help: *'They said, we can only help [your daughter] because she's a British citizen right and we can't help you because you have no recourse to public funds. So if you can't support your daughter, if you can't look after her or if you can't provide her a shelter for tonight, we will take her off you... And because I was already shattered at that time, it made me feel more worse about myself and I just really, really cried in front of them. I go, how do you expect me to provide her a shelter when I've got no shelter myself? They said, okay if you can't provide her we'll take ... we'll call the Social Services, they'll come, they'll take her and you can just find yourself somewhere else.'*

This caused her great distress and insecurity about herself and her situation: *'they've given me that fear in my head that they will take her if you can't provide her shelter. And that means you're not a good mother, that's how I felt.'*

Seema then spent five months sleeping on a relative's sofa with her child, in a very crowded home with another family, until they were finally put in touch with an organisation that gave them the support and advice they needed.

Families with NRPF facing domestic abuse

The challenges facing children and parents with no recourse to public funds who experience domestic abuse are already well-documented (McIlwaine, Granada, & Valenzuela-Oblitas, 2019; Price & Spencer, 2015; Southall Black Sisters, 2020; Woolley, 2019). Many families fear immigration enforcement action if they report abuse to the police, and so stay in abusive relationships. Others struggle to get places in refuges (Miles & Smith, 2018) as the housing element of a refuge service is normally covered by housing benefit, which those with NRPF cannot access. Unless alternative funding can be found, those with NRPF are not able to access these services or access is very difficult (Women's Aid, 2020, p. 49). Recent research with survivors of domestic abuse with insecure immigration status in London highlighted that almost two-thirds (62%) of women said their perpetrator had threatened deportation if they reported the violence, and indeed some of the women surveyed reported negative treatment from the police.

In addition, half of women were afraid of having their children taken away if they reported abuse (McIlwaine et al., 2019). Although some victims of domestic abuse who are facing destitution may be able to get leave to remain and access to public funds under the Destitution Domestic Violence Concession⁵⁸, this only applies to people who have been given leave to remain in the UK as a spouse, civil partner, unmarried or same sex partner of a British citizen. Where partners come into the UK through another route – for example seeking asylum or on

⁵⁸ This issue is currently being debated through the Domestic Abuse Bill and The Children's Society alongside other NGOs, is calling for the eligibility under the Domestic Violence Immigration Rule to be extended to any migrant survivor of domestic abuse so they can more easily secure a permanent status. The calls also include for the grace period where victims of abuse can temporarily access public funds whilst applying under the Domestic Violence Rule to be increased from 3 to 6 months: <https://www.childrensociety.org.uk/what-we-do/resources-and-publications/domestic-abuse-in-families-with-no-resource-to-public-funds>

a work visa – this concession will not protect them. While parents with children fleeing abuse may be able to access Section 17 Children Act 1989 support instead of a refuge, some will face struggles like Seema, if the authority offers to take a child into care without providing advice to the parent as well.

The Coronavirus crisis will make things even more challenging for families with no recourse to public funds, as many more experience a loss in income, become unemployed, or have to stay within abusive relationships as a result of the lock-down, with no safety net to catch them.

Health and wellbeing

- **Parental mental health and well-being**

The combined weight of the multiple stresses and hardships endured by those with NRPF can have a significant detrimental impact on the health and wellbeing of the family, both parents and children. Several parents talked about feeling depressed, anxious and stressed because of their situation, feeling exhausted but having insomnia and sleepless nights. Some tried to hide their emotions from their children. Seema said: *“I always used to smile and I never cried in front of her because she really feels it and I don’t want my daughter to feel that her mum is helpless”*.

Joy, who was on her second tranche of two and a half years of leave to remain, spoke about how the uncertainty of waiting for decisions for months at a time affected her well-being: *“all this time I was so depressed because I was lost I didn’t know what was happening but every day you know, I had sleepless nights every night.”*

Sandra said that when she had NRPF she experienced panic attacks that put her in hospital multiple times. Since getting status and having the NRPF condition lifted, things have changed for her and her child.

Case study – Hamid – father of three

Hamid had lived in the UK for over 20 years when we spoke to him, but was only on his first tranche of leave to remain on the ten-year route. He and his wife have three children, all of whom were born in the UK, though they do not have any passports. Two of his children have autism, though only one is confirmed and both experienced developmental issues.

When he was granted leave to remain it was initially without recourse to public funds, though this was later lifted with the support of The Children’s Society. While they had no recourse to public funds, it meant that they could not access a range of support for families on low income and with additional needs, such as short breaks provision, Tax Credits, Housing Benefit and so on.

Without access to top-up benefits, Hamid worked 90-hour weeks to make enough money to support his family. This combined with years of stress around his status affected his health, and he has since been accessing mental health support: *“I was working very hard for seven years just to provide for my wife and kids...I was doing ninety hours which is when I get sick and then I don’t get a rest for myself...the first three years I had daughter...she had problems, crying for two, three hours [through] nights and I have to help my wife...I start problems from that, like, my heart, I used to go to the hospital all the time”*.

He was frustrated that through all this he was not able to give his children the attention they needed: *“because I had the problem I wasn’t focusing too much with my kids”*

Since receiving public funds around 10 months ago, things have got better. His health has improved, and he has started working part-time again. However, Hamid knows that their hardship will continue. For his second of four applications for leave to remain on the ten-year route to settlement, it is likely that they will need to pay over £10,000 to get leave to remain for 2.5 years for his family of five. If the Immigration Health Surcharge increases in October 2020 as planned, this would mean an additional £175 per child and £560 per adult to their overall fees. Hamid told us: *“I remember when it used to be four, three hundred pounds...it seems crazy you know...it’s a business”*.

Dana, who was caring for her two young children and teenage niece on her own, talked about not wanting to get out of bed in the morning, reflecting solemnly *“I am drained. Physically, mentally, emotionally”*.

- **Impact on children’s mental health and well-being**

It was alarming to hear about the very direct effect that these experiences had on the health and well-being of the children and their ability to participate effectively in their education and social development. Although a number of parents spoke about trying to protect their children from their situation and blamed themselves for the predicament that their families were in, they were not always able to hide the reality of their circumstances from their children and knew that children were aware of their financial difficulties.

Hamid told us he knew that his oldest children were aware, and this was upsetting: *“yes, it’s the kids, they’re clever. They know when [parents] got problems...you feel sadness...they not show you but you know they’ve found out.”*

Joy knew that her son was aware of her problems and said that it affected how he was able to settle in at school.

One child had struggled with being underweight and anaemic from not eating properly. Her mum described her as being withdrawn in school, and believes their experiences with having to move repeatedly has impacted her ability to make connections with others: *“she’s not a friendly girl, to be honest. She doesn’t want to be close to anybody...I don’t know if it’s because of the process; it’s always just me and her and we’re always, like...you know, different people usually in a shared accommodation, but we always keep ourselves to ourselves because once you get close to someone then in a couple of months you will move, so it’s like you’re going to start all over again. So she doesn’t get attached to anyone because she says, oh, sooner or later we’re going to leave those people behind anyway.”*

Lydia believes her young son has suffered emotionally because of their precarious situation and their experiences of immigration enforcement, explaining how fearful he is of officials who he believes will be coming to take him away. Lydia said: *“sometimes the immigration people come and sometimes the police come to our previous accommodation and then my son feels scared if he sees, “oh why is this stranger coming, are they going to catch me or put me into jail”...my son starts getting angry...it’s like frustration...and anxiety so he will be angry.”* Although at the time of the interview the family were settled and happy in their accommodation,

they were acutely aware that it was temporary and that they could be moved away from where they knew and the boy was worried about being moved away from his school and his friends.

While Sandra was detained in an immigration removal centre, her British teenage nephew for whom she was the sole carer, was sent by social services to live with relatives for almost three months. During this time the boy was subjected to verbal and emotional abuse from his relatives. She told us there were *“so many sad stories of what he endured there”*. Sandra believes he may have taken his own life had she not returned when she did.

Parents’ preoccupation with their immigration uncertainty, which is the lynchpin of their housing, employment and financial worries, also means that they are under a significant amount of stress and do not have the capacity, energy, attention or resources to be able to focus on their children’s welfare needs. Seema said it was important to her to resolve her immigration issues in order for her to devote more attention to her daughter: *“this is why I want to get this Visa thing sorted so at least I can concentrate on her properly...you can’t give the child the help that the child really needs”*.

The difference that having recourse to public funds makes

Although families were still living in poverty and would do for many years as long as they were on the ten-year route and had high Home Office fees to pay, the difference that gaining recourse to public funds made to families’ lives was still significant. They no longer had to rely on food banks, worry about money or depend on other people as much. They could make *some* choices in their lives, though this still didn’t mean that families could go on holidays or live a life free of deprivation. Perhaps the most important difference that getting recourse to public funds made for many families was that it allowed them to access safe and secure accommodation and supported them to work again. While families with leave to remain have the right to work, without the additional support of top up benefits, childcare provision and support for those with disabilities, parents and carers with children find it near impossible to work enough to support their family.

Hamid said: *“it’s changed everything. My family are happy, I’m happy, kids happy”*.

Joy told us that now: *“I can take my son out...he’s making his choice, we make our choice so we don’t rely on people because sometimes I go to people for money, even people I don’t know.”*

Sandra told us that since getting recourse to public funds, she and her British nephew who she is a sole carer for, are able to have proper meals and *“he doesn’t have to worry about the bottom of his shoes coming off”*. It is still hard, because she is raising him by herself and bills are expensive, but things are a lot better than they were.

In very basic terms, having recourse to public funds enables and empowers parents to properly care for their children. When asked about what the future feels like now that she has recourse to public funds, Joy told us that now: *“I can be there for my son, I can be a mother”*.

Hopes for the future

Hopes that parents with no recourse to public funds have for their children are similar to those of any other parent: to be good people, be happy and healthy, and get a good job and an education. A common thread amongst NRPF parents is a determination that their children will not go through what they themselves have endured. For parents who were still awaiting their

immigration outcome, they had hopes of returning to work or study once their immigration issues are resolved, as they see this as the means through which they can build a better future for their children. Others spoke about wanting their children to be able to go to university, get a career in life; their struggle was for their children.

Lydia explained that in the future she wants to improve her English, go back to college and volunteer to help homeless people and others with no recourse to public funds. She doesn't have high hopes for herself; she understands the intractability of her position and knows that becoming wealthy is impossible: *"Yes because of my situation we suffer so I know I don't think I want to be very rich, that's impossible but at least we have a good wellbeing, good health, help people out because we suffer we want people's help and when we are better we can offer the help to the other people."*

Similarly, for her children, she wants them be good and stay healthy and safe: *"I don't want my son...[to] do anything bad like taking drugs or stealing or gangster. I want him to be like a wellbeing and positive and also if – it will be good if he's academically a success but if he don't just being good, do good things."*

Conclusion

As these interviews have shown, having NRPF has detrimental effects on children's welfare and safety. Not only are families living on extremely low income for long periods of time, but the extraordinary levels of fees and health charges they are expected to pay, on top of already paying taxes and contributing to National Insurance, means that children are also living in highly deprived families with spiralling debts. Borrowing money and relying on accommodation from friends and family means that whatever limited support networks they have, are quickly exhausted leaving families street homeless, destitute and forced to rely on local authorities. It means that children experience high levels of deprivation and that their needs, including for basic nourishment, go unmet. Having no recourse to public funds means that families are not able to access the lifeline of mainstream benefits even when they face a crisis like bereavement, unemployment, illness, disability or loss of support networks. This gaping hole, which exposes thousands of children and families within our communities to destitution, or in the midst of a global pandemic to serious illness, needs to be mended urgently.

Chapter 4: Summary of Findings and Policy Implications

Summary of findings

Our research has focused on the experiences of children and families who have NRPF and who are on the ten-year route to settlement. These are predominantly families from Black, Asian and ethnic minority backgrounds, many of whom are single parents, with British, UK-born or UK-raised children, living on very low income for prolonged periods of time. By interviewing parents, analysing data from our case notes as well as data from other sources including the NRPF Network on support provided by local authorities, our report shows that prior to the Covid19 crisis, families with NRPF conditions applied to their leave to remain in the UK were already facing an uphill battle. They were unable to rely on the lifeline of mainstream benefits, which are already means-tested by DWP for those on low income or facing financial hardship, illness or disability. These additional, punitive Home Office-imposed restrictions mean that regardless of their needs or the hardship they face, including caring for a child with disabilities and having only one income to rely on, parents receive no support from mainstream benefits. If they lose their jobs or lose income as a result of bereavement or illness, they cannot access vital support to help them get back on their feet and protect them from deprivation and destitution. While there is no available figure for how many children and families are affected, the available data we presented in Chapter 2 of our report suggest that many thousands could be affected.

Decade of destitution and debt

Having NRPF and being on the ten-year route means that many of these families will have been living hand-to-mouth for years; experiencing cycles of homelessness, sofa-surfing and sleeping on floors with other families, or in cramped accommodation; with spiralling debt and deep in poverty. Many of the families we interviewed were headed by single mothers working in low-paid but essential jobs such as care workers and NHS staff, supporting their families without top-up benefits, free school meals, childcare support⁵⁹ or disability living allowance even though some were caring for children with disabilities or additional needs. Even for those who are supported by local authorities, the support was still extremely low: several families we spoke to were surviving on under £3 per person per day. Many of the families we spoke to were already in debt from living on such low income and forced to borrow from friends and family or take out loans to pay for the extortionate and ever-increasing Home Office fees and Immigration Health Surcharge, which is again set to increase in October 2020. For some families this means paying around £10,000 every two and a half years. Having to consequently borrow or deplete whatever savings they might have, means being unable to save for their children's university education or to buy a stable home to secure their children's well-being and future.

The impact of these experiences on parents and children was immense. Though many parents tried to shield their children from their financial struggles, the frequent moves, constant worry and stress, and having no money to spend made this impossible. Parents felt powerless in

⁵⁹ Though the disadvantaged two year old offer has now been extended to some groups of children living in families with no recourse to public funds, many children still cannot benefit from this – namely those whose parents are undocumented. Furthermore, the 3 and 4 year old offer is only available to those who work and have recourse to public funds:

being able to protect their children but also unable to give them the attention they needed to learn and develop, especially where they had additional needs like autism. In two cases parents told us that they feared for their child's life and safety because of the living situation that they had had to endure as a result of having no recourse to public funds. In a number of cases parents said they had had to receive hospital treatment as a result of stress, anxiety, worry and exhaustion related to their situation.

Covid-19 pandemic

The lack of access to the lifeline of social security has come into sharp focus in the current context of a national public health emergency. As mentioned in the introductory chapter, while some protections announced by the government so far will protect foreign nationals as well (Gower & Kennedy, 2020), the lack of access to mainstream benefits like Universal Credit will mean that those who lose their jobs as a result of Covid-19 will be left entirely destitute at a time when other forms of support will also be hard to come by. Local authorities will not be able to cope with increasing demand and making families jump through unnecessary bureaucratic hoops, such as applying to have NRPF conditions lifted, only creates additional problems for families who have to gather evidence from a range of sources as well as creating work for Home Office decision-makers. Even if families are able to get conditions lifted, they will still have to deal with many more weeks of waiting to access benefits. However, suspending NRPF conditions during the Covid-19 crisis would enable children and families who are most in need to access the vital benefits they need as soon as possible, a system which is already highly restricted and means-tested.

As mentioned in Chapter 3, the lock-down is likely to exacerbate the risks faced by children and families experiencing domestic abuse who may fear approaching the police for fear of immigration enforcement, will not be able to rely on refuges as a result of their NRPF status and may face challenges getting help from local authorities for both children and parents. Decisive action is needed to lift NRPF conditions and ensure that *all* those experiencing domestic abuse can safely call on the police for help without the fear of detention or forced removal.

The Home Office has recently stated that "*Nobody should find themselves starving in this crisis*". Yet if the Home Office *continues* to apply NRPF conditions to grants of leave to remain and if these punitive restrictions are not lifted or suspended, these are real risks (see reference to serious case review of 'Ellie', Jolly, 2018; Smith, 2018). It is essential that *all* children and residents in the UK are protected in this pandemic; children in immigrant families are no exception.

Extensions for leave to remain and fees

Beyond their immediate living needs, without any income over several months, many families will be unable to pay thousands of pounds of Home Office application fees and the Immigration Health Surcharge when it comes time to renew. The government announced on 24th March 2020 that visa nationals whose leave expires between 24 January 2020 and 31 May 2020 and who cannot return home due to the Covid-19 pandemic, will be able to extend their visas to 31 May 2020⁶⁰. These changes appear to apply to temporary UK residents; however, it is

⁶⁰ Coronavirus (COVID-19): advice for UK visa applicants and temporary UK residents
<https://www.gov.uk/guidance/coronavirus-covid-19-advice-for-uk-visa-applicants-and-temporary-uk-residents>

unclear from the announcement whether families on the Family and Private Life ten-year routes to settlement, which this report is concerned with, are also protected. They are not temporary residents; the UK is their home.

If they are expected to continue to apply and pay fees regardless of the lock-down, many families on this route will struggle. They will not have access to computers or Wi-Fi to make online applications or know where to find them without legal support. They will also struggle to access already depleted legal advice remotely. Families will struggle to gather evidence for their immigration application from supporting agencies and individuals during the outbreak, especially if they become unwell or have to shield if they are in a high-risk group and may not be able to submit in-time applications. As a result of income shocks due to the Covid-19 crisis and lockdown, they will struggle to pay the application fees but also provide enough evidence to the Home Office for fee waivers. It is unclear how families renewing their leave to remain, whose income will be compromised, can request that NRPF conditions are not imposed at the outset. Without a change in policy or guidance by the Home Office, these conditions will continue to be applied when families are granted leave to remain. It is imperative that vulnerable migrants are not punished in their applications if they cannot make in-time applications. If not, this could force yet more families onto the damaging ten-year route to settlement or to become altogether undocumented.

Families on other visa and settlement routes

Although this research has focused on families on the ten-year route to settlement, as they are more likely to be on low income, facing other disadvantages and accessing charity support, the Covid19 crisis is likely to mean that even those on visas or other forms of leave to remain on the five-year route to settlement, could find themselves unemployed and destitute, and pushed onto the ten-year route. If they lose their job, are unable to return to their country of origin and apply to have recourse to public funds, government guidance says that they will be moved on to the ten-year route, which could result in years of poverty and deprivation for even more children. While in such cases families may be able to get back onto the five-year route if they meet the criteria, the punitive nature of immigration policy means that those years on the ten-year route would not count and families would need to start again, as set out in the Home Office example: *“For example, if you previously had 4 years leave to remain under the 5 year route to settlement but applied for a change of condition code and were moved on to the 10 year route, when you next apply under the 5 year route you’ll need to complete a new period of 5 years in order to then apply for settlement”* (Home Office, 2020a). Instead families are thereby likely to be deterred from applying to have the condition lifted and instead forced into debt and destitution, with serious consequences for children’s outcomes and wellbeing.

EEA National Children and family members

As highlighted in Chapter 2, while children within EEA and Swiss families are currently not subject to immigration control and generally do not have ‘no recourse to public funds’ conditions imposed on them, they are still prevented from claiming mainstream benefits, homelessness assistance or getting a housing allocation from the council when they do not meet the eligibility criteria for these services which generally relate to whether the individual

or family have been exercising EU treaty rights – for example by working or studying.⁶¹ As a result, some are supported by local authorities: the NRPF Network data showed that 4% of families supported by local authorities in recent years were from EU nationalities. Local authorities will also be supporting non-EEA family members whose rights in the UK are derived from EU law, such as Zambrano carers who are sole carers of British children (see Chapter 3 for further details).

In the longer run, EEA and Swiss nationals will become subject to immigration control as set out in the Immigration and Social Security Co-ordination (EU Withdrawal) Bill 2019-21 currently making its way through Parliament. Those who are already in the UK who secure Settled Status through the EU Settlement Scheme or British citizenship by June 2021, will be able to access benefits as everyone else. However, others may face restrictions. For example, those who receive Pre-Settled Status will be allowed to live, work and study in the UK although certain conditions are more restrictive (NRPF Network, 2019b; Sumption, 2020, p. 4). Those who are left without status or who arrive after the deadline, without substantial policy changes and safeguards in place, children and families will likely be subject to the same NRPF conditions, high fees and the ten year routes to settlements where they do not meet the income threshold or other requirements of the five year route. Given the size of the existing EEA population, including their family members, and a host of reasons ranging from a lack of information, documentation issues and vulnerabilities (Sumption & Kone, 2018), we are concerned that many children and families may not be able to secure their status by the deadline. Under current government policy, the default position is that they will become unlawful or irregular migrants (Sumption, 2020) and therefore will have no recourse to public funds. While it's not possible to predict precisely how many would be affected, we are particularly concerned about the impact this could have on vulnerable families and children. Our recent research has also shown that EU/EEA and Swiss national looked after children and care leavers in the UK are a particularly vulnerable group, who have had low levels of applications made on their behalf and granted status, putting them at risk of becoming undocumented.⁶²

Need for further research and monitoring

Given that most of our research was conducted in 2019, we did not specifically consider the impact of the Covid-19 crisis on children and families with NRPF. However, the vulnerabilities of families interviewed for our report suggest that their exposure to poverty, overcrowded and unstable accommodation, vulnerabilities to domestic abuse and wider exploitation will put them at particular risk. This will be exacerbated by their lack of access to wider support networks and mainstream support, their employment in critical roles within the NHS and social care sector, as well as periods of uncertainty in their immigration status and the pressures on them to raise significant income to pay for Home Office fees during a time when they may be facing a financial crisis.

There is emerging evidence that ethnic minorities may face particularly high risks during the Covid-19 crisis including those in frontline services (Rashid, 2020). For ethnic minorities who are subject to immigration control, there may be additional factors linked to their immigration

⁶¹ This is also referred to as having the 'right to reside' or being a 'qualified person'. See further information how EEA nationals are restricted from accessing mainstream benefits and housing support: <http://www.nrpfnetwork.org.uk/information/Pages/eea-nationals.aspx>

⁶² <https://www.childrenssociety.org.uk/what-we-do/resources-and-publications/looked-after-children-and-the-eu-settlement-scheme-a-guide-for>

status or restrictions on their stay in the UK that will put them at risk. For example, living in overcrowded accommodation as a result of having NRPF; being too afraid to access health care due to charging and data-sharing with immigration enforcement (Bulman, 2020b). As recent news articles highlight, a high proportion of the critical workforce including NHS staff, social care staff and cleaners, may be from migrant backgrounds (Bulman, 2020a). Low levels of income, lack of access to top-up benefits and pressure to save up for Home Office fees will mean that they may need to take on more shifts, leading to greater exposure. Therefore, it is crucial that further research and monitoring is done, including on the social impact of the Covid-19 crisis and the government's response in relation to children in migrant families.

Chapter 5: Conclusion and recommendations

It is critical that the government changes its policies on NRPF conditions without further delay during the Covid-19 and puts in place measures to reform NRPF conditions, Home Office fees, the health surcharge and the ten-year route to settlement more permanently to prevent further damage to children's welfare. The Home Secretary has a proactive duty to promote the welfare of children in all of her immigration functions including through restrictions imposed on families to access the lifeline of benefits and vital support; the active imposition of persistent poverty on generations of children is not in their best interests and does not promote their welfare. Below we set out recommendations on how this could be done in the current crisis as well as in the long run.

Immediate changes needed:

- **Recommendation 1:** During the Covid-19 crisis, we call on the government to suspend NRPF policies without further delay so that families can access the lifeline of social security under the same conditions as everyone else. Individuals and families who need support now should not be forced to jump through bureaucratic hoops to get NRPF conditions lifted.
- **Recommendation 2:** The Home Office should issue guidance to its staff *not* to apply the NRPF condition to any new grants of leave to remain.
- **Recommendation 3:** The government should suspend immigration fees and Immigration Health Surcharge on the ten-year route to settlement for at least 12 months so families can prioritise any savings they have on protecting their children during the Covid-19 outbreak, instead of spending it on Home Office fees.
- **Recommendation 4:** The government should extend the eligibility under the Domestic Violence Immigration Rule to any migrant survivor of domestic abuse so they can more easily secure a permanent status. The grace period where victims of abuse can temporarily access public funds whilst applying under the Domestic Violence Rule should also be increased from 3 to 6 months.
- **Recommendation 5:** The government should automatically extend all leave to remain including for those on the ten-year route and make this clear in guidance so that those whose leave is expiring during the pandemic are not put at greater risk of losing their jobs and livelihood.
- **Recommendation 6:** Whether the Home Office suspend the NRPF condition or not, they need to provide Local authorities with the resources to support migrant families currently with no access to public funds. Local authorities are already taking steps to utilise alternative powers and funding to assist those with no recourse to public funds who require shelter and other forms of support due to the pandemic, but this is causing a significant strain on resources. If local government is expected to provide this essential support, it is crucial that they are provided with the resources required to do so.
- **Recommendation 7:** Local authorities should make clear on their website, through helplines and other mechanisms, the support available to NRPF families, including free school meals and local welfare provision where appropriate. There should be no gatekeeping on the basis of immigration status and nationality.

- **Recommendation 8:** Frontline agencies providing services need to consider that families from outside the current profile (e.g. those without human rights claims and on the ten-year route) may also become vulnerable because of NRPF conditions and other immigration restrictions, and ensure effective solutions are provided.
- **Recommendation 9:** The Department for Education's recent change in Free School Meal provision for those with NRPF is welcome, but eligible families, schools and local authorities need to be aware of this change. The DfE should amend their guidance and make clear to all schools and local authorities the additional groups of children with 'no recourse to public funds' that need to be supported.

Longer-term changes needed:

- **Recommendation 10:** The Home Office should not apply NRPF conditions to parents with leave to remain in the UK where they have children under 18 years old. Where NRPF conditions have previously been lifted, they should not be re-applied in subsequent applications.
- **Recommendation 11:** The DfE should change eligibility to Free School Meals to ensure that children without recourse to public funds who are living in poverty continue to access to Free School Meals beyond the CV19 crisis, regardless of their immigration status. This needs a sustainable solution, not just during the pandemic.
- **Recommendation 12:** The government should reduce application fees to cost price for children, young people and families to prevent more falling into debt or being left undocumented. Fees must be reformed so that they do not punish children and families who are on low income, or push them further into poverty.
- **Recommendation 13:** The government should eliminate the ten-year route to settlement which punishes children and families on low income and keeps children in poverty. This should be reduced to a five-year route as for those who meet the financial requirements.
- **Recommendation 14:** The government needs to address the significant gap in knowledge in this area by providing basic data on how many children are affected by its policies, particularly NRPF conditions and the ten-year route to settlement.
- **Recommendation 15:** Until there is a change to NRPF policy and the ten-year route, charities need to be able to plan to provide support on a long-term and ongoing basis, and anticipate the support that will be needed in the future for EEA and Swiss nationals, and their family members, affected by immigration restrictions.
- **Recommendation 16:** EEA and Swiss nationals who don't receive status through the EUSS by 30 June 2021 risk becoming subject to immigration control and having no recourse to public funds. The government should extend the deadline to the EUSS, especially in light of Covid-19 and the delays this is likely to cause to applications processes, to minimise the risk of vulnerable children and families being left without status and becoming destitute after the deadline.⁶³

⁶³ Our research has shown that EU/EEA children in care and care leavers are particularly at risk of becoming undocumented due to low levels of applications thus far submitted and the low number of receipts of status. We have called upon the government to grant automatic status for these vulnerable young people. Please see <https://www.childrensociety.org.uk/what-we-do/resources-and-publications/eu-settlement-scheme-and-looked-after-children-and-care>

Appendix A: Data Tables

Table 3 Numbers of people who entered the UK on work, family or study visas, by leave to remain in the UK at 31st December 2016, broken down by gender, age and type of leave

Type of leave to remain at 31st Dec 2016	Female	Male	Total
EEA Family Permits	75,703	54,282	129,985
Under 18	6,807	7,495	14,302
Over 18s and unknowns	68,896	46,787	115,683
Family	119,430	56,974	176,404
Under 18	7,235	7,811	15,046
Over 18s and unknowns	112,195	49,163	161,358
Other	14,911	16,623	31,534
Under 18	1,736	1,959	3,695
Over 18s	13,175	14,664	27,839
Study	248,869	229,791	478,660
Under 18	22,954	24,670	47,624
Over 18s and unknowns	225,915	205,121	431,036
Dependants	14,865	10,822	25,687
Under 18	7,393	7,704	15,097
Over 18s	7,472	3,118	10,590
Work - Non-PBS & Other	25,793	16,742	42,535
Under 18	218	220	438
Over 18s	25,575	16,522	42,097
Work - Tier 1	23,482	24,084	47,566
Under 18	4,647	5,074	9,721
Over 18s	18,835	19,010	37,845
Work - Tier 2	129,952	147,137	277,089
Under 18	24,069	24,988	49,057
Over 18s	105,883	122,149	228,032
Work - Tier 5	37,585	27,527	65,112
Under 18	915	903	1,818
Over 18s	36,670	26,624	63,294
Total	690,590	583,982	1,274,572
Total children	75,974	80,824	156,798
Total age 18+ and unknowns	614,616	503,158	1,117,774
Total (excluding EEA family permits)	614,887	529,700	1,144,587
Total children (excluding EEA family permits)	69,167	73,329	142,496
Total age 18+ (excluding EEA family permits)	545,720	456,371	1,002,091

Source: Migration Observatory analysis of data provided by Home Office, Table MJ_01 and underlying subsets. Note: Excludes a small number of cases where gender is not recorded as male or female. Excludes people who did not enter on a work, study, family, dependant visa or EEA family permit, e.g. as asylum seekers. Family category includes those joining or accompanying a UK citizen or settled person, and - from 2012 - people with limited leave as a refugee or person with humanitarian protection. Figures include main applicants and dependents, including children:

<https://migrationobservatory.ox.ac.uk/people-with-leave-to-remain-in-the-uk-by-gender-and-type-of-leave/>.

Table 4 Fee for selected Home Office in-country applications for limited and indefinite leave to remain, and the Immigration Health Surcharge

Year	Indefinite leave to remain (Standard)		Leave to Remain (Standard)		Nationality (British Citizenship) Registration		Naturalisation	Immigration Health Surcharge	
	Main Applicant	Dependent	Main Applicant	Dependent	Adult*	Child	Adult*	Per year per person**	Per person for 2.5 years LTR
2012	£991	£496	£561	£281	£631	£551	£851	n/a	n/a
2013	£1,051	£788	£578	£433	£753	£673	£874	n/a	n/a
2014	£1,093	£1,093	£601	£601	£823	£669	£906	n/a	n/a
2015	£1,500	£1,500	£649	£649	£913	£749	£1,005	£200	£500
2016	£1,875	£1,875	£811	£811	£1,041	£936	£1,236	£200	£500
2017	£2,297	£2,297	£993	£993	£1,163	£973	£1,282	£200	£500
2018	£2,389	£2,389	£1,033	£1,033	£1,126	£1,012	£1,330	£200	£500
2019	£2,389	£2,389	£1,033	£1,033	£1,126	£1,012	£1,330	£400	£1,000
2020	£2,389	£2,389	£1,033	£1,033	£1,126	£1,012	£1,330	£624**	£1,560
Change between 2012-20	£1,398	£1,893	£472	£752	£495	£461	£479	£424	£1,060
% change between 2012-2020	141%	382%	84%	268%	78%	84%	56%	212%	212%

*Includes £80 ceremony fee

**From October 2020, the IHS for adults will be increased to £624 per person per year while the fee for children will be increased to £470 per year per child will therefore be 75% of the standard fee.

Source: Home Office visa fees transparency data: <https://www.gov.uk/government/publications/visa-fees-transparency-data> and the IHS announcement during the 2020 Budget on 11th March: <https://www.gov.uk/government/publications/budget-2020-documents>

Table 5 Fees that would need to be paid by a single parent with two children on the ten-year route to settlement

Family 1: Single mother with two children*	Cost per application	Family members	Sub-total	Ten-year route
Limited Leave to Remain (LTR) application for main applicant in 2012	£561	1	£561	Fees in 2012:
LTR for dependents in 2012	£281	2	£562	£1,123
LTR for main applicants and dependents in 2015	£649	3	£1,947	Fees in 2015:
Immigration Health Surcharge (IHS) in 2015* @ £200 per year per person	£500	3	£1,500	£3,447
LTR for main applicants and dependents in 2017	£993	3	£2,979	Fees in 2017:
IHS in 2017 @ £200 per year per person	£500	3	£1,500	
ILR for all applicants in 2017	£2,297	3	£6,891	
Life in the UK test	£50	3	£150	£4,479
LTR for main applicants and dependents in 2020 (assuming no further increases)	£1,033	3	£3,099	Fees in 2020:
IHS in 2020 for adults @ £624 per year (set to increase in October)	£1,560	1	£1,560	
IHS in 2020 for children @ £470 per year (set to increase in October)	£1,175	2	£2,350	£7,009
Indefinite Leave to Remain (ILR) application in 2022 (assuming no further increases)	£2,389	3	£7,167	Fees in 2022:
Life in the UK test	£50	3	£150	£7,317
Total fees for the family to settle				£23,375

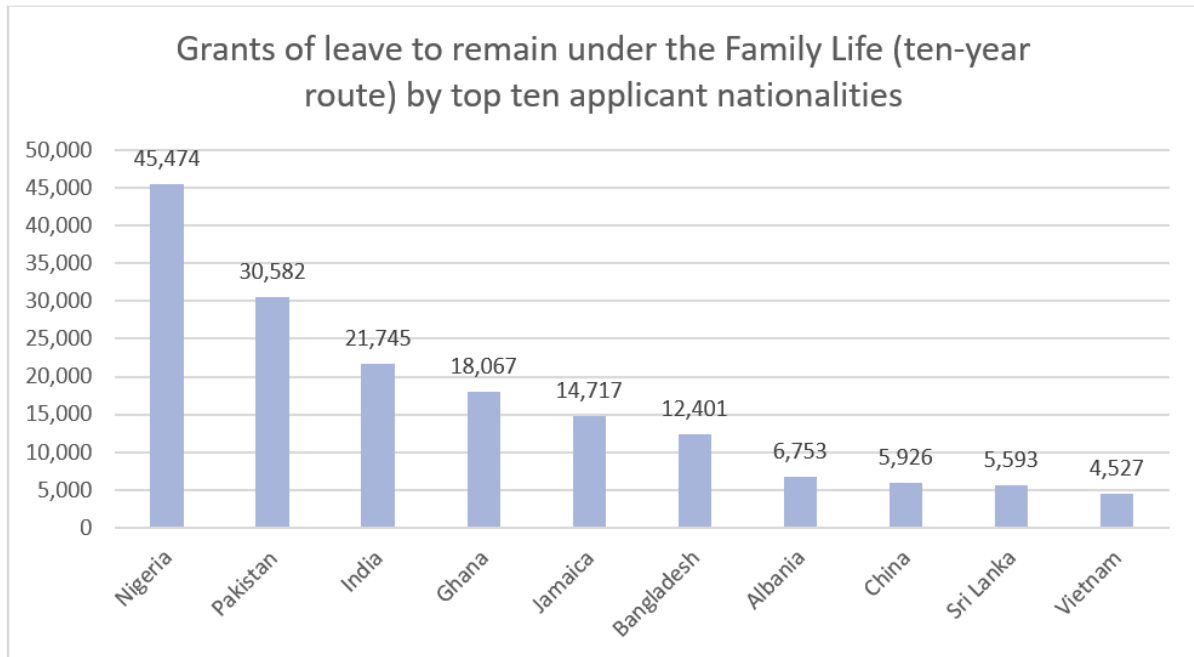
*The case studies in tables 5 and 6 are based on hypothetical families of different structures, applying for leave to remain and settlement from 2012 onwards. It assumes that the families would not meet the destitution threshold to be eligible or successful in getting fee waivers. It also assumes that fees would not increase any further, besides the planned increase to the IHS in 2020.

Table 6 Fees that would need to be paid by a family of two adults and three children on the ten-year route to settlement

Family 2: Two parents with three children*	Cost per application	Family members	Sub-total	Ten-year route
Limited Leave to Remain (LTR) application for main applicant in 2012	£561	2	£1,122	Fees in 2012:
LTR for dependents in 2012	£281	3	£843	£1,965
LTR for main applicants and dependents in 2015	£649	5	£3,245	Fees in 2015:
Immigration Health Surcharge (IHS) in 2015* @ £200 per year per person	£500	5	£2,500	£5,745
LTR for main applicants and dependents in 2017	£993	5	£4,965	Fees in 2017:
IHS in 2017 @ £200 per year per person	£500	5	£2,500	
Indefinite Leave to Remain (ILR) for main applicants and dependents in 2017	£2,297	5	£11,485	
Life in the UK test	£50	5	£250	£7,465
LTR for main applicants and dependents in 2020 (assuming no further increases)	£1,033	5	£5,165	Fees in 2020:
IHS in 2020 for adults @ £624 per year (set to increase in October)	£1,560	2	£3,120	
IHS in 2020 for children @ £470 per year (set to increase in October)	£1,175	3	£3,525	£11,810
ILR application in 2022 (assuming no further increases)	£2,389	5	£11,945	Fees in 2022:
Life in the UK test	£50	5	£250	£12,195
Total fees for the family over ten years				£39,180

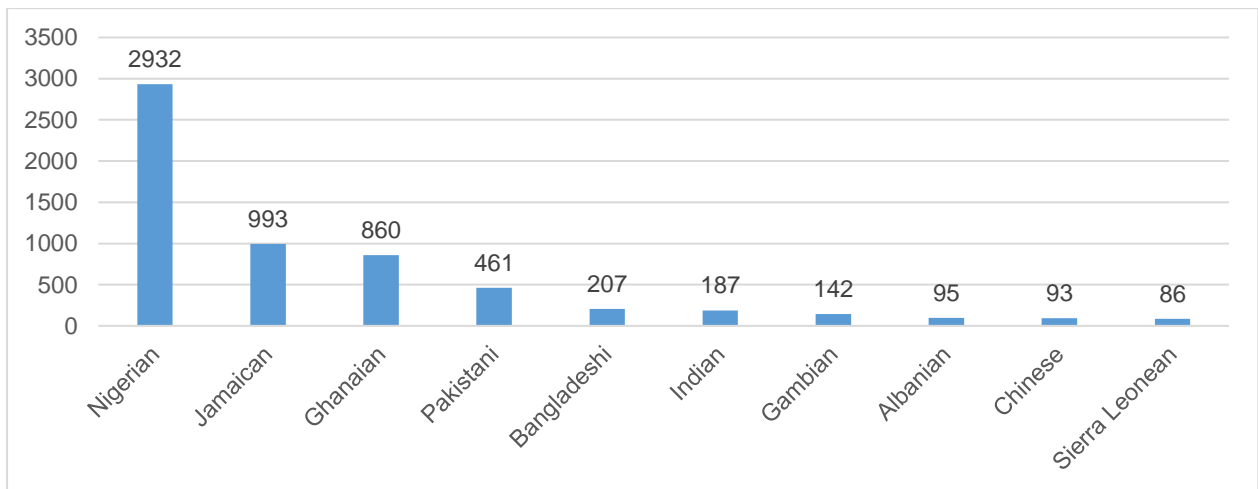
*The case studies in tables 5 and 6 are based on hypothetical families of different structures, applying for leave to remain and settlement from 2012 onwards. It assumes that the families would not meet the destitution threshold to be eligible or successful in getting fee waivers. It also assumes that fees would not increase any further, besides the planned increase to the IHS in 2020.

Figure 6 Grants of leave to remain under the Family Life (ten-year route) by top ten applicant nationalities (for grant decisions between 2012-2019)



Source: Managed Migration data – detailed extension tables. Exe_D01: Grants and refusals of extensions of stay in the UK, by nationality and category of leave: <https://www.gov.uk/government/statistical-data-sets/managed-migration-datasets#extensions>

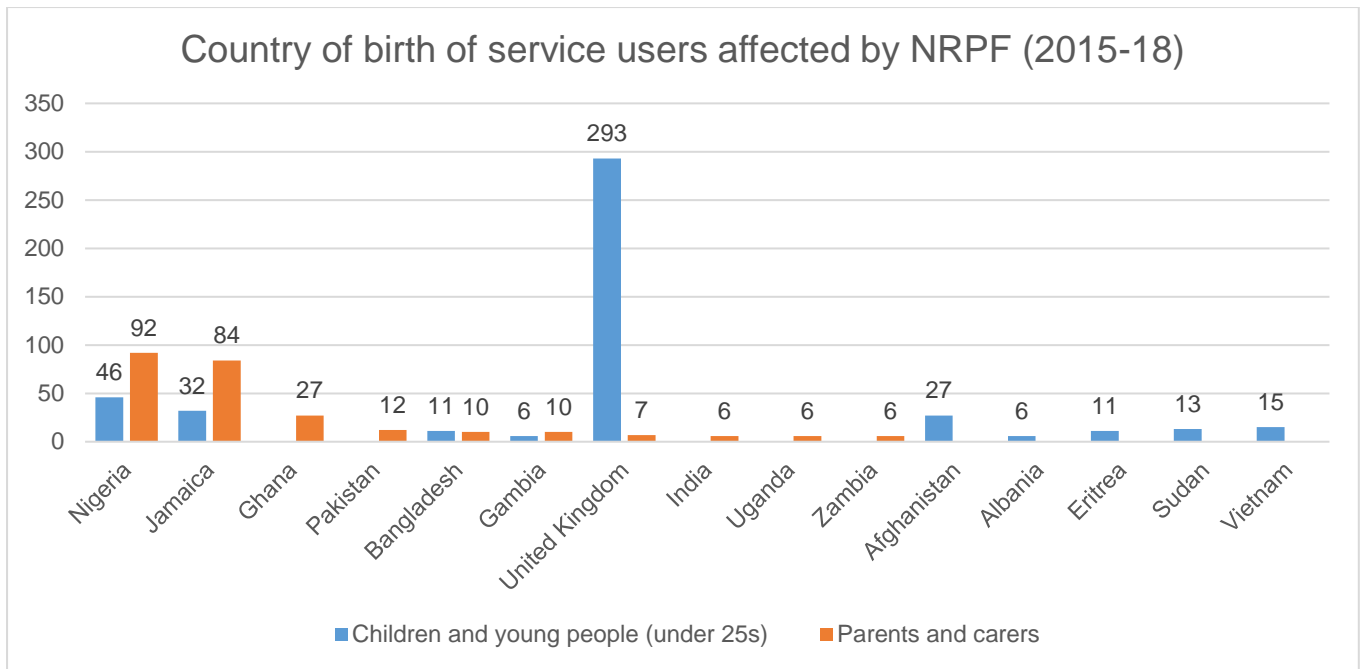
Figure 7 Top 10 nationalities of families supported by 62 local authorities in England and Scotland under 'child in need' provisions for those who have 'no recourse to public funds' (families supported between 2015 and 2019)*



*These represent 75% of the total 8,117 families supported during this time-period

Source: New data provided to The Children's Society by the NRP Network

Figure 8 Country of birth of service users supported by The Children's Society between 2015-18 affected by NRPF



Source: The Children's Society Mosaic case notes

Appendix B: Case Notes Analysis

As part of the analysis of The Children's Society's case notes between 2015-18, we used the following terms to identify children, young people and families who were affected by NRPF:

- Recourse
- Zambrano
- FLR
- NRPF
- Limited Leave to remain
- LLR
- Granted recourse
- NRPF condition lifted
- Secured recourse
- Destitute
- No outstanding immigration application

Table 7 Age breakdowns of child service users supported by The Children's Society between 2015-18 affected by NRPF

Age	Count	Percentage of children
1-4 year olds	80	18%
5-10 year olds	168	38%
11-15 year olds	139	32%
16-17 year olds	54	12%
All children under 18⁶⁴	441	100%

Table 8 Country of birth breakdowns for children, young people and parents supported by The Children's Society between 2015-18 affected by NRPF

Country of Birth of children and young people (under 25s)	Count of children and young people	%	Country of Birth of Parents/Carers (over 25s)	Count of Parents /Carers	%
United Kingdom	293	56%	Nigeria	92	28%
Nigeria	46	9%	Jamaica	84	26%
Jamaica	32	6%	Ghana	27	8%
Afghanistan	27	5%	Pakistan	12	4%
Vietnam	15	3%	Bangladesh	10	3%
Sudan	13	3%	Gambia	10	3%
Bangladesh	11	2%	United Kingdom	7	2%
Eritrea	11	2%	India	6	2%
Albania	6	1%	Uganda	6	2%
Gambia	6	1%	Zambia	6	2%
Total number of children and young people	526		Total number of parents/carers	327	

⁶⁴ The data did not record any children under 1. It may be that in these cases, information was only recorded against the parent. We also do not know how many pregnant women were among the service users.

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The Children's Society and our supporters have been there for vulnerable children and young people for more than 130 years.

We believe that every young person should have the support they need in order to enjoy a safe, happy childhood.

That's why we run services and campaigns to make children's lives better and change the systems that are placing them in danger.

Together with our supporters, we're improving the lives of children today and long into the future.

Further information

For more information on this study, or to sign up to receive regular updates, please email [**policy@childsoc.org.uk**](mailto:policy@childsoc.org.uk)

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INS00037/0420