

# MAC Call for Evidence: Family migration visa financial requirements: responding in a personal capacity

## Introduction

[This document is for reference only, please respond online.](#)

The Migration Advisory Committee (MAC) has been commissioned by the Home Secretary to review the financial requirements policy of the Family Immigration Rules. This includes the Minimum Income Requirement (MIR) and Adequate Maintenance (AM) test applied when sponsoring a partner or family members to come to, or stay in the UK.

The MIR and AM tests assess whether a person joining or staying with family members in the UK as a partner, parent, adult dependant relative or children (for longer than 6 months) are financially independent and will not need access to public funds. Both tests seek to balance a respect for family life as set out by Article 8 of the European Convention on Human Rights (ECHR) with maintaining the economic wellbeing of the UK. Our review aims to understand more about these financial requirements. We have been asked to report our findings by June 2025. This Call for Evidence is open until **11<sup>th</sup> December 2024**.

The MIR is currently set at £29,000 and plans under the previous government were to increase this further, firstly to £34,500 and then again to £38,700 by early 2025. The MIR had previously been set at £18,600 since July 2012 with a separate child component.

There is a separate MIR rate for HM Armed Forces, which is currently set at £23,496, to take account of the unique nature of the HM Armed Forces Route and the Armed Forces Covenant.

Some applicants are not required to meet the MIR and instead have to meet the adequate maintenance (AM) test: partners, whose sponsor is in receipt of a specified benefit; parent of a child in the UK; and adult dependant relatives. The AM test considers the sponsor's income and housing costs against the benefit levels an equivalent UK family of that size can receive. The AM test is assessed against a person's individual circumstances. The sponsor meets the AM test if they can demonstrate that their net income is equal to or greater than the amount of Income Support a UK family of the equivalent size can receive:

$A - B \geq C$

Where:

- A. is net income (after deduction of income tax and National Insurance contributions).
- B. are housing costs (such as what needs to be spent on accommodation).
- C. is the amount of Income Support an equivalent UK family of equivalent size can receive.

A person must demonstrate that they meet the financial requirements at first application, at 30 months when they apply to extend their permission to stay and when applying for settlement. A person can apply for settlement after 5 years on the family route if they can demonstrate they have met the relevant financial requirements. A person who cannot meet all the eligibility requirements, including the financial requirements, may still be granted permission in exceptional circumstances but will be on a longer route to settlement. More [information](#) is available.

As part of our review, we welcome your views via this Call for Evidence, whether you are a sponsor, are being sponsored in any of the groups listed above or are not sponsoring anyone. No identifying information will be published as part of our report or shared with the Home Office, however, aggregated and anonymised information in the form of summary themes and statistics will be published as part of our final report. We may also use selected quotes from the responses submitted, however, these will not contain any information that would enable you to be identified. The MAC is independent from the Home Office and we will consider your information in line with our [privacy notice](#). We respect your personal privacy and only share information when necessary to meet the statutory requirements of the Freedom of Information Act 2000, or where the information indicates that an individual is at imminent risk of harm.

## About you

**If you are answering on behalf of someone else, please record their position and not your own throughout this Call for Evidence.**

To start with we would like to ask your age to ensure that you receive questions which are relevant to you.

1. What is your age?

- Under 18
- 18-24
- 25-34
- 35-44
- 45-54
- 55-64
- 65-74
- 75+
- Prefer not to say

2. Which option best describes you? (If more than one, please tick the one that describes your most recent sponsorship status)

- I am currently sponsoring or have previously sponsored a partner/family member
- I am currently being sponsored or was previously sponsored
- I have never sponsored a partner/family member or been sponsored

Ask those who ticked option 1 in question 2. Under 18's will not be asked any questions in this section or the next- they will be routed to the questions in - Your perspectives on the Minimum Income Requirement and Adequate Maintenance Test.

3. Who did you sponsor and when? Please tick all that apply

	From 11th April 2024, when the new MIR came into effect	Before 11th April 2024, but within the past 4 years	More than 4 years ago	I have not made a sponsorship request
I sponsored a <b>partner</b>				
I was a child (under 18) who sponsored my <b>parent</b>				
I sponsored a <b>child who was not an adoptee</b>				
I sponsored a <b>child who was an adoptee</b>				
I sponsored an <b>adult dependant</b>				

Ask those who ticked option 2 in question 2.

4. In what capacity were you sponsored and when? Please tick all that apply

	From 11 <sup>th</sup> April 2024, when new MIR came into effect	Before 11 <sup>th</sup> April 2024, but within the past 4 years	More than 4 years ago	I have not been sponsored
I was sponsored as a <b>partner</b>				
I was sponsored as a <b>parent by my child who was under 18</b>				
I was sponsored as a <b>child</b>				
I was sponsored as a <b>child who was adopted</b>				
I was sponsored as an <b>adult dependant</b>				

*Ask all apart from those that selected option 3 in question 2 i.e did not sponsor and were not sponsored.*

5. Thinking about your most recent sponsorship request, were you..
  - In the UK when the application was made
  - Outside the UK when the application was made
  - Don't know
  - Prefer not to say
  
6. What is the current status of your most recent sponsorship request?
  - The request has been approved and I am/my family member/s are in the UK
  - The request has been approved but I am/my family member/s are still waiting to come to the UK
  - The request is still being considered (including progressing through an appeal)
  - The request has been declined (please write in reason)
  - I have withdrawn my application (please write in reason)
  - Prefer not to say
  - Other (write in)

*Ask those that selected option 3 in question 2 i.e did not make a sponsorship request and were not sponsored.*

7. You told us that you have not made a sponsorship request. Would you have liked to do so?
  - Yes (Please write in the reason you did not)
  - No
  - Don't know

*Ask those that selected option 1-5 in question 6 and those that ticked option 1 in question 7. Option 6 from question 6 (Prefer not to say) and options 2 (No) and 3 (Don't know) from question 7 will skip to next section.*

8. What has been the impact of this on you ?

## **More about you**

In this section we would like to ask you personal information such as your gender, nationality and location to help us understand more about your personal circumstances and views on the MIR and AM test levels. We will handle your personal information with care in accordance with our privacy notice. None of the information you provide will be used to identify you.

*Ask all apart from under 18's*

9. What is your gender?

- Female
- Male
- Non-binary/other
- **Prefer not to say**

10. What is your nationality? If you have dual nationality, please tick all that apply

- UK national (includes English, Scottish, Northern Irish and Welsh)
- Irish
- EEA [Hover over text] (EEA countries: the EEA includes all European Union (EU) countries plus Iceland, Liechtenstein, Norway and Switzerland.)
- Non-EEA [Hover over text] (Non-EEA countries: all countries other than European Union (EU) countries, Iceland, Liechtenstein, Norway and Switzerland.)
- **Prefer not to say**
- Other (please state)

11. What is your ethnic group?

- White
  - White English, Welsh, Scottish, Northern Irish
  - White Irish
  - Gypsy or Irish Traveller
  - Roma
  - Any other White background please write in
- Mixed or Multiple ethnic groups
  - White and Black Caribbean
  - White and Black African
  - White and Asian
  - Any other Mixed or Multiple background please write in
- Asian or Asian British
  - Indian
  - Pakistani
  - Bangladeshi
  - Chinese
  - Any other Asian background please write in
- Black, Black British, Caribbean or African
  - Caribbean
  - African background
  - Any other Black, Black British or Caribbean background please write in
- Other ethnic group
  - Arab
  - Any other ethnic group please write in
- **Prefer not to say**

12. Where do you live?

- North East
- North West
- Yorkshire and the Humber
- East Midlands
- West Midlands
- East of England
- London
- South East
- South West
- Scotland
- Wales
- Northern Ireland
- **Prefer not to say**
- Outside the UK (please specify):

13. What was your relationship status when you most recently applied for sponsorship or when you were most recently sponsored?

- Single
- Living with my partner (cohabiting)- not legally recognised
- Living with my partner (cohabiting)- legally recognised
- Legally married
- In a legally registered civil union
- Legally separated
- Legally divorced/Civil union dissolved
- Widowed/Civil partner died
- Don't know

*Ask all who tick partner (codes 2-5) in previous question. Others to skip to the next question.*

14. What is your partner's gender?

- Female
- Male
- Non-binary/other
- Prefer not to say

*Ask all including those that chose option 3 (I have not sponsored or been sponsored) in question 2.*

15. Are you a member of HM Armed Forces?

- Yes
- No

16. What is your email address? (Providing your email address is optional. However, if you would like us to be able to contact you to obtain further information or invite

you to participate in further research, we will need an email address in order to do this.)

*Ask all*

## **Your perspectives on the Minimum Income Requirement and Adequate Maintenance Test**

The MIR and AM requirements assess whether a UK family sponsor could afford to financially support a partner, parent, adult dependant relative, or any children to join them in the UK without having access to public funds. The MIR is currently set at £29,000 (£23,496 for members of the Armed Forces). Plans by the previous government were to increase this firstly to £34,500 and then again to £38,700 by early 2025. The AM test is assessed against a person's individual circumstances. A sponsor meets the AM test if they can demonstrate that their net income is equal to or greater than the amount of Income Support a UK family of the equivalent size can receive.

17. Do you think there should be a minimum income/financial requirement to bring a partner or family member to the UK?

- Yes
- No
- Don't know

18. Why do you say that? (Maximum of 500 words)

19. Do you think the current MIR level of £29,000 on the Family Immigration route is....

- Much too high
- Too high
- About right
- Too low
- Much too low
- Don't know

20. Why do you say that? (Maximum of 500 words)

**The Family Immigration Rules aim to balance respect for family life (under Article 8 of the ECHR) with maintaining the economic wellbeing of the UK by controlling immigration, protecting the public from foreign criminals and protecting the rights and freedoms of others. The MIR and AM tests assess whether a UK family sponsor could afford to financially support their family member to come to the UK without having access to public funds.**

21. In your opinion, do the MIR and AM meet these policy aims? Please be specific about why you think they do or do not, and if possible specify whether your response relates to the MIR, AM test or both. (Maximum 500 words)
22. Do you have any comments about how the MIR and/or AM test work in practice (for example, any unintended consequences)? (Maximum 500 words)
23. Plans under the previous government were to increase the MIR further, firstly to £34,500 and then again to £38,700 by early 2025. For each of these increases, do you think they would be...

	Much too low	Too low	About right	Too high	Much too high	Don't know
£34,500						
£38,700						

24. If you have any further comments on your answer to question 23, please write here. If possible, please specify whether your response relates to a threshold of £34,500, £38,700, or both. (Maximum 500 words)

## Further information

This is the end of the questions about the financial requirements on family visas. There are a few more questions before your response to this Call for Evidence can be submitted.

*Ask all apart from under 18's.*

25. Please tell us by ticking either Yes or No below whether there is other information relevant to this commission that you would like to provide. If you tick Yes, we may follow up with you via email. We will not be accepting any emails or attachments related to this commission via our inbox.

- Yes
- No

(Please write in a short description of the information you would like to add)

*Ask this question to under 18's.*

26. Would you be happy for us to quote anonymously from your response to this CfE?

- Yes
- No

27. Would you be happy for us or our research partner, an independent research contractor appointed by the MAC, to recontact you in the next 12 months to invite



you to take part in follow-up research regarding similar issues to those covered in this questionnaire?

- Yes
- No

28. Did you complete this Call for Evidence for yourself or on behalf of someone else?

- I completed the Call for Evidence for myself
- I completed the Call for Evidence on behalf of someone else

*Ask those who ticked option 2 in question 28. Others to be taken to the CfE submission page.*

29. What is your relationship to the person on whose behalf you have completed this form?

- A family member
- A partner
- A friend
- A client (please write in)

30. Is there any reason that they were not able to complete this Call for Evidence themselves (please write in)

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