

# MAC Call for Evidence: Family migration visa financial requirements: responding on behalf of a group, organisation or government entity

## 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 **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 organisation's views via this Call for Evidence. Unless you are a government body, no identifying information will be published as part of our report or shared with the Home Office without your permission. 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 either you or your organisation to be identified unless you wish. 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 the organisation/groups you are representing

To start with, we would like some details about your organisation to help us to understand your perspective.

1. Which option best describes you?
  - I am responding on behalf of an organisation which represents the interests of migrants and their families
  - I am responding on behalf of an organisation which represents a sector/job
  - I am responding as an academic, or as part of an organisation which conducts migration related research
  - I am responding as a lawyer or as part of a legal organisation
  - I am responding on behalf of a government entity (for example Devolved Administration, government department or arms length body)
  - I am responding on behalf of another type of organisation which is not listed here (please specify)
2. What is the name of your organisation?
3. What is your email address?
4. Which areas of the UK does your organisation represent? Please tick all that apply
  - North East
  - North West
  - Yorkshire and the Humber
  - East Midlands

- West Midlands
- East of England
- London
- South East
- South West
- Scotland
- Wales
- Northern Ireland
- England
- UK wide

5. How many members/organisations do you represent?

## Your perspectives of 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.

6. 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
7. Why do you say that? (Maximum of 500 words)
8. 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
9. 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.**

10. 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 of 500 words).

11. Do you have any comments about how the MIR and/or AM test work in practice (for example any unintended consequences)? (Maximum of 500 words)

12. 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						

13. If you have any further comments on your answer to question 12, 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.

14. 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)

15. Would you be happy for us to quote anonymously from your responses to this CfE?

- Yes
- No

16. Would you be happy for us to name your organisation in our published report?

- Yes
- No

17. 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

FOR REFERENCE ONLY COMPLETE VIA WEB LINK