

Annexes for Family Route: Financial Requirements Review

June 2025



MIGRATION ADVISORY COMMITTEE

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Please note this report was finalised and went to internal publishing on 3 June 2025.

ANNEX A – Methodology of measures

Indicator	Methodology
Joseph Rowntree Foundation (JRF)	<p>The JRF has produced an online calculator for the Minimum Income Standard (MIS) which allows you to vary demographic characteristics and the number and age of dependent children. This accounts for the fact larger households generally need a higher income to achieve the same standard of living as smaller households – but the additional income required per person decreases as household size increases. For the individual value we filter for a single adult, non-pensioner with no children and present the output of the calculator.</p> <p>For consistency across the values presented in the analysis, to produce the household value we use the Organisation for Economic Co-operation and Development (OECD) income equivalence scale and multiply the individual value by 1.5.</p> <p>The online calculator can be found here: Minimum Income Calculator.</p>
Real Living Wage (RLW)	<p>The Real Living Wage Foundation produce two values for the RLW based on the cost of living: the UK hourly rate (£12.60) and the London hourly rate (£13.85). To produce the annual individual threshold, we do the following calculation: RLW Hourly Rate × Weekly Hours × 52 weeks for both London and the Rest of UK.</p> <p>We assume that a year of full-time work involves working 37.5 hours per week with 52 full weeks of paid work.</p> <p>In the report, we produce two figures, one for the <i>UK as a whole</i> and one for the <i>UK excluding London</i>. The UK wide figure is calculated as a population-weighted average of the London wage and Rest of UK wage.</p> <p>We use population estimates from the Office for National Statistics (ONS) to produce the weighted average: Estimates of the population for the UK - ONS. According to this data, around 13% of the UK population resides in London, while 87% reside in the rest of the UK.</p> <p>For the household value we use the OECD income equivalence scale and multiply the individual value by 1.5.</p>
National Living Wage (NLW)	<p>This indicator assumes that sponsors are aged over 21 and is based on the April 2025 NLW rate: £12.21 per hour.</p> <p>To produce the individual threshold, we do the following calculation: NLW Hourly Rate × Weekly Hours × 52 weeks. It is not possible to produce a London and Rest of UK value for this indicator.</p>

We assume that a year of full-time work involves working 37.5 hours per week with 52 full weeks of paid work.

For the household value we use the OECD income equivalence scale and multiply the individual value by 1.5.

Benefits Cap This indicator is the cap on the amount of benefits that an individual or couple can receive. These values are taken from the official government source: [Benefit cap: Benefit cap amounts - GOV.UK](#).

We take the monthly values and annualise them to produce the threshold for this indicator.

Poverty Households are below the UK poverty line (or said to be ‘relatively low income’) if their income is below 60% of the median household **disposable income**: [Households Below Average Income: an analysis of the UK income distribution: FYE 1995 to FYE 2023 - GOV.UK](#).

As the Minimum Income Requirement (MIR) is based on gross income we alter the calculation to be based on gross income. To check this still accurately captures people who are in relative poverty as defined by net income we have tested using Households below average income (HBAI) microdata to see the proportion of people who would be considered in poverty by net income, but not by gross income and vice versa. We find the proportion of people classified as in poverty by one test and not the other to be suitably small.

We therefore produce the median income by gross income. To produce a household relative poverty threshold, we calculate 60% of the median **gross income** of this distribution.

To produce the individual value, we apply the OECD scale which assigns an equivalence value of 1.5 for a two-adult household (1 for the first adult and 0.5 for the additional adult). We multiply the household value by 2/3 to obtain the individual threshold.

We produce a second household & individual threshold set at 125% of the poverty line – this is an approach the United States (US) takes for their income requirement.

Benefits This indicator demonstrates the level of **gross earnings** required for an individual or household to receive £0 Universal Credit (UC) (benefits). We assume that the average Family sponsor and main applicant (adults) are:

- Aged over 25 (based on median age of Family visa holders from the ops dip sample);
- Paying the average housing allowance amount for the UK (excluding London where relevant) in rent;
- Not claiming any non-income related benefits, such as Carers Allowance;
- Not making student loan repayments;

- Not contributing to a pension;
- Not living with any children; and,
- Subject to standard work allowances based on their age and one-person household status (individual threshold) or two-person household status (household threshold).

These assumptions were made for the sake of simplicity and then applied to a UC calculator, for either a single-adult household (individual value) or a two-adult household (household value).

This calculator shows a household's monthly UC entitlement at each level of earnings. We took the level of earnings where the UC entitlement reached £0 and annualised it to produce the MIR.

ANNEX B – Income distributions

At the individual level we have used the Family Resource Survey (FRS) and created a distribution of total gross income. The latest FRS survey is from 2023/24, therefore, to get a better estimate of the current impact we have uprated this distribution using HMRC Real-Time Information (RTI) earnings growth from FY 2023/24 to January 2025. We include individuals aged 18 to 66 who have a gross income greater than zero and exclude those receiving disability benefits which would make them eligible for the adequate maintenance (AM) test instead.

Similarly for the household income distribution we have used the Households Below Average Income (HBAI) dataset for 2023/24, this is derived from the FRS but has been equivalised to a two-adult household. Again, this has been uprated to 2025 terms using HMRC RTI wage growth and filters for those of working age (18 - 66) with gross income above zero and excludes those in receipt of disability benefits. The median income at individual level is £29,900, and the median income at household level is £54,000. In the analysis of measures and indicators we have outlined which percentile in the income distribution the measure falls. This position gives an indication of the impact of different potential thresholds by providing an estimate the number of potential sponsors/households that could meet the Minimum Income Requirement (MIR) or would not be able to meet the MIR. However, it is not clear whether the FRS or HBAI closely approximate the distribution of potential sponsor income, therefore it should be treated as a rough approximation of the amount of people impacted by the MIR change.

Annex B.1: Income distribution by deciles, £'s

Percentile	A. Ops dip sample (Family route)	B. Quantitative Survey Income Data	C. Gross employee earnings (ASHE)	D. Gross total income (FRS)	E. Household Income (HBAI)
10th	19,000	£17,501 to £20,000	11,800	8,800	22,500
20th	20,100	£17,501 to £20,000	19,800	15,600	32,200
30th	21,700	£20,001 to £22,500	25,900	21,900	39,600
40th	24,300	£22,501 to £25,000	29,900	25,900	46,600
50th	26,700	£27,501 to £30,000	34,100	29,900	54,000
60th	31,200	£30,001 to £32,500	39,000	34,700	61,200
70th	38,800	£32,501 to £35,000	45,100	41,400	70,700
80th	51,500	£40,001 to £45,000	53,100	50,500	84,300
90th	75,600	£50,001 to £75,000	68,600	69,900	112,200

Notes: Incomes are rounded to nearest 100. Sponsor income from Home Office Family route operational dip sample of 300 applicants from July 2023 to Sept 2023 (prior to policy announcement), Office for National Statistics (ONS) Annual Survey of Hours and Earnings (ASHE) 2024, ONS Family Resource Survey (FRS) 2023/24, Department for Work and Pensions (DWP) Households Below Average Income (HBAI) 2023/24 all uprated to 2025 terms using His Majesty's Revenue and Customs (HMRC) Real-Time Information (RTI) earnings growth from 2023/24 to 2025. IFF quantitative Survey Income Data, sponsors income at application 2023: data has been weighted to the applicant population (in/out of country, year of application, nationality and age), unweighted base: 1639.

ANNEX C – Research overview

This annex provides a short overview of the research and engagement work undertaken to support this commission and an overview of who responded.

What we did

The research and evaluation work for the Minimum Income Requirement (MIR) commission comprised three separate strands:

- A Call for Evidence (CfE) which comprised of two questionnaires: one for individuals and one for organisations;
- Thirty semi-structured in-depth interviews with users of the Family route with a mixture of successful/unsuccessful/non-applicants to the Partner route;
- An online random probability survey with 9,840 applicants to the Partner route during the years of 2020-2024, weighted to be representative; and,
- We also undertook stakeholder engagement with relevant organisations.

Research tools and approach were peer reviewed by the Home Office Ethics Panel.

Call for Evidence

We ran an online CfE which consisted of two questionnaires, for those responding in a personal capacity and for responding on behalf of an organisation. The CfE was open for 12 weeks from 15 September 2024 to 11 December 2024 and attracted 2,089 unique responses from those responding in a personal capacity and 36 responses from organisations. The CfE for responding in a personal capacity was open to everyone – whether they were sponsors, being sponsored, or wanted to make an application but did not. The CfE questionnaires included several open text questions where respondents could give detailed information about their thoughts on the financial requirements of the Family visa, and any other information they wanted to share. Under-18s were not excluded from completing the CfE, but the amount of demographic and other data collected from these people was limited (see Annex D).

Qualitative research

We worked closely with our qualitative research partner, [Revealing Reality](#), to design and conduct in-depth interviews on the Family visa financial requirements. Thirty interviews with successful, unsuccessful and yet to apply applicants and sponsors were completed. These were delivered through a mix of online (20) and face-to-face (10) formats to enable researchers to contact those out of country and employ elements of ethnography. Interviewees were recruited from Home Office Management Information and from the pool of CfE/survey respondents who consented to be re-contacted.

The interview guide was designed by Revealing Reality in collaboration with us. The interviews covered a wide range of topics related to the Family visa, including migration journeys and Family visa applications,

experiences of separation and the impact of this, and individual financial scenarios and ability to meet the financial requirements. Across the sample we aimed to speak to a split of successful applicants and those who either had an unsuccessful application or were unable to apply. Within these subsamples we aimed to reflect a range of situations on the Family visa covering MIR and adequate maintenance (AM), date of application, changes in the threshold, and various demographic factors.

Fieldwork was conducted between December 2024 and April 2025, with interviews lasting between 1-2 hours. Interviews were held with 16 applicants and 14 sponsors; the table below sets out the final sample achieved.

Annex C.1: Qualitative interview participant quota by demographic and application categories	
Category	Quota achieved
Age	
Age 18-25	3
Age 26-50	23
Age over 50	4
Gender	
Male	12
Female	15
Non-binary	3
In or out of country application	
Applied/considered applying in the UK	12
Applied/considered applying outside the UK	18
Application outcome	
Successful	16
Unsuccessful	6
Considered but did not apply	8
Ability to meet threshold	
Meets £18,600, could meet £29,000	4
Meets £18,600 could not meet £29,000	10
High earners - £35,000 or more	4
Could not meet either MIR threshold	9
Unknown	3
Application type	
Applied/considered applying for MIR before 11/04/24 (£18,600)	11
Applied/considered applying for MIR after 11/04/24 (£29,000)	8
Applied for AM (or put on the AM route)	5
10-year route	3
Unknown	3

The qualitative nature of the interviews provided the opportunity to explore in-depth individuals' experiences, for example by providing case studies on experiences of application and separation. In face-to-face interviews,

ethnographic elements allowed researchers to triangulate information reported on financial and living situations. The presence of the interviewer, online or in-person, supported respondents when speaking on topics which had the potential to be sensitive. Participants were also provided support resources at the outset and close of interviews, and the right to withdraw at any stage of the research was made apparent. A full report of the Revealing Reality research is being published separately.

Quantitative survey

We also worked with our quantitative research partner IFF to design the online survey, which was hosted and delivered by IFF. The survey was sent to 123,000 people in total and 9,840 responded (8% response rate). Home Office researchers sent out the survey on behalf of us by drawing records from the Home Office's visa application records for both in and out of country applications. Records were drawn for each year from 2020 to 2024. An emailed letter with a personalised application link was sent to each person. Responses were monitored to ensure a minimum of 1,500 per year, with two email reminders being sent to boost response rates.

The benefits of conducting quantitative research in the form of an online survey are that it can reach many people (anyone with internet access) efficiently. However, a downside is that this means that those who are less proficient with technology are less likely to participate in the research. As visa applications are made online, we were confident that most Family visa applicants would be able to participate if they wanted to. Because of timing constraints, the questionnaire was written in English only. Although most Family visa applicants are required to demonstrate English language skills at [Common European Framework of Reference for Languages \(CEFR\)](#) level A1 or above (and most are expected to have attained level B1 or above by the time they apply for settlement) it is probable that those who are less proficient in English will have been less likely to complete the questionnaire.

We received some correspondence in response to the survey email, which we responded to individually where appropriate. On receiving these responses, it became clear that some people had made their visa application using their sponsor's email address. This meant that we were not able to reach some people whose relationships had broken down following their initial application. As would be expected in a sample of this size, some people had also withdrawn their application, and some people were now deceased.

Weighting

Once fieldwork had closed, post-stratification weighting was used by IFF to align the survey responses as closely as possible with the target population. Weighting was applied to correct for variable non-response by subgroups after a random, representative sample was drawn by Home Office researchers.

Variations of the weighting scheme were discussed with us and a final design was agreed that addressed non-response by the following variables:

- Whether the application was made from within the UK or overseas;
- Year of application;
- Nationality of the applicant; and,

- Age of the applicant.

The survey was representative of the population for gender, so weighting was unnecessary for this characteristic, although checks were made at each iteration of weighting to ensure that this remained the case. Weighting was carried out using random iterative method (RIM) weighting. This is a standard process for survey data needing correction for non-response across several variables. Weights are applied by an algorithm on a sequential basis, repeating the process until a stable equilibrium weight is achieved, which is the optimal weighting solution. Unweighted bases are given in the report.

For further information about the survey see the IFF technical note which is published alongside this report.

Stakeholder involvement

With the CfE and contracted-out research representing our primary methods of evidence gathering for this review, we delayed carrying out targeted stakeholder engagement until after the CfE had closed and spoke to a select number of specific stakeholders to help fill in evidence gaps. These engagements were held virtually over Microsoft Teams where we tailored our questioning regarding the Financial requirements to the specific stakeholder's expertise. This included organisations in the legal advice space, a public policy think tank, organisations representing the interests of families and children, as well as academics with expertise in the Financial requirements. We publish a full record of stakeholder engagement every December as part of our Annual Report.

Overview of responses to the survey and CfE

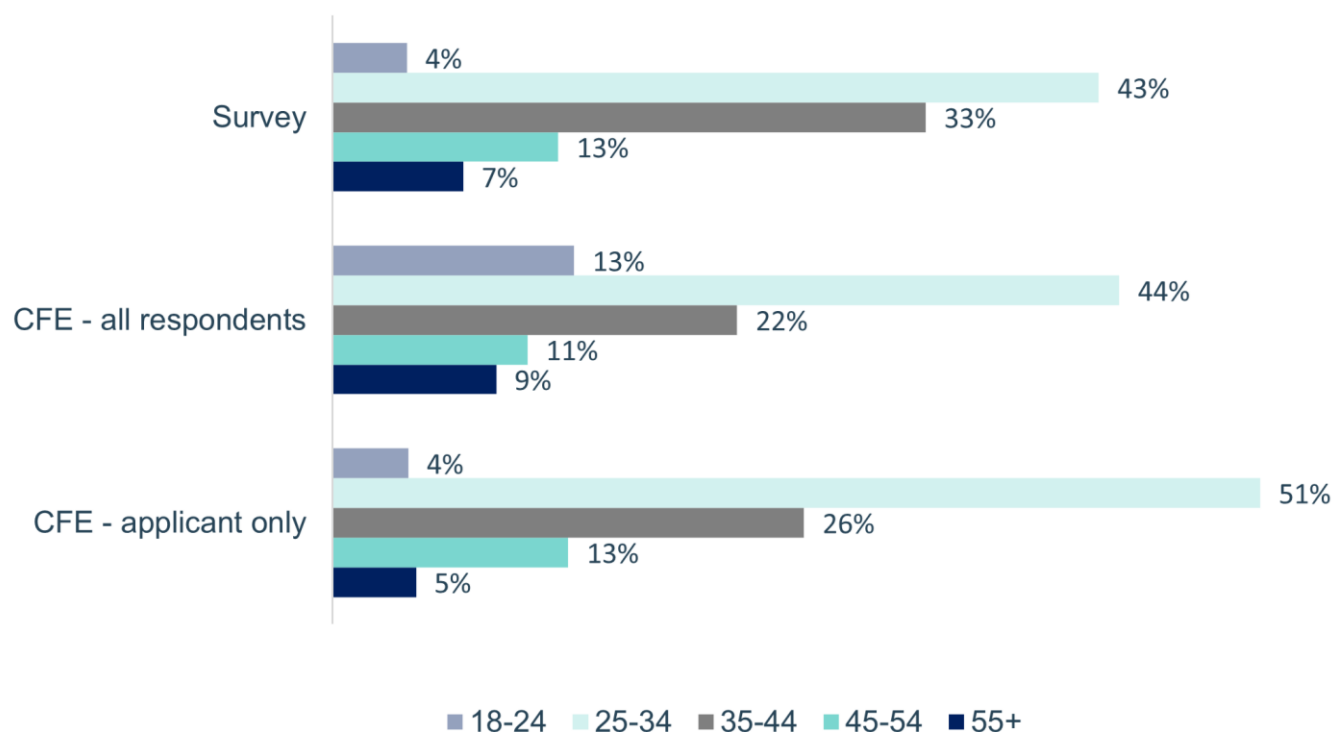
The below information, including the charts and tables, aim to show the comparisons between CfE and survey respondents' characteristics. It is worthwhile noting that a large majority of CfE respondents were not applicants, but were sponsors or had not made an application.

Gender

Around two thirds of applicants responding to our survey were female (68%) while slightly less than a third (30%) were male and the remainder were non-binary or preferred not to say. This was a similar pattern for applicants responding to the CfE (69% female, 29% male and remainder non-binary or prefer not to say). This aligns with the picture from the Migrant Journey Microdata which similarly shows that over 70% of out of country applicants and 62% of in country applicants are female (Migrant Journey Microdata, Q1 2020 to Q4 2024).

The gender split was different for overall responses for the CfE with slightly over half (52%) being female and slightly under half (46%) being male.

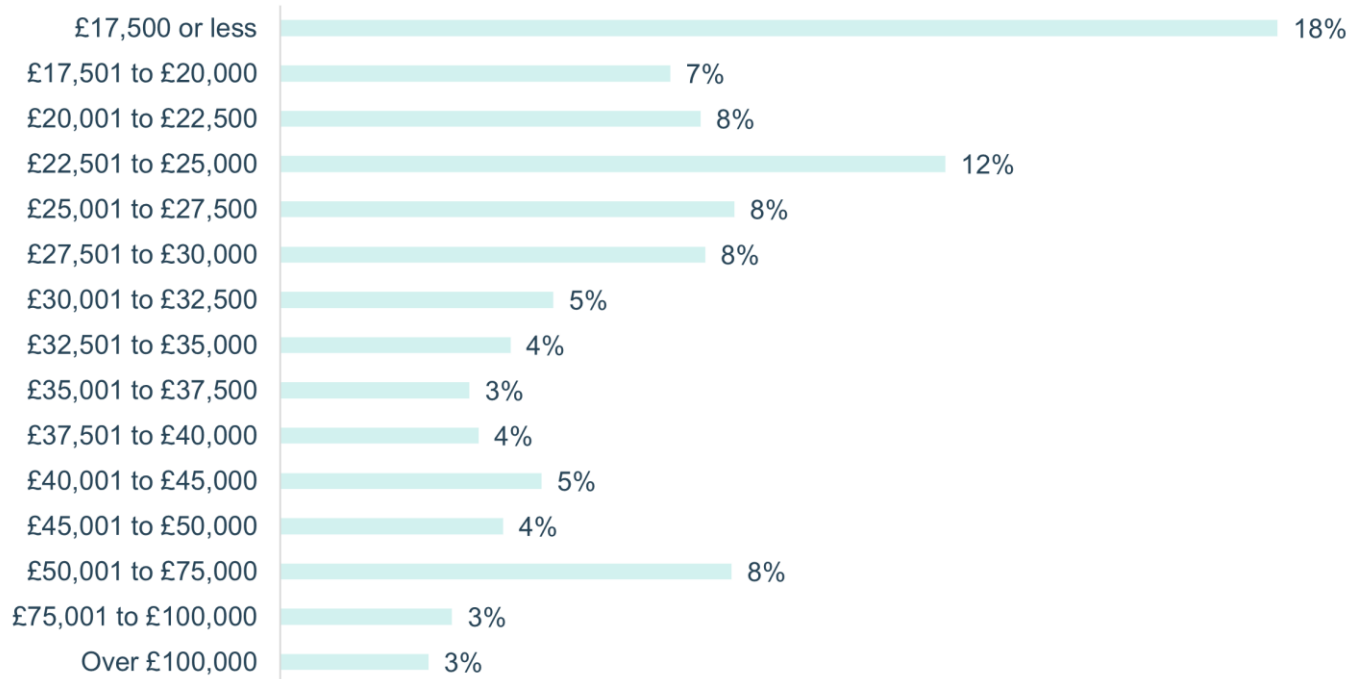
Annex C.2: Age distribution of survey and CfE respondents



Notes: Base sizes (unweighted): survey = 9,840; Call for Evidence (CfE) (all respondents excluding under 18s) = 2,089; CfE (applicant only) = 237. (Question A18 in survey - "How old are you?" and Q1 in CfE - "What is your age?"). Note that percentages have been rounded and may not add up to exactly 100%.

The most common age range of respondents (the mode) was 25-34 in both the CfE and the survey. Home Office Management Information shows that the age range 25-34 was the most common age that main applicants were entering the Partner route (to note, HO Management Information gives applicants' ages at the time of their application, whereas the CfE and survey both asked age on completion of the questionnaire).

Annex C.3: Earnings distribution of survey respondents (applicants)



Notes: Base size (unweighted): 6,274; (Question A8 in survey: "How much is your annual pay from employment/self-employment, before tax and other deductions?"). Note that answers "Don't know" and "Prefer not to say" have been removed; percentages have been rounded and may not add up to exactly 100%.

When asked about current earnings, the modal earnings of applicants who responded to the survey were £17,500 or less, with 18% responding that they earned this amount or below. Only 14% of people said they were earning over £50,000. The median response selected by survey respondents was between £22,501 and £27,500. In our analysis of Home Office Management Information data, of those applicants who were earning in the 12th month since their application decision (in which we have excluded those who earn less than £17,500) the median salary was £18,600. Excluding those who don't know, prefer not to say and those who earn under £17,500, the median salary of the survey respondents is £27,501-£30,000. This shows that the survey respondents were higher earning than those covered by Home Office Management Information.

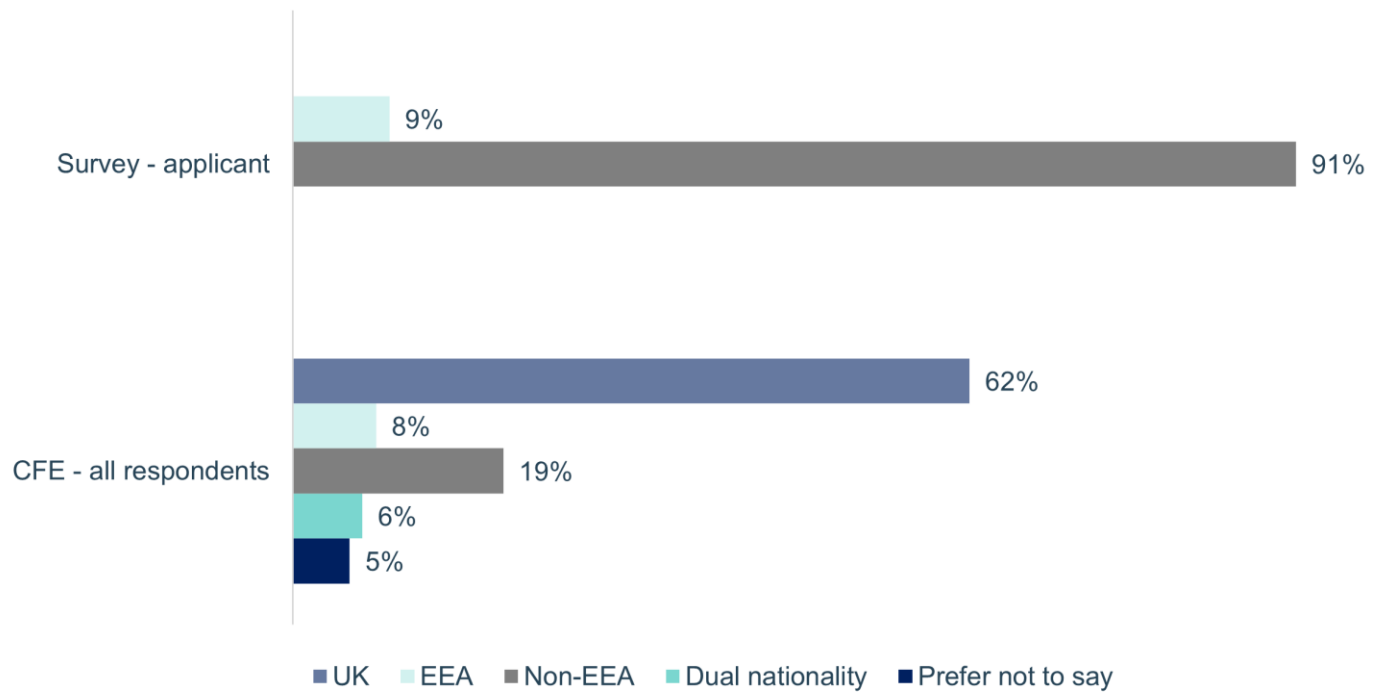
Annex C.4: Respondents by region

	CfE - applicant only	CfE - all respondents	Survey
East Midlands	5%	6%	6%
East of England	6%	4%	5%
London	10%	11%	24%
North East England	3%	4%	3%
North West England	8%	10%	8%
South East England	12%	9%	12%
South West England	8%	6%	8%
West Midlands	8%	9%	8%
Yorkshire and the Humber	4%	7%	6%
Northern Ireland	1%	1%	1%
Scotland	10%	8%	7%
Wales	2%	2%	3%
Outside of the UK	19%	19%	8%
Prefer not to say	3%	2%	2%

Notes: Base sizes (unweighted): survey (all respondents) = 9,840; Call for Evidence (CfE) (all respondents excluding under-18s) = 2,088; CfE (applicant only) = 237. (Questions A4 and A14 in survey - "Are you living in the UK now?" and "Where in the UK are you living?" and Q12 in CfE - "Where do you live?"). Note that: answer "Don't know" has been removed; percentages have been rounded and may not add up to exactly 100%.

The most common response in the CfE to where the applicant is based was Outside of the UK, followed by South East England, London, and Scotland. In the survey, the most common response was London with 24% stating this as the location in which they were based, followed by the South East of England and the South West.

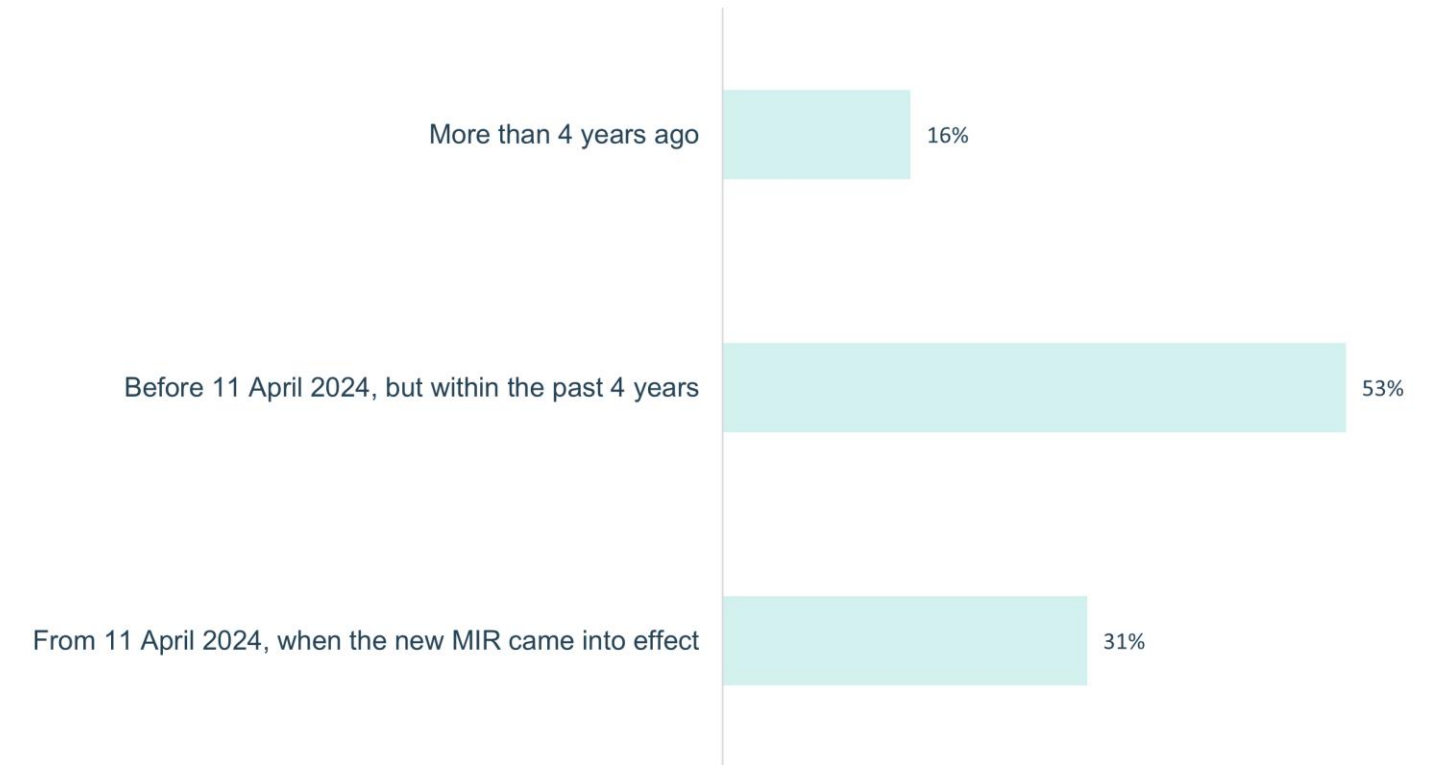
Annex C.5: Nationality of survey applicants and CfE (all respondents)



Notes: Base sizes (unweighted): survey = 9,834; CfE (all respondents excluding under-18s) = 2,088; (Question 10 on CfE - “What is your nationality?” and survey microdata from HO applications). Note that percentages have been rounded and may not add up to exactly 100%.

The vast majority of survey respondents who were applicants were non-EEA (91%). Of the CfE respondents, 62% were non-EEA.

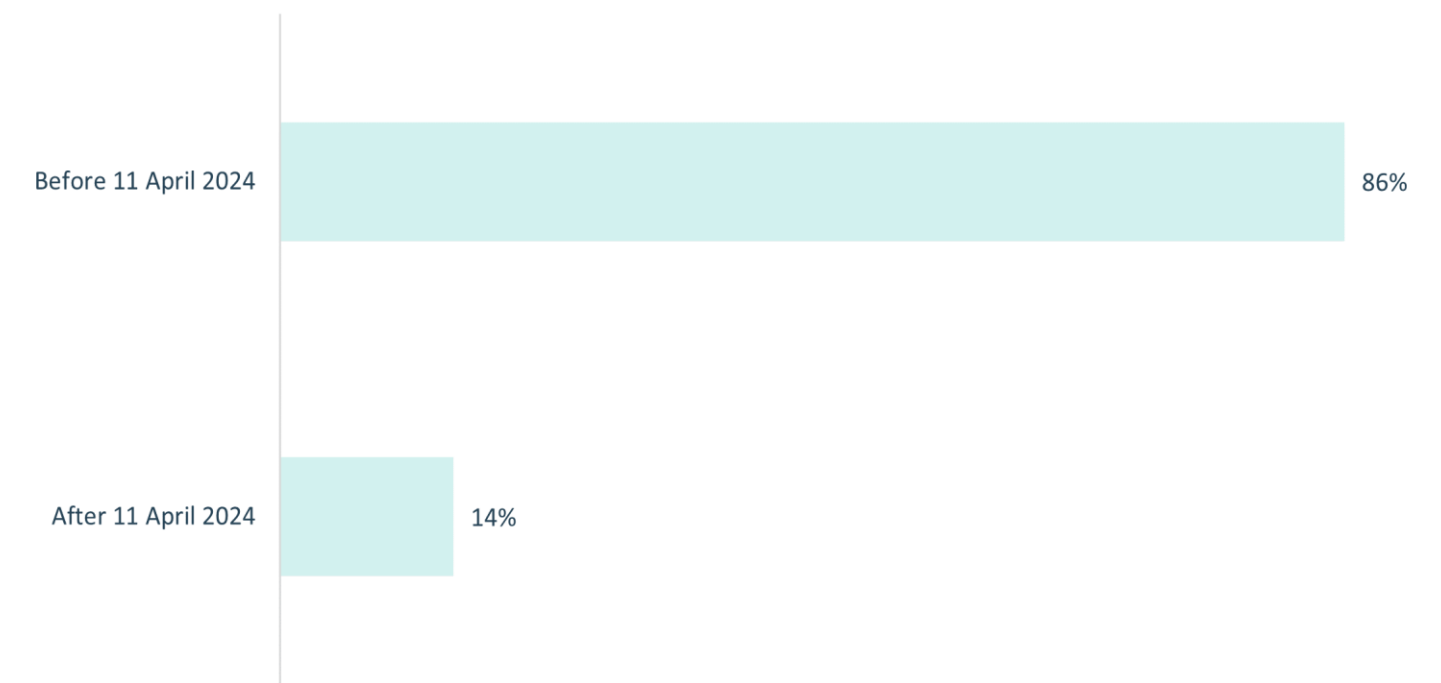
Annex C.6: Date of sponsorship – CfE (applicants only)



Notes: Base size (unweighted): Call for Evidence (CfE) (applicant only) = 237. (Question 4 in CfE “In what capacity were you sponsored and when?”). Note that percentages have been rounded and may not add up to exactly 100%.

Of those CfE respondents who had applied for sponsorship, 53% said they had applied for sponsorship within the last 4 years but before 11 April 2024, while 31% said they had applied after 11 April 2024. 16% reported that their application had been more than 4 years ago.

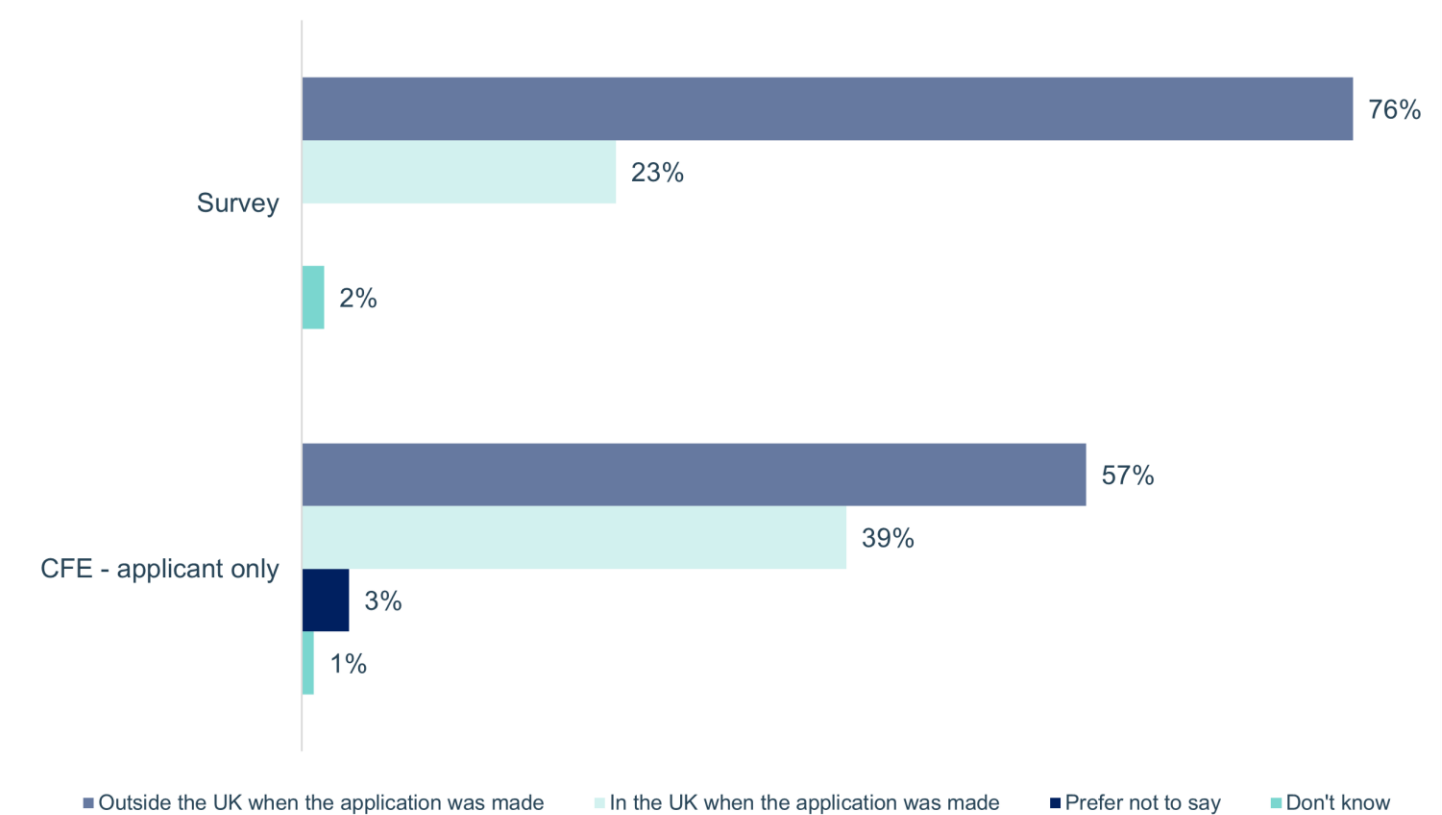
Annex C.7: Date of application – survey



Notes: Base size (unweighted): survey = 9,812. (Question A1 in survey: “When did you make your first successful UK family visa application?/When did you make your first ever application for the UK family visa?/When did you make this application for the UK family visa? If you have extended your visa, we are interested in the date when you first applied.”). Note that percentages have been rounded and may not add up to exactly 100%.

Of those who responded to the survey, a large majority (86%) had applied before changes to the MIR took effect (pre-11 April 2024).

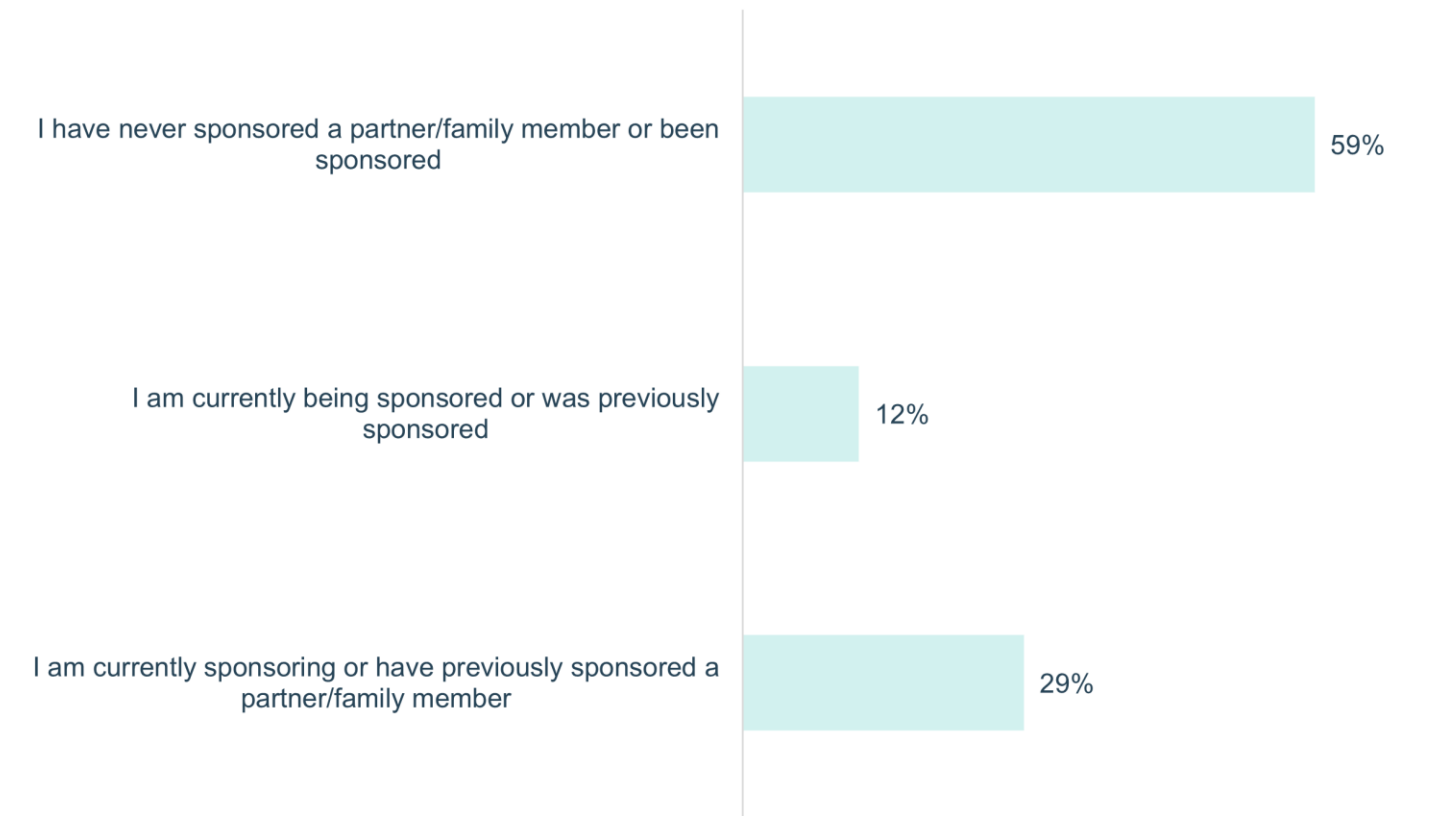
Annex C.8: Location of application: survey and CfE (applicant only)



Notes: Base sizes (unweighted): survey = 9,840; Call for Evidence (CfE) (applicant only) = 237. (Question A3 in survey - "Did you make the family visa application when you were living outside the UK, or were you in the UK?" and Q5 in CfE - "Thinking about your most recent sponsorship request, were you..."). Note that: there was no "Prefer not to say" option of this question in the survey; percentages have been rounded and may not add up to exactly 100%.

Both the survey and the CfE results show that more people made their applications from outside the UK (76% and 57% respectively). Home Office Management Information data also shows that 85% of partner applications are made from outside the UK, although this is a greater proportion than was seen in either the CfE or survey.

Annex C.9: CfE respondent breakdown



Notes: Base size (unweighted): 2,088 (all respondents excluding under-18s) (Question 2 in Call for Evidence (CfE) “Which option best describes you?”). Note that percentages have been rounded and may not add up to exactly 100%.

The majority of respondents (59%) to the CfE said that they had never sponsored a partner/family member and had never been sponsored themselves. 12% of respondents said that they were currently being sponsored or had previously been sponsored, and 29% that they were currently sponsoring (or had previously sponsored) a partner/family member.

ANNEX D - Research materials - Call for Evidence questionnaire: personal capacity

Introduction

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 dependent 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 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 dependent 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 can be found [here](#).

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 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 partner				
I was a child (under 18) who sponsored my parent				
I sponsored a child who <u>was not</u> an adoptee				
I sponsored a child who <u>was</u> an adoptee				
I sponsored an adult dependant				

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

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 (EEA countries: the EEA includes all European Union (EU) countries plus Iceland, Liechtenstein, Norway and Switzerland.)
- Non-EEA (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 dependent 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 all

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)

ANNEX E - Research materials – Call for Evidence questionnaire: organisations

Introduction

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 dependent 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 **11th 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 dependent 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 can be found [here](#).

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 arm's 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 on the Minimum Income Requirement and adequate maintenance (AM) test

The MIR and AM requirements assess whether a UK family sponsor could afford to financially support a partner, parent, adult dependent 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

ANNEX F - Research materials – Topic guide for qualitative interviews

Overview of this document

This document will be used to guide qualitative interviews, both remote and face-to-face, with those who have applied for, or considered applying for, the Family Visa.

Researchers will tailor questions to each person's situation and probe as appropriate, so questions outside of this guide will be included, and not all questions in this guide will be asked to all respondents.

Research objectives

- To explore the decision-making around applying for a family visa, including the role and impact of Financial requirements
- To explore applicants' views of the MIR and AM in relation to their application
- Explore the process of meeting the Financial requirements including barriers – both if they've been successful and not
- Explore the outcome and impact of meeting / not meeting the Financial requirements of the family visa
- Explore the impact on family life and quality of life of those who have applied for the family visa
- Explore what informed the decision of those who could have applied but did not

Introduction

Interview process:

- Introduce Revealing Reality, and the aim of the research to understand people's experiences on the Family Visa route – discussing the application process and Financial requirements, the impact on their family life and anything they think should be changed.
- Explain that the interview will last approximately 1-2 hours.
- Ask the respondent for permission to record the interview, referring to the information sheet and consent form to explain how this recording will be used.
- Explain to the respondent that they may take a break or end the interview at any time.

Consent and confidentiality

- Ensure the respondent understands how their data will be processed:
 - Interviews are conducted by an independent research company on behalf of the MAC.
 - Interviews will be recorded and transcribed to help with analysis of interviews.
 - Quotes may be included in the final report but will be anonymised so as not to identify the participant.
 - Personally identifying information will be removed before any notes are shared with the MAC.
 - Data from these interviews will not be shared with UKVI or any other organisation.

Introduction and current situation (5-10 mins)

Objective: warm respondent up before going through their journey in a chronological order and understand a bit about their family and relationships.

[In screening, researchers will establish whether the respondent is:

- *The applicant (the person who applied to come to the UK)*
- *The sponsor (the person who already had the right to live in the UK, and who had to meet the Financial requirements for the application)*
- *Both are available and participating in the interview.]*
 - Tell me a bit about your life and your family situation at the moment.
 - Who do you live with?
 - Where are you currently living?
 - How long have you lived at your current address?
 - If in the UK, how long have you lived in the UK?
 - Where else in the UK have you lived?
 - Do you have any children?
 - If so, how old are they?
 - Where do the rests of your family live? Any in the UK?

Family life and journey to the Family Visa (25 mins)

Objective: Understand the respondent's journey to applying for the family visa, and capture the reasons for considering making the application

Lead question: Starting from when you met the sponsor / applicant, what have been the most notable life events in your relationship and wider lives?

[Researcher to map a high-level respondent journey from meeting sponsor to now, capturing key milestones and dates across each of the 4 domains in the data capture. This will be used as a tool to come back to throughout the interview.]

Data capture: Respondent timeline

Across the journey, researcher to map events relating to:

Family

What were your key family or relationship milestones during this time?

- When did you meet your partner?
- Where/how did you meet your partner?
 - Confirm who is the sponsor/who is the applicant (the person joining them)
 - *[if married, in civil partnership or cohabiting – record key dates]*
 - *[If have children]* Map on years of birth for children.
 - Where were they born?

Living

Where were you, and your partner/family, living during this time?

Where have you lived over the time since you met your partner?

- How did you find living there?
- What kind of accommodation were you living in? [E.g. rented, owned, with family (who)]
- Where was your partner living? [PROBE: when they lived with and apart from partner]
- [If they have children] Where were your children living?

Working

What were you and your partner doing for work? [Get a sense of different jobs done]

- [If employed] What jobs have you had over the period since you met your partner?
- For each job:
 - How long did you have this job for?

- Was this what you wanted to be doing?
- What was your annual income in this role? *[Note: Researcher to probe into income and expenditure at key moments relating to the family visa application in more detail later in the guide, but get an overview of their income in different jobs here]*
- Did you have any other sources of income at this time? Which? *[PROBE: Savings, investments, family support, etc.]*
- *[If unemployed]* What were you doing instead?
- What was your partner doing for work over the period since you met?
 - Was this what they wanted to be doing?
 - What was their annual salary?

Visas

Which UK visa / settlement right did you have at this point [if any]?

- Which one?
- When did you have them?
- [For any visas other than the most recent Family Visa] Talk me through your decision to apply for this visa? What were the main reasons for applying? *[PROBE: Financial considerations, Family reasons, Employment or education reasons, humanitarian reasons]*
- Were there any visas you applied for that were rejected?

Researcher note - In order to identify which questions to ask, we need to be clear at this point whether the respondent:

- Did or did not apply
- If there was a gap in time between wanting to apply and making an application (potentially in order to become eligible)
- If they were refused or granted the visa
- If they have or have not reunited in the UK
- If they're currently living in the UK
- If they've switched on to the 10-year route or not

Some of this information will come from recruitment / screening, and other data should come from this high-level overview of the journey.

Family Visa decision-making process (15-20 mins)

[Researcher to ask these questions for those who have applied for the family visas]

Objective: Understand the respondent's decisions making process behind applying for the family visa, and any other options considered

[Refer back to data capture sheet and probe further]

Lead question: Talk me through your decision to apply for the family visa.

- When did you apply for this family visa? *[PROBE and capture exact date]*
- How long had you been partners at the time?
- What were you/partner doing at the time you applied for this visa? *[PROBE: family and work situation]*
 - Did you / the sponsor meet the MIR threshold at the time?
- How did you feel about your living situation at the time?
 - How well did it work for you and your family?

- Were there any other potential visas you could have applied for?
 - Which visa options were you considering?
 - Why did you decide not to apply for these?
- Were there any other options you were considering at the time? [PROBE: living abroad; living apart from your partner]
- What were your main priorities at the time? [PROBE: decisions for children e.g. schooling, living with partner, work considerations, financial considerations]
- What were the reasons you chose to apply for the Family Visa? [PROBE: Financial considerations, Family considerations, Employment considerations]
 - What were the main pros and cons of this visa at the time of applying?
 - When you initially applied, were there any rules/requirements that you were not expecting?
- How did you decide to apply to live with your partner *in the UK*, as opposed to elsewhere? [PROBE: For families formed abroad, explore why they decided to move back to the UK]
 - Were there any other countries that you were considering? Which?
 - Why did you decide not to live in these countries? Were there any specific barriers to living there?
 - What did you think would be the main pros and cons about living together in the UK?

Deciding not to apply for the family visa (20-35 mins)

Objective: Explore experiences of those who did not then go ahead and apply for the family visa

Lead question: What prompted you to consider applying for the family visa?

- When did you consider applying?
- What were your main priorities at the time?
 - [PROBE: decisions based around the partners/family being together e.g. wanting to be with partner, wanting children to be with both parents, but also wider factors e.g. schooling, work considerations, financial considerations]
- How did you feel about your living situation at the time?
 - How well did it work for you and your family?
- How close did you get to making an application?
- When did you decide not to apply?
 - [PROBE: which stage they got to: processing eligibility requirements, gathering documents, drafting the online application]
 - Why did you decide not to apply in the end? [PROBE: financial or other factors; Extent to which they did not meet requirements]
- Were there any other potential visas you could have applied for?
 - Which options were you considering?
 - Why did you decide not to apply for these?
- Were there any other options you were considering at the time? [PROBE: living abroad, separation]
- What was your understanding of the eligibility requirements for the Family Visa?
 - What Financial requirements would you / your sponsor have had to meet as part of your application? [PROBE: MIR and which threshold (£18,600 vs. £29,000) or AM]
 - How easy or difficult would it have been for them to do so? [PROBE: difficulty to meet the £29,000 threshold vs £18,600 threshold, or demonstrate AM]

- What was your financial situation at the time?
- To what extent did the financial thresholds affect your decision not to apply?

Data capture: Income and expenditure recording

[Researchers to explain proposed increases below]

The MIR is currently set at £29,000. 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.

- Have the increases to the MIR / proposed increases affected your decision to apply/reapply for a Family Visa?
 - In what way?
- What are the barriers, if any, to meeting these requirements?
- What did you do instead?
 - What visa did you choose to apply for?
- Where did you choose to live? (E.g. did they live with partner/partner and family overseas)
- Would you like to apply in the future?
 - What do you think about the updated MIR for the family visa?
 - What impact, if any, would this have on your decision over whether or not to apply for the Family Visa in the future?
- What do you hope for the future?
 - What do you need to do to make this happen?

Process of applying for family visa (35 mins)

[Section for those who applied for the family visa only]

Objective: Getting a detailed overview of each step of the process of applying for the family visa, including meeting Financial requirements, understanding the impact on families, work, and decision-making throughout.

We now want to look in more detail at each individual stage of the visa application process. We will go through the following stages:

1. Eligibility
2. Application
3. Outcome - Coming to UK / alternative plans / reunited
4. Living on the family visa

Stimulus: Family Visa application journey

1. Eligibility and meeting financial thresholds

Lead question: How easy or difficult was it to establish and prove your eligibility for the family visa?

- What was your financial situation at the time when you and your sponsor/applicant made the decision to apply for the family visa?

Data capture: Income and expenditure recording

For applicant and sponsor:

- What was your/their annual and monthly income at the time?

- Did you/they have any other sources of income? [PROBE: benefits, other income streams, savings; Capture with amounts]
- What was your/their monthly expenditure like? [PROBE: housing costs, living costs, childcare; Capture with amounts]
- How did you work out if you were eligible for the Family visa?
- Where did you find the details of your eligibility?
- What Financial requirements did you/your sponsor have to meet as part of your application? [PROBE: MIR/ AM requirements, and specific threshold e.g. £18,600 vs. £29,000]

Researcher note: Financial requirements

MIR:

- £18,600 plus child component for certain non-British children - £3,800 for first child and £2,400 for each additional child
- Post 11th April 2024: £29,000 flat rate with no child component

AM:

- Adequate = after income tax, NI and housing have been deducted, there must be income available that is the same level as if the family were in receipt of income support.
- A (weekly net income) minus B (housing costs including council tax) is greater than or equal to C (benefits an equivalent sized British family would receive)

If sponsor receives the following, usually indicates AM rather than MIR

- Disability Living Allowance
- Severe Disablement Allowance
- Industrial Injuries Disablement Benefit
- Attendance Allowance
- Carer's Allowance
- Personal Independence Payment
- Armed Forces Independence Payment or Guaranteed Income Payment under the Armed Forces Compensation Scheme
- Constant Attendance Allowance, Mobility Supplement or War Disablement Pension under the War Pensions Scheme
- Police Injury Pension
- Child Disability Payment
- Adult Disability Payment

Becoming eligible

[Researcher to prioritise these questions if tight for time]

Lead question: Were there any things you had to do to become eligible or show you were eligible?

- [PROBE: decision making, changing employment]
- What was your experience of demonstrating your eligibility for the Financial requirements?
- How easy or difficult was each step of this process?
 - What barriers or challenges did you face, if any? [PROBE: relating to their age, gender, region, nationality]
- Were there any sources of income that you/your sponsor relied on but not eligible for consideration?
 - What were they?
 - What impact did not having these sources of income have on your eligibility?
- How long did it take to become eligible for the family visa?

- While you waited to become eligible:
 - Where were you and your partner and/or family living?
 - How did you stay in touch throughout the separation? (where applicable)
 - How did you feel?
 - How did this impact you and your family, if at all?
 - Did you have to change anything about your lives?
 - Did you ever feel like giving up on the process?
- Did you/your sponsor then meet the financial requirement when applying?

[Researcher to prioritise these questions if tight for time]

[If sponsor **did not** meet requirement]

- What threshold were you/they unable to meet? What threshold would you/they have been able to meet? [PROBE: lower MIR thresholds]
- What did you or your partner do to try to meet the threshold/become eligible? E.g. changing job
- Did you look into other avenues? [PROMPT: exceptional circumstances, Article 8].
- Were there any barriers you/they faced in doing this? [PROBE: impact of childcare responsibilities]

[If sponsor **met** requirement]

- Did they already meet the requirement when they decided they would like to apply for the visa, or did they need to do anything to increase their earnings or savings in order to meet it? [PROBE: more work more hours, change jobs, sell assets, remortgage house]
- [If yes] What impact, if any, did this have on you or your family?
- Was there ever an impact in their workplace?
- [If have children or other care responsibilities] Did having caring responsibilities impact your ability to meet the Financial requirements? impact of this on eligibility? How so? [PROMPT: type of jobs possible to take]

Researcher to cover respondents' experiences of each element, depending on whether they had to meet AM / MIR, including demonstrating the following:

- At least 6 months of income
- Self-employment income
- Cash savings

2. Application

Lead question: What was your experience of submitting a family visa application?

- How easy or difficult was it to submit the application?
 - Were there any challenges to doing this?
 - What resources / support did you use?

data capture: Income and expenditure tracking

For applicant and sponsor:

- What was your/their annual and monthly income at the time?
 - Did you/they have any other sources of income? [PROBE: benefits, other income streams, savings; Capture with amounts]
 - What was your/their monthly expenditure like? [PROBE: housing costs, living costs, childcare; Capture with amounts]
- Did you have to pay visa fees?

- How did you make those payments?
- How difficult was it, if at all, to make those payments?
- Did you apply for any fee waivers at any stage? Why?
- To what extent did this help you to meet the Financial requirements?
- Did you submit all your evidence of financial eligibility at once, or did you have to send more?
- How long did you expect the process to take?
 - How did you feel about how long you thought it would take?
- What do you remember happening during that time?
 - What did you do for work throughout this time? [PROBE: changing jobs, talking to potential employers in UK, any financial strain]
 - Where were you and your family living?
 - Were you away from your partner over this time? How did you feel about that?
- What impact, if any, did the wait for an outcome have on your family?
 - [PROBE: enrolling in schools, selling/renting your home]
- What were you planning to do for work if you were successful in the Family Visa application? [PROBE: what type of job – how different or similar to the one they were previously doing, what types of job did they think would be accessible to them in the UK?]

[For those who previously were rejected or decided not to apply on the basis of MIR, but then subsequently applied]

- What changed between applications?
- How easy or difficult was it to reapply, and demonstrate a change in circumstances?
- Have you heard anything about proposed increases to the MIR?
 - What have you heard?
 - Where did you hear this?

[Researchers to explain proposed increases below].

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.

- Did these proposed increases have any impact on your decision to apply for the Family Visa at the time you did?
- How would the proposed increase have affected your decision to apply for the Family Visa?
 - How would this have affected your ability to meet the Financial requirements?
 - What are the barriers, if any, to meeting these new requirements?

3. Outcome

Lead question: What happened when you heard the outcome of your application?

- How were you informed?

[Approval]

- How did you feel when your application was approved?
- [if reunited] When did you reunite? Where were you?
 - What impact has being reunited had on your family?
 - Has this changed you or your partner's working situation? How?
- Has this changed your sponsor's access to benefits at all? (where applicable)
- [if not reunited] What happened to prevent you reuniting with your family?
 - How has this experience been for you and your family?

- How has this affected your day-to-day life?
 - What decisions have you had to make to manage this situation?
- How has this affected you and your family's wellbeing?

[Refusal]

- How did this outcome impact you?
 - How, if at all, did this impact your partner / family at the time?
- What did you choose to do? [PROBE: Appeal/considered appealing; claiming exceptional circumstances/Article 8 right to family life]
 - What was the outcome?
- How did you stay in contact with your partner and/or children during this time?
 - How well did this work for you?
- Are there any persisting impacts on relationship e.g. separation?
- [if not reunited] How has not being able to reunite affected you?

How has it affected your day-to-day life? [PROBE: Tasks/responsibilities that are difficult, lifestyle adjustments, ability to participate in social activities]

 - And your wellbeing? [PROBE: Feelings of stress, anxiety or sadness; sense of connection or support; relationship strain, physical health]
 - Impacts on relationship e.g. separation
 - How has it affected other members of the family?
 - Impacts on family relationships

4.Living in the UK on the family visa

[For people who have been granted the visa]

Lead question: How has it been living in the UK since receiving the family visa?

- Has your sponsor had to demonstrate that they continue to meet the Financial requirements?
 - (if not) When will they have to do this?
 - How easy or difficult has it been to do?
 - How are they feeling about this?

Lead question: What impact has having to demonstrate that you still meet the threshold had, if any?

[Researcher to prioritise this question if tight for time]

[For those who have switched onto the 10-year route]

- What happened in the lead up to changing onto the 10-year route?
 - What reasons did the HO have for switching you to this route?
- To what extent is the experience the same as/different to the 5-year route?
- What is your working situation now?
 - How has this changed, if at all, over your time in the UK?
- How would you describe your financial situation as a couple?
 - How do you feel about your current financial situation?
 - Are there particular concerns or worries you have related to your finances?
 - How able would you feel able to meet the proposed increased threshold for income if you were applying now?
- How would you describe you, and your family's, current standard of living in the UK?
 - Do you feel you have enough financial resources to maintain this standard of living? Why? / Why not?
 - What do you think constitutes a good standard of living in the UK?

Reflections on Financial requirements (10 mins)

Lead question: Do you think there should be Financial requirements on family reunification in the UK?

Why/why not?

- Assuming a salary threshold is going to remain in place, do you have any comments about how it should be set?
- Do you have any views on how the process of demonstrating income should be changed, if at all?
- Do you have any comments about the other requirements to bring family members to the UK? [PROMPT: need to demonstrate relationship, English language, lack of criminality]

Thank you and close

Thank you for taking us through your experience with the Family Visa today. As you know, this research is for the Migration Advisory Committee and your story will be help inform the government on migration and visa policy going forward.

Before we wrap up, if there's anything that we've spoken about today that you feel you might need some further support with, there are a range of organisations that can help you. In the information sheet, we have included the contact details for some charities that offer a range of different types of support, for people in similar situations to you. [Details are on the information sheet].

[Researcher to talk through the consent form with the participant and obtain informed consent].

ANNEX G - Research materials – IFF survey on Family visa and financial requirements

Welcome page

Thank you for completing this anonymous online survey for the Migration Advisory Committee (MAC) about your experience of applying for a family visa in the UK.

The Migration Advisory Committee (MAC) is an independent body that advises the government on migration. The Home Secretary has asked the MAC to review the Financial requirements of the family visa, and to report back in June. MAC has asked IFF Research to host this survey on their behalf. This survey is aimed at people who have applied for a family visa.

Completing this survey is voluntary and the answers you give will be completely confidential. None of the information you give can be linked to your present or future visa applications, which means that taking part in this survey will have absolutely no impact on your current or future visa status.

The survey will take around 15 minutes to complete and you can stop and start as many times as you like, without losing your place. Click on the link in your email to return to the last question you answered.

When completing the survey please only use the 'previous' and 'next' buttons at the bottom of the page, not the 'back' and 'forward' buttons in your browser.

More information [DROP DOWN]

- Responses to this survey will be kept entirely confidential, in line with the Code of Conduct of the Market Research Society and General Data Protection Regulation (GDPR). You have a right to have a copy of your data, or change or withdraw your data at any point until analysis is complete. If you'd like to do this, you can consult our website at: iffresearch.com/gdpr. You can withdraw from the research at any point.
- If you have any questions about this survey, you can email IFF Research via : FamilyVisaResearch@IFFResearch.com and/or the Migration Advisory Committee inbox mac@homeoffice.gov.uk with Family Visa Survey and your reference number/ID as the subject line.
- If you have any questions about your visa status or the application process, please contact UK Visas and Immigration directly: <https://www.gov.uk/contact-ukvi-inside-outside-uk>

S - Screener and background

ASK ALL

This questionnaire is for people who have applied for family visas. Family visas allow individuals to live with a family member or partner in the UK for more than 6 months. By partner we mean your husband, wife, civil partner, fiancé/e or proposed civil partner, or someone you have been in a relationship with for at least 2 years.

S1. We understand you have applied for a family visa in the past five years. Is this correct?

This can be one or more applications, whether successful, unsuccessful or still waiting for the outcome.

SINGLE CODE

Yes	1	CONTINUE
No	2	GO TO CHECK
Don't know / not sure	3	GO TO CHECK

10 seconds

ASK IF NO OR DON'T KNOW AT S1 (s1 = 2 or 3)

S2. A family visa allows you to live with a family member or partner in the UK for more than 6 months. Are you sure you did not apply for a family visa in the past five years?

SINGLE CODE

I did apply for a family visa in the last five years/in 2020 or later	1	CONTINUE
I did not apply for a family visa in the last five years	2	THANK AND CLOSE (For this study we are only looking to speak with people who applied for a family visa. Thank you for your interest in this research.)
I don't know or can't remember	3	THANK AND CLOSE (For this study we are only looking to speak with people who applied for a family visa. Thank you for your interest in this research.)

1 second

ASK ALL

S3. Were you 18 or over at the time of making the application for the family visa?

If you have made more than one family visa application, please think of the first application you made.

SINGLE CODE

Yes, I was 18 or over	1	
No, I was 17 or younger	2	THANK AND CLOSE (This study is only for adults that made family visa applications. Thank you for your interest in this research.)

10 seconds

ASK ALL

S4. Were you applying for the family visa as a partner, or as a child, parent or adult dependant?

By partner we mean your husband, wife, civil partner, fiancé/e or proposed civil partner, or someone you have been in a relationship with for at least 2 years.

SINGLE CODE

As a partner	1	
As a child, parent or adult dependant	2	THANK AND CLOSE (This study is only for those that made applications as a partner. Thank you for your interest in this research.)

10 seconds

ASK ALL

S5. At the time of your first application for the family visa, did your partner claim any of the following benefits?

- Disability Living Allowance
- Attendance Allowance
- Carer's Allowance
- Personal Independence Payment
- Child Disability Payment
- Adult Disability Payment
- Severe Disablement Allowance
- Industrial Injuries Disablement Benefit
- Armed Forces Independence Payment or Guaranteed Income Payment under the Armed Forces Compensation Scheme

- Constant Attendance Allowance, Mobility Supplement or War Disablement Pension under the War Pensions Scheme
- Police Injury Pension
- Other disability related benefit

MULTI code

Yes	1	
No	2	
Don't know	3	

76 seconds

IF S5= DON'T KNOW (S5 = 3)

S5a. When you made your application, do you know whether you had to meet the Adequate Maintenance (AM) requirement, or the Minimum Income Requirement (MIR) in order to show you met the Financial requirements for the visa?

Adequate Maintenance (AM) requirement	1	
Minimum Income Requirement (MIR)	2	
Don't know	3	

2 seconds

ASK ALL

S6. Have you been granted a family visa? By this we mean have you had a successful family visa application at any point, regardless of your current visa status?

Yes	1	
No	2	
Family visa application still awaiting decision from the Home Office, including going through an appeal	3	

10 seconds

A. About you and your application

ASK ALL

A1. [IF VISA SUCCESSFUL S6=1] When did you make your first successful UK family visa application? If you have extended your visa, we are interested in the date when you first applied.

[IF VISA UNSUCCESSFUL S6=c92] When did you make your first ever application for the UK family visa?

[IF VISA PENDING S6=3] When did you make this application for the UK family visa? If you have extended your visa, we are interested in the date when you first applied.

Please note this should be the date you submitted your application, not the date you received your decision from the Home Office.

USE MONTH / YEAR DATE DROP DOWNS

MONTH	YEAR
DROP DOWN	2020 to 2024

40 seconds

ASK If A1= April 2024

A2. Was your application made before or after 11th April 2024?

Before 11th April 2024	1	
On 11th April 2024 or later	2	
Don't know	3	

4 seconds

ASK ALL

A3. Did you make the [DATE FROM A1] family visa application when you were living outside the UK, or were you in the UK?

SINGLE CODE

I was living outside the UK	1	
I was living in the UK on a student or graduate visa	2	
I was living in the UK on a work visa	3	

I was living in the UK on another visa	4	
I was living in the UK without a visa	5	
Don't know / not sure	6	

20 seconds

DISPLAY TO ALL: **THE NEXT QUESTIONS ARE ABOUT YOU AND YOUR CIRCUMSTANCES NOW.**

ASK ALL

A4. Are you living in the UK now?

SINGLE CODE

Yes	1	
No	2	

10 seconds

ASK if living in UK now (A4=1)

A5. What is your current visa or residence status?

SINGLE CODE

I am living in the UK on my original family visa	1	
I am living in the UK and have extended my family visa	2	
I am living in the UK with another visa (please specify)	3	Write-in
I am living in the UK with settlement (Indefinite Leave to Remain (ILR))	4	
I am living in the UK with UK citizenship	5	
I am living in the UK without a visa	6	
I was living in the UK but have now left	7	
Other (please specify)	8	Write-in
Don't know	9	
Prefer not to say	10	

22 seconds

ASK IF LIVING IN UK NOW (A4=1)

A6. What is your current main employment status?

SINGLE CODE

Full-time employee (more than 30 hours per week)	1	
Part-time employee (less than 30 hours per week)	2	
Self-employed (more than 30 hours per week)	3	
Self-employed (less than 30 hours per week)	4	
Unemployed and actively seeking work	5	
On maternity or paternity leave	6	
Retired	7	
Studying or training	8	
Long-term sick or disabled	9	
Temporarily sick or injured	10	
Looking after the home or family	11	
Other	12	
Don't know	13	
Prefer not to say	14	

32 seconds

ASK IF CURRENTLY WORKING (A6=1/2/3/4)

A7. Which sector are you currently working in?

SINGLE CODE

Agriculture, Forestry and Fishing	1	
Mining and Quarrying	2	
Manufacturing	3	

Utilities (Electricity, gas, water supply, waste management)	4	
Construction	5	
Wholesale and Retail	6	
Transport and Storage	7	
Accommodation and food service activities (e.g. hotels, restaurants, etc.)	8	
Information & communications	9	
Financial and insurance activities	10	
Real estate, professional, scientific and technical activities (e.g. Business services, marketing, research, etc.)	11	
Administrative and support service activities	12	
Public administration and defence	13	
Education	14	
Health and social work	15	
Arts and other activities	16	
Other	17	
Don't know	18	

ASK IF CURRENTLY WORKING (A6=1/2/3/4)

A8. How much is your annual pay from employment/self-employment, before tax and other deductions?

This is called your gross income. Please include pay from all jobs and any self-employment, and answer based on your actual salary or income rather than a full-time equivalent salary.

Your responses to all questions will stay completely anonymous and will not be linked to your application.

SINGLE CODE

£17,500 or less	1	
£17,501 to £20,000	2	

£20,001 to £22,500	3	
£22,501 to £25,000	4	
£25,001 to £27,500	5	
£27,501 to £30,000	6	
£30,001 to £32,500	7	
£32,501 to £35,000	8	
£35,001 to £37,500	9	
£37,501 to £40,000	10	
£40,001 to £45,000	11	
£45,001 to £50,000	12	
£50,001 to £75,000	13	
£75,001 to £100,000	14	
Over £100,000	15	
Don't know	16	
Prefer not to say	17	

76 seconds

ASK ALL

A9. Did you have a job at the time you applied for a family visa in [DATE FROM A1]?

Yes, in the UK	1	
Yes, overseas	2	
No	3	
Don't know	4	

10 seconds

ASK IF OVERSEAS WHEN APPLICATION MADE (A3=1)

A10. Did you have a job offer in the UK at the time you applied for a family visa in [DATE FROM A1]?

Yes	1	
No	2	
Don't know	3	

4 seconds

ASK IF HAD A JOB OFFER WHEN MADE APPLICATION (A10 = 1)

A11. Thinking now about the job offer you held when you made your application in [DATE FOR A1], how much was the annual pay, before tax and other deductions for the job? This is called your gross income. Please answer based on the actual salary or income rather than a full-time equivalent salary.

Your responses to all questions will stay completely anonymous and will not be linked to your application.

SINGLE CODE

£20,000 or less	1	
£20,001 to £30,000	2	
£30,001 to £40,000	3	
More than £40,000	4	
Don't know/can't remember	5	
Prefer not to say	6	

7 seconds

ASK ALL

A12. Other than pay from employment or self-employment, do you personally earn any money from other sources? By this we mean savings, investments or rental income.

Yes	1	
No	2	
Don't know	3	

10 seconds

ASK IF HAVE INCOME FROM SAVINGS OR INVESTMENTS (A12 = 1)

A13. Thinking about your current personal earnings from sources other than pay from employment or self-employment, how much do you earn from these sources, before tax and other deductions, from each of these sources? Your responses to all questions will stay completely anonymous and will not be linked to your application.

SINGLE CODE PER ITERATION

	_1 Money from a pension	_2 Any other income that is not from work, self-employment or a pension (e.g. property rentals, or other investments)	
No income from this source	1	1	
More than £0 but less than £2,500	2	2	
£2,501 to £5,000	3	3	
£5,001 to £7,500	4	4	
£7,501 to £10,000	5	5	
£10,001 to £20,000	6	6	
£20,001 to £30,000	7	7	
More than £30,000	8	8	
Don't know	9	9	
Prefer not to say	10	10	

11 seconds

ASK IF LIVING IN THE UK NOW (A4=1)

A14. Where in the UK are you living?

SINGLE CODE

East of England	1
East Midlands	2
London	3
North East	4

North West	5
South East	6
South West	7
West Midlands	8
Yorkshire and the Humber	9
Northern Ireland	10
Scotland	11
Wales	12
Don't know	13
Prefer not to say	14

26 seconds

ASK IF NOT LIVING IN THE UK (A4=2)

A15. Where in the UK does your partner live?

SINGLE CODE

East of England	1
East Midlands	2
London	3
North East	4
North West	5
South East	6
South West	7
West Midlands	8
Yorkshire and the Humber	9
Northern Ireland	10
Scotland	11
Wales	12
My partner does not live in the UK	13
Don't know	14
Prefer not to say	15

17 seconds

ASK IF LIVING IN THE UK (A4=1)

A16. In which type of accommodation do you live in the UK?

SINGLE CODE

A property that you/your partner own outright (no mortgage)	1	
A property that you/partner own with a mortgage or loan	2	
A property that you/your partner part-own and part-rent (shared ownership)	3	
Renting a home from a private landlord	4	
Renting a home from council, housing association or similar	5	
Living in temporary or emergency accommodation provided by the council	6	
Lodging (i.e. renting a room that is often in the same residence as the owner is living)	7	
Living rent-free (e.g. with family or friends)	8	
I/we do not have anywhere to live	9	
Other (please specify)	10	
Prefer not to say	11	

22 seconds

ASK IF NOT LIVING IN THE UK (A4=2) AND PARTNER DOES (A15=1-12, 14, 15 (SO A15 ≠13)

A16a. In which type of accommodation does your partner live in the UK?

SINGLE CODE

A property that you/your partner own outright (no mortgage)	1	
A property that you/partner own with a mortgage or loan	2	
A property that you/your partner part-own and part-rent (shared ownership)	3	
Renting a home from a private landlord	4	
Renting a home from council, housing association or similar	5	
Living in temporary or emergency accommodation provided by the council	6	
Lodging (i.e. renting a room that is often in the same residence as the owner is living)	7	
Living rent-free (e.g. with family or friends)	8	
I/we do not have anywhere to live	9	
Other (please specify)	10	
Prefer not to say	11	

15 seconds

ASK ALL

A17. What is your gender?

SINGLE CODE

Female	1	
Male	2	
Non-binary/other	3	
Prefer not to say	4	

10 seconds

ASK ALL

A18. How old are you?

SINGLE CODE

18-24	1	
25-34	2	
35-44	3	
45-54	4	
55-64	5	
65+	6	
Prefer not to say	7	

17 seconds

ASK ALL

A19. Do you and your partner have children under 18, or are either of you responsible for any children under 18? Here we mean children under 18 who live with you or who would normally live with you.

SINGLE CODE

Yes	1	
No	2	

10 seconds

ASK IF HAVE CHILDREN (A19=1)

A20. How many children under 18 do you and your partner have? Include all children under 18 who live with you or who would normally live with you.

WRITE IN NUMERIC		
Prefer not to say	-1	

7 seconds

B. Questions about the person you came to the UK to join

The following questions are about the person you came to join in the UK. this will be your wife, husband, fiancé or fiancée, proposed civil partner, civil partner, or unmarried partner.

We refer to this person as your partner in this survey.

ASK ALL

B1. What is your partner's current UK residency status?

SINGLE CODE

British citizen	1	
Irish citizen	2	
Settlement (i.e., indefinite leave to remain, settled status or proof of permanent residence)	3	
A European national with pre-settled status	4	
Refugee/humanitarian protected status	5	
Other (Please specify)	6	WRITE IN
Don't know	7	

30 seconds

ASK IF PARTNER UK CITIZEN (B1=1)

B2. Was your partner born a British citizen, or did they become one later?

SINGLE CODE

They were born British	1	
They gained British citizenship	2	

7 seconds

ASK IF PARTNER GAINED BRITISH CITIZENSHIP (B2=2)

B3. Which of the options below best describes your partner's situation before gaining British citizenship?

SINGLE CODE

They were born in the UK to non-British parents	1	
---	---	--

They moved to the UK as a child	2	
They moved to the UK as an adult	3	

5 seconds

ASK ALL

B4. At the time of your first [if S6=1: successful] family visa application in [DATE FROM A1], how much was your partner's annual pay from employment/self-employment, before tax and other deductions? This is called their gross income. Please include pay from all jobs and any self-employment and answer based on their actual salary or income rather than a full-time equivalent salary.

Your responses to all questions will stay completely anonymous and will not be linked to your application.

SINGLE CODE

£17,500 or less	1	
£17,501 to £20,000	2	
£20,001 to £22,500	3	
£22,501 to £25,000	4	
£25,001 to £27,500	5	
£27,501 to £30,000	6	
£30,001 to £32,500	7	
£32,501 to £35,000	8	
£35,001 to £37,500	9	
£37,501 to £40,000	10	
£40,001 to £45,000	11	
£45,001 to £50,000	12	
£50,001 to £75,000	13	
£75,001 to £100,000	14	
Over £100,000	15	
Don't know	16	

Prefer not to say	17	
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30 seconds

DISPLAY TO ALL: **THE NEXT QUESTIONS ARE ABOUT YOUR PARTNER AND THEIR CIRCUMSTANCES NOW.**

ASK ALL

B5. What is your partner's current main employment status?

If more than one of the following apply, which do they spend the most time doing?

SINGLE CODE

Full-time employee (more than 30 hours per week)	1	
Part-time employee (less than 30 hours per week)	2	
Self-employed (more than 30 hours per week)	3	
Self-employed (less than 30 hours per week)	4	
Unemployed and actively seeking work	5	
On maternity or paternity leave	6	
Retired	7	
Studying or training	8	
Long-term sick or disabled	9	
Temporarily sick or injured	10	
Looking after the home or family	11	
Other	12	
Don't know	13	
Prefer not to say	14	

26 seconds

ASK IF PARTNER CURRENTLY WORKING (B5 = 1 TO 4)

B6. How much is your partner's current annual pay from employment/self-employment, before tax and other deductions? This is called their gross income. Please include pay from all jobs and any self-employment, and answer based on their actual salary or income rather than a full-time equivalent salary.

Your responses to all questions will stay completely anonymous and will not be linked to your application.

SINGLE CODE

£17,500 or less	1	
£17,501 to £20,000	2	
£20,001 to £22,500	3	
£22,501 to £25,000	4	
£25,001 to £27,500	5	
£27,501 to £30,000	6	
£30,001 to £32,500	7	
£32,501 to £35,000	8	
£35,001 to £37,500	9	
£37,501 to £40,000	10	
£40,001 to £45,000	11	
£45,001 to £50,000	12	
£50,001 to £75,000	13	
£75,001 to £100,000	14	
Over £100,000	15	
Don't know/ Not Applicable	16	
Prefer not to say	17	

24 seconds

ASK ALL

B7. Other than pay, does your partner personally earn any money from other sources in the UK? By this we mean UK savings, investments or rental income

Yes	1	
No	2	
Don't know/ Not Applicable	3	

10 SECONDS

ASK IF PARTNER HAS INCOME FROM SAVINGS OR INVESTMENTS (B7 = 1)

B8. Thinking about your partner's personal earnings from sources other than pay from employment/self-employment, approximately how much is their annual income, before tax and other deductions, from each of these sources?

Your responses to all questions will stay completely anonymous and will not be linked to your application.

	_1 Money from a pension	_2 Any other income that is not from work, self-employment or a pension (e.g. property rentals, or other investments)	
No income from this source	1	1	
More than £0 but less than £2,500	2	2	
£2,501 to £5,000	3	3	
£5,001 to £7,500	4	4	
£7,501 to £10,000	5	5	
£10,001 to £20,000	6	6	
£20,001 to £30,000	7	7	
More than £30,000	8	8	
Don't know	9	9	
Prefer not to say	10	10	

11 SECONDS

ASK ALL

B9. What is your partner's gender?

SINGLE CODE

Female	1	
Male	2	
Non-binary/other	3	
Prefer not to say	4	

10 seconds

ASK ALL

B10. How old is your partner?

SINGLE CODE

18-24	1	
25-34	2	
35-44	3	
45-54	4	
55-64	5	
65+	6	
Prefer not to say	7	

17 seconds

ASK ALL

B11. What is your partner's ethnic group?

SINGLE CODE

Arab, Middle Eastern, Central Asian and North African (including Turkish, Saudi Arabian, Egyptian or any other Arab, Middle Eastern, Central Asian or North African ethnic background)	1	
Black, Black African and Caribbean (including Nigerian, Jamaican, Black British, African American, or any other Black, Black African and Caribbean ethnic background)	2	
East Asian (including Chinese, Japanese, Korean or any other East Asian ethnic background)	3	
Southeast Asian (including Filipino, Thai, Indonesian or any other Southeast Asian ethnic background)	4	
South Asian (including Indian, Pakistani, Bangladeshi or any other South Asian ethnic background)	5	
Latin American and Hispanic (including Columbian, Brazilian or any other Latin American and Hispanic ethnic background)	6	
White (including White British, White European/ Ukrainian, White South African, Roma, Gypsy, Irish Traveller or any other White ethnic background)	7	
Mixed	8	
Other (please specify)	9	WRITE IN
Don't know	10	
Prefer not to say	11	

30 seconds

C. Meeting Financial requirements

SHOW ALL

One condition of a successful family visa application is meeting the Financial requirements. This can be done by showing you meet the Minimum Income Requirement (MIR) or Adequate Maintenance (AM).

If you made your first successful application before 11th April 2024, the Minimum Income Requirement (MIR) was: £18,600, along with extra amounts for any non-British children: £3,800 for the first and £2,400 for any other non-British children. After 11th April 2024 it was: £29,000, or £23,496 for HM Armed Forces.

Partners whose sponsor is in receipt of a specified benefit are not required to meet the MIR and instead have to meet the adequate maintenance (AM) test. The AM test is assessed against a person's individual circumstances. It considers the sponsor's income and housing costs against the benefit levels an equivalent UK family of that size can receive. 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.

ASK ALL

C1b. Thinking about when you first applied for the family visa, would you say that your partner met the Financial requirements...

Very easily	1	
Fairly easily	2	
With a little difficulty	3	
With a great deal of difficulty	4	
Not applicable – did not meet Financial requirements	5	
Don't know	6	
Prefer not to say	7	

26 seconds

ASK ALL

C1. Did the fact that you and your partner had to meet the Financial requirements affect the timing of when you applied for the family visa, compared to if there had been no Financial requirements in place?

Yes, I applied later than I would have	1	
--	---	--

Yes, I applied sooner than I would have	2	
No, it had no impact	3	
Don't know	4	

13 seconds

ASK IF FR DELAYED VISA (C1=1)

C2. Which aspects of the Financial requirements meant that you applied later than you would have done if there had been no Financial requirements in place?

MULTI CODE

Partner needed a job	1	
Partner did not earn the necessary income for at least 6 months	2	
We needed to have more savings	3	
Other (please specify)	4	
Don't know	5	

5 seconds

ASK ALL

C3. Did the process of applying for the family visa/proving you met the Financial requirements cause you and your partner/family to be separated? If so, for how long?

SINGLE CODE

Not separated at all	1	
Separated for less than a month	2	
Separated for 1-2 months	3	
Separated for 2-6 months	4	
Separated for 6-12 months	5	
Separated for more than 1 year but less than 2	6	
Separated for more than 2 years but less than 3	7	

Separated for 3 years or more	8	
Don't know	9	

30 seconds

ASK THOSE SEPARATED (AT ALL) DUE TO FR (C3=2-8)

C4. To what extent, if at all, did the period of (extra) separation caused by the Financial requirements impact the following aspects in your life:

single code per row

	Very negative impact	Fairly negative impact	No impact	Fairly positive impact	Very positive impact	Not applicable
_1 Your and/or your partner's mental health	1	2	3	4	5	6
_2 Your relationship	1	2	3	4	5	6
_3 Your children's mental health	1	2	3	4	5	6
_4 Your children's relationship with you/your partner	1	2	3	4	5	6

7 seconds

ASK ALL

C5. What sources of income did your partner use in order to show they met the Financial requirements for a family visa when you applied in (DATE at A1)?

MULTICODE RANDOMISE 4 TO 7

Pay from main job/employment	1	
Pay from second or additional jobs/employment	2	
Income/pay from self-employment	3	
Income/pay earned as a director/owner of a limited company in the UK	4	
Cash savings above £16,000 (please write in amount)	5	

Money from a pension	6	
Non-work income, e.g. from property rentals, investments or dividends	7	
Other (Please specify)	8	WRITE IN (backcode only)
None of the above	9	SINGLE CODE
Don't know	10	SINGLE CODE

26 seconds

ASK IF USED SAVINGS TO MEET FR (C5=5)

C6. Thinking about the savings you used to meet the Financial requirements, where did these savings come from?

MULTICODE

Pre-existing savings built up over time	1	
Income from employment	2	
Income from investments	3	
Gift from family or friends	4	
Loan from family or friends	5	
Selling assets	6	
Other (please specify)	7	Write-in

12 seconds

ASK IF HAD VISA GRANTED OR STILL PENDING (S6=1,3)

C7. Thinking about any family visa applications you made before (DATE AT A1), were any of these rejected?

SINGLE CODE

Yes	1	
No	2	
I didn't make any applications before (DATE AT A1)	3	
Don't know	4	

7 seconds

C7Dumm DUMMY VARIABLE, DO NOT ASK
WHETHER EXPERIENCED FAMILY VISA REJECTION EVER

IF S6=2 OR C7=1	1	YES
IF S6=1/3 OR C7=2-4	2	NO

ASK ALL WITH EXPERIENCE OF A REJECTED FAMILY VISA (C7DUM=1)

C8. What, if any, were the reasons given by the Home Office for rejecting your family visa application?

MULTICODE OK RANDOMISE 1 TO 7

My partner did not meet the Financial requirements for a family visa sponsor	1	
My partner did not meet the necessary status (e.g. settled, naturalised, etc.) for being able to sponsor a family visa	2	
My partner and I were unable to prove the nature/length of our relationship	3	
I was unable to prove I had good knowledge of English	4	
Due to a mistake made when filling in the application form, or because not enough information was provided	5	
I did not have proof of somewhere to live in the UK	6	
A problem that made my passport invalid	7	
I failed a background check	8	
Some problems with my proof of identity were found	9	
Other (please specify)	10	
No reason was given	11	SINGLE CODE ONLY
Don't know	12	SINGLE CODE ONLY

18 seconds

ASK FOR ALL WITH EXPERIENCE OF A REJECTED FAMILY VISA (C7DUM=1)

C9. Which, if any, of the following did you do after your UK family visa application was rejected?

MULTICODE. RANDOMISE 1 TO 8

We moved to my home country	1	
We moved to a country other than my home country and other than the UK	2	
We waited/decided to wait until my partner was able to meet the sponsorship requirements and re-apply	3	
I appealed the decision	4	
I applied for a different UK visa route (successfully)	5	
I applied for a different UK visa route (unsuccessfully)	6	
I applied for a different UK visa route (and am still awaiting a decision)	7	
I remained in the UK without a visa or entered the UK without a visa	8	
Not applicable – our relationship ended	9	
Still unsure what to do next	10	SINGLE CODE
Other (please specify)	11	
Prefer not to say	12	SINGLE CODE

18 seconds

ASK ALL

C10. Which, if any, of the following factors were important to you when choosing to live with your partner in the UK?

MULTICODE OK. RANDOMISE 1 TO 13

My partner has limited employment options in my home country or outside the UK	1	
We want our children to live in the UK	2	
I feel unsafe in the country I live in	3	
The wider work opportunities in the UK are better for me compared to other countries	4	
There are good educational opportunities for me/children in the UK compared to other countries	5	
My partner is unable to migrate to another country	6	
We would not be able to live together in my home country/outside the UK	7	
Need to be in the UK to help care for wider family	8	
The healthcare available in the UK for me, my partner and/or my children is better than other countries	9	
The UK offers attractive pay and benefits	10	
Roles in the UK provide opportunities for career progression	11	
The UK's visa application process is better than other countries	12	
We have personal networks in the UK such as other family and friends	13	
Our familiarity with British culture	14	
Our familiarity with English language	15	
Other (Please specify)	16	
None of these	17	SINGLE CODE ONLY
Don't know	18	SINGLE CODE ONLY

56 seconds

IF S5=2 OR (S5=3 AND S5A=2)

C11. On 11th April 2024 the Minimum Income Requirement for new applicants increased from £18,600 to £29,000 (those extending their visas were able to continue to use the lower requirement). Did you bring forward your family visa application because of a future increase in the Minimum Income Requirement?

Yes	1	
No	2	
Don't know	3	

3 seconds

ASK ALL

C12. Were you eligible for a fee waiver when applying for the family visa you applied for in [DATE FOR A1]? A fee waiver means you will not have to pay a visa application fee if you are eligible (if you cannot afford to pay the fee).

SINGLE CODE

Yes	1	
No	2	
Don't know	3	

10 seconds

ASK IF NOT ELIGIBLE FOR A FEE WAIVER OR DON'T KNOW (C12 = 2 OR 3)

C13. What influence, if any, did the application fee have on your decision to apply for a family visa in [DATE FOR A1]?

SINGLE CODE ONLY FOR OPTIONS 1, 4 AND 5

It had no impact on my decision	1	
I delayed my decision to apply for the visa because of the fees	2	
I applied to bring fewer family members to the UK than I wanted to	3	

Don't know	4	
Prefer not to say	5	

7 seconds

D. Closing questions

ASK ALL

D1. Thank you very much for taking the time to complete this survey. Do you consent to being recontacted if we need to check any of your answers?

SINGLE CODE

Yes	1	
Not willing to be recontacted	2	

10 seconds

ASK ALL

D2. The Migration Advisory Committee, or researchers acting on their behalf, may want to contact you over the next 12 months about follow-up research. Are you happy to be contacted within this period? Again, whether or not you agree to this is up to you and will have no bearing on any decisions made in relation to your visa.

By agreeing to be contacted, you are not committing to take part in any research. You can decide whether or not to participate at the time of contact.

SINGLE CODE

Yes, I am willing to be recontacted	1	
No, I am not willing to be recontacted	2	

10 seconds

IF D1=1 OR D2=1

D3. Thank you. Please could you confirm your contact details?

Name	1	WRITE IN
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E-mail address	2	WRITE IN
Alternative e-mail address	3	WRITE IN
No alternative e-mail address	4	

Thank you for your time.