

Family Route: Financial Requirements Review

June 2025



MIGRATION ADVISORY COMMITTEE

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Foreword

The Home Secretary has asked the MAC to advise on how to set a minimum income requirement for the Family route that balances economic wellbeing and family life. This question does not have a simple technical answer. It requires the government to balance ethical, social and economic concerns against each other. The MAC cannot tell the government how much weight it should put on each factor. However, we can lay out evidence on the impacts of financial requirements for families and for economic wellbeing and highlight the considerations the government should take into account. That is what this report seeks to do.

The Minimum Income Requirement (MIR) and adequate maintenance (AM) requirement apply primarily to British citizens or settled residents who want to bring their partner to the country. However, it also affects other routes, notably Adult Dependent Relative and Parent of a Child. This report only covers the Partner route, and the government will need to consider how any changes will affect other routes.

Impacts on family life

The MIR can have significant negative impacts on the family life of British citizens or settled residents, and their children. Applicants who met the MIR usually found that these impacts were small, although some experienced stress and temporary periods of separation while establishing eligibility. Not surprisingly, the most negative impacts fell on people who did not qualify or who were separated for long periods before qualifying—in some cases, many years. The impacts include stress and mental health problems caused by separation, as well as financial problems caused by the lack of support from the partner. The impacts on British children separated from one of their parents are particularly concerning. There is evidence of mental health problems among children, difficulty establishing meaningful parental relationships with the absent partner, and feelings of rejection. While not everyone's experience is uniform and in some cases the impacts were milder, separations due to the MIR have the capacity to inflict severe and lasting damage on British and settled people's families.

Impacts on economic wellbeing

The impacts of family migration on economic wellbeing can be measured in different ways. We distinguish between two broad categories of economic wellbeing: impacts on the living standards of the families themselves, such as their ability to remain out of poverty and support a good quality of life; and the economic wellbeing of the rest of the population, including impacts on public finances and average incomes.

When partners who migrate to the UK have low or no earnings, their presence will usually have negative impacts on public finances. In fact, having no negative impact on public finances is a relatively high bar: around half of the British resident population are expected to pay less in taxes than it costs to provide them with public services and other state support over their lifetime. The proportion of Partner visa holders with earnings in the UK is initially low. The proportion with earnings increases over time but remains well below the UK's overall employment rate. Average earnings were also relatively low and remained low over time. Even where the partner's arrival improves the financial wellbeing of the household (through earned income or unpaid work such as childcare), and even where it reduces the family's reliance on benefits, this does not prevent a negative fiscal impact. This is because fiscal impacts are largely driven by use of public services

(notably the NHS) rather than working-age benefits. Many British families who would be considered to have a good standard of living and are perfectly able to support themselves with their incomes will also have a negative net fiscal impact if they earn less than the average.

Setting MIR thresholds

Moving from the evidence about economic impacts to potential MIR thresholds is not straightforward. The reason is that several of the impacts crucially depend on the income of the non-citizen partner. This income is in most cases not known at the time the couple applies for a visa. Even when it could be known, it is often disregarded because non-citizens' income is not counted towards the MIR in out of country applications.

This problem affects all potential threshold methodologies but is more manageable if the MIR is set using measures of economic wellbeing that focus on the family's ability to support itself financially. If the sponsor's income is known, we at least have some indication of the family's minimum financial resources. Testing the sponsor's income is thus a rational way to achieve the goal of improving economic wellbeing. MIR values that we consider reasonable that are set in this way fall in the range of £21,000 to £28,000 for the sponsor alone, depending on the method chosen. Several of the measures, calculated in different ways, cluster around the region of £23,000 to £25,000. A threshold at this level would allow most British workers in full-time minimum-wage jobs to qualify.

If, on the other hand, the government wants a threshold that will influence the impact of partner migration on public finances or average incomes, it is less clear how to do this in a coherent way by only testing the sponsor's income. Our fiscal analysis suggests that the UK sponsor would have a positive impact on public finances once their income exceeds £27,800, although this level is very sensitive to the assumptions used in the fiscal model. However, the sponsor's fiscal impact is not the main driver of the partner's impact on UK economic wellbeing. A non-working, or very low-earning, Partner visa applicant will have a negative impact on public finances regardless of whether the sponsor they are joining is earning £20,000 or £60,000. The data currently available suggest that while the correlation between sponsors' and applicants' income is positive (that is, a high-earning sponsor is more likely to have a high-earning partner), it appears to be quite weak. This means that sponsor income is not an accurate way to predict the impact of the partner on broader measures of economic wellbeing for the country as a whole.

As a result, we have not been able to identify a potential MIR threshold that reduces the fiscal impact of partner migration in a targeted way. A higher threshold would reduce migration of both higher and lower-earning partners. Because the overall fiscal impact of partner migration appears to be negative, a higher threshold would mean that fewer people meet it and the fiscal cost of partner migration would fall, albeit by an unknown amount. The government could improve the data to allow a better estimate of the correlation between sponsor and applicant income, and if it plans to pursue a threshold with a fiscal rationale this would be wise. However, if the data confirm the weak correlation between applicant and sponsor income, it will continue to be the case that there is no obvious upper bound for a fiscally-driven threshold and that—without sufficient information about the non-UK partner's future earnings—a higher threshold would reduce the fiscal cost of migration primarily by reducing numbers, rather than by excluding only those family migrants who have a negative fiscal impact.

Variation in the threshold

The MIR is by necessity a blunt instrument. In practice, the amount of income families require depends on where they live and the size of their family. The amount of income they are able to earn varies depending on their qualifications, age, place of residence, caring responsibilities, health, and whether they are full-time students—among many other factors. This means a single MIR will be too high for some families and too low for others. However, creating variation for couples in different situations adds operational complexity and may create unintended consequences.

For these reasons, we suggest that the government should keep the threshold itself relatively uniform. We do not recommend regional variation; however, since London is the main outlier when it comes to earnings, the government could consider calculating a threshold based on data from the UK excluding London, if it is concerned about unfairness towards non-London residents.

We also do not recommend an additional amount for families with children. While these families face higher living costs, the impacts on family life appear to be particularly significant for children. More broadly, we think that the Home Office needs to review the situation of families with children, especially when they are applying out of country. We are not convinced that the current system sufficiently takes into account the negative impacts of separation on British children. In particular, we recommend a review of eligibility for the Parent route to consider making parents of British children eligible regardless of their relationship status. We cannot sensibly evaluate how many applicants this may impact and therefore what the potential change to net migration would be if such an approach were implemented.

The main variation in the current system is for people receiving specified disability-related benefits, who face the AM test rather than the MIR. We find that the way the AM test is calculated is incoherent and unnecessarily complex. The evidence is incomplete, but it appears that almost everyone subject to AM will meet it. We suggest that the government should either replace AM with a more coherent calculation or replace it with an assessment of housing suitability only.

Practicalities of meeting the threshold

The impacts of the threshold depend not just on the overall level, but what earnings are counted and what evidence couples must provide.

Currently, only sponsors' income counts towards the MIR in most applications for entry clearance. The Home Office was not able to provide a clear rationale for treating job offers of citizens and non-citizens differently. Given how important the non-UK applicant's earnings are to their impact on economic wellbeing, we think that the government should explore ways to take into account the non-UK applicant's earnings where they have a verified job offer in the UK. This would help to mitigate some of the specific problems faced by British women who are primary caregivers returning from abroad with non-UK partners who are the main earners in the household. If it is concerned about fraud, the government could limit this to job offers from certain employers in which it has a higher degree of confidence and also cases where the applicant is able to continue working remotely in their current job.

If two incomes are used to meet the same threshold, it is of course much easier to meet. Logically, this means that the threshold for two earners should be higher than for a single earner (whether this is the applicant or

the sponsor). Our report provides options for thresholds in both cases. However, the government must carefully consider the consequences for extension and Indefinite Leave to Remain (ILR) applications. If the threshold is higher at extension than entry, the main effect will be to shift more families onto the 10-year route to settlement. This is because extension applications where couples fall below the threshold are rarely refused outright once the couple are already living in the country. A full review of the impacts of 10-year routes and whether they serve a useful policy purpose or not is beyond the scope of this commission, and the Home Office is due to consult shortly on settlement policy.

Some couples experience periods of separation not because they fail the MIR, but because of the practicalities of meeting it. In particular, the requirement to accrue six months of payslips separates some families even though they have a job that meets the MIR. We suggest that the government should ensure that families with children in particular are not separated purely by this administrative requirement.

We make various technical suggestions for the rules on how couples evidence their income. For example, we do not agree with the economic logic behind the current restriction on combining cash savings with self-employment or employee earnings that are demonstrated over a 12-month rather than 6-month period. We also recommend that whatever threshold is chosen should be regularly updated: it makes no sense to introduce a threshold at a particular level and then let it gradually fall in real terms over time. However, it is also important to give applicants sufficient notice of what threshold they will face when they apply, and we suggest that this should be at least a year (given that income is tested retrospectively over 6-12 months in most cases).

Net migration

It is not possible to predict with any confidence how different thresholds would affect net migration. First, it is too early to say whether recent increases in net migration of family members are temporary. Second, it is difficult to predict how applicants will respond to changes in the threshold. In plausible but necessarily speculative long-run scenarios, Family visas might make up around 16% of net migration, with a much smaller share affected by variation in the threshold within the ranges discussed in this report. For example, the impact of lowering the threshold from the current level of £29,000 to roughly £24,000 might be expected to increase net migration by up to 8,000, roughly 1-3% of projected future net migration. This is against a backdrop of a halving of net migration since the peak in 2023.

Data

Our enquiry was greatly hindered by insufficient data. This includes basic administrative data that the Home Office should be collecting in statistical form, such as whether people were subject to AM or MIR. In future, collecting better data on the characteristics of each application and linking it to subsequent outcomes of both sponsors and applicants would enable the government to develop a more accurate assessment of how specific policy choices affect economic wellbeing. We make several suggestions for improving data collection.

Prof. Brian Bell (Chair)

Dr Madeleine Sumption MBE (Deputy Chair)

Prof. Dina Kiwan

Prof. Sergi Pardos-Prado

Prof. Jo Swaffield

Introduction

Scope of this commission

The [UK's Family visa](#) allows British citizens and people with settled status in the UK to sponsor eligible family members to join them in the UK. This visa is primarily for partners, children, or parents of children under 18. As part of the application process, families must meet a [financial requirement](#) - either a Minimum Income Requirement (MIR) or adequate maintenance (AM) test, depending on their circumstances. Applicants who fail the financial requirements can receive leave to enter or remain in the UK only if they can show that there are exceptional circumstances, in which case they are put on a longer route to settlement.

In September 2024 we were commissioned to carry out a 9-month review of the financial requirements. In the [commissioning letter](#), the Home Secretary states the government's commitment to *"bringing down net migration and creating a fair and coherent system – including on family migration."* The letter says that the financial requirements for Family visas are ***"intended to maintain the economic wellbeing of the UK whilst respecting family life."*** We were asked to review the financial requirements in their current form and the previous government's proposals to implement further increases to the MIR. The commissioning letter also invited comment on *"any other related considerations that you believe are relevant."*

The government's question for this review differs to that which guided the [MAC's previous review of the financial requirements in 2011](#). At that time, the government asked the MAC to advise on financial requirements that would ensure family members could be supported in the UK *"without them becoming a burden on the State."* This review instead examines the balance between the economic wellbeing of the UK and the right to family life.

Later in the report we explore the definitions of family life and economic wellbeing as well as the associated trade-offs when looking to balance these two aspects. For context, our discussion of family life throughout the report centres around the ability for family members to be physically present together in the UK. We restrict our analysis to the family relationships that are already provided for in the Immigration Rules. The role of [Article 8 of the European Convention on Human Rights \(ECHR\)](#), which covers the *"right to respect for private and family life"*, is also central to the policy being reviewed here. Article 8 states that:

1. *Everyone has the right to respect for his private and family life, his home and his correspondence.*
2. *There shall be no interference by a public authority with the exercise of this right except such as is in accordance with the law and is necessary in a democratic society in the interests of national security, public safety or the economic well-being of the country, for the prevention of disorder or crime, for the protection of health or morals, or for the protection of the rights and freedoms of others.*

Our definition of economic wellbeing centres around the impact on the UK's public finances and individuals' standard of living.

Approach to this review

During our review we have carried out analysis of Home Office Management Information, primary qualitative and quantitative research, an open [Call for Evidence](#) (CfE), and stakeholder engagement.

In late 2024, our CfE received 2,089 personal responses — the highest ever for a MAC consultation — and contributions from 36 organisations. We are very grateful to all the individuals and organisations who took time to respond and to share their experiences. The responses and evidence submitted as part of this CfE highlighted the strong feelings about the Family visa held by a number of applicants, would-be applicants, and organisations with an interest in the field of family migration.

Following the closure of our CfE, we arranged targeted engagement sessions with a select number of stakeholders to help fill evidence gaps and to discuss specific issues in more depth. This included immigration lawyers, a public policy think tank, organisations representing the interests of families and children, as well as academics with expertise in the financial requirements.

We also commissioned two strands of primary research. First, qualitative work comprised 30 in-depth interviews with successful applicants and sponsors, people who were refused for financial reasons, and people who did not apply because they did not meet the financial requirements. Second, we conducted a survey of people who had applied for Family visas within the last 5 years, collecting quantitative information on the characteristics of the visa applicant population (9,840 responses). Further information about the research methodology and participants is in the separate Annexes document. The data tables for the survey are also published alongside this report and referenced as IFF tables throughout, with corresponding table numbers¹.

We have also undertaken analysis of Home Office visa data alongside external data sources.

It is important to note that, due to the limited evidence and lower route usage in certain Family visa categories, this report and its recommendations focus primarily on partners. The Home Office should therefore give careful consideration to how the implementation of these recommendations may affect other sub-categories within the rules, such as the 5-year Parent route and the Adult Dependent Relative route².

Both family life and economic wellbeing are complex and can be examined in many different ways. The impacts of family migration policy on both family life and economic wellbeing cannot be measured precisely. Moreover, there is no single objective way to balance the two. Striking the right balance will thus be a matter for the government. This report aims to lay out the available options, alongside the evidence about their potential impacts and the strengths and limitations of each approach.

¹ We publish two sets of IFF survey tables: the 'IFF tables' which cover all survey respondents and the 'IFF MIR tables' which are responses from those who applied using the MIR (not the AM route). Table references are all the 'IFF tables' unless otherwise specified.

² The Parent route is for individuals wishing to join a child in the UK; the applicant must either have sole parental responsibility for the child or the parent with whom the child currently lives must not be the partner of the applicant. The applicant must not be eligible to apply for entry clearance on the Partner route. The Adult Dependent Relative route is for individuals who as a result of age, illness or disability, require long term personal care from a family member who is living permanently in the UK.

Structure of this report

This report is organised into the following chapters:

- **Chapter 1** documents the use of the Family route over time and provides some international comparisons.
- **Chapter 2** sets out the definitions of economic wellbeing and family life and considers the trade-off between the two in setting the MIR.
- **Chapter 3** covers the main options for how to calculate the MIR.
- **Chapter 4** outlines the practicalities of setting a new MIR.
- **Chapter 5** considers exceptions to the Family visa financial requirements, including the adequate maintenance test.
- **Chapter 6** presents our conclusions and recommendations.
- A **glossary of terms**.

Further to the main report, the separate Annexes document provides additional methodology and analysis.

Chapter 1: Use of the Family route

1. The majority of applicants make out of country applications (i.e., they are not switching from another UK visa). A high proportion are women and 90% are under the age of 44.
2. Pakistan is the largest nationality to use the route for out of country applications (almost three times as many as the next largest nationality, India).
3. Since 2020, there has been an increase in the number of visas granted on the Partner route, from around 39,000 out of country applications per year prior to the pandemic, to around 55,000 in 2023 and 2024.
4. Family visa holders tend to stay in the UK long-term: 89% of applicants granted an out of country Partner visa in 2017 or 2018 still had valid status in the UK by the end of 2024.
5. Most applicants need to meet the Minimum Income Requirement (MIR). We estimate that 5-10% of applicants applied using the adequate maintenance (AM) test instead. However, the Home Office do not hold statistics on this.
 - Earnings of Partner visa holders are low in comparison to the domestic labour market, with weak progression over time. By year four, the PAYE earnings rate is 60% and annualised average monthly median earnings over that period for those in work are £21,200.
6. The UK's current MIR threshold of £29,000 is high compared to other high-income countries we reviewed. In other words, other countries tend to put more weight on family life relative to economic wellbeing.

In this chapter, we examine how the financial requirements for the Family visa have changed over time, provide statistics of route usage, and compare to family migration routes in other countries.

History of the financial requirements

Pre-2012

Prior to 2012, there was no fixed MIR attached to the Family route; instead, applicants had to demonstrate that they could maintain themselves and their family members without recourse to public funds. The test in place at the time was broadly similar to the AM test that exists within the current rules and was based on whether the couple's disposable income (after housing costs) was at least equal to the level of Income Support a similar-sized British household would receive. As laid out in the [MAC's 2011 report](#) on the financial requirements, a two-adult household with no dependent children needed an annual income of £5,509 (£106 per week) to pass the financial test at that time. This increased to £8,609 for a two-adult household with one dependent child. For a single parent household with one dependent child, the income needed was £6,609. The English language requirement for entry on a Family visa was introduced in 2010, and applicants were eligible for Indefinite Leave to Remain (ILR) after 2 years of continuous residence in the UK.

2012-2020

The introduction of [Appendix FM](#) to the Immigration Rules in July 2012 brought significant changes to the Family route. These changes created a more structured framework with more requirements.

In 2011, the government launched a [public consultation](#) on family migration with its proposals aiming “to strike a proper balance between the individual’s right to respect for family life and the broader public interest”. As part of this process, the MAC was asked: “What should the minimum income threshold be for sponsoring spouses/partners and dependants in order to ensure that the sponsor can support his/her spouse or civil or other partner and any dependants independently without them becoming a burden on the State?”

In November 2011, the MAC [published its findings](#). It proposed two benchmarks - a benefits-based benchmark of £18,600 and a fiscal benchmark³ of £25,700. The government selected the £18,600 figure, which represented the income a family would need to receive to be ineligible for income-related benefits at the time. It added an adjustment for dependent children which the MAC recommended, and this was set at £3,800 for the first child, and £2,400 for subsequent children.

In the July 2012 rule changes, the route to settlement was also extended to 5 years. For applicants who failed to meet the visa requirements but were deemed to face exceptional circumstances, a 10-year route to settlement was introduced.

The AM test continued to apply to Family visa sponsors receiving certain disability-related benefits (e.g., Disability Living Allowance, Carer’s Allowance). It also continued to apply to Parent and Adult Dependent Relative applications, as well as other visa categories not covered by this review. Under transitional arrangements, these new rules on family migration were not made applicable to dependents of British citizens and settled persons serving in the armed forces.

On 1 December 2013, Appendix Armed Forces was introduced. Members of the armed forces wishing to sponsor non-EEA dependents in the UK became subject to the £18,600 MIR. Sponsors applying under the Armed Forces route and in receipt of certain specified benefits were exempt from the MIR and instead subject to the AM test.

Following legal challenges against the financial requirements, including the £18,600 income threshold, the [2017 Supreme Court judgment](#) upheld the MIR as lawful. However, it ruled that Appendix FM should be amended to allow a wider range of income sources (e.g., financial support from family members) to be considered in cases where refusal *could* breach Article 8 of the European Convention on Human Rights (ECHR). Following the judgement, GEN.3.1. covering a broader set of income sources was introduced into Appendix FM to give effect to the decision.

³ The net fiscal benchmark in 2011 was calculated by the MAC using simplifying assumptions that in the long run public spending is equal to tax receipts, with half of households making a positive contribution and half making a negative fiscal contribution. Therefore, the MAC used the mean single-adult household income, as the test is on the sponsor’s earnings to calculate the £25,700. This is different from the approach we take to fiscal analysis in Chapter 3, which explicitly models tax and spending at the individual level.

2020 onwards

The UK's exit from the European Union (EU) in 2020 brought new EU family arrivals under the UK's Family route, making them subject to the financial requirements.

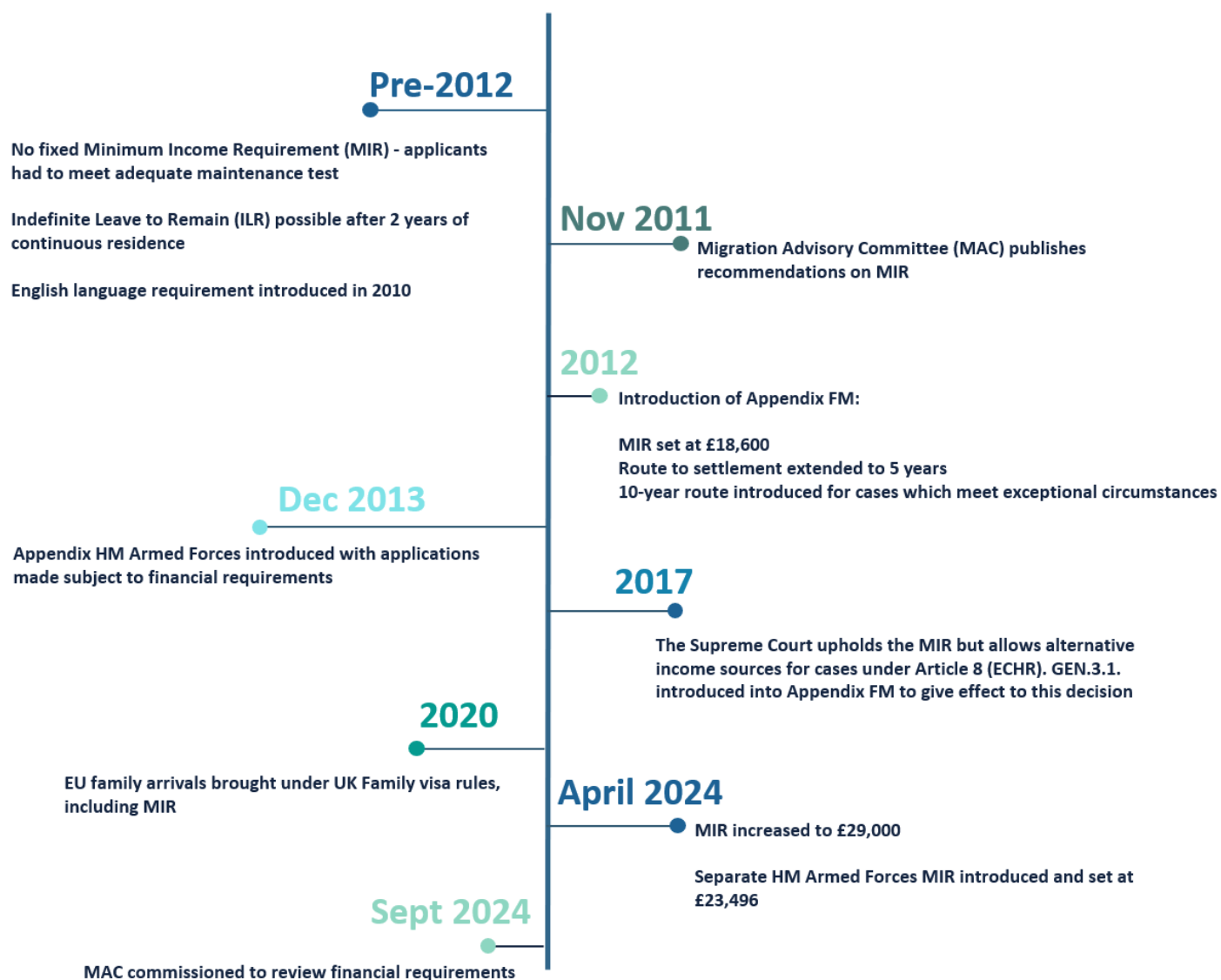
In December 2023, the government [announced](#) a package of measures to reduce net migration to the UK. Among these was an increase to the MIR which the government at the time stated was to ensure that *“people bring only dependants whom they can support financially”*. This marked the first rise in the MIR since its introduction at £18,600 in 2012, so it had declined significantly in real terms over time due to inflation.

The following changes were implemented in April 2024, following the announcement:

- Although the MIR was initially due to be increased to match the [Skilled Worker](#) (SW) route salary threshold of £38,700, the government subsequently opted for a [phased increase](#) with the first rise being set at £29,000 (the 25th percentile of earnings for jobs on the SW route);
- The government said that it planned further increases to £34,500 (40th percentile) and £38,700 (50th percentile) for early 2025. However, it did not put these increases in the Immigration Rules and as a result they were not implemented following the change of government;
- [Appendix HM Armed Forces](#) replaced the previous Appendix Armed Forces. The MIR for armed forces personnel was increased from £18,600 to £23,496 which aligned with the 2023/24 salary threshold for an Army Private and their Royal Navy/Royal Marines/Royal Air Force equivalent upon completion of training; and,
- The separate child element of the MIR was removed. The government at the time stated that *“this is to ensure that British nationals are not treated less favourably than migrants who are required to meet the General Skilled Worker threshold as a flat rate, regardless of any children being sponsored.”*

The MAC was not involved in any discussion or analysis relating to these changes.

Figure 1.1: Timeline of changes to the financial requirements



Source: Home Office.

Who applies to use the Family route?

Applying for the route

There are two ways for an applicant to enter on the Family route:

1. Applying to the route from outside the UK (Out of Country Applicants)
2. Switching onto the route from a different route within the UK (In Country Applicants). Note that one cannot apply in country on the [Standard Visitor visa](#) but can from other routes such as the SW or [Student](#) routes.

Most applicants for Family visas apply as partners to join a spouse/partner who either holds settled status or is a British citizen. Between January 2020 and March 2025, 65% of out of country applications for Family visas were for partners. For simplicity and to align with grouping in published statistics we will mainly talk about Partner visas during this chapter. Partner visas make up the majority of visas directly impacted by an alteration to the MIR. The Home Office do not collect statistics on whether the visa is subject to the MIR or AM test, but we estimate that the AM test accounts for somewhere between 5-10% of applications based on an operational data sample and our survey. We estimate that 8.5% of individuals in the population receive at least one AM qualifying benefit (adjusted for the age distribution of Family visa sponsors). The majority of applications for the Partner route are made out of country (82% in 2020-2024). The proportion of in country and out of country applications is broadly consistent over time (Table 1.2).

Table 1.2: Applications for Family visas

Year	2018	2019	2020	2021	2022	2023	2024	Q1 2025
Partner out of country applications	39,700	39,500	27,800	35,600	45,100	54,200	55,900	10,900
Partner in country applications	7,500	7,800	9,400	8,000	7,000	9,800	12,700	3,500
Other Family out of country applications	16,400	18,900	12,300	19,300	21,000	25,100	36,000	8,500
Total	63,600	66,200	49,500	62,900	73,100	89,100	104,600	22,900

Source: Home Office Immigration Statistics (Out of Country Applications); Home Office Management Information (In Country Applications).

Notes: In Country Applications includes switchers from other non-Family visas and does not include extensions from existing Family visas. The Home Office does not publish statistics on in country applications to the Family route. Other Family includes children, adult dependent relatives, and refugee family reunion. The MAC was unable to estimate the number of applications for in country other Family visas using Home Office Management Information.

Reasons for applying to the route

Responses to our Call for Evidence (CfE) and qualitative research made it clear that applicants' primary purpose in applying for the Family visa was to be able to join or remain with their partner/partner and family. However, to establish why applicants wanted to live with their partner in the UK (rather than elsewhere) we asked in our survey which factors had been important in making the decision. Applicants indicated that they had chosen to come to the UK to live with their partner for a number of different reasons. These included a preference for the UK due to factors such as family ties, employment or educational opportunities, healthcare, culture and language as well as barriers to living together in another country (Table 1.3). These factors are consistent with those raised by CfE and qualitative research respondents to explain their decision-making.

Table 1.3: Reasons for choosing to live with partner in the UK

Reason (overarching)	Reason	%
Barriers to living in home country/other countries (46%)	My partner is unable to migrate to another country	15%
	I feel unsafe in the country I live in	10%
	We would not be able to live together in my home country/outside the UK	18%
	My partner has limited employment options in my home country or outside the UK	24%
Employment (34%)	The UK offers attractive pay and benefits	11%
	Roles in the UK provide opportunities for career progression	22%
	The wider work opportunities in the UK are better for me compared to other countries	21%
Health and education (35%)	The healthcare available in the UK for me, my partner and/or my children is better than other countries	19%
	There are good educational opportunities for me/children in the UK compared to other countries	28%
Culture or language (41%)	Our familiarity with English language	24%
	Our familiarity with British culture	18%
	We want our children to live in the UK	25%
Wider family (39%)	We have personal networks in the UK such as other family and friends	34%
	Need to be in the UK to help care for wider family	10%

Source: survey question C10. Which, if any, of the following factors were important to you when choosing to live with your partner in the UK? IFF table 63.

Overarching categories were derived, based on whether any of the associated sub-reasons were selected by respondents.

Base: all respondents (9,840). Respondents were able to select multiple responses, so answers do not sum to 100%.

Notes: Data has been weighted to the applicant population (in/out of country, year of application, nationality and age). Base sizes are unweighted. Reasons with over 10% of respondents are reported in table.

Many of the qualitative research participants said they had considered alternative visas to meet their primary goal of being together with their family, including the SW visa, but were either ineligible or felt the Family visa would be less expensive and a quicker process.

Applications for the Family visa over time

In [July 2012](#), the MIR was set at £18,600 as part of the introduction of Appendix FM. The [Home Office](#) and the MAC both estimated at the time that the MIR would result in a reduction of applications for Family visas by up to 45%, based on where in the earnings distribution the £18,600 fell at the time. However, between the quarter prior to the MIR implementation (Q2 2012) and the lowest quarter of applications afterwards (Q3 2013) applications fell by 26%. Note that Family visa applications were already on a downwards trend even

prior to the policy implementation, declining on average by 5% between 2005 and 2009. This highlights the uncertainty associated with any estimate of the impact of an income threshold change on visa applications, as behavioural responses can be unpredictable and influenced by a variety of other factors.

By 2015, the number of applications had almost returned to pre-MIR levels. From 2015 until 2019, applications remained consistently around 39,000 per year prior to the COVID-induced drop in 2020. Throughout this time the MIR remained at £18,600, a real terms decline.

Applications for Partner visas increased steadily from 2020 to 2023. In 2023 and 2024, out of country applications had increased to around 55,000 per year. It is difficult to determine the precise reasons and thus know whether the recent increase will prove temporary. A couple of potential drivers could include the real terms decline of the MIR over time which has made the route more accessible, and which accelerated in 2022 following the high inflation episode post-pandemic, along with an increase in demand from EU citizens after the end of Freedom of Movement (though they only account for around 5% of Partner visas). Demographics of applicants are discussed in further detail below, but gender, age and nationality all remained broadly similar between Q1 2020 and Q1 2025.

Application numbers spiked ahead of the MIR increase to £29,000 (Figure 1.4), presumably due to some applicants choosing to bring forward their applications to take advantage of the lower £18,600 threshold. Applications fell immediately after the threshold increase, but it is not possible to know how much of this is because some applicants had brought their applications forward, and how much is due to fewer applicants being able to meet the financial requirement. The long-term effects of this policy change cannot be sensibly evaluated at this point given how recently the increase occurred. There were 10,900 applications in Q1 2025, which is broadly consistent with the number of quarterly applications across 2022 prior to any policy announcements.

Figure 1.4: Applications from outside of the UK for Partner and Other Family visas



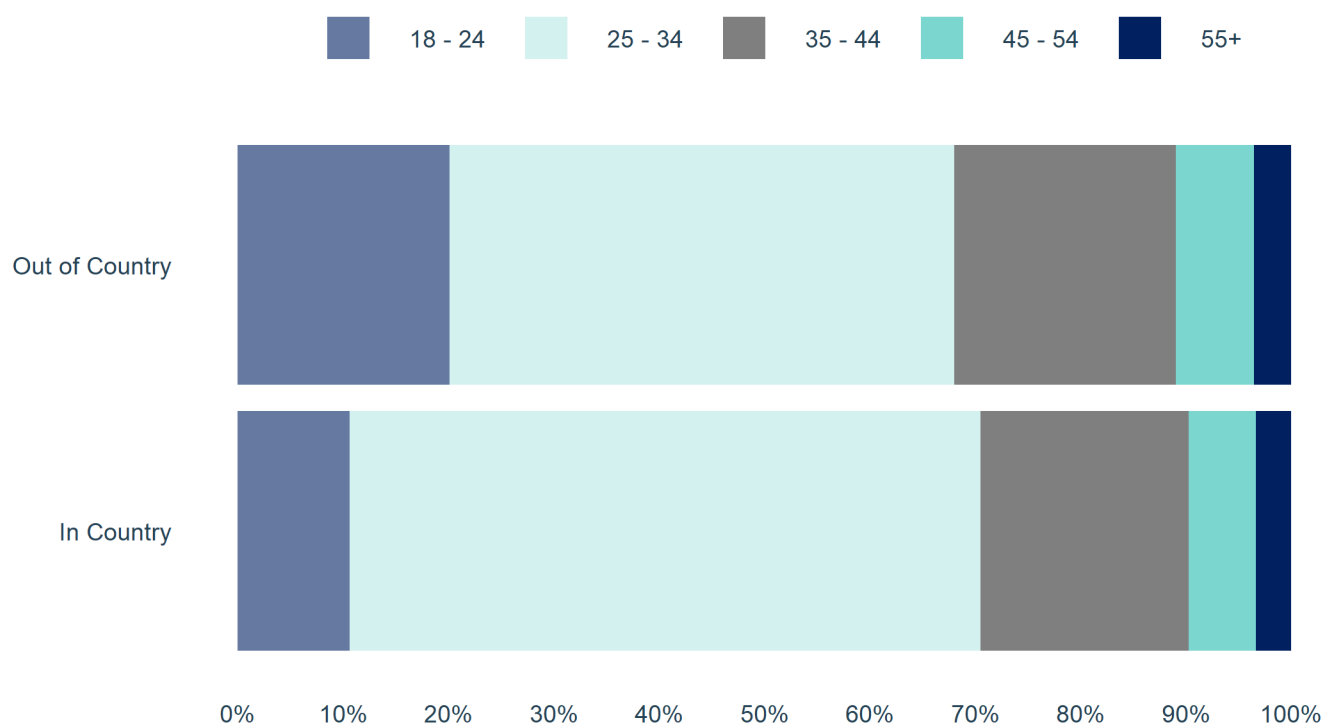
Source: Home Office Immigration Statistics.

Notes: Data on in country applications not published in Immigration Statistics, so in country omitted from Figure. Main applicants only.

At what age do people apply to enter the Partner route

Between 2020 and 2024, 90% of out of country applicants in the Partner route were aged 44 and under. The median age of an out of country applicant was 30. People applying in country were more concentrated in the 25-34 age bracket compared to out of country applicants, with a much lower share in the 18-24 age group in particular. The increase in the MIR in 2024 has not significantly changed the age distribution of applicants so far. Figure 1.5 shows the age distribution of the out of country and in country applicants from 2020 to 2024.

Figure 1.5: Age Distribution for Main Applicants



Source: Home Office Management Information.

Notes: Table covers applications to enter the Partner route, either out of country or in country, from 2020 – 2024. Age recorded is based on the age at the point of application.

Where do applicants come from

Pakistan has accounted for 21% of out of country Partner visa applications in recent years (Table 1.6a), almost three times as many as the next largest nationality, India (7%). For in country applications, India is the largest nationality (11%), which likely reflects the high usage on other visa routes. The mix of largest nationalities is consistent over time for out of country and in country applicants, with only Nigeria seeing a larger shift in share of in country applications, which has risen from 6% in 2021 to 12% in 2024.

The long-run effect of the 2024 MIR increase on nationalities is not yet fully clear. However, overall applications in 2023 (pre-policy announcement) averaged at 13,600 per quarter. The average across the second half of 2024 (post-policy implementation) fell to 9,800, or a 28% drop. The decline was largest for Pakistani nationals, whose numbers in the same period declined by 39%.

Table 1.6a: Top 5 Nationalities - Out of Country Applicants

Nationality	Applications	% of Partner route	Nationality's share of UK migrant population
Pakistan	45,900	21%	6%
India	16,000	7%	9%
United States	12,700	6%	2%
Bangladesh	11,100	5%	3%
Iraq	7,800	4%	1%
Total	93,500	43%	

Source: Home Office Management Information & England, Wales, Scotland & Northern Ireland Census 2020 and 2021.

Notes: Data covers applications from 2020 - 2024. Migrant Density based on country of birth, as a proportion of foreign-born UK residents includes European Union (EU) migrants, who would not contribute to the share of Family visas given EU migrants did not need to use the Family route for most of the time period.

Table 1.6b: Top 5 Nationalities - In Country Applicants

Nationality	Applications	% of Partner route	Nationality's share of UK migrant population
India	5,200	11%	9%
United States	5,000	11%	2%
Nigeria	4,100	9%	3%
Pakistan	3,800	8%	6%
China	3,300	7%	2%
Total	21,400	45%	

Source: Home Office Management Information & England, Wales, Scotland & Northern Ireland Census 2020 and 2021.

Notes: Data covers applications from 2020 - 2024. Migrant Density based on country of birth, as a proportion of foreign-born UK residents includes EU migrants, who would not contribute to the share of Family visas given EU migrants did not need to use the Family route for most of the time period.

Gender

Just over 70% of out of country applicants are female, compared to 62% for in country applicants (Migrant Journey Microdata, Q1 2020 to Q4 2024). This remains consistent over time.

Sponsor citizenship

To add to this data gathered from the Home Office, our survey of applicants generated insights into some of the characteristics of sponsors and applicants that are not collected through application data. Note that, although the data have been weighted, they are not necessarily representative of the underlying population, so should be treated with caution.

Amongst the survey respondents, most said that their sponsoring partners were British citizens (82%) while just over one in ten (13%) had ILR, settled status or proof of permanent residence. A very small proportion were European nationals with pre-settled status (2%), refugees or people with humanitarian protected status (1%) or Irish citizens (1%). Of those whose sponsoring partners were British, 58% report the sponsoring partner was born with British citizenship, compared to 42% that report the sponsoring partner gained British citizenship (IFF tables 31 and 32). Over the whole sample therefore, approximately half of the sponsoring partners were born British citizens, a third had acquired British citizenship and the remainder were non-British citizens with indefinite leave to remain.

Dependent children

43% of the survey respondents reported that they and their partner were responsible for children aged under 18 at the time of the survey. Note that the answer may have been different at the time of application: additional children may have been born since application, or children who were under 18 at the time of application may now be over 18 (IFF table 29).

Grants and refusals of Partner visas for applications from outside the UK

94% of applications for Partner visas were granted between 2020 and 2024. This compares to 93% on the SW route and 97% for sponsored Study visas. Applications which did not result in visas being issued can be:

- Refused: Applicant does not meet immigration requirements;
- Rejected: Application is invalid; and,
- Withdrawn: Applicant withdraws the application before a decision.

Most non-issued Partner visas were either refused or rejected (91% of non-issued). Preliminary evidence points towards a slight decline in the grant rate after the change in threshold (94% granted in Q1 2024, dropping to 86% by Q4). Some of this decline may be a temporary result of applicants not being aware of the rule changes.

In our survey, of those who had experienced a refusal/rejection, 30% reported that this was because their partner did not meet the financial requirements for a Family visa (IFF table 61).

As shown in Table 1.7 applications and grants do not fully align. This is primarily due to operational challenges facing UK Visas and Immigration (UKVI) in 2022 related to the Ukraine scheme which led to delays in processing Family visas. In this period family applications continued to increase, but grants stagnated.

Table 1.7: Partner applications and grants

Year	2020	2021	2022	2023	2024	Q1 2025
Partner out of country applications	27,800	35,600	45,100	54,200	55,900	10,900
Partner out of country grants	27,100	30,300	36,200	60,500	56,000	9,500

Source: Home Office Immigration Statistics.

Survey respondents were asked what actions they took following an unsuccessful application (IFF table 62). Around a quarter of applicants with experience of a rejected Family visa reported that they waited until their partner was able to meet the requirement (26%), and/or had appealed the decision (23%) (respondents were able to select more than one response). Evidence from our CfE and qualitative research indicates that during the period while the sponsor was attempting to meet the requirement actions taken included continuing to look for work at the required salary, waiting to obtain promotion/qualifications, taking on other work (additional hours or jobs), building up savings, and considering whether there were any other routes open to them.

Other actions taken by survey respondents who had an unsuccessful application included:

- Reapplying for a Family visa (8%);
- Applying for a different UK visa (a total of 17% of unsuccessful applicants reported doing this: 14% of unsuccessful applicants successfully, 2% unsuccessfully and 1% who were still waiting for a decision);
- 4% moved to their home country and 2% to another country;
- 1% said they remained in the UK without a visa/entered the UK without a visa; and,
- 1% said their relationship ended.

Earnings and employment of main applicants in the UK

We use HMRC data matched to Family visas to look at the employment and earnings of main applicants who arrive in the UK on the Partner visa. These administrative data are the most accurate measure of earnings of Family visa holders. Using HMRC data filtered for Partner out of country visas (in country excluded), Table 1.8 shows the employment information of each cohort of Partner visa holders in their first 12 months. Average monthly earnings⁴ remained consistent across cohorts. The PAYE earnings rate in Table 1.8 is based on whether the individual has any earnings within the HMRC data. It does not account for arrivals and departures, meaning estimates may include visa holders who never entered the UK or who left before their visa expired. It also does not account for those individuals that are self-employed⁵, undertaking unpaid voluntary work, or on a long-term absence from work. We have excluded visas from this analysis where HMRC have been unable to match the visa record to a HMRC record or are unconfident they have matched them correctly. In these cases, it is unclear whether the applicant has not been matched because they have no HMRC records, or they do have HMRC records, but HMRC have been unable to match the records. Earnings are generally low and roughly equivalent to someone working full time at the 2023/24 National Living Wage (NLW). The PAYE earnings rate is also low, with 44% to 52% of main applicants having at least one month of earnings in the first year of their visa. The PAYE earnings rate is somewhat higher for more recent cohorts - with earlier cohorts potentially impacted by the pandemic.

⁴ Average monthly earnings are based on the total income observed between months 1 to 12, divided by the number of months with observed earnings.

⁵ Data from our survey shows that of those currently living in the UK, 5% selected self-employment as their current main employment status. This was 3% for more than 30 hours a week and 2% for less than 30 hours a week (Table 12 from IFF).

Table 1.8: Earnings in first year by entry cohort

Cohort	Median monthly average (inflation adjusted)	PAYE earnings rate
FY 2019/20	£1,500	44%
FY 2020/21	£1,600	44%
FY 2021/22	£1,600	52%
FY 2022/23	£1,600	50%

Source: HMRC-Home Office data match April 2019 to March 2024. Filtered for those with at least 12 months of possible earnings.

Notes: Monthly average is total earnings between month 1 to 12, divided by the number of months with earnings in (excludes months with no earnings). For example, if a person had earnings of £10,000, and had positive earnings in 10 months their average earnings would be £1,000. PAYE earnings rate is based on a person having a least one month of positive earnings between month 1 to 12 since their decision date. Earnings have been adjusted by Consumer Price Index (CPI) to March 2024 prices.

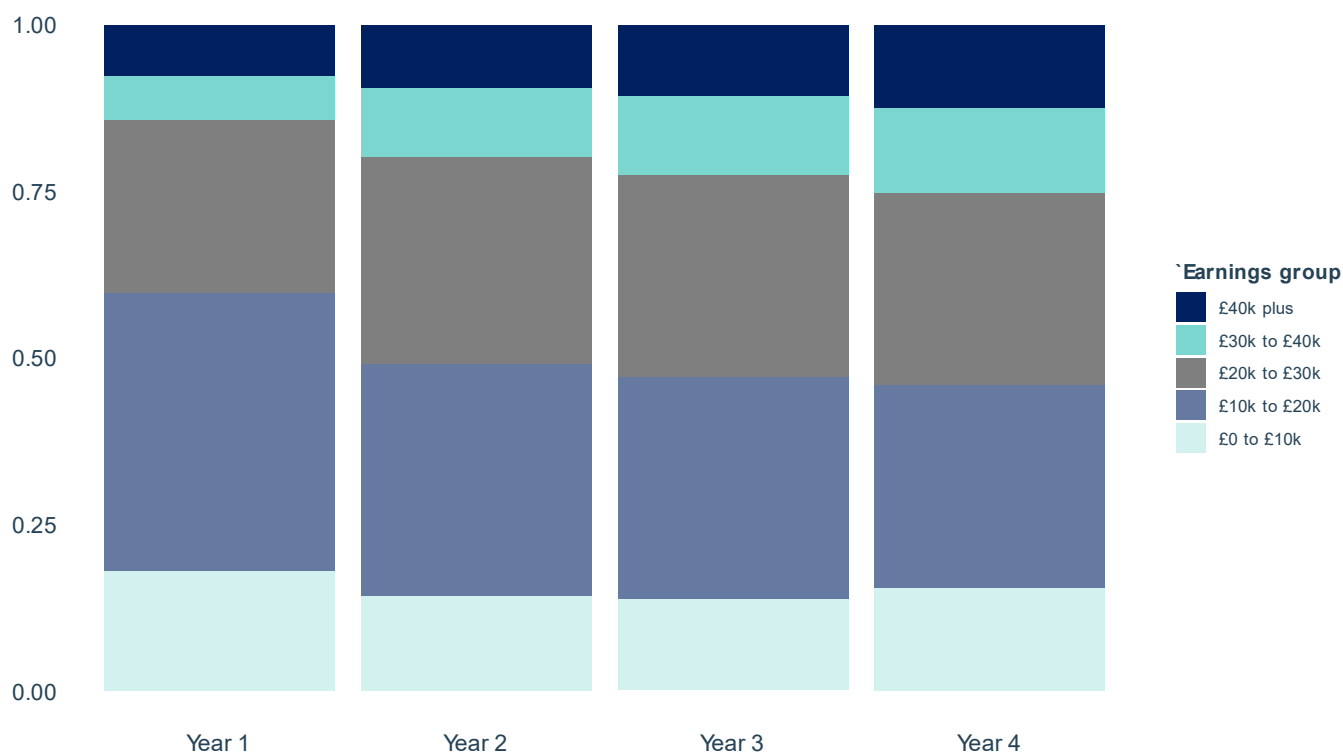
A better estimate of main applicants' long-term impact would be their earnings as their time in the UK increases. Of the cohort of main applicants granted a visa between April 2019 to March 2020 we can observe 4 years of earnings information up to March 2024. Figure 1.9 shows how this cohort's earnings have progressed over time (inflation adjusted). Earnings are displayed as annualised monthly average earnings⁶. Earnings do increase over time for this cohort but overall remain low. By year 4, 46% of applicants in work still earn below £20,000, roughly consistent with the earnings of someone working full time at the 2023/24 NLW.

The PAYE earnings rate increases over time as shown in Figure 1.9. Of main applicants that have been in the UK longer, those with at least one month of earnings increases from 44% in year one to 60% in year 4, though the rate does not increase from year 3 to year 4. This rate does not account for those who have left the UK. We estimate that at the extension point, 9% of Partner visa holders have left the country. If we adjust for these exits, the employment rate would be 66%. This employment rate may be generous as the individual only needs to have worked in one month. Alternatively, we can look at the employment rate of those with at least three months of income. In this instance the rate becomes 55% for Partner visa holders (61% adjusted for leavers), in comparison to the UK employment rate of 68% (age and gender adjusted, self-employment excluded to allow consistent comparison).

We are unable to observe earnings past the 4th year for any cohort but can use the Annual Population Survey (APS) to supplement our analysis. Using the APS (2017-2019 Pooled) the employment rate of a spouse joining a UK citizen or person with ILR in the UK and arriving as an adult was 63% overall (51% employee), and 46% for those with less than 3 years in the UK (40% employee). The median earnings for those with less than 3 years in the UK was £22,100 (March 2025 prices). Earnings do not increase much for those who have been in the UK longer. This suggests if we could look at main applicants over a longer time scale, we might expect employment to increase somewhat, but earnings growth would likely remain low.

⁶ We have found that HMRC data has some months of missing income. In many cases these look like genuine data entry issues. In this case an annual total will generally underestimate the total income of individuals. Therefore, taking a monthly average and annualising is likely to be more accurate. In some cases, this may overestimate applicants' annual earnings if they have genuine months out of employment.

Figure 1.9: Earnings bands, average earnings, and earnings rate of 2019/20 cohort



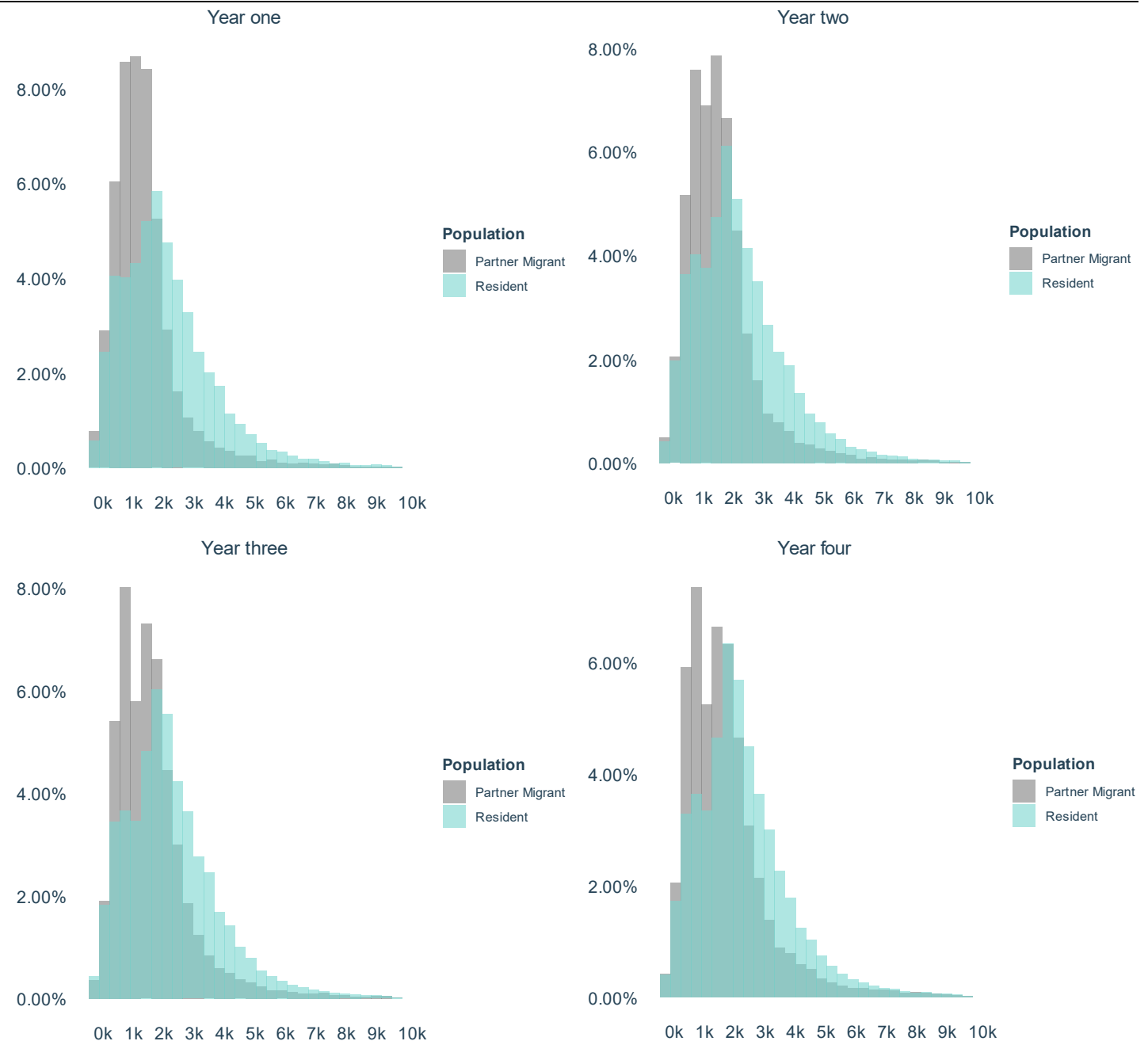
	Year 1	Year 2	Year 3	Year 4
PAYE earnings rate	44%	55%	62%	60%
Median average earnings annualised	£17,700	£20,300	£20,800	£21,200
Mean average earnings annualised	£21,100	£23,700	£24,600	£25,700

Source: HMRC-Home Office data match April 2019 to March 2024, filtered for 2019/20 cohort.

Notes: Earnings are average monthly income, converted into annual values. i.e., if someone has earnings of £1,000 in 10 months, their annual value would be calculated as £12,000. This is because of data entry issue described in footnote 4. Earnings have been adjusted by Consumer Price Index (CPI) to March 2024 prices. Unmatched and unacceptable matches excluded from analysis. Adjusted for CPI to March 2024 prices. Earnings data excludes those without earnings.

It is useful to compare this cohort's earnings distribution to the resident workforce. Figure 1.10 shows the earnings distribution of main applicants, against resident workforce earnings in Annual Survey of Hours and Earnings (ASHE) (age- and gender-adjusted). Again, looking at monthly average earnings, the earnings distribution for main applicants is consistently lower than the resident workforce. In year one, the median average monthly earnings for main applicants are £1,500, compared to £2,200 for resident workers (ASHE, 2020). By year 4, the median average earnings for main applicants is £1,800 and for resident workers is £2,300 (ASHE, 2023).

Figure 1.10: Earnings distribution of main applicants and resident workers monthly earnings



Source: HMRC-Home Office data match April 2019 to March 2024, filtered for 2019/20 cohort.

Notes: Monthly average earnings in HMRC of main applicants on the Partner route, weekly gross earnings converted to monthly in Annual Survey of Hours and Earnings (ASHE) for domestic workers. All results in March 2024 prices. Year 1 has been compared to ASHE 2020, Year 2 ASHE 2021, Year 3 ASHE 2022 and Year 4 ASHE 2023. Unmatched and unacceptable matches excluded from analysis. This is for employees only.

In conclusion, earnings and employment of Partner visa holders is low in comparison to the resident labour market, with weak progression over time. By year four the PAYE earnings rate is 60%, and the observed median earnings of those in work over that period are £21,200 (25th percentile of the UK's whole earnings distribution).

Extending and settlement

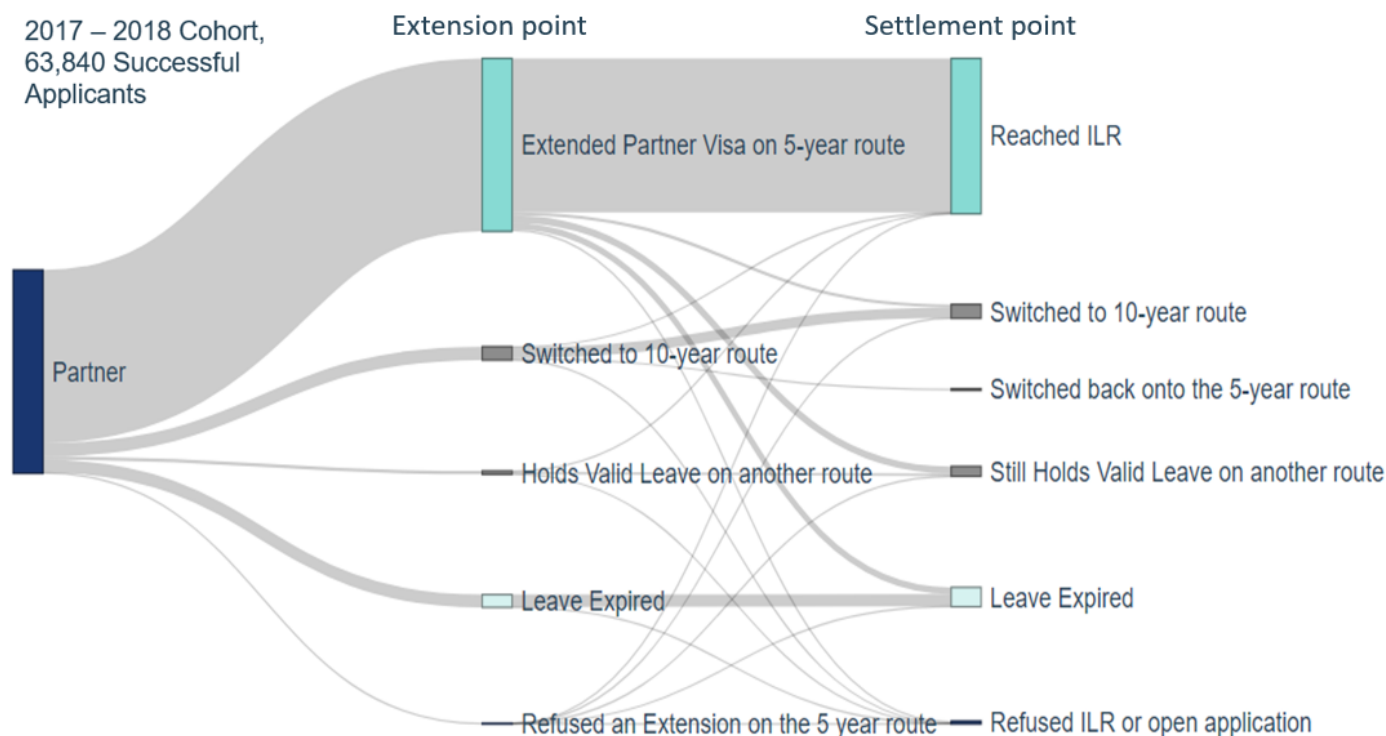
Partner visas require an extension after 2.5 years. Of the 63,800 main applicants granted an out of country Partner visa between 2017 and 2018 (and subject to the previous MIR of £18,600), 85% extended their Partner visa before or upon expiry of their initial leave period, as shown in Figure 1.11. Those who no longer satisfy the requirements of the 5-year Partner route but are granted leave due to exceptional circumstances can switch onto the 10-year Partner route. They may also move onto the Parent route (for example if the relationship has broken down but they have a qualifying child), or onto the [Private Life route](#)⁷. 7% of the 2017-2018 cohort did this before or upon expiry of their initial leave period. An additional 2% switch to other routes. Overall, 93% stay in country at the extension point.

Refusals for an extension were low. Only 200 people in the 2017 and 2018 cohort (i.e., 0.3%) had an extension application refused, either on financial or other grounds. 7% of the cohort have no extension visa and can be assumed either to have left the UK or overstayed.

After 5 years on the Partner route an applicant can apply for ILR and settle in the UK; 76% of the 2017 and 2018 cohort reached settlement on the Partner route. 7% switched onto the 10-year route. This makes them ineligible to apply for ILR at the settlement point measured in Figure 1.11, but means they were able to remain in the UK. Applicants can be moved to the 10-year route if they do not meet the financial requirements at the 2.5-year renewal stage or at settlement and can apply to switch back into the 5-year route if they begin to meet them again. To apply for ILR, they must have either spent 10 years continuously in the UK with leave to remain, or 5 continuous years on the 5-year Partner route. The majority (89%) of applicants granted an out of country Partner visa in 2017 or 2018 were still in the UK by the end of 2024. This implies that the initial testing of the MIR at the visa applicant stage is crucial, as very few people appear to leave the UK after that initial test – other than those who voluntarily choose to do so.

⁷ The Private Life route allows individuals to apply for leave to remain based on their private life established in the UK. This route is typically used by those who have lived in the UK for a significant period and have developed strong personal ties, but do not qualify under other immigration categories.

Figure 1.11: Outcomes for 2017 and 2018 cohort of Partner Entry Clearance holders



Source: Home Office Management Information.

Notes: 'Leave Expired' at the settlement point implies settlement was not granted but an application may have been made. Still holds Valid Leave on another route indicates a switch onto a different route such as work or study. Extension point and settlement point are based on the rules on the 5-year Partner route i.e., if someone switched onto the 10-year route at their extension point, they would not have been eligible for settlement at the settlement point.

Family migration in other countries

Other countries also face the question of how to balance economic wellbeing and family life. We looked at international comparisons of family rules in other high-income countries, including countries subject to Article 8. In most of the countries we looked at, the income requirements for a couple with no children were substantially lower than the UK's current MIR of £29,000 – in other words, they put less emphasis on economic wellbeing and more on family life. The results for a selection of comparator countries are displayed in Table 1.12. None set their income requirement close to the level at which families would be expected to make a net fiscal contribution or to increase average earnings. The thresholds generally appeared to be geared more to ensuring applicants would have a basic level of resources or remain above the poverty line.

Table 1.12: International comparison

Country	Income	Economic wellbeing and other considerations	Family visa share of 2023 migration	Family visa share of 2023 population
Australia	n/a	No income requirement. Sponsor must not have any debt to the Australian government and must agree to support their partner for 2 years while they have no recourse to public funds.	22%	0.20%
Canada	n/a	No income requirement. The sponsor must sign a financial 'undertaking' that they will support their spouse/partner for 3 years.	23%	0.28%
France	£18,182	This requirement is based on gross minimum wage for the sponsor. The requirement increases with family size e.g., for a family of 4 add 10%. 'Stability' of employment is usually assessed by consideration of the type of employment contract the sponsor holds.	33%	0.15%
Germany	n/a	No set income requirement – couple must demonstrate ability to 'financially maintain themselves.' This will involve assessment of any employment contract or savings (held over a 1-year period).	17%	0.14%
Ireland	£11,212*	Sponsor must demonstrate that they have earned at least £33,636 cumulatively in the three years prior to their partner joining them. This number increases incrementally depending on	6%	0.08%

number of children requiring support.

Japan	n/a	No set income requirement but applicants must show they can support themselves, taking into account income and costs of living in the region where they live.	12%	0.02%
Netherlands	£22,129	The amount is equivalent to the minimum wage in a full-time job. People who cannot work or have reached state pension age are exempt. The sponsor must demonstrate this for up to the previous 3 years (dependent on various factors) and anticipated for the next twelve months.	23%	0.25%
Norway	£29,018	The sponsor must meet this income requirement during the year of the application and in the year prior to the application, in most cases.	17%	0.13%
United States	£19,865	In 48 states, the income requirement for sponsors is 125% of the Federal Poverty Guidelines based on the size of their household. Add £5,203 per dependant. Earnings during the previous 12 months are considered, and a previous history of tax returns aids assessment.	66%	0.23%
UK	£29,000	The current MIR is based on the UK earnings distribution, where the level of £29,000 is the 25 th percentile of the earnings distribution for occupations that are eligible for the Skilled Worker (SW) route.	15%	0.16%

Notes: Incomes converted into £GBP on 13/05/2025, using [Exchange Rates UK - Compare Live Foreign Currency Exchange Rates](#).

*For Ireland the £11,212 is illustrative for earning in one of the three years. 3 x £11,212 gives a cumulative total of £33,636.

The ways in which the sponsor must demonstrate they have sufficient income to support themselves and their partner/spouse varies. France, Ireland, Japan, Norway and the United States (US) set an income requirement like the UK does, although the levels are lower (not adjusted for purchasing power parity)⁸. In the US, couples who already have three or more children at the point of application would face a higher income requirement. Australia and Canada have no income requirement for most applicants. Germany assesses income case by case, requiring only basic income to support living costs.

Some countries have other requirements or exemptions. For example, in Norway, students and researchers must have a job or savings that meet the income requirement at the time of application but do not have to demonstrate any income for previous years. Japan requires the sponsor to demonstrate that they have fully paid up any taxes and national insurance contributions at the point of application. The incoming partner must acquire a 'Certificate of Eligibility', which when applying for includes detailing medical history and current health status. This is to prevent a situation where private health insurance would become prohibitively expensive. Beyond income, France stipulates requirements on the size (floor space in square metres) of property the couple will live in. The size increases per dependent child.

Different countries assess applicants' finances in different ways before the application. In Ireland the previous 3 years are considered, whereas in Germany the actual employment contract is considered as part of a range of factors. A common feature is that the couple must be able to support themselves without the need for recourse to state funds. In all countries with income requirements, household income (or assets/savings) can be considered to cumulatively make up the requirement or equivalent when both members of the couple already legally live and work in the chosen country. In instances where the overseas spouse/partner is moving to join their sponsor, their income can generally be considered as part of the household. This is provided they can show evidence of overseas earnings, assets or savings for six of the countries. The exceptions to this are Japan and France, where the individual responsibility rests solely with the sponsor.

⁸ Adjusting for Purchasing Power Parity (PPP) between countries would account for differences in the cost of living and the relative value of currencies.

Chapter 2: Economic wellbeing and family life

1. **Family life:** A higher threshold will have a negative impact on the family life of a larger number of people. Impacts include adults' mental health, relationships, and children's mental health and education. The threshold and practicalities of meeting the threshold can also lead to temporary but prolonged separations, which can have negative impacts on applicants and their children.
2. **Economic wellbeing:** We consider the economic wellbeing of the family and of the country and review four broad elements of economic wellbeing in our review: fiscal impacts, average income, living standards and benefits.
3. Many families with below-average incomes can still be considered to have enough income to support themselves (including to support themselves without being eligible for benefits), even if they do not have a positive net fiscal impact.
4. There is no single, objective way to calculate the appropriate threshold, nor how to balance economic and family life considerations. The balance is complex and difficult to measure but placing greater weight on economic wellbeing will place less weight on family life, and vice versa.

Definition of family life

[Appendix FM](#) of the Immigration Rules details the rules for family migration in the UK. It notes that decisions under this route must balance the right to private and family life (protected under Article 8 of the European Convention on Human Rights (ECHR)), with legitimate national interests such as security, public safety, and the economic wellbeing of the UK. Article 8, as a qualified right, thus allows restrictions on family migration, including to mitigate costs to the taxpayer. The rules also acknowledge a need to “*safeguard and promote the welfare of children in the UK,*” to ensure the Home Secretary is meeting their duties under section 55 of the [Borders, Citizenship and Immigration Act 2009](#).

In 2014, section 117B was inserted into the [Nationality, Immigration and Asylum Act 2002](#) which sets out Parliament's view of what the public interest requires in immigration cases engaging the qualified right to respect for private and family life under Article 8. It requires the courts to give due weight to this public interest when deciding such cases. This means the public interest in family migrants being financially independent and able to speak English, as required by the family Immigration Rules, is underpinned by primary legislation.

If applicants fail to meet the requirements set out for the standard 5-year route to settlement, decision makers must consider whether there are “*exceptional circumstances which would render refusal of entry clearance, or leave to enter or remain, a breach of Article 8 of the European Convention on Human Rights, because such refusal would result in unjustifiably harsh consequences for the applicant, their partner, a relevant child or another family member.*” [Caseworker guidance](#) advises decision makers to recognise

exceptional circumstances only when the evidence clearly shows that refusing the application would lead to unjustifiably harsh consequences for the applicant, their partner, a relevant child, or another family member whose Article 8 rights would evidently be affected by the refusal.

When we discuss family life in this report, we are referring to the ability to be physically present together in the UK. Assessing the extent to which family life could continue outside of the UK for different types of applicants is beyond the scope of this review. We also restrict our analysis to the family relationships that are already provided for in the Immigration Rules which covers relationships between partners, between parents and children, and relationships between adults and any qualifying adult dependent relatives. The evidence we have been able to gather covers almost exclusively partners, and therefore, whilst we do not make specific recommendations on the 5-year Parent route or the Adult Dependent Relative route, our overarching recommendations on the Family route, if implemented, will impact these sub-categories which the Home Office should carefully consider before implementation.

Definition of economic wellbeing

Economic wellbeing is a broad term that can cover anything from the strength of public finances to the incomes and living standards of the resident population. The potential impacts on economic wellbeing are complex and cannot be captured in one indicator. We approach economic wellbeing by considering two broad concepts. The first concept to consider is the **living standards of the family**. This approach explores measures that seek to ensure that the family will have sufficient resources to maintain a reasonable standard of living – which can be defined in several ways. This would prevent anyone joining a partner in the UK whose living standards are below an acceptable level. For example, a main applicant who joins a partner living in poverty is likely to be an additional person living in poverty in the UK, which also reduces the country's economic wellbeing. This concept is focused primarily on the economic situation of the individual family, including British citizens and settled sponsors, who are part of the resident population; it does not explicitly consider the impact of the family on broader economic outcomes.

Under this approach, we consider two types of measure:

1. **Living standards:** the family could be required to have an income that will enable them to maintain a reasonable quality of life. There are several different ways of defining a reasonable quality of life, ranging from avoiding poverty to having sufficient resources to fully participate in the country's social and economic life.
2. **Benefits:** the family could be required to have an income high enough to be ineligible for income-related benefits.

The second concept to consider is the **economic wellbeing of the rest of the country**, i.e. those who are not part of the families using Partner visas. This considers measures that seek to achieve certain aggregate outcomes that are viewed as beneficial for the country as a whole, rather than focusing on the individual family. Any measure under this approach must still be conducted at the level of the family but seeks to achieve a broader goal. For this approach, we consider two measures:

1. Fiscal impacts: the impact of family migration on public finances. For example, the threshold could be set to seek to reduce any overall net fiscal cost from the Family route.
2. Average income: the family could be required to have an income level that would not reduce the average income level of the UK or not reduce it significantly.

None of these measures are straightforward. Most of them vary depending on the circumstances of the family, such as where in the UK they live and how many children they will have in the future. Particularly crucial is whether the applicant will work and how much they earn – something usually not known at the time of application.

Economic wellbeing trade-offs

Like all migration, family migration will have impacts on public finances and living standards. A Minimum Income Requirement (MIR) will affect the number of Family visas granted, and thus population growth and net migration; this in turn will affect infrastructure (e.g. housing, schools, roads, and hospitals).

A lower threshold would also mean that more people earn enough to sponsor a main applicant, leading to more Family visas and higher levels of immigration. This will lead to higher population growth, and greater impacts on existing infrastructure as highlighted in our [net migration paper](#). If the fiscal contribution of the applicant is sufficient (for example, if they are in the top part of the income distribution), their economic contributions will be enough to offset the impacts of population growth on infrastructure if appropriate investments are made.

Some parts of the UK may welcome population growth. For example, the [Scottish Government](#) told us that the current threshold is too high, and consequently risks worsening existing demographic challenges in more rural/island communities, which it said would benefit from targeted visa interventions. However, most family migrants do not go to these areas and those that do, have no obligation to stay. This makes it difficult to use family migration as a tool to address population decline in the small minority of UK local authorities that experience it currently.

Whose income matters?

In an ideal world, we would know the income of both the sponsor and the main applicant. For the living standards of the family, knowing both incomes essentially provides the key information needed to evaluate the economic resources that they have access to. For the economic wellbeing of the rest of the country, the income of the main applicant is far more important than the income of the sponsor. It is the addition of the main applicant to the population that will change the net fiscal outcome or the average income in the economy. In most cases, the sponsor is already in the UK so does not cause any additional change in either of these outcomes.

In practice, we can generally only observe the income of the sponsor. Main applicants joining from abroad will rarely have a job offer before they arrive, and under current rules cannot count such an offer anyway – we discuss this further in Chapter 4. Any income they earn in their own country, even if reliably observed, will not necessarily be a useful predictor of earnings and employment outcomes they might achieve in the UK, unless

they remain in the same job and work remotely from the UK. In most cases therefore, the MIR needs to be set as an individual test on the sponsor's income.

This presents the key challenge for any MIR. The sponsor's income is relevant for the living standards of the family, because it is an important component of household income. A higher household income will be needed to achieve the same standard of living for a couple compared to an individual (as we show in the next chapter), but we can only observe the sponsor's income rather than the likely household income once the main applicant joins.

The challenge is worse for measures that seek to achieve economic wellbeing for the country, since those measures need to assess the impact of the main applicant. This is perhaps easiest to consider for the measure based on average income. Whether average income in the UK rises or falls when a main applicant arrives has nothing in principle to do with the income of the sponsor – it depends on the income of the main applicant once in the UK.

This difficulty can also be seen when considering the fiscal impact. Whether a migrant presents a net fiscal cost or benefit depends on the tax payments they make over their lifetime relative to the costs incurred in providing them services. The cost of providing services is relatively high: around £10,000 per year in government spending for an average 30-year-old and increasing as the person ages and requires more healthcare, social care and the state pension. Most government spending is not on welfare benefits, so an individual can claim no welfare payments but still be fiscally negative. This is not specific to migrants: around half of British people are expected to be fiscally negative over the course of their lifetimes, even if their income allows them to support themselves with a good standard of living.

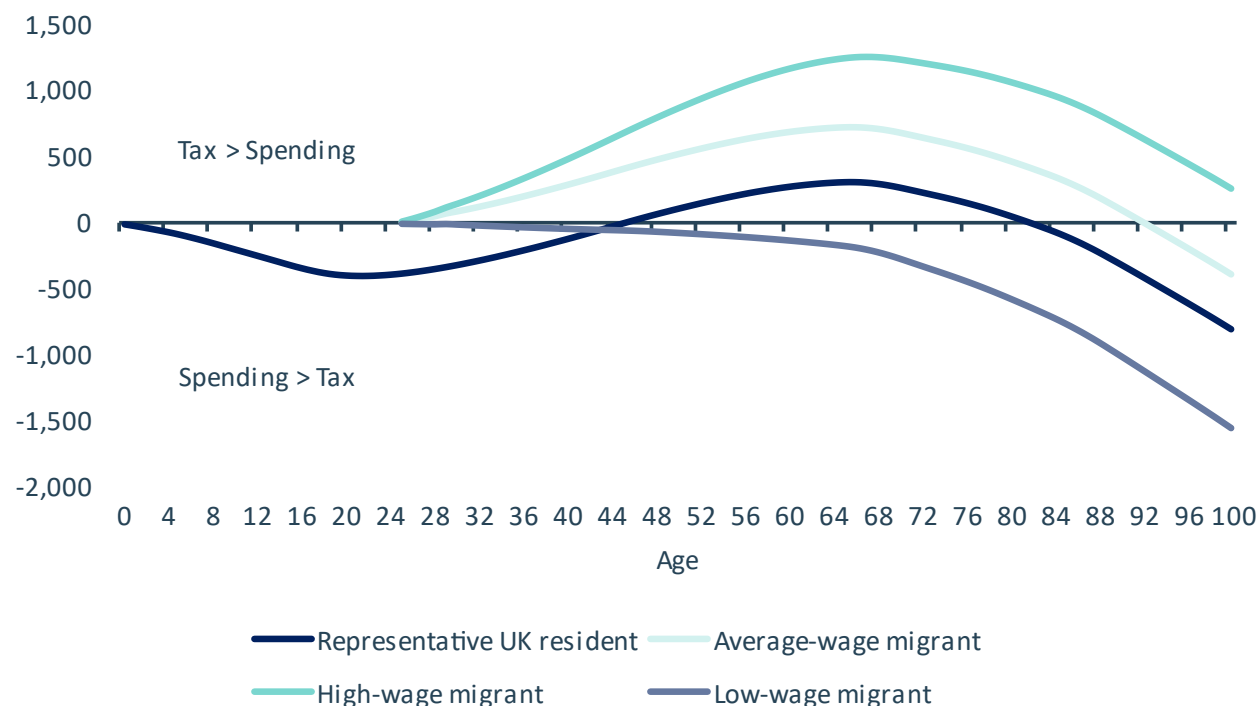
Whilst calculating values over a person's lifetime is complex and uncertain, the Office for Budget Responsibility (OBR) (Figure 2.1) estimated that the cumulative lifetime fiscal impact of a low-wage migrant is significantly negative as their earnings are not sufficient to generate the tax revenues needed to offset the additional spending – particularly the spending that will accrue to them in later life. Again, this is not specific to migrants. UK-born workers with the same earnings profile will also have a negative lifetime fiscal impact.

Using the OBR methodology, we estimate that the low-wage migrant OBR describes as 'representative' earns approximately £19,000 per year. As we documented in Chapter 1, the median earnings of main applicants who work is broadly similar to this. The median income is approximately £21,200 in the fourth year since their visa was issued and this does not appear to increase much over time. As a result, a large fraction of main applicants on the Family route are likely to be fiscally negative over their lifetime. Overall, given the OBR figures, we would expect the lifetime fiscal impact of the median main applicant to be negative. This is because their overall earnings distribution is similar to the low-wage migrant wage, particularly as the employment rates are lower for main applicants compared to the OBR's 'representative' low-wage migrant. A key point here is that knowing the income of the sponsor does not fundamentally change this outcome, even if it has some impacts at the margins (because, for example, a person with a high-earning partner will be eligible for fewer benefits). Nonetheless, the overall net fiscal contribution of the main applicant is not primarily a consequence of the income of the sponsor but depends on the earnings (and thus tax payments) of the main applicant and their use of the NHS, other public services and state pensions over their lifetime.

Several stakeholders have raised the concern that restricting some partner migration can be fiscally costly because it creates single-parent families in the UK. For example, British partners may have to care for their children in the UK without the support of their partner, increasing the likelihood that they will become more reliant on benefits. This is particularly the case where the British sponsor is a female primary caregiver. Not having the partner in the UK can reduce family income and thus increase entitlement to benefits. There are also wider costs associated with single parenthood, such as poorer outcomes for children in the long term. Our Call for Evidence (CfE) received examples of this happening, outlined by respondents who told us of the financial impacts of separation on their individual households (discussed further in the section below on financial impacts).

The number of families in the situation described above is expected to be a relatively small minority of the total. Most family migrants are women, and their earnings and employment rates are relatively low, on average. As a result, if the government define economic wellbeing in terms of fiscal impact, the fiscal argument in favour of permitting family migration for the lowest-income families is not very strong. If we use other indicators of economic wellbeing, such as the living standards of the sponsor's family, the argument is stronger because lower levels of applicant earnings are required to improve the family's economic standard of living (the difference between individual and household living standards measures ranges from £7,200 - £14,000, as we describe in Chapter 3). Nonetheless, from a policy perspective, the main argument for permitting partner migration below a certain income level is not economic, but because family life has inherent value.

Figure 2.1: Cumulative fiscal impact of representative migrants



Source: Office for Budget Responsibility (OBR) - Fiscal Risks and Sustainability Report 2024.

Notes: In £ thousands, cumulative fiscal impact includes the cost of a Skilled Worker visa, NHS surcharge, indefinite leave to remain and immigration skills charges for employers. Figures for migrants includes the fiscal spending required to keep public capital stock per person constant. 'Representative UK resident' reflects an average UK resident.

Impacts on net migration

Migrants can come to the UK and contribute to net migration if they stay in the long term (see our [net migration paper](#) for more detail). The volume of people arriving in the UK on each route varies, and so too does their likelihood of staying here permanently (their stay rate). By combining these two pieces of information we can illustrate how many people on each route might stay in the UK permanently, and hence their impact on long run net migration. Table 2.2 groups the various routes into broad categories. These are not forecasts but represent a plausible long-run scenario.

Family visas are currently not one of the largest categories of immigration with 84,000 non-European Union (EU) citizen visas in 2023. However, the stay rate of those on Family visas is relatively high, with 80% of all people who come to the UK on a Family visa staying permanently (89% for Partner visas). Their impact on net migration is therefore more significant than the number of visas issued would suggest. It is the entry visa numbers that matter if you want to reduce net migration through policies targeted at the Family route. Under plausible but necessarily highly speculative assumptions, family migration might make up around 16% of total non-EU net migration in the long term with Partner visas being lower (Table 2.2). This is similar to study migration but considerably less than work migration.

There are sensible economic reasons to care about net migration, because there are costs resulting from impacts on the housing market and the need for additional infrastructure. However, excluding higher-paid

migrants from entering the UK may not be sensible as higher-paid migrants have a higher net fiscal contribution which may allow for greater government investment in infrastructure.

Table 2.2: Illustrative net migration scenario, non-EU citizens only

Category	2023 immigration (LTIM)	Hypothetical long-run immigration	Assumed stay rate	Long-run non-EU net migration	% of non-EU future net migration
Work visas	444,000	280,000	56%	157,000	38%
Study visas	418,000	270,000	26%	70,000	17%
Family visas	84,000	84,000	80%	67,000	16%
Asylum and Humanitarian routes	160,000	128,000	90-100%	115,600	28%
Other visas	17,000	17,000	31%	5,000	1%
Total	1,123,000	779,000	53%	415,000	100%

Source: 2023 immigration figures from Office for National Statistics (ONS), [Migration Observatory-London School of Economics \(LSE\)](#).

Notes: Migration statistics (column 1) are taken from the Long-Term International Migration (LTIM) estimates produced by the ONS. A hypothetical estimate of what long-run immigration would look like (column 2) is assumed (see our Net Migration publication for further detail [Net Migration](#)). Stay rates (column 3) are calculated using Migrant Journey data and have been taken from a Migration Observatory-LSE study. The long-run net migration figure is simply the estimate of long-run immigration, multiplied by an estimated stay rate. For simplicity, European Union (EU) citizens are excluded. In recent years, net migration of EU citizens has been negative. Net migration of British citizens is also excluded (this is almost always negative too).

Family life impacts

The evidence we collected covered a range of impacts on families, most of which are difficult to quantify. Some participants in our qualitative research and respondents to our CfE and survey said they had not been impacted at all, while others said the impacts had been multiple, severe and lasting. Those responding to the CfE were particularly likely to describe severe impacts.

Some impacts result from the threshold itself for families that are not able to meet it, while others result from the process of meeting the threshold such as rules on what income can be counted, as we discuss later in Chapters 3 and 4. Impacts are also not just felt by those who are unable to meet the requirements and consequently do not apply or are rejected: several of those who went on to be successful said that they had experienced lasting negative impacts. In the next section we differentiate between these experiences where possible.

Separation

Many partners and families responding to the CfE reported they were separated as a result of the financial requirements, either because the sponsor could not meet the financial requirement at all, or because it took time for them to do so and to gather the necessary evidence. In many cases, this delayed or prevented applications. When considering those who had applied, just under half of applicants responding to our survey (43%) reported they had been separated from their partner/family whilst in the process of applying for a Family visa/meeting the financial requirements, and for 63% of respondents who had been separated (i.e. 27%

of all respondents), the separation lasted for 6 months or longer (IFF table 50). Many survey respondents who had been separated reported negative impacts on their mental health and/or their relationship with their partner and children as a result.

In the next sections we discuss these different impacts of the Family route and consider how the impacts differ across a series of metrics relating to both adults and children (applicants'/partners' mental health, applicants' relationships, children's mental health and children's relationships with their parents) by length of separation.

Across all four metrics discussed, the likelihood of reporting "fairly negative" or "very negative" impacts increased along with reported duration of separation, while the likelihood of reporting "no impact" declined.

Impacts on adults

Mental distress and physical impacts:

Our survey asked applicants who reported they had been separated for any length of time because of the financial requirements about what impact this had on their or their partner's mental health⁹. Around three quarters (78%) of survey respondents who were separated for any length of time reported that this had negative impacts on their or their partner's mental health, compared to 18% who said that separation had had no impact (IFF table 51). The likelihood of reporting negative impacts increased with reported length of separation (see Table 2.3).

Table 2.3: Impact on applicant or partner's mental health

	Very negative impact	Fairly negative impact	No impact	Fairly positive impact	Very positive impact
Separated for up to 6 months	26%	43%	29%	1%	1%
Separated for 6 - 12 months	38%	41%	16%	3%	2%
Separated for more than 1 year But less than 2	48%	38%	10%	2%	2%
Separated for more than 2 years	60%	29%	8%	2%	1%
Total (all separated)	39%	39%	18%	2%	2%

Source: Survey questions C4.1 and C3.

Notes: Row percentages may not sum to 100 due to rounding. Categories 'less than 1 month', '1 - 2 months' and '2 - 6 months' have been combined into 'Separated for up to 6 months'. Categories 'more than 2 years but less than 3' and '3 years or more' have been combined into 'Separated for more than 2 years'. Data has been weighted to the applicant population (in/out of country, year of application, nationality and age). Base sizes are unweighted.

Base: All separated (C3) and selecting a response other than "Not applicable" to C4.1 (total base size 3726). Separated for: up to 6 months, 1417; 6 - 12 months, 1004; more than 1 year but less than 2, 681; more than 2 years, 624.

Total (all separated): very negative impact, 1,452; fairly negative impact, 1,496; No impact, 661; Fairly positive impact, 67; Very positive impact, 50.

From our CfE and interviews, families that did not apply for a visa because they could not meet the threshold reported particularly severe distress and disruptive impacts on their family life, with many reporting a decline

⁹ Note "not applicable" responses have been excluded for this analysis and for IFF tables the percentages have been recalculated.

in their mental health related to prolonged separation and lack of certainty over when the separation would end. This supports the findings of the survey, where the most severe impacts were reported by those reporting longer separations. Not being able to meet the MIR was one of the main reasons why people who said they would like to make an application reported not doing so.

Although some respondents said they were able to see their partner by using visit visas, others said they had not been able to get visit visas or were not able to travel because of finances and work particularly when the partner lived further away. Reunite Families UK (RFUK) reported similar findings in its own [research](#), stating that “The vast majority (83%) of the respondents indicated that their mental health deteriorated... The majority (60%) of the respondents further indicated that their child’s mental health has deteriorated.”

“Yeah, it’s really affecting him [her husband] and his mental health is really bad. Like, he calls me every day and he’s crying because he’s not with his family, he’s not with me and the boys.”

Qualitative interview participant, sponsor, not yet applied

“The impact has been that I struggle to bring our daughter up alone in this country. We have not seen him [my husband] in 18 months as he cannot get a visit visa to this country, and we cannot afford the extortionate prices to visit him in school holidays. It has previously been said that video calls are adequate to provide a relationship with parents and their children. This however is not the case for us, my daughter becomes mute on any type of call and does not interact in any way at all, so maintaining the relationship between father and daughter is extremely hard. If my husband was here, I would not be reliant on benefits, and we would be able to give our daughter a better life.”

CfE personal capacity, sponsor, not yet applied

Uncertainty and stress were particularly strongly expressed by sponsors who needed to find a higher-paying or more stable job to meet the requirement and did not have a timeline for when this was achievable. Those responding to the CfE who were working additional hours widely reported working in National Living Wage (NLW) jobs, working irregular hours/in precarious employment, being self-employed/freelancing, being on fixed-term contracts, or working while also acting as carers and potentially therefore limited or inconsistent in the hours they could work.

“My life and my husband’s life is basically on hold until the foreseeable. I am constantly, every single day and for the past three years, been under pressure to find, stay in, and then gather enough evidence for the MIR. We almost did it when it was £18,000 and then they announced the change. He is tired of being apart, I am tired of being apart, and it seems impossible. I live in the [outside London/South East] and there’s just no way I’m finding one position which pays £29,000 – I need to find two, meaning I’m working upwards of 56 - 60 hours a week with one day break.”

CfE personal capacity, sponsor, not yet applied

In the CfE and interviews, those who did not apply/were waiting to become eligible, or who had unsuccessful applications, reported distress about the inability to progress with life plans, such as having children, and going through major life events alone.

"I am unable to live in the same country as my husband, who I married almost 6 months ago. We are unable to plan for normal things, like one day buying a house or starting a family. I am searching for higher paid employment, but am yet to find a suitable role, and should I find a job that allows me to meet the financial requirement I will likely lose the flexibility of my current job and have to see my husband even less than I currently do in the run up to applying for a visa. Realistically, I am faced with the dilemma of choosing between my home country and my loving family, and my own husband. This is obviously a highly stressful situation, which naturally negatively affects my mental health. The impact of the current higher financial requirements affects most areas of our lives."

CfE personal capacity, sponsor, not yet applied

"I think the biggest one for us was the fact that I was really ready to have children... I was really ready when we got married. And we don't have them because we can't have them, because I'm not going to be a single mum, it would be much harder."

Qualitative interview participant, sponsor, unsuccessful MIR application, £29,000 threshold

There were examples in the CfE and interviews of the positive impacts of being able to rejoin family, for those who made successful applications. However, even after a successful application, some people reported examples of negative impacts on the mental health of sponsors and partners. Some, particularly those responding to our CfE, reported that the impacts were persistent and long lasting:

"I have now been diagnosed with depression for which I am heavily medicated, I also have severe anxiety. My marriage broke down due to distance."

CfE personal capacity, sponsor, unsuccessful MIR application, £18,600 threshold

"The last 7/8 years have been hell. We spent 1 year apart in 2017/18 due to the MIR and [this] has left us both with PTSD, separation anxiety and not to mention the emotional impact, but we are no longer financially stable because of the costs involved also which has put a huge pressure on our relationship."

CfE personal capacity, sponsor, successful MIR application, £18,600 threshold

In the qualitative interviews, respondents who had a successful application generally said waiting for a decision whilst remaining apart was difficult (from Home Office data covering 2020 to 2024, the median successful applicant on the Partner route had to wait 47 days for a decision), with several respondents having reported becoming emotional at the outcome due to both this, and the general length and complexity of the application process.

However, there were also those who expressed a view that a period of separation was just a necessary part of the process, even if it could be difficult: these tended to be people who had a firm plan to meet the financial

requirement, and who had either been successful in their application or were confident they would be so. In these cases, being apart, while rarely framed positively, was accepted with resignation.

"I mean, we manage. Like, we started our relationship long distance. I think it's just, get on with it. It's not the best, but..."

Qualitative interview participant, sponsor, successful MIR application, £18,600 threshold

"We always knew it would be something like two to three months... [I was] busy with my new job and getting the house ready for them."

Qualitative interview participant, sponsor, successful MIR application, £18,600 threshold

Impacts on relationships:

In our survey more than half of applicants (58%) who were separated for any length of time because of the financial requirements reported negative impacts on their relationship with their partner, whilst 37% of applicants reported no impact (IFF table 52)¹⁰. The likelihood of experiencing negative impacts increased the greater the reported time spent apart (see Table 2.4 below).

	Very negative impact	Fairly negative impact	No impact	Fairly positive impact	Very positive impact
Separated for up to 6 months	12%	33%	51%	2%	3%
Separated for 6-12 months	18%	39%	37%	3%	3%
Separated for more than 1 year but less than 2	27%	41%	27%	3%	2%
Separated for more than 2 years	37%	40%	19%	3%	2%
Total (all separated)	20%	37%	37%	3%	3%

Source: Survey questions C4.2 and C3.
Notes: Row percentages may not sum to 100 due to rounding. Categories 'less than 1 month', '1 - 2 months' and '2 - 6 months' have been combined into 'Separated for up to 6 months'. Categories 'more than 2 years but less than 3' and '3 years or more' have been combined into 'Separated for more than 2 years'. Data has been weighted to the applicant population (in/out of country, year of application, nationality and age). Base sizes are unweighted.
Base: All separated (C3) and selecting a response other than "Not applicable" to C4.2 (total base size 3719). Separated for: up to 6 months, 1420; 6 - 12 months, 1006; more than 1 year but less than 2, 676; more than 2 years, 617.
Total (all separated): very negative impact: 716; fairly negative impact, 1,405; no impact, 1,416; fairly positive impact, 95 ; very positive impact, 87.

Some respondents to the CfE or who were interviewed also said that separations were a stressor on their relationship, especially when there were additional difficulties such as childcare or health needs and/or there was no end point in sight. However, the application process (i.e. gathering proof of income and proof of relationship), especially when combined with wider financial stress, was also described as stressful.

¹⁰ Note "not applicable" responses have been excluded for this analysis and for IFF tables the percentages have been recalculated.

Some respondents in the CfE and qualitative research reported that the burden of meeting the requirement (the distance, stress of looking for work that met the financial requirement and not knowing how long separation would last) led to a breakdown of their relationships.

“The stress of having to leave the UK to be together, and then the disruption that this had to both of our careers caused immense stress to both of us. It exacerbated my eczema, with led to mental health problems, and consequently problems for me at work. This combination of factors contributed to the end of my relationship with my ex-partner...”

CfE personal capacity, sponsor, not yet applied

The strain of caring for children alone without having partners to support the sponsor was widely reported in the CfE and interviews. This impacted sponsors who had come to the UK without their partner, or those who remained abroad and lacked wider family support because they were not (yet) able to apply or did not want to be separated. This was reported by all types of parents but was especially strongly expressed by parents of very young children, parents of children with additional needs, and parents who themselves had health problems.

“We have to consider we are single parents while [our] partners are in a foreign country and juggling work and children alone is a massive struggle and expensive.”

CfE personal capacity, sponsor, not yet applied

Impacts on children

Emotional/behavioural and physical impacts:

Organisations representing children told us that children were being impacted in the short and longer term due to separation from one of their parents, at all stages of development from early and primary years to teenagers. Parents also reported impacts on their children in their personal responses.

Survey respondents who had experienced separation were asked about the impacts of any separation on the mental health of their children (IFF table 53)¹¹. Just over half (58%) of respondents answering this question reported negative impacts on their children’s mental health, compared to 39% reporting no impact.

¹¹ Note “not applicable” responses have been excluded for this analysis and for IFF tables the percentages have been recalculated.

Table 2.5: Impact on applicant's children's mental health

	Very negative impact	Fairly negative impact	No impact	Fairly positive impact	Very positive impact
Separated for up to 6 months	18%	21%	57%	0%	3%
Separated for 6-12 months	30%	27%	40%	1%	1%
Separated for more than 1 year but less than 2	42%	24%	31%	1%	2%
Separated for more than 2 years	48%	29%	21%	2%	1%
Total (all separated)	33%	25%	39%	1%	2%

Source: Survey questions C4.3 and C3.

Notes: Row percentages may not sum to 100 due to rounding. Categories 'less than 1 month', '1 - 2 months' and '2 - 6 months' have been combined into 'Separated for up to 6 months'. Categories 'more than 2 years but less than 3' and '3 years or more' have been combined into 'Separated for more than 2 years'. Data has been weighted to the applicant population (in/out of country, year of application, nationality and age). Base sizes are unweighted.

Base: All separated (C3) and selecting a response other than "Not applicable" to C4.3 (Total base size 1454). Separated for: up to 6 months, 506; 6-12 months, 343; more than 1 year but less than 2, 276; more than 2 years, 329.

Total (all separated): very negative impact, 479; fairly negative impact, 398; no impact, 538; fairly positive impact, 13; very positive impact, 26.

Around half (52%) of survey respondents overall who had experienced separation reported that it had caused a negative impact on their children's relationship with themselves or their partner where applicable (with proportions increasing with increased time separated), and 43% overall felt the period of separation had no impact (IFF table 54)¹².

Table 2.6: Impact on children's relationship with applicant/applicant's partner

	Very negative impact	Fairly negative impact	No impact	Fairly positive impact	Very positive impact
Separated for up to 6 months	16%	19%	60%	2%	3%
Separated for 6 - 12 months	23%	26%	47%	1%	3%
Separated for more than 1 year but less than 2	36%	24%	32%	3%	5%
Separated for more than 2 years	38%	33%	23%	3%	3%
Total (all separated)	27%	25%	43%	2%	3%

Source: Survey questions C4.4 and C3.

Notes: Row percentages may not sum to 100 due to rounding. Categories 'less than 1 month', '1 - 2 months' and '2 - 6 months' have been combined into 'Separated for up to 6 months'. Categories 'more than 2 years but less than 3' and '3 years or more' have been combined into 'Separated for more than 2 years'. Data has been weighted to the applicant population (in/out of country, year of application, nationality and age). Base sizes are unweighted.

Base: All separated (C3) and selecting a response other than "Not applicable" to C4.4 (Total base size 1488). Separated for: up to 6 months, 513; 6 - 12 months, 353; more than 1 year but less than 2, 284; more than 2 years, 338.

Total (all separated): very negative impact, 381; fairly negative impact, 405; no impact, 622; fairly positive impact, 32; very positive impact, 48.

In [qualitative interviews](#) with children and young people aged between 7 and 16 years old, which researchers from the Coram Centre for Impact carried out on behalf of RFUK, participants expressed a range of emotional challenges as a result of living in a different country from either one or both of their parents. Although the findings are not representative of all children and young people affected by the MIR, they provide insight into

¹² Note "not applicable" responses have been excluded for this analysis and for IFF tables the percentages have been recalculated.

the diverse impacts the MIR can have on the mental health and wellbeing of children. As well as reporting anxiety, stress and loneliness (primarily because of separation from the non-UK parent but exacerbated where the UK parent was working long hours to meet the MIR), children and young people said they felt that separation had negatively impacted their relationship with their non-UK parent.

Their analysis reported that some children showed physical symptoms of anxiety, sleep disturbances, selective mutism and being unable to focus at school. Similar impacts were reported on children of all ages by adults responding to our CfE, from separation anxiety among young children to behavioural and severe psychological impacts amongst older children and teenagers.

CfE personal capacity respondents gave examples of separation of children and parents lasting years (for example if parents could not yet apply but were working to become eligible), with parents potentially missing out on important years of their child's life.

"I constantly worry about my family. My children are suffering - they need their father. In 5 years we have visited him once for 3 weeks (restricted by universal credit rules) and he has been here once for a 6-month stay. The boys do not fully understand and are now scarred by not being allowed their father. Dangling their Daddy in front of them and then whisking him away has to be the cruellest action possible. One has received ELSA (Emotional Literacy and Support Assistance) for 4 years since starting school and he has separation anxiety. They have given him a treasure box which they also give to other children whose parents have died. He breaks down in tears missing his Daddy almost daily."

CfE personal capacity, sponsor, not yet applied

These impacts on children's relationships with their parents were echoed in the qualitative research.

"My daughter's lived without her dad since she was 6. She's never going to get those years back. From 6 to 11, the main memory of childhood is with her dad through a screen."

Qualitative interview participant, sponsor, successful on appeal, £18,600 threshold

We heard from both qualitative research participants and CfE respondents that the impacts on children could persist even after the family was reunited.

"The mental health impact on our family has been horrendous and we have all suffered very directly, even after being reunited our little boy worries papa will be taken away, people say children are resilient but the visa process has deeply scarred him at such a young age and his young life has been consumed by visa, this is not how we should be a country."

CfE personal capacity, sponsor, successful MIR application, £18,600 threshold

Educational impacts:

Children and young people interviewed in the Coram Centre for Impact research conducted for RFUK reported difficulties in making friends at school, particularly those who had experienced high stress within their family homes. Some children/young people had had a parent leave or arrive just before an important time at school and some said they felt disruption had impacted their academic performance. This was echoed by parents responding to our CfE.

"I would like to show you how my son's marks at school have dropped, how my children hardly ever smile and what the uncertainty of this process has done to myself as well as my family."

CfE personal capacity, sponsor, not yet applied

"Myself and my two children were separated from my husband (their father) for 4.5 years ... My youngest daughter also struggled in school and had to have additional emotional support from the school counsellor. She frequently burst into tears when reminded of her dad and had to be taken out of class."

CfE personal capacity, sponsor, not yet applied

Financial impacts:

While individuals responding to our CfE focused heavily on the impacts to their emotional wellbeing, there was also some evidence of financial impacts from the CfE, mentioned by both individuals and organisations. Some people (usually women) who were single parents, or who had come to the UK with their children leaving their partner behind, said that having sole responsibility for childcare had an impact on the amount and type of work they were able to do. This had an impact on both their family finances and their prospects of finding work that met the financial requirements. Some respondents reported putting off studying or working to advance their careers to pursue a short-term increase in salary. This made them more able to meet the financial requirements in the short run, but at a potential long-term cost to their career and salary.

On the other hand, there were also examples of individuals who pursued training to get higher paid jobs in order to meet the MIR. Several reported taking on additional hours/jobs to increase their earnings, although it was reported that this could be mentally and physically exhausting, raising questions about whether the extra hours would be sustained beyond the immediate need to meet the financial requirements.

"It's caused unnecessary stress because I'm having to find another [job] to do on the weekend as well as do a full-time job in the weekdays. I was doing an apprenticeship to become a [healthcare professional] however I had to leave the job and give up on my dream in order to meet the financial requirement to bring my spouse over to the UK."

CfE personal capacity, sponsor, not yet applied

Research interviewees and CfE respondents reported that the costs of visits could have a severe impact on their family finances, especially where the whole family had to travel (for example because the overseas

partner could not get a visit visa) or where extended time away from work was required. RFUK told us that during their research they had seen cases where individuals had had to choose between saving for visits and for visa fees. As we discuss in Chapter 4, there were also examples of families having to maintain the costs of two homes where the applicant remained abroad.

“My wife and child live in a separate country, and I'm struggling to find work because I want to take time off to visit them.”

CfE personal capacity, sponsor, not yet applied

Impacts on wider family

10% of applicants responding to our survey reported that one of the reasons they wanted to come to the UK was to help care for wider family (Table 1.3). CfE and qualitative research findings indicated that this was most often ageing or sick parents. Sponsors in the CfE described the difficulties in caring for aged/sick parents, for those that required extensive support, it was difficult for the sponsor to leave behind their family in another country for extended periods of time, or to make frequent trips to the UK without it impacting their family abroad.

“I am unable to return to the UK with my partner and fulfil care duties for both my elderly parents. As a result, my parents have to rely on themselves despite their health and mobility problems, neighbours for day-to-day needs, or in many cases the UK social and healthcare services even though I would be able to deal with most of their needs.”

CfE personal capacity, sponsor, not yet applied

Others responding to our CfE said that if they were in the UK they would be able to benefit from support from extended family, for example with childcare. 34% of applicants responding to the survey indicated that the presence of personal networks in the UK (such as other family and friends) was a reason for wanting to come (Table 1.3).

Balance between economic wellbeing and family life

There is a trade-off between economic wellbeing and family life considerations. Below a certain level, a higher MIR reduces the costs (or risk of costs) to public finances or the risk that family migrants will be unable to support themselves with a reasonable standard of living. However, a higher threshold would also have more widely felt impacts on the family life of sponsors and applicants. More people's family life would be negatively affected because they were unable to get a visa, or because they only met the MIR with considerable difficulty or prolonged separation. Below a certain level, a lower threshold thus puts more weight on family life over economic wellbeing and vice versa. The exact balance between the two is a political and ethical decision and thus one for the government to make.

Given that the family's economic impact is highly uncertain, the government also needs to decide on the burden of proof facing applicants. A higher burden of proof (i.e. meeting the income requirement with more restrictive sources of income and for longer periods) will reduce the number of people admitted whose incomes ultimately fall below the level the government decides on—at the cost of excluding or imposing separations on some applicants who would have had sufficient income.

The following chapter sets out the different ways of considering the MIR itself.

Chapter 3: The Minimum Income Requirement

1. The level at which the Minimum Income Requirement (MIR) is set will impact the economic wellbeing of the UK and the ease with which applicants are able to be united with their families.
2. The living standards and benefits measures are focused on the income a family would need to live in the UK, placing less weight on the economic wellbeing of the UK, and more on the economic wellbeing of the family. The measures range from around £15,000 to £28,000 for a single earner, with higher figures in cases where two incomes can be taken into account. The figures towards the bottom of this range would put families at significant risk of poverty. Several measures cluster around the £23,000-£25,000 range.
3. The government could justify a higher MIR by focusing on the broader fiscal impacts of partner migration. However, there is no obvious way to set an appropriate figure for a fiscally driven MIR implemented by testing the sponsor's income, because the sponsor's income is not the main determinant of the impact of partner migration on public finances or average incomes.

This Chapter sets out options to calculate the MIR, including respondent views on the level of the threshold.

Views from Call for Evidence (CfE) respondents and qualitative research participants on the MIR level

A large number of the CfE personal capacity respondents said that they were responding because they were directly affected by the income requirement. Their main priority was to be united with their partners or families (if they had not been) or to become or stay eligible for the visa, and therefore we do not wish to suggest that these views are representative of the resident population of the UK.

Some argued that the ability to live with their partner in the UK was a basic right, with many questioning why there needed to be a financial requirement at all. These respondents often referred to a deep sense of injustice or to feeling “*exiled*” or “*let down*” by the government. However, there was also widespread agreement with the existence of a financial requirement, in order to ensure that couples can support themselves. That said, the large majority of CfE and qualitative research respondents believed that the current £29,000 threshold was too high. Their reasons included:

- Many people in the UK do not earn this amount even in a full-time job, particularly outside London and the South-East, or in specific jobs (often characterised by respondents as “*working class*” or “*ordinary*” jobs);
- It may be more difficult for people to earn this amount as a student or in their early career, impacting younger people;
- It is more difficult to meet this requirement if relying on pension income, impacting older people; and,

- Combining career and childcare may affect the ability to meet the threshold, particularly affecting women and primary carers.

In both the CfE and qualitative research, respondents argued that a threshold set around the minimum wage would be fairer. Many suggested that the National Living Wage (NLW) or just above NLW was appropriate, on the grounds that this is the minimum amount that the government deem acceptable for people to earn in the UK. However, the point was also made that not everyone is able to work full-time.

Most respondents to both the CfE and qualitative research were strongly opposed to the future increases that had been planned by the previous government.

A much smaller number of respondents thought the MIR was set at the right level or was too low. These people typically said that it was important families are not a burden on the taxpayer. As noted above, respondents' opinions on the threshold is largely dependent on the importance that they assigned to family life versus economic wellbeing.

Our survey asked respondents how easy or difficult it was for their sponsor to meet the financial requirements. The results (IFF table 47) indicate that the majority of survey respondents did not find it difficult to meet the requirements before or after the threshold change on 11 April 2024. However, more sponsoring partners of applicants who applied prior to the threshold change on 11 April 2024 found it easy to meet the financial requirements than those who applied afterwards. Note that the survey was with applicants only, and did not include those who did not apply (some of whom will not have been able to meet the financial requirement).

- 73% of those who applied prior to 11 April 2024 reported that their partner met the financial requirements “very easily” or “fairly easily”, compared to 60% of those who applied after 11 April 2024; and,
- Those who applied before 11 April 2024 were also less likely to report that their partner had difficulty in meeting the financial requirements: 20% reported that this had been with “a little difficulty” “or a great deal of difficulty” compared with 29% who applied after the change. The number of people who reported not having met the financial requirements at all also increased following the threshold change (2% compared to 4%).

The measures and indicators

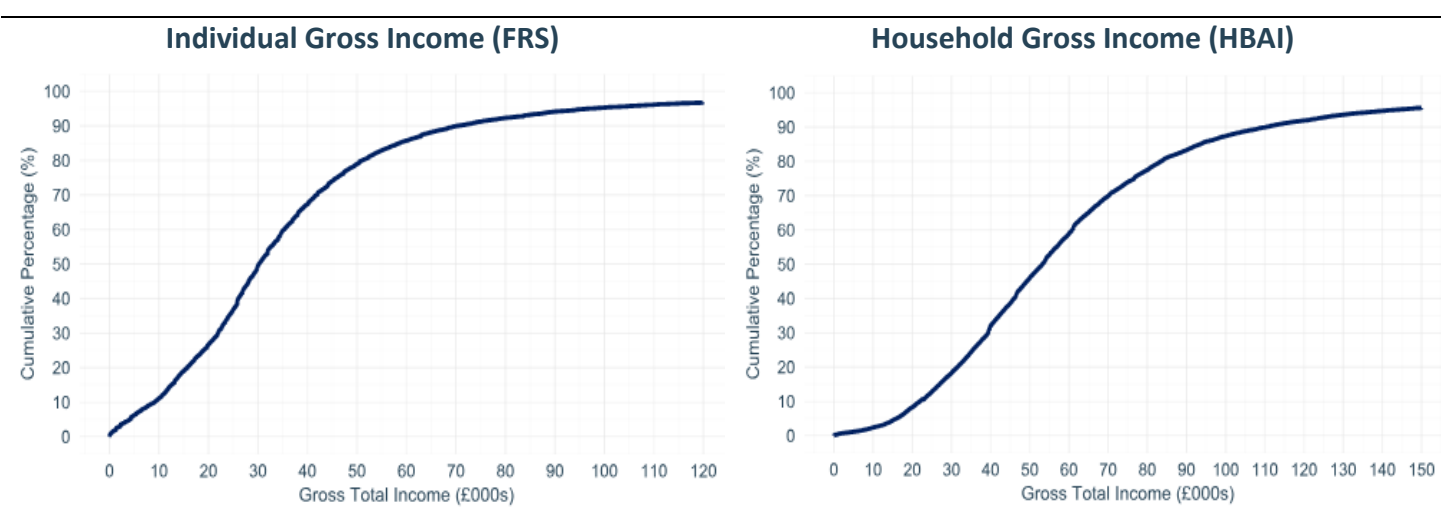
We now consider the options for setting a MIR. Below, we set out four potential measures (living standards, benefits, fiscal, and average earnings), alongside potential indicators for each measure. The precise value of each indicator depends on whether we calculate a level for an individual (usually the sponsor) or the household. A household measure would be assessed against the sponsor and applicant's income combined where this is feasible, whereas an individual measure would be assessed against just one person's income. In practice, it will be necessary to make individual measures available because the household income is usually (though not always) unknown at the point of the initial application.

In the following discussion, an individual and the corresponding threshold refers to a single adult, while a household is defined as two adults.¹³

To evaluate the potential impact of various MIR values on access to the Partner route we have used income distributions for the UK population at both individual and household level (Figure 3.1 below). The 2023/24 Family Resources Survey (FRS), median gross income at *individual* level is £29,900 uprated to January 2025 terms using HMRC Real-Time Information (RTI) wage growth. At the *household* level, the median gross income is £54,000 (uprated to January 2025), based on the 2023/24 Households Below Average Income (HBAI) data. In the analysis of measures and indicators, we have outlined in which percentile of the UK income distribution the measure falls, to indicate what share of potential sponsors currently have income at this level.

However, this should be treated as an approximation as these distributions will *not* necessarily be the same as the income distribution among potential sponsors. In addition, in Chapter 1 we set out that using this type of analysis appeared to over-predict the impact of the 2012 MIR introduction.

Figure 3.1: Cumulative Income Distributions



Source: Family Resources Survey (FRS) 2023/24 for individual and Households Below Average Income (HBAI) 2023/24 for household, aged 18-66 excluding individuals who claim disability benefits as they would otherwise qualify for adequate maintenance.
Note: FRS 23/24, HBAI 23/24 uprated to 2025 terms using HMRC Real-Time Information (RTI) earnings growth from 2023/24 to 2025. Further details of methodology can be found in the annex.

Further details relating to the income distributions and methodology of the indicators can be found in the annexes.

¹³ Where a household figure is unavailable, it is estimated using Organisation for Economic Co-operation and Development (OECD) income equivalence scales by applying a multiplier of 1.5 to the individual-level value. For the poverty measure, which is defined at the household level, this process is reversed to derive an equivalent individual-level value. For further details on methodology see Annex A – methodology of the measures.

Measures based on the Economic Wellbeing of the Family

1. Living standards
2. Benefits threshold

These measures aim to address the economic situation of the family by looking at the income required to support a family. Whilst we would ideally have information on the income of both the sponsor and main applicant – and therefore household income – generally, we only observe the income of the sponsor. On average however, sponsor income is an important component of household income and so there is a rational basis for an MIR test based on the sponsor’s income, when examining the economic situation of the family.

Measure One: Living Standards

Measures based on living standards aim to ensure that the couple has a sufficient income to maintain a given standard of living. This is the approach taken by most of the international comparator countries we reviewed in Chapter 1. The required income itself can vary, from a minimal level designed to keep families out of poverty to a higher level designed to cover a wider range of living costs. The measures focus on the ability of the sponsor/applicant to support themselves. Note that if the couple qualifies for the individual measure using a single income, there is no guarantee that the *couple* will meet the household level, as this depends on the other partner’s income.

These measures almost certainly allow partner migration to involve some fiscal cost, as the figures later in this chapter will show, although this cost cannot be calculated directly due to the uncertainty about the earnings of the applicant.

The Minimum Income Standard (MIS)

The [Joseph Rowntree Foundation](#) (JRF), with the Centre for Research in Social Policy (CRSP) at Loughborough University produces a MIS which provides a benchmark for what it describes as a “*dignified socially acceptable standard of living*.” It is developed through deliberative conversations with the public to identify the goods and services needed for a minimum socially acceptable living standard. This includes maintaining a balanced diet, heating to maintain a warm home and staying connected with a basic mobile phone. It also accounts for social participation through occasional outings and exchanging Christmas gifts. These items are costed by researchers to produce a MIS value for different household types, taking into account household needs, taxation and benefit income. This indicator would create an external dependency, as the value is based on the JRF’s methodology and data for calculations.

Table 3.2: Cost of living index based on Joseph Rowntree Foundation (JRF) indicator

	Individual		Household	
	Value (£)	Position on income distribution (percentiles)	Value (£)	Position on income distribution (percentiles)
UK	£28,000	40 th – 50 th	£42,000 (OECD income equivalised)	30 th – 40 th

Source: Values are from JRF Minimum Income Standard (MIS) calculator, income distributions are Family Resources Survey (FRS) 2023/24, Households Below Average Income (HBAI) 2023/24.

Notes: Values are rounded to nearest 100. FRS 2023/24, HBAI 2023/24 all uprated to 2025 terms using HMRC Real-Time Information (RTI) earnings growth from 2023/24 to 2025. Further details of methodology can be found in the annex.

Real Living Wage (RLW)

The RLW, produced by the [Real Living Wage Foundation](#), is an hourly wage rate designed to ensure that workers earn enough to cover the basic cost of living and meet essential needs. The RLW incorporates the MIS basket of goods as a key component. However, it is distinct from the JRF indicator as it uses separate cost estimates for housing, childcare and other essentials, and is calculated using a tax-benefit model that accounts for Universal Credit (UC). Recent changes also include a 'shock absorber' to limit rate increases and adjustments for actual working patterns among low-income households. These factors contribute to the RLW numbers being lower than the JRF indicator.

This illustrates the difficulty of defining an 'acceptable standard of living' as different approaches, while similar in aim, use and produce varying methods and values. This indicator also creates an external dependency as the value is based on the RLW Foundation's method and data for calculations.

Table 3.3: Real living wage (RLW) indicator and corresponding MIR values

	Individual		Household	
	Value (£)	Position on income distribution (percentiles)	Value (£)	Position on income distribution (percentiles)
UK	£24,900	30 th – 40 th	£37,300 (OECD income equivalised)	20 th – 30 th
UK excluding London	£24,600	30 th – 40 th	£36,900 (OECD income equivalised individual value)	20 th – 30 th

Source: Value is from Real Living Wage Foundation, income distributions are Family Resources Survey (FRS) 2023/24, Households Below Average Income (HBAI) 2023/24.

Notes: Values are rounded to nearest 100. FRS 2023/24, HBAI 2023/24 all uprated to 2025 terms using HMRC Real-Time Information (RTI) earnings growth from 2023/24 to 2025. Further details of methodology can be found in the annex.

National Living Wage (NLW)

The [government](#) states that the NLW aims to protect the lowest earners, particularly during times of economic pressure, while balancing the need to support business competitiveness and the wider economy. It represents a minimum level that the government deems appropriate for UK residents to earn in work. Unlike most other measures, this measure is also simple to calculate without requiring assumptions or relying on external data sources that may not be calculated in a consistent way over time.

Table 3.4: National living wage (NLW) indicator and corresponding MIR values

	Individual		Household	
	Value (£)	Position on income distribution (percentiles)	Value (£)	Position on income distribution (percentiles)
UK	£23,800	30 th – 40 th	£35,700 (OECD income equivalised individual value)	20 th – 30 th

Source: Values are 2025 NLW rate, income distributions are Family Resources Survey (FRS) 2023/24, Households Below Average Income (HBAI) 2023/24.

Notes: 2025 NLW, assumed 37.5 hours worked per week. Values are rounded to nearest 100. FRS 2023/24, HBAI 2023/24 all uprated to 2025 terms using HMRC Real-Time Information (RTI) earnings growth from 2023/24 to 2025. Further details of methodology can be found in the annex.

Benefits Cap

The benefits cap represents a level that the government has deemed suitable for benefits recipients to live on if they have no earnings. This is the maximum level of benefits that a household can receive and is likely to only be received by large households with no earnings. In contrast, the benefits measure discussed later in this chapter looks at the level of income required to receive no benefits.

In practice, this standard of living would be quite low compared to other measures based on actual living costs and would put families at significant risk of poverty. The indicator is also highly dependent on decisions relating to benefits policy.

Table 3.5: Benefits cap indicator and corresponding MIR values

	Individual		Household	
	Value (£)	Position on income distribution (percentiles)	Value (£)	Position on income distribution (percentiles)
UK	£15,100	10 th – 20 th	£22,400	Below 10 th
UK excluding London	£14,800	10 th – 20 th	£22,000	Below 10 th

Source: Benefit cap amounts can be found on the gov.uk website - [Benefit cap amounts - GOV.UK](#), income distributions are Family Resources Survey (FRS) 2023/24, Households Below Average Income (HBAI) 2023/24.

Notes: Benefit cap amounts have been annualised. Values are rounded to nearest 100. FRS 2022/24, HBAI 2022/23 income distributions all uprated to 2025 terms using HMRC Real-Time Information (RTI) earnings growth from 2022/23 to 2025. Further details of methodology can be found in the annex.

Poverty

Poverty is associated with high social and economic costs. Setting a MIR threshold above the poverty line would reduce, but not eliminate, the associated costs. However, families with incomes near the poverty line may still be considered to have a poor standard of living.

Poverty is calculated in line with the approach used in the [Households Below Average Income \(HBAI\) 2025](#) report, which measures relative poverty as an income level below 60% of the median. The United States (US) approach also uses the poverty line but instead requires families to have an income of 125% of the poverty threshold. Further methodology details can be found in the Annex.

Table 3.6: UK relative poverty indicator and corresponding MIR values

	Individual		Household	
	Value (£)	Position on income distribution (percentiles)	Value (£)	Position on income distribution (percentiles)
UK	£17,000 (OECD income equivalised value)	20 th – 30 th	£25,400	10 th – 20 th
	£21,200 (125% of the poverty threshold – US approach)	20 th – 30 th	£31,800 (125% of the poverty threshold – US approach)	10 th – 20 th

Source: Poverty value taken as 60% of median income and based on Households Below Average Income (HBAI) 2023/24 data, income distributions are Family Resources Survey (FRS) 2023/24, Households Below Average Income (HBAI) 2023/24.

Notes: Values are rounded to nearest 100. FRS 2023/24, HBAI 2023/24 when used in the income distribution are updated to 2025 terms using HMRC Real-Time Information (RTI) earnings growth from 2023/24 to 2025. Further details of methodology can be found in the annex. Poverty value has not been updated by RTI.

Measure Two: Benefits threshold

This approach requires the family to earn a level of income that makes them ineligible for income-related benefits. It ensures that the family has a level of income that was arguably considered acceptable by the government when it designed the benefits system. This is the same broad approach used for the MIR in 2012, though the calculations are somewhat different as the benefit system has since changed.

This MIR approach would mean that when the main applicant joins, the sponsor would not be eligible for UC, at least during the period when the applicant remains on a visa and therefore has no recourse to public funds (i.e. is not eligible for benefits and therefore does not increase the *family's* benefits eligibility). If the applicant does not work and the sponsor continues to earn at this level, the household would become eligible for benefits after the applicant receives indefinite leave to remain. A family's entitlement to certain income-related benefits depends on numerous factors, including age, housing status (renting or mortgage), region, number of children, disability status, income, and savings. The indicator would rely heavily on the assumptions made about these variables and may change unpredictably depending on the generosity of the benefits system and how fast it tapers. For the purposes of creating the thresholds below, we have assumed that adults are over 25, have no children, are not claiming any non-income related benefits such as Carers

Allowance, are not making student loan repayments, are not contributing to a pension, are subject to standard work allowances based on their age and one-person household status (individual threshold) or two-person household status (household threshold), and pay rental costs that are equal to the average housing allowance for a 1-bedroom house in the UK (excluding London where relevant).

Table 3.7: Universal Credit calculator indicator and corresponding MIR values

	Individual		Household	
	Value (£)	Position on income distribution (percentiles)	Value (£)	Position on income distribution (percentiles)
UK	£23,500	30 th – 40 th	£30,300	10 th – 20 th
UK excluding London	£22,800	30 th – 40 th	£29,600	10 th – 20 th

Source: DWP internal Universal Credit calculator, income distributions are Family Resources Survey (FRS) 2023/24, Households Below Average Income (HBAI) 2023/24.

Notes: Values are rounded to nearest 100. FRS 23/24, HBAI 23/24 all uprated to 2025 terms using HMRC Real-Time Information (RTI) earnings growth from 2023/24 to 2025. Further details of methodology can be found in the annex.

Measures based on the economic wellbeing of the rest of the UK

3. Fiscal impact

4. Average income or earnings

These measures aim to address the economic wellbeing of the UK, focusing on public finances and average income levels. However, as we discussed in the previous chapter, it is the main applicant's income once in country that will primarily determine their net fiscal position and their impact on the average income level of the UK.

There are two possibilities to consider here. First, suppose that there is no correlation between sponsor income and subsequent main applicant income once in the UK. In that case, a test based on sponsor income has no effect on the distribution of main applicant income. The average income of main applicants will be the same whether the sponsor earns £25,000, £50,000 or £100,000. In such a scenario, a higher MIR on the sponsor will simply reduce the number of eligible applicants. If main applicants are on average fiscally negative (which the evidence from Chapter 2 suggests, although the precise fiscal impact is uncertain), a higher MIR will reduce the overall fiscal cost because there are fewer applicants but will not change the average fiscal cost per applicant. If main applicants have an average income lower than the UK average (which the evidence from Chapter 1 suggests), a higher MIR will reduce the overall fall in UK average income because there are fewer applicants but will not change the average income of main applicants. In this hypothetical scenario of zero correlation between sponsor and applicant income, a higher threshold reduces the fiscal cost of partner migration in the same way that issuing partner visas by lottery would: that is, by reducing the number of partners at random, but not by targeting applicants who will have the lowest income.

Second, there may be a positive correlation between sponsor and main applicant income. If the correlation was perfect (i.e. correlation coefficient equal to 1), then the sponsor income would perfectly predict the main

applicant income, and the problem would vanish. A test on the sponsor income could essentially replicate a test on the main applicant income. In practice, the evidence suggests that the correlation is positive but far weaker (e.g. around 0.2, estimated from Annual Population Survey (APS) 2017-2023¹⁴). This means that as sponsor income goes up, main applicant's income would go up slightly although the association is not very strong. Therefore, as we increase the MIR on sponsors, we improve the distribution of main applicant income, but the impact on their average income will be much smaller than the change in sponsor income. In effect, it is slightly better than the lottery scenario above, but not dramatically. In this case, a higher MIR will reduce the overall fiscal cost both by reducing the number of applicants and by reducing the average fiscal cost per applicant.

It is for the government to decide whether it is appropriate to set a MIR threshold on sponsor income to achieve an objective based on the economic wellbeing of the country. There is no straightforward way with current data to accurately estimate the change in main applicant income and hence potential changes to fiscal outcomes or average income that would occur with any given level of MIR on the sponsor. At best, the government could choose a level to achieve a predicted reduction in total number of applicants (though with considerable uncertainty) and potentially adjust the level downward to reflect the likely positive correlation. However, the weak correlation between applicant and sponsor income would mean that at the individual level, the threshold would exclude both high- and low-earning applicants. It would thus not be well targeted to exclude applicants with more fiscally negative impacts on economic wellbeing.

If the government wanted to pursue a measure that addresses the impact of partner migration on public finances or average incomes, then we suggest they link sponsors to main applicants in the visa system and include the sponsor's national insurance number so both the sponsor and main applicant's earnings can be observed in the HMRC data. This could be done during the application stage where evidence of sponsor income is already checked and therefore it should be simple to collect the National Insurance number in a consistent way. Given more accurate data, it would be possible to have more confidence in the correlation between applicant and sponsor income and thus estimate a threshold that on average would mean a main applicant has relatively small fiscal costs or impact on average income while still only assessing the sponsor's income. However, if this analysis confirmed that the correlation is weak, the core problem would remain, namely that sponsor income does not accurately predict applicant income and thus the impact on public finances or average incomes. Alternatively, the government could try to get better information about the prospective earnings of the partner but there are barriers to doing this which we discuss in the following chapter.

¹⁴ This estimate is derived from the pooled 2017-2023 APS. We include all couples where both individuals (aged 18-64) report positive gross earnings and one of the individuals was born abroad, arrived in the UK as an adult and reported coming to the UK as a dependant of a British citizen or someone with ILR. We expect that the majority of these individuals arrived on a family visa, though we cannot directly identify visa type in the APS data.

Measure Three: Fiscal impact

This approach considers the economic wellbeing of taxpayers, looking at the difference between government spending (including on education, health and public goods) on an individual and the amount that an individual pays in tax (including income tax, National Insurance and indirect taxes). In theory, the fiscal impact of admitting an adult partner depends much more on the earnings of the applicant than the earnings of the sponsor. While the sponsor's earnings may affect the applicant's benefits entitlement after they receive Indefinite Leave to Remain (ILR), benefits are not the major driver of fiscal impact, as noted earlier. As a result, if a sponsor earns £60,000 and brings in a partner with no plans to work, the partner's arrival will have a negative fiscal impact, even though the sponsor is fiscally positive. Equally, if a sponsor has no income but their newly arriving partner will earn £60,000, issuing the visa will have a positive fiscal impact.

Similarly, it is the lifetime fiscal impact of the main applicant that matters. As outlined in Chapter 2, the earnings of main applicants who work is broadly similar (£21,200 in the fourth year since their arrival) to the 'representative' low-wage migrant from the Office for Budget Responsibility's (OBR) estimates. It also appears that their income does not increase much over time. As a result, main applicants on the Family route are more likely to be fiscally negative than positive over their lifetime. The same is true of a large share of the UK-born population. It is not feasible to estimate a precise value for this cost as it will be sensitive to assumptions and will vary depending on individual circumstances (such as the age at which the person arrives in the UK). By contrast, some partner migrants earn much more and have positive net fiscal impacts. However, the income of the applicant is not known with any accuracy at the time they apply, as noted above. Therefore, the fiscal measure will not guarantee that the main applicant is a net fiscal contributor as this is based on the sponsor's income not the unknown main applicant's income.

A second drawback of the fiscal indicator is that it is heavily dependent on the assumptions used in the fiscal model. For example, our model attributes a share of public goods such as defence spending to each new migrant, on the basis that migration adds to Gross Domestic Product (GDP) and defence spending is calculated as a share of GDP; however, other perfectly respectable fiscal models do not do this and thus would produce a different figure. The government should be aware that there is no single, objective 'truth' when it comes to fiscal impacts. More importantly, because partners on the Family route tend to remain in the UK, the lifetime fiscal impact is much more important than the fiscal impact at time of application.

The model is also not accurate for deciding breakeven points at the bottom of the income distribution. This is because in our model (as is common in other models) all tax components are allocated out to individuals to ensure the government's total tax revenues are accounted for. However, it is not clear how to allocate some tax components such as corporation tax or business rates. Therefore, these components, and others, are generally allocated on a per capita basis. This means that someone with a salary of £15,000 would be allocated these extra tax components which would account for a large proportion of their total tax contribution and therefore lower their breakeven point. This is less of an issue for estimates higher up the income distribution, as their direct and indirect tax contributions water down any per capita allocations.

Currently, our static model estimates that an adult would need to earn £27,800¹⁵ to be fiscally neutral and would need to earn £40,400 for both them and their adult spouse to be fiscally neutral in the first year the main applicant arrives (more information will be detailed in our fiscal model paper due to be published later this year). However, this is not a lifetime model and, for reasons highlighted above, would be inappropriate to use to determine a threshold. Also note that even if this was the appropriate level and it could be tested against applicant income, it is unclear whether requiring everyone to be at least fiscally neutral represents any real trade-off with family life. It means that overall, the taxpayer is gaining from the route. A more appropriate trade-off might be to set a threshold that required the applicants to be only somewhat negative on average – which would represent a significantly lower threshold and would depend on the distribution of applicant income.

Measure Four: Average income or earnings threshold

This approach considers the impact of the sponsor or household on overall UK income or earnings. Requiring family migration to increase average income or earnings would help contribute to a high-wage, high-productivity economy. In practice, people with above-average earnings will also have more positive fiscal contributions – indeed this was the “fiscal” measure suggested by the MAC in our [2011 report](#). In 2024, median earnings were an estimated £31,600¹⁶ and median income was £27,900¹⁷. However, as with the fiscal measure, the true impact of partner migration on average incomes or earnings will depend on what the applicant does after they arrive, not what the sponsor is already doing. It has a similar challenge of failing to capture the expected impact of the applicant, given that their future income or earnings are not known.

Skilled Worker (SW) salary threshold

The current MIR is based on the UK *earnings* distribution, where the level of £29,000 is the 25th percentile of the earnings distribution for occupations that are eligible for the SW route. The future MIR proposed under the previous government was equivalent to the SW salary threshold, which is currently £38,700. Given the Family route that we are reviewing has a completely different objective and purpose to the Work route, we do not understand the rationale for the threshold being set using this method.

We do not recommend the approach based on the Skilled Worker salary threshold as it is unrelated to the Family route and is the most likely to conflict with international law and obligations (e.g. Article 8).

Regional variation

Some measures could in theory vary regionally while others cannot. Take the poverty measure, for example: the official relative poverty line does not account for regional differences in the cost of living. Some sponsors might meet the threshold but still face significant hardship, particularly if they experience high living costs (e.g.

¹⁵ This figure and the £40,400 figure is the earnings required for an adult to be fiscally neutral as an adult ignoring the fiscal cost of childhood.

¹⁶ Annual Survey of Hours and Earnings (ASHE) published tables – 2024 annual gross pay for all employee jobs part time and full time.

¹⁷ Family Resources Survey (FRS) 2023/24 – median gross total income among working-age individuals who have a non-zero income and do not receive disability benefits.

in London). Therefore, the MIR will be *more* or *less* easily achievable depending on where in the UK families reside. Where possible, we provide values for the UK as a whole and the UK excluding London - as income levels differ significantly between London and the rest of the UK.

Around a quarter of applicants (27%) responding to the survey said they/their partners were living in London, 63% were based in the rest of England, 7% in Scotland, 2% in Wales, and 1% in Northern Ireland (IFF table 1)¹⁸. In comparison, 13% of the UK population lives in London.

Several respondents to the CfE who lived outside London and were struggling to meet the threshold said that it was difficult to find work in their region paying £29,000 or more. Many respondents to the qualitative research also reported feeling as though the increased threshold (£29,000) was ‘London-centric’, and did not work for those working in regions including Northern Ireland, the Midlands and Scotland, or people who were working rurally.

“In London you can find a job that pays that. But in [Scotland], good luck, because the salaries here are totally different. But the thing is, the salaries here are much lower, but so is the rent, so is the cost of living... I think it definitely discriminates against other regions of the UK, against people that live in rural places, against people that don't have a university degree.”

Qualitative interview participant, sponsor, successful MIR, £18,600 threshold

In practice, varying the threshold by region would create problems. Income differences are often larger within than across regions. It would also present operational challenges and could create unintended incentives for families to live/relocate into lower threshold areas.

We recommend that the threshold should not vary by region. However, the government could consider setting the threshold at the UK excluding London value, where appropriate. This would make it easier to meet in London but would be fairer to the residents of the rest of the UK.

Balancing economic wellbeing and family life

The government seeks to strike a balance between the right to family life and economic wellbeing. This will ultimately need to be a subjective judgment. Within the range of values described in this chapter, a higher threshold would place more emphasis on the economic wellbeing of the UK and less on the right to family life and increase the negative effects on lower-income families. The range of potential measure are summarised below.

¹⁸ Percentages were recalculated removing ‘don’t know’ and ‘prefer not to say’ responses, regions sum to 100%.

Table 3.8: Measures summary

Measures	Individual value	Considerations
Benefits cap	£15,100	Higher risk of poverty for couples
Poverty	£17,000	Higher risk of poverty for couples
National Living Wage	£23,800	Simplest to calculate
Universal credit	£23,500	Depends on benefits system
Real Living Wage	£24,900	Depends on external method
Joseph Rowntree Foundation	£28,000	Depends on external method
Fiscal	N/A	Cannot be calculated without knowing income of applicant
Average earnings	N/A	Cannot be calculated without knowing income of applicant

Because a single MIR threshold cannot account for all the factors that affect an individual's economic impacts, a given level might simultaneously admit some people who would have imposed an economic cost, while also excluding others who would have brought economic benefits.

At one end of the spectrum, **having no requirement would fail to balance economic wellbeing and family life**, as this would not take into consideration any impact of family migration on economic wellbeing. **We also recommend against using the SW threshold** on the basis that it is calculated with respect to a particular group of workers who are eligible for the SW route, whilst the Family route is open to all UK residents. If earnings related thresholds are used, they should be related to the overall earnings distribution. The SW threshold is also liable to change in future for reasons unrelated to the balance between economic wellbeing and family life – indeed this is the proposal set out in the recent [Immigration White Paper](#).

Focusing on measures related to the economic wellbeing of the family, a figure that exceeds the relative poverty threshold represents a plausible lower bound for the government to consider. Poverty is widely recognised as a significant negative outcome to be avoided. At the individual level, the *gross* relative poverty threshold is £17,000. However, we note that this threshold relies on the main applicant earning at least £8,500 after they arrive, to keep a two-person *household* out of relative poverty (the household threshold being £25,400). A more cautious approach to avoiding poverty would be to require the sponsor to have income that would be sufficient to keep the couple out of poverty even if the applicant does not work (£25,400). **If the government is interested in a threshold that puts more weight on family life**, the US policy requiring 125% of the relative poverty threshold at the individual level would represent a more cautious approach to reducing the risk of poverty (£21,200). In practice, this would be achievable with a single earner working 34 hours per week at the NLW.

If the government wants to use a living-standards approach that puts somewhat more emphasis on economic wellbeing and less on family life, indicators in the £24,000 to £28,000 range can also be justified.

It is worth noting, that despite being developed and calculated based on different rationales, a number of indicators (UC eligibility, benefits cap, NLW, RLW) fall in the 20th-40th percentiles of the income distribution. Additionally, some indicators would meet competing levels of economic wellbeing, e.g. a worker on the full time NLW (£23,800) or RLW (£24,900), would also achieve an income similar to the household poverty measure (£25,400). **If the government wants to ensure families take responsibility for supporting themselves by requiring the sponsor to work but not necessarily requiring them to command a salary above the minimum wage, an MIR at this level would be appropriate (£23,000-£25,000).** One benefit of the National Minimum Wage (NMW) is that it does not require value judgments or complex calculations to update the threshold; it is produced on a regular timetable using an established methodology.

It is difficult to estimate the impact this range of figures could have on net migration. A higher value will of course make the route more restrictive and lower net migration - and lower value the opposite. A reasonable starting place might be to look at the predicted impact of the change in the threshold from £18,600 to £29,000 implemented in 2024, as these two values are close to the lower and higher end of the MIRs based on the economic wellbeing of the family. The [Home Office Impact Assessment](#) on the policy change predicted a reduction in use of the Family visa by 29%. The Impact Assessment had a central estimate that moving from £18,600 to £29,000 would reduce immigration by approximately 20,000 (which reduces net migration by about 16,000).

If the government chose the NLW threshold of £23,800 (i.e. halfway between £18,600 and £29,000) then this would raise immigration by approximately 10,000 and net migration by 8,000 – a fairly small impact¹⁹. As previously stated in Chapter 1, in practice the impacts of the MIR on net migration were smaller in the past than this sort of calculation would suggest, so this impact of roughly 8,000 could perhaps be considered an upper bound. If future net migration levels fall to around 300,000, this suggests the impact of changing the MIR threshold within the ranges discussed above might be in the region of 1-3%. However, the true figure cannot be reliably predicted in advance.

If the government instead wishes to focus on the economic wellbeing of the country and seeks to reduce the overall burden of the route on taxpayers, we have highlighted how difficult it is to have a targeted approach to such an objective by placing an income requirement on the sponsor at a specific level in an attempt to reduce fiscally negative main applicants. In this case, the MIR will primarily function as a method of reducing overall numbers on the route and therefore reducing the aggregate fiscal cost. We cannot sensibly guide the government as to a net migration objective for the route, nor are we clear on whether such a policy is consistent with Article 8 of the European Convention on Human Rights (ECHR). The government could in essence choose any level for the MIR to achieve a predicted reduction in visas – but whether it does that by

¹⁹ This is calculated using the 80% stay rate for all Family visas. The stay rate for Partner visas is 89% meaning that net migration would increase by approximately 9,000.

raising the MIR or capping the route and running a lottery does not fundamentally change what they are trying to achieve.

Finally, the government should note that the level of the MIR interacts with policies on the practicalities of meeting it. As noted earlier, the couple's finances are not known with any certainty; the government must thus choose how much confidence it requires that the family's income will continue at the same level in future (something it may be able to achieve by restricting the types of income that qualify or requiring a longer earnings history, as the next chapter discusses). If the government selects a higher MIR, it may decide that it is comfortable with a higher level of risk regarding future earnings (setting more liberal requirements on *how* couples can meet the threshold), and vice versa.

Chapter 4: MIR practicalities

1. Prospective income used to meet the Minimum Income Requirement (MIR) is currently usually only eligible if earned in the UK by a person with existing UK work authorisation. Therefore, meeting the MIR primarily relies on sponsor's earnings at entry clearance stage. At extension, both sponsor and applicant's earnings count.
2. Household (i.e. including applicant) income is a better indicator of the impact on economic wellbeing than sponsor income alone.
3. The negative impacts of separation on family life tend to be greatest for families with children.
4. Respondents who were self-employed said that they found the requirements difficult to meet because of both the level of income and complexity of the requirements.
5. Requiring six months of UK payslips for sponsors with new jobs prolongs separation in many cases. The government faces a trade-off between the desire to ensure that earnings represent usual income and the drawbacks of separating families for longer periods even though they have sufficient income.
6. Up-rating the threshold over time is important to ensure policy meets its objectives, rather than decreasing in real terms over time.

This chapter covers the practicalities of the MIR including:

- whether the threshold should be at a household or individual level;
- whether there should be an additional value for dependent children;
- how cash savings should be considered;
- how self-employment income should be considered;
- what evidence can be used and time period over which it is required;
- the frequency of checks; and,
- up-rating.

Should the entry threshold be at a household or individual level?

Current policy

The current policy on employment earnings for meeting the MIR primarily relies on the sponsor's earnings, at least at the entry clearance stage of a visa journey. If the sponsor is living abroad at the time of the [Family visa](#) application, they can count earnings from a UK job offer and a previous job based overseas towards meeting the MIR. In contrast, the main applicant (the partner applying for the visa) cannot use their foreign employment income or prospective UK job offer towards meeting the MIR.

When the sponsor is moving to the UK with their partner and intends to rely on earnings from abroad, the following conditions must be met:

- The sponsor must be employed at the time of application and have worked for the same employer for at least 6 months, earning at or above the required MIR threshold;
- They must also have a confirmed UK job offer starting within 3 months of their arrival in the UK, with a salary meeting the MIR threshold – either through salary alone or in combination with other eligible income sources; and,
- If the sponsor has not been with the same employer abroad for 6 months or has had variable earnings during this period, they must demonstrate that they met the MIR over the previous 12 months.

If the main applicant is already in the UK and has been employed in the same job for 6 months, their earnings can be combined with the sponsor's UK earnings to meet the MIR, and so two earnings can be used to meet the same threshold value. This typically applies when switching to a Family visa from another UK visa category (such as a Work route or [Graduate route](#)) or when applying for an extension or settlement (at 2.5 years and 5 years from initial Family visa grant). In practice, this means that it is much easier for in country applicants (whether switching or extending) to meet the threshold than out of country applicants.

Both the sponsor's and main applicant's cash savings and pension income, including from abroad, can contribute to meeting the MIR.

Review of current policy

In a world of perfect information about the applicant's future earnings, the MIR test would take these earnings into account and a test would be based on either the applicant or the household, rather than just the sponsor. Regardless of the preferred measure of economic wellbeing, there will be large differences between the impacts of households with one income versus two. When it comes to the impact on public finances in particular, the impact of family migration will depend primarily on the future earnings of the visa applicant, not the sponsor - though if refusal resulted in a high-earning British resident leaving the UK to join their partner abroad, there would be a fiscal cost. As shown in Chapter 1, main applicants' observed employee earnings are lower than the UK average with 60% of main applicants having earnings 4 years after their application decision, with a median income of £21,200 in that year. These findings confirm that the earnings of the sponsor are likely to be important to household income, and thus the family's ability to support itself at a good standard of living.

Our survey data shows that, of MIR sponsors with earnings above £40,000 at application in 2020/21, 48% had main applicants who now earn above £40,000 (Table 4.1). In comparison, for sponsors with earnings below £20,000 at application, only 20% of main applicants now earn above £40,000, indicating a positive relationship between sponsor and applicant incomes. Nonetheless, there is also a significant minority of cases where applicants earn more than sponsors' initial income. Table 4.1 shows the income brackets main applicants are in at the time of completing the survey, compared to their sponsor's income at time of application. It is also important to remember that the survey data does not purport to be representative of the underlying population, so we cannot be confident in how strong such a correlation is for the whole Family visa applicant pool. Analysis of the Annual Population Survey (APS), cited above, suggested a weak correlation between partners' incomes (around 0.2).

Table 4.1: Sponsors' income as a predictor of main applicant's income

		Main Applicant Income 2025				
		<20k	20k-30k	30-40k	40k+	Total
Sponsor Income 2020/21	<20k	36%	31%	13%	20%	100%
	20k-30k	26%	40%	17%	18%	100%
	30-40k	20%	29%	21%	31%	100%
	40k+	17%	18%	17%	48%	100%

Source: IFF survey, questions A8 banded & B4 banded.

Notes: Data has been weighted to the applicant population (in/out of country, year of application, nationality and age). Base sizes are unweighted. Row percentages may not sum to 100 due to rounding. MIR only, applied in 2020/2021 only. Total base size 2367.

This correlation is of course simply an average across all applicants, so testing on sponsor income alone where the sponsor is a low earner may prevent a higher-earning main applicant from entering. For example, from the Call for Evidence (CfE):

“As the primary carer for... two children I only work part time and [my husband] is the main income earner. Therefore I don't meet the financial requirement and am unlikely to be able to secure a job in the UK where I will be able to meet it. He can quite easily find a job that meets the requirement in the UK, but the rules don't allow for his income to be taken into consideration for our application to move to the UK together which is quite frankly ridiculous and discriminatory against primary carers.”

CfE personal capacity, sponsor, not yet applied

In the survey, of the 2020/21 MIR applicants who currently live and work in the UK, of those who reported that their sponsors currently earn below £30,000 (and hence would be unlikely to meet the current MIR if applying today), just under a third reported that the main applicant currently earned above £30,000. This indicates a reasonable proportion of people could be prevented from having a higher-earning main applicant joining them. However, this is likely to be an overestimate as the survey has a higher proportion of high-earning main applicants than HMRC-Home Office data match for the whole main applicant population, likely due to the characteristics of those who chose to respond to the survey. Overall, of applicants responding to our survey, 34% of those working in the UK (and 23% of those living in the UK overall, i.e., whether or not working) reported earning more than £30,000. Only 13% in the HMRC-Home Office data match had such earnings.

The challenge for the government is that it cannot observe future earnings for applicants when they apply for their visa. The government does not know whether a person plans to work, and neither the applicant nor the government can know what that individual will earn, if and when they do find work. Overseas earnings are not necessarily a good indicator of what either the sponsor or the applicant will earn in the UK, unless they are to remain in the same job.

However, in some cases there is more information available, e.g., if the applicant has a UK job offer. A key question for the government is whether it should take such job offers into account—either new jobs, or cases where the applicant will continue working remotely for their same employer in the UK. This is already permitted for the British sponsor when they are living with the main applicant and applying from overseas (alongside evidence of 6 months' employment from abroad), but not for the applicant.

In theory, therefore, it is desirable to take into account the potential earnings of the applicant in the minority of cases where these can be observed. However, the Home Office told us that testing the income of out of country main applicants may raise concerns about abuse, most notably falsification of job offers, noting the previous experience with falsified job offers historically under the Skilled Worker route. We are unable to validate how much of a risk the above considerations would be, and why the risk would be any higher for main applicants compared to sponsors (whose UK job offers are already taken into account), other than by increasing the volume of such job offers. UK Visas and Immigration (UKVI) suggested that less than 5% of sponsors use UK job offers when abroad to sponsor a main applicant when returning home (although this is anecdotal as they do not collect data on it). It may be that by only allowing job offers to be counted for this more limited group reduces the total risk of abuse, but we have not been able to assess how much.

Since the applicant or the household income is a conceptually more justified measure of economic wellbeing, and since the earnings of the applicant are particularly crucial to their economic impact, **we recommend the Home Office explore options to consider UK job offers for main applicants.** If it is concerned about risks of abuse, it could narrow the circumstances in which these job offers can be used, rather than preventing it for all applicants. For example, the government may have greater confidence in job offers from established employers, such as public bodies, organisations with large numbers of employees, or those that are already Home Office sponsors with a good track record of compliance over several years. For established employers such as these, it may be that the benefits of enabling main applicants to be the person who meets the income threshold outweigh the risks. However, the MAC is not well placed to assess these risks, and so we only recommend that the Home Office explore the options around this. As is the case with the current rules for sponsors, main applicants would also need to show they were currently in employment abroad.

If the Home Office decides to allow a job offer from main applicants to count towards the MIR, then the MIR level should be tested at the individual level if only one income is being used (with the applicant given a choice between the income of the sponsor or the applicant). If two incomes are being used, the MIR should be calculated at the household level.

The current policy does not account for a situation in which the sponsor (if overseas) or main applicant intends to remain in their current job and work remotely from the UK. Given the increase in remote working since the pandemic, **we recommend that the Home Office reviews the rules to provide flexibility for sponsors or applicants to count employment income where it can be convincingly evidenced that the person will remain in their job and work remotely, and will be taxable in the UK.**

For in country applications (switchers and extensions) **we recommend the MIR level should be tested at the individual level if only one income is being used (with the applicant given a choice between the income of the sponsor or the applicant).** If two incomes are being used, there is a stronger case for testing the MIR at the household level, especially if the government chooses a lower MIR from the ranges outlined in the previous chapter. This is more demanding than the current policy which allows applicants to use two incomes for an individual based test; however, the couple would still have the option of being tested against a single income at the lower level.

It will be important to monitor the impacts of any such changes. **The Home Office should review the data collected on applicants to ensure that it is possible to monitor the amount applicants who are admitted based on a UK job offer or overseas remote work subsequently earn in the UK, by linking to HMRC data.**

Should there be a separate value for dependent children?

Current policy

As set out in Chapter 1, prior to the April 2024 rules changes to the financial requirements, an additional child component was applied to the MIR when looking to sponsor children on a Family visa application. With the increase to the MIR in April 2024, this additional child component was removed.

Review of current policy

Dependent children require additional resources, and therefore if the MIR ensures families are able to support themselves an additional amount could be imposed for each child dependant.

France, Japan, Ireland and the United States (US) have an additional supplement per child. France stipulates an increased property size in square metres depending on the family size.

On the other hand, families with dependent children are most likely to be harmed by the MIR, because of the particularly harsh consequences of separating children from one of their parents (see Chapter 2). As a result, there is an opposing case that requirements should be *lower* where children are involved.

On balance, we do not recommend an additional value for families with dependent children.

More broadly, we are not convinced the current system is working well for children, particularly in families where the partner is applying from outside of the UK. The combination of the level of the MIR itself, the evidence requirements, the inability to use partner income, and the difficulty some have had visiting the UK to secure a job have meant that some children are separated from one parent for long periods, with negative consequences for their development and mental health. Some of the suggestions we make below would help to address this situation, for example by enabling higher-earning non-UK partners' incomes to be taken into account. However, the Home Office should review all the arrangements as a whole to ensure that separation of children from parents is minimized where possible. In particular, **the Home Office should review eligibility for the Parent route to consider making parents of British children eligible for the Parent route regardless of their relationship status.** Currently, applicants are only eligible for the Parent route if they are not eligible for the Partner route. In theory, this means that some couples with children would only qualify for a visa for the non-UK parent by getting divorced; this would be a perverse outcome of the Immigration Rules.

Cash savings

Current policy and use of savings

Cash savings above £16,000, held for at least 6 months, can count towards meeting the MIR. This can be savings of the main applicant, sponsor, or both jointly, as well those of a child dependant relative who is over

the age of 18. [Caseworker guidance](#) states that “£16,000 is the level of savings at which a person generally ceases to be eligible for income-related benefits.”

For entry clearance, initial grant of leave to remain and extension stages of a visa journey, savings above £16,000 are divided by 2.5 to reflect the 2.5-year period before the applicant will have to make a further application. The resulting figure can be used to supplement other income sources. The calculation used at these visa stages is: *‘(Total savings - £16,000) ÷ 2.5 = amount which can be used.’* Therefore, in order to meet the current £29,000 MIR threshold by solely relying on cash savings at these visa stages, an amount of £88,500 would be needed.

At the Indefinite Leave to Remain (ILR) stage, since the applicant is not applying for a visa of a fixed duration (such as 2.5 years), the full amount of savings above £16,000 can be counted towards meeting the MIR and the calculation used is: *‘Total savings - £16,000 = amount which can be used.’*

Savings can supplement employment income (unless applying from overseas and sponsor has been with current overseas employer less than 6 months or had variable income), non-employment income, and pension income. They cannot be used with self-employment income or with income from employment as a director or employee of a specified limited company in the UK.

From the survey, 10% of respondents who applied under MIR reported using cash savings. This was 11% for out of country applicants and 5% for in country (IFF MIR table 56). Among those using cash savings, 34% also used earnings, 8% had pension income, and 8% non-work income. 5% of respondents who applied under MIR reported only using cash savings. Cash savings were used in 7% of cases in an UKVI sample of 300 applicants, alongside employment income.

Review of current policy

Cash savings do not predict the potential long-term economic impact of the main applicant in the same way a yearly income does. However, our survey shows that current employment rates in the UK for MIR main applicants who used cash savings (68%) are very similar to those who did not (66%). In general, having cash savings does at least suggest the main applicant is able to support themselves over the period the visa has been granted for, and therefore is unlikely to negatively impact economic wellbeing in the immediate term.

The cash savings requirement was generally viewed by respondents from the CfE and qualitative interviews as being very high and often too burdensome to prove. Respondents argued that they had to demonstrate a disproportionate level of cash savings compared to meeting the MIR through income alone. Several CfE respondents and qualitative research participants had, however, leveraged their savings to make up the difference in incomes below the £29,000 MIR. There were also examples of individuals being given or lent money from relatives to meet the requirement. Amongst the MIR applicants who responded to the survey and used savings, among the sources of savings named, 23% said that they had been a gift from family or friends and 3% that they had been a loan from family or friends (see IFF MIR table 58 for the full list of options respondents could give).

Individuals may or may not be expected to pay this money back if they have been given or lent it. The rules on the use of cash savings specify that money from family members or other third parties should not be

borrowed but instead should be in the form of a gift, in the name of the applicant/partner/couple jointly, and have been in their control for at least 6 months. While it is inevitably difficult to ensure compliance with such rules, our survey data do not suggest cause for alarm, since outcomes for people using cash savings were no worse than for those using income.

In some cases, respondents reported having had to adapt their financial planning in order to meet the MIR, for example by moving investments into savings accounts for 6 months, or delaying investment or purchasing a home so they could build up savings. 16% of survey respondents who had used savings to meet the financial requirements said that the savings had come from selling assets (IFF MIR table 58). For some CfE respondents this resulted in missing out on potential gains from investments.

“From our experience it has cost us thousands in lost revenue. We applied partly through the savings route and were advised that we would be denied unless the funds were held in very specific kinds of low yield accounts. Home Office policies have actually forced us, and others, to make poor financial ‘choices’ simply for the ‘privilege’ of being married.”

CfE personal capacity, applicant, successful MIR, £29,000 threshold

One immigration lawyer responding to our CfE, in outlining the creative ways people try to meet the requirements, expressed the view that it would be better to accept that people have different sources of income and reflect this in the rules:

“The MIR, and the set ways of meeting it, do not reflect reality – peoples' sources of income are varied, but that does not make one more reliable than another, so ticking boxes is an unfair and unhelpful approach. Couples have to 'play the game' to qualify, such as getting huge gifts of savings from parents (for those lucky enough to be in that position, or with parents willing to remortgage their homes), or moving out of their home to then rent it out for a year before applying in order to use rental income even though in fact they have no additional income as they now have to pay rent themselves!”

Legal organisation, CfE organisations

Whilst the current cash savings policy leads to behavioural change for some individuals, cash is a low-risk and liquid asset which retains its nominal value and is easily accessible. Some assets are much riskier than others, and Home Office caseworkers will not be in a good position to make judgments about how risky an individual applicant's assets are. Based on the evidence we have reviewed, the committee did not reach a consensus on whether there are options preferable to the status quo, and so **we do not make any recommendations to change the rules for cash savings.**

Self-employment

Current policy & use of self-employment income

If a sponsor or the main applicant (once in the UK with permission to work in the UK) is self-employed, they can meet the MIR using income from either the last full financial year or an average of the last 2 full financial years. A sponsor's self-employment income from abroad may also be considered, provided they evidence that their self-employment is ongoing and will be continuing in the UK or that they have a confirmed job offer starting within 3 months of their return to the UK.

Self-employment income can supplement earnings from employment, non-employment income, and pension income, as long as they fall within the relevant financial years being relied upon. However, self-employment income cannot be combined with cash savings. Amongst the survey applicants who applied under MIR, 7% reported that their sponsors used self-employment income in their application to meet the MIR (IFF table 56), 5% used only self-employment income.

"Self-employed British citizens will have an additional burden and added complexity to the process of family reunification as regards providing evidence of their ability to meet the thresholds (and this will most likely result in longer separations from their family members). This will be compounded in the case of British citizens returning from abroad who will need extra time to register as self-employed, build their business and establish proof of earnings."

Organisation representing the interests of migrants, CfE organisations

Review of current policy

Respondents who were self-employed said that they found the requirements difficult to meet because of both the level of income and complexity of the requirements. The lack of ability to combine self-employment income with savings to meet the threshold, and the requirement to demonstrate 12 months' earnings instead of 6 months (and from a fixed April-April point) was said to make it more difficult to meet the requirements. An organisation representing lawyers that responded to the CfE said there was often a delay between the end of a tax year and the filing of returns. The rules mandate reliance on the most recent tax year, even when the filing deadline has not yet passed. New entrepreneurs who may be making good income but whose first year of self-employment has not ended cannot rely on this income. Organisations suggested that sponsors should be able to rely on their last filed return, combine savings with self-employment income or alternatively that a general overall assessment of financial security could replace the current requirements.

Qualitative interviewees who were self-employed said they made or considered making changes to avoid using self-employment income to meet the threshold altogether. For example, one self-employed person interviewed as part of the qualitative research was advised to go through the cash savings route because his lawyer advised him that this was the easiest way for him to prove his income. Other participants found ways

around this including liquidating a company based abroad; taking a full-time salaried job; and moving from a freelance to a fixed-term contract, which in some cases resulted in a drop in income.

Whilst we acknowledge the challenges faced by some, we also recognise that addressing the problem is difficult. Self-employment income is more volatile and therefore a shorter testing period would be less likely to capture the average earnings of the sponsor. It is also easier for self-employed people to change the timing of their invoices to concentrate income into shorter periods, not accurately capturing average income. On balance, **we encourage the Home Office to review whether there are options to simplify the highly complex rules for self-employment income but recognise that this may be difficult in practice.**

However, we do not see a strong rationale for preventing self-employment income from being combined with cash savings. The guidance in Appendix FM states that cash savings should not be counted in combination with self-employment income or employee earnings for people who must demonstrate 12 months of earnings rather than 6 (as described above), stating that this would not be an accurate indicator of the real level of resources available to the couple and would risk counting the same income twice. However, it is perfectly normal for cash savings to come from previous income, as was the case for most of those in the survey who used the savings route. The fact that the couple has not spent that previous income and was able to save it indicates a level of financial stability and provides a buffer in the event that their future earnings fall. **We therefore recommend that it should be possible to combine cash savings with all earnings from employment and self-employment.** There will need to be some consideration given as to how to avoid self-employed individuals borrowing cash from their business to meet the requirement, as this would not reflect financial stability.

What evidence of income should applications have to provide and how long before the application should they have to have it?

Current policy

The current policy on financial evidence requirements is detailed in the [Immigration Rules](#) and accompanying [caseworker guidance](#). While not exhaustive, we pick out a few key requirements that are not already covered above.

For salaried and non-salaried employment, those who have been with their current employer for at least 6 months must submit payslips covering that entire period. If the sponsor has been employed for less than 6 months or has variable income, then payslips covering any period of salaried employment within the 12 months prior to the application date are required.

For non-employment income, it must have been received within the 12 months leading up to the date of application and must be held or owned at the time of applying. The sponsor must also provide evidence specific to the type of non-employment income being relied upon.

In the case of pension income, at least one bank statement from the 12 months prior to the application must show that then pension has been paid.

Review of current policy

From our qualitative research, we saw that couples where the sponsors had adequate and stable incomes found the process of application fairly straightforward. However, others interviewed or responding to our CfE reported that the process of application and/or gathering the evidence required was difficult, as they were unsure about exactly what would be needed or found that it took a long time to collect. Many of the difficulties respondents described related to the evidencing of the relationship (which is out of scope for this review) rather than finances. It was evident from both the CfE responses and qualitative research interviews that many people had chosen to use an immigration agent or lawyer because of their concerns about undertaking the process, being able to provide everything required in the correct format, and the consequences of getting their application wrong.

"I was doing some research online as well and then I went to a solicitor to ask what is the process and what's the requirements? ... I was aware about the 29k and then when I went to the solicitor, he gave me that idea about the constant income and the variable income, which I didn't know about that before, which is very, very stressful."

Qualitative interview participant, sponsor, not yet applied

Chapter 2 sets out the impact of family life on separation as a result of the requirement to provide payslips over a period of at least 6 months. While for many couples in our research this requirement did not pose any major problem, it can create difficulties for British sponsors living overseas with their partner and returning to the UK—especially if the British sponsor is a primary caregiver and the main applicant (whose income is not currently taken into account) is the main earner. This can create a Catch-22 situation where the UK sponsor must return to the UK first but—if they are not willing to be separated from their children—also struggle to balance childcare and work without their partner present. If the Home Office accepts the recommendation above, to find ways for main applicants with trusted job offers to meet the MIR instead of the sponsor, this would address some, but not all, of these situations.

We saw from responses to our CfE and our qualitative research that, where people making an out of country application had a sponsor who was also living out of country, the requirement for the sponsor to demonstrate 6 months' worth of payslips at the required threshold required some families to be separated even though they had a job that met the threshold. Sponsors who have been working overseas and already have a UK job lined up do not have to wait 6 months to accrue enough payslips. However, for people who were not working when they were overseas or needed time to find work in the UK, separations may be necessary under the Immigration Rules.

“If you're working abroad and want to return to the UK with a spouse who is a non-UK citizen, you are forced to live apart for a significant amount of time, to get enough time to both find work and sustain that work long enough to prove you can meet the MIR requirements...”

CfE personal capacity, sponsor, not yet applied

In theory, a shorter period of evidencing income would reduce the amount of time families returning from overseas are separated. However, a shorter period may also be less representative of the person's usual income. There is value in having a required period to evidence income as it demonstrates labour market attachment. Recent [analysis of UK employees](#) found that amongst those employed in consecutive months, only 40% of workers had no change in monthly earnings, whilst 28% of employees had a change of over 10% in their monthly earnings. The challenge for the government is in striking the balance between family reunification and ensuring sponsors are consistently earning the required level. The evidence we have gathered suggests that the problems resulting from the need to provide 6 months' evidence of income tend to be most severe for couples with children. **On balance, we do not believe that it is proportionate to separate a parent who likely meets the MIR from their children for over 6 months, purely on the basis that they have not yet gathered a sufficient number of payslips. The Home Office should thus provide flexibility to enable families in this position to come to the UK together.** It is up to the Home Office to determine how this should be implemented (e.g. as a formal change in the rules, through a change in Article 8 guidance, or by using visit visas).

Additionally, we recommend that the Home Office simplify the rules for calculating income from employment over the 6-month period, replacing current practice with a calculation whereby the employment income received over the 6-month period is totalled and multiplied by 2 to get an annual amount. This should apply to both salaried and non-salaried employment. The current rules only allow individuals to multiply the lowest month of income they have in a 6-month period by 6, which means that if someone were for example to take 2 weeks of unpaid leave during a 6 month-period, it may unfairly result in taking that lowest month as representing their pay. Taking the annualised total over a 6-month period is a more coherent approach.

At what frequency should applicants meet the requirement?

Current policy

After the initial grant of a Family visa at entry clearance stage (or where the applicant switches in country from another visa), the financial requirements must also be met when renewing their visa – typically once, after 2.5 years – and again when applying for settlement, usually after 5 years. UKVI will also check other considerations such as whether they are still in a genuine relationship at that point.

If an applicant fails to meet the financial requirements at any of these stages, decision makers must consider whether exceptional circumstances apply. If refusal could breach Article 8, decision makers can allow for consideration of a wider range of income sources towards the MIR (e.g. support from parents, prospective earnings from future work).

Applicants granted leave on this basis are placed onto the 10-year route to settlement and are not required to meet the financial requirements at future extension applications. They can, however, apply to return to the 5-year route if they become able to meet the financial requirements at a later stage. If they do so, they must complete a further 5 years from this point before qualifying for ILR.

In the countries we reviewed, the time to permanent residence varied from zero to five years.

Review of current policy

Several CfE respondents said that the extension process had caused or was causing them stress. They said that it took a long time, and the visa had to be renewed too often (along with the associated fees), with the need to submit the same information repeatedly. The extension process was also criticised for failing to account for circumstances like losing a job and a lack of flexibility to take personal circumstances into consideration. In these cases, applicants can move onto the 10-year route, but if they later become eligible for the 5-year route, the 5-year period resets.

“It is also unfair that time on the 10-year route is completely ‘lost’ if a partner later becomes once again able to meet the MIR. They have to start again on the 5-year route - which is pointless if they’ve already had more than 5 years leave as a partner. It would make sense to allow them to aggregate these periods of leave or to gain settlement by showing financial records of 5 non-contiguous years meeting the MIR.”

Legal organisation, CfE organisations

In theory, re-testing at 2.5 and 5 years provides a mechanism to ensure that couples continue to sustain the income the government deems necessary for a period of several years. It would even be possible to imagine—again in theory—that the government could address the huge problem of uncertainty about the applicant’s income by taking a relatively liberal approach at entry but refusing visas at the extension or settlement stage. In practice, this approach is not currently feasible. That is because people whose income falls after the initial application will usually not leave the country: they will simply be moved onto the 10-year route, as the statistics in Chapter 1 indicated.

This raises the question of whether it is worth re-testing income at 2.5 and 5 years at all. The answer will depend on whether putting people on the 10-year route is beneficial, from an economic and social perspective. This is a complex question, that will depend on the impacts of giving people a less secure immigration status and requiring a longer period with No Recourse to Public Funds, and a longer period of fee payments (including the Immigration Health Surcharge). A careful review of the impacts of the 10-year route is beyond the scope of this commission, and therefore we do not make any recommendations on this point.

As we noted earlier in the chapter, there is currently an incoherence in the policy: the initial test is based on an individual using one income (the sponsor’s income given that main applicant income is usually unobservable) but at extension and settlement stages the same MIR can be met using two incomes (both the sponsor’s income and the main applicant’s income given they will have been in the UK with the right to work).

In theory, it would be possible to *require* couples applying for settlement within the UK to meet a household MIR, because once they have been in the UK for a number of years their income is known. However, this would effectively increase the number of people who had already been admitted to the UK and fail the test at extension or settlement and thus would serve no purpose other than moving more people onto the 10-year route (the benefit of which is unclear). As a result, it seems more sensible to assess income at the extension or settlement stage against either an individual MIR level if only one income (either sponsor or applicant) is being used to meet the test, or a household MIR level if two incomes are being used to meet the test. The applicant should be able to decide between either the individual or household level in this case, otherwise there is an incentive to hide the labour market activity of either the sponsor or applicant. This is a more restrictive policy than the current one, but the impacts will depend upon which measure is chosen to set the MIR and what level it is set at. If the government chooses a lower MIR from the ranges outlined in the previous chapter, there is a stronger case for requiring the household test to be met when two incomes are being used (in contrast to the current policy where two incomes are used to meet an individual test for in country applications and at the further leader to remain stage). See Chapter 3 for discussion on how to set the individual and household level MIR.

Uprating

Current policy

As detailed in Chapter 1, prior to the changes made in April 2024, the MIR had not been updated since its introduction in 2012, leading to a real terms decline in its value (£18,600 would be approximately £27,000 in current prices). When Appendix FM was introduced in July 2012, the government at the time did not set out plans for how the MIR would be uprated over time. The increases made in 2024 were ad hoc rather than via a set uprating mechanism.

Review of current policy

The most recent policy change was a large and unexpected increase for potential applicants. Several CfE respondents who had planned around the previous requirement said they struggled to adapt to the new one and felt that they had not received sufficient prior warning, given that 6 months' payslips (or a full financial year's self-employment income) were required for the application. For example, some respondents reported that they had been close to applying or had made specific plans to do so at a fixed date, but could not do so once the threshold increased. This meant they had to wait even longer to meet the new requirement. Among those who were struggling to meet the current requirement, the proposals to increase it further were met with dismay and anger.

"I had maintained cash savings for 6 months to cover the financial requirement, however, when the requirements changed, this figure was no longer sufficient."

CfE personal capacity, sponsor, not yet applied

"We had plans to apply in September of 2025, however now the financial requirements have changed I no longer meet the requirements as a working person. I was 2,000 over the previous requirement and I am now 10,000 under it. We have been in a relationship for 4 years (5 years by time of application) and if it stays this way we will not be able to apply."

CfE personal capacity, sponsor, not yet applied

If the MIR is set at a relatively high level, many couples will not be able to meet it even given sufficient notice. However, if it is set at a lower level, or in the case of couples who are able to increase their income to meet the threshold, a predictable and transparent schedule for uprating would help them to plan ahead.

"Whenever the announcement was made that the MIR was going to change in April my wife and I were in disbelief. We had just got engaged. We knew the requirements and process was already complex and expensive. But the changes were devastating to our plans. As a British citizen it felt suffocating that the government essentially said there was nothing we could do unless I became suddenly wealthy or got a job that pays twice what I earn in the next 3 months. The impact has been an enormous amount of undue stress in our lives together. It has forced us to consider beginning our family life thousands of miles apart for an indefinite amount of time."

CfE personal capacity, sponsor, not yet applied

There was some evidence of respondents changing behaviour with the announcement of planned increases, such as bringing forward plans or getting married as an alternative to leaving the UK.

Regularly updating the threshold is critical to ensure the policy maintains coherence: there is no point in setting a threshold that gradually decreases in real value over time, implicitly changing the balance between economic wellbeing and family life from the one the government initially decided on. However, some forewarning and certainty must be given to applicants.

The government should announce the timing of the annual uprating and the new level at least one year in advance to ensure applicants can prepare. One way to achieve this would be to allow for a one-year lag between announcing and implementing the updated threshold to provide more certainty and flexibility. For example, if the government were to choose the National Living Wage (NLW) measure, the threshold could be equivalent to the NLW in the previous year. This is also the period during which the sponsor's income is being tested (since testing is retrospective). If the government chooses other measures, such as the fiscal and benefit measures, it may be sensible to uprate them by Consumer Price Index (CPI) with a lag to allow it to be announced in advance if possible.

A separate question is whether the uprating should only be applicable for new applications, or also those already on the route (at extension). Again, in theory it would be desirable for the uprated threshold to apply

to everyone, so that there is just one threshold (rather than a series of thresholds for people who entered at different times). If the government selects the NLW threshold, this should not create major difficulties for applicants who work in minimum-wage jobs, as their pay would also increase. Again, however, we recognise that increasing the MIR for extenders has limited practical value, given that people who do not meet the threshold at extension are simply moved onto the 10-year route. There would thus be a good rationale for simply applying the same thresholds that applicants faced at entry.

Chapter 5: Exceptions

1. Adequate maintenance (AM) applies primarily to sponsors on disability related benefits, plus adult dependent relatives and those coming as parents of children under 18 (who are not also eligible for the Partner route).
2. The number of applicants who are subject to the AM test is relatively small: less than 10% of Partner visa applications.
3. Call for Evidence (CfE) respondents had mixed views on AM. Some thought it was too complex and unclear, while others thought it was fairer than the Minimum Income Requirement (MIR).
4. The current calculation is incoherent. Analysis shows that most income for AM-qualifying individuals on the Partner route comes from welfare payments. Therefore, benefits income on the left-hand side of the current calculation is being used to meet a separate benefits criterion on the right-hand side.
5. Alternative approaches to the AM test are presented. These include replacing income support with Universal Credit (UC), applying a lower blanket threshold, and removing the financial aspect of the test whilst retaining the accommodation requirement. The removal of the financial aspect of the AM test, which is in any case largely symbolic, would be the most transparent approach.
6. It is for the government to decide which individuals should be eligible for AM. Some contradictions in the current rules are highlighted.
7. We recommend applicants eligible for AM can choose to meet the (higher) MIR if they prefer.

This chapter considers exceptions to the Family visa financial requirements. The first section discusses the AM test outlining the current policy and presenting alternative approaches. The chapter then considers whether exceptions for other groups, namely the armed forces, students and skilled workers, should apply.

Adequate maintenance

Current policy

The AM test is designed to provide a fairer assessment for sponsors in more vulnerable circumstances, such as those with disabilities, by requiring them to demonstrate that they can maintain themselves and their family adequately in the UK without needing to meet the MIR threshold.

The following Family visa categories must meet the AM test instead of the MIR:

- **Partners:** Where the UK sponsor is in receipt of at least one of a set of specified state benefits relating to disability. The set of eligible benefits are set out in [Appendix FM](#).

- **Parents:** Where the applicant is a parent applying to join a child (under 18) who is living in the UK. The applicant must either have sole parental responsibility for the child or the parent with whom the child currently lives must not be the partner of the applicant. The applicant must not be eligible to apply for entry clearance on the Partner route.
- **Children:** Children who are seeking limited leave to enter or remain in the UK as a child of a person with limited leave as a partner or parent – these are assessed against the same financial requirement as that person with limited leave. Therefore, if the parent is subject to AM, then the child is also.
- **Appendix Adult Dependent Relatives:** To qualify as an [Adult Dependent Relative](#), the applicant must, as a result of age, illness or disability, require long term personal care from a parent, grandchild, brother, sister, son or daughter who is living permanently in the UK.

AM is calculated using the formula:

$$\text{Income} - \text{Housing costs} \geq \text{Income Support}$$

(all components converted into weekly amounts)

The formula assesses whether sponsors' income, after housing costs, is greater than or equal to the level of Income Support an equivalent sized British family would receive. Income Support is a legacy benefit that has now been replaced with UC for new applicants. Income includes all legal sources of income (including benefits income but excluding support from third parties) and cash savings held at least 6 months prior to application. All levels of cash savings can be used for the AM test - this is different to MIR where only savings above £16,000 are eligible. Cash savings for AM are divided by the length of the leave period granted (as for MIR) and then converted into a weekly amount before being used as part of the AM calculation.

Alongside the AM, an adequate accommodation assessment is also carried out (also applicable when being assessed against the MIR). This requires that the applicant will be accommodated in housing that is owned or legally occupied by the sponsor, is not overcrowded, and meets public health standards. Applicants who meet the criteria for being assessed against AM cannot currently choose to instead be assessed against the MIR test.

Full details of the AM assessment and eligibility rules can be found in Appendix FM of the Immigration Rules.

Who is using the AM test?

Home Office data does not allow us to identify the total number of AM applicants – a data gap which we comment on in Chapter 6. Using limited evidence from small samples, we estimate that the AM test is only used by a small proportion of partner applicants (< 10%). A sample of Home Office operational data estimated that 9% of partner applications used AM (analysis of 3,000 applications over a two-week period in March 2025) whilst our survey of those applying as partners indicated around 5% of respondents applied via AM.

Issues of the current approach

The current approach to assessing AM is flawed. Benefits income on the left-hand-side (LHS) of the equation is used to meet a separate benefits criterion (Income Support) on the right-hand-side (RHS). Of working age individuals in the UK who receive an AM qualifying benefit, only 19% receive any income from employment. Therefore, in most cases, sponsors are using welfare payments to meet the Income Support level that is itself a welfare payment.

Under the current formula, whether a person passes or fails AM depends largely on the design of different parts of the benefits system, rather than anything the applicant is doing. The AM test has also been overtaken by benefits changes. Income Support is being phased out by April 2026 and being replaced by UC. UC is an amalgamation of multiple legacy benefits meaning it does not represent a like for like replacement of Income Support. The AM is also outdated, given that it is based on the amount of Income Support a family of equivalent size would receive, despite Income Support having closed to new claimants. One CfE respondent characterised the resultant approach as flawed because it effectively mixes the old and new rules, meaning that applicants must measure their current benefit entitlement under UC (which is capped at 2 children) against the amount an equivalent family would have received under Income Support (which had no cap).

As with the MIR, the amount of documentation required to prove entitlement for AM was also raised as a problem by some responding to our CfE. It is also possible, although highly unlikely, for an applicant to face a higher AM calculation compared to the current MIR of £29,000. This may happen in a scenario where a large family lives in a region of the UK where housing costs are high, such as London. In practice this situation is unlikely, but given the applicant is unable to choose which test to meet if they are eligible for AM (AM or MIR), this contradicts the intention of the test.

Whilst there was a low proportion of respondents who reported meeting the AM requirement in our Call for Evidence (CfE) and survey, those who did were more positive than those who said they had to meet the MIR. The level was described in the CfE by a respondent as *“fair and balanced”* as it was set to reflect the income likely to be received by individuals in a way that it was felt the MIR did not. Three interview participants who successfully applied using AM had not experienced difficulty in meeting the requirements and overall, they appeared more confident in their application than those applying through MIR. The qualitative research respondent who had been rejected after applying through AM had not been able to demonstrate that the money he received was enough to support his two children as well as his wife. Another, who was considering claiming Carers’ Allowance and applying through the AM route, said that if she did this, her rent would be too high to pass the test, and she would therefore have to move in with a parent.

Some responding to our CfE in a personal or organisational capacity highlighted what they considered to be problems with the AM, particularly in relation to complexity. One organisation told us that *“The AM test is extremely complex, does not work in 2024 and is especially difficult to navigate for those who do not have legal representation”* and another said that they had found the requirements to be unclear. As with the MIR, the AM was criticised for not allowing applicants to include the full range of sources of support.

How likely are applicants to pass the AM test?

Without Home Office data on the rejection rates of AM applications, estimating the likelihood of failing the test is very difficult. Below we use a combination of evidence from UK Visas and Immigration (UKVI) and scenario analysis to conclude that the rejection rates for AM are likely to be low. This, combined with our estimation that the proportion of AM applications is small, indicates that the number of applicants rejected under the current AM test is likely to be very small. However, there is significant uncertainty attached to these conclusions, and they should be treated with caution.

Evidence from UKVI indicated that the number of people rejected from AM is small. This is consistent with what stakeholders told us.

Generally, AM qualifying individuals who need higher income (e.g. due to higher rent or children) will receive higher benefits to offset this and so are likely to pass the test. The likelihood of failing, whilst still low, is higher if:

- Sponsor's income is low even after benefits;
- Their families are larger - the 2-child limit in UC means the cost of additional children above 2 (e.g. higher rent due to more bedrooms) is not offset by increased benefits;
- Their housing costs are much higher than the Local Housing Association rates - the amount of housing benefit provided under UC.

We modelled a scenario in which a sponsor on low income is subject to the AM calculation and determined the level of housing cost needed to fail the test. This would indicate how likely it might be that an applicant joining the sponsor on the Partner route would fail the AM test. We modelled a situation in which the applicant is the partner of a sponsor in the UK in receipt of the Personal Independence Payment (PIP)²⁰. We made assumptions to minimise sponsor income, assuming the lower rate of PIP, no employment income and the standard rate of UC. Under these assumptions, for the applicant to fail the AM test, the housing costs for a 1-bedroom apartment outside of London would need to exceed £780 per month. This is substantially higher than the average non-London Local Housing Authority (LHA) rate of £560 per month. It is unlikely, given the low income of the sponsor, that the couple would choose to rent/pay a mortgage significantly above the housing benefit they are entitled to, therefore supporting the conclusion that the likelihood of failing the AM test is low.

Descriptive Statistics

The income of AM qualifying individuals is low and varies between benefit types. For example, weighted median income is £31,800 for individuals on the Armed Forces Compensation Scheme compared to £18,900 for PIP claimants (Table 5.1). Therefore, applying a single threshold for all AM applicants risks disadvantaging

²⁰ Personal Independence Payment (PIP) is chosen as it is the most common adequate maintenance (AM) qualifying benefit, accounting for over half the claims of all AM qualifying benefits.

those claiming certain benefit types more than others. Moreover, because employment income makes up only 21% of total income for AM qualifying individuals, their ability to adjust earnings is likely to be limited.

Table 5.1: Adequate maintenance statistics 2023/24 (age adjusted)

AM benefit	Median income (individual)	% working age claimants with nonzero employment income (Employee + Self-employed)	Proportion in the UK claiming (age adjusted)
Personal Independence Payment (living & mobility)	£18,900	15.6%	5.2%
Disability Living Allowance (living & mobility)	£26,400	31.7%	1.3%
Attendance Allowance	£20,900	0.0%	0.5%
Carer's Allowance	£19,200	12.3%	1.9%
Industrial Injuries Disablement Benefit	£28,600	67.3%	0.1%
Armed Forces Compensation scheme	£31,800	31.4%	0.1%
All AM benefits	£19,800	19.1%	8.5%¹

Source: Family Resources Survey (FRS) 2023/24. Data are adjusted for the age distribution of sponsors taken from the survey.

1: Figure does not sum down the column as individuals can claim multiple adequate maintenance (AM) qualifying benefits. The total represents the proportion of individuals claiming at least 1 AM benefit.

Notes: Sample sizes for individual benefit types are small so figures should be treated with caution. Severe Disablement Allowance, Adult Disability Allowance (Scotland) and Child Disability Allowance (Scotland) are excluded from the analysis due to small sample sizes in the data. Individuals can claim multiple AM benefits and so some individuals will be repeated within the data.

Alternative options

We considered four alternative options to the current AM test and outline their strengths and limitations below.

Option 1: Replacing income support with UC

UC could replace Income Support on the right-hand side of the calculation. Whilst this would update the calculation to current policy, it would retain the same contradiction of using a benefit threshold to test benefit income. Additionally, given UC is replacing multiple legacy benefits not just Income Support, using this as the measure would also add extra complexity into the calculation. Unlike Income Support, which varies only by family size, UC has multiple elements depending on applicant's health, whether they are a carer and the age of their children. This would therefore make the calculation of the threshold for an 'equivalent British family' more challenging than the current Income Support calculation.

Option 2: Replacing income support with the poverty income threshold

The current AM test aims to ensure that sponsors have a basic minimum disposable income (after housing costs). A simpler approach would be to use another 'sufficient resources' measure, such as the poverty

measure. This would mean that people receiving small amounts of benefits would need more earned income, while those receiving substantial benefits would not. This approach would implicitly assume that the benefits system has correctly identified the person's level of need for unearned income to ensure they are not classed as living in poverty.

The poverty level for an individual in the UK is £17,000 per annum or £327 per week (see Chapter 3). This sits between the 40th and 50th percentile of gross income for individuals receiving an AM qualifying benefit in the Family Resources Survey (FRS). This option would also mean removing housing costs from the equation, with income tested directly against the poverty measure.

Option 3: Replacing income support with the minimum possible UC payment

Option 3 is a variant of Option 2 where instead of the poverty measure, the minimum possible UC payment is used as the threshold. Unlike Option 1 in which UC would be used to set an individual specific threshold, Option 3 sets a blanket threshold at the minimum possible UC payment. The contradiction of using benefits income to test against a benefits threshold remains. However, by using the minimum UC payment available to an individual with no employment income, the implicit assumption is that all individuals should be able to meet the threshold.

Under the assumption of an individual working zero hours, the minimum UC payment they would receive (prior to any additional elements) would be £4,700 per year. For a couple with 2 children or more this threshold would be £14,300. These figures are a combination of the standard rate plus an additional child element up to the 2-child limit and do not include the housing element.

Option 4: No financial test for qualifying individuals but consider adequate accommodation

Option 4 is to remove the financial test for individuals eligible for AM but retain the adequate accommodation element of the test. Evidence indicates that currently most applicants pass the financial part of the current AM test with the most likely reason to fail being when applicants are unable to provide evidence rather than being unable to meet the financial requirement itself. This approach would make the current policy more transparent and streamline the process for both case workers and applicants (who will no longer need to check multiple documents). Retaining the accommodation section of the test ensures that applicants to the route have sufficient accommodation for their entire family unit. Whilst we have not reviewed the adequate accommodation test in detail, it was not raised as an issue by stakeholders during our review. Government should consider whether the criteria for the adequate accommodation test are still appropriate.

In theory, removing the financial element of the AM test should not have a large impact on application numbers given the small numbers currently using this part of the route (<10%) and the fact that almost all appear to meet the AM financial requirement currently. Whilst this option is primarily about making the existing policy more transparent, the transparency may in theory encourage more people to explore this option. For example, people who are eligible for disability-related benefits but have chosen not to claim them may start to do so in order to be eligible for the AM test. It is for the Department for Work and Pensions

(DWP) to ensure that adequate controls are in place to ensure that applicants legitimately qualify for the benefits they receive.

Practicalities of adequate maintenance

Who should be eligible?

There is a seeming contradiction between Carer's Allowance (AM qualifying) and Carer's Element of UC (not AM qualifying). Both have identical criteria in terms of caring responsibilities; however, Carer's Allowance is means tested (applicants must earn < £196 per week). Therefore, an individual who is working and receiving Carer's Element (but not Carer's Allowance) could choose to stop working to lower their income below the level needed to claim Carer's Allowance and therefore be eligible for the lower AM test. For example, one respondent to our qualitative interviews reported they were considering leaving their job to claim Carer's Allowance as a last resort, as their income was below MIR requirements, and this would allow them to apply under the AM route. They currently claim part of the Carer's Element of UC whilst working full-time. **We recommend that the Home Office should work with DWP to ensure the list of eligible benefits is appropriate.**

Choosing between AM or MIR

Amongst those who were required to meet MIR rather than AM, and who chose to comment on the AM, the lower AM requirements were variously described as unfair and creating an imbalance between applicants, or alternatively as representing a fairer target that should therefore be open to all. Some organisations also said that the AM test would represent a fairer and more realistic test for all applicants.

While many people who qualify for AM would have insufficient non-benefits income to meet MIR, we see no reason that they should not be allowed to meet the MIR if they are in a position to do so. **Therefore, we recommend that sponsors who are eligible for the AM test should be able to choose to meet MIR if they prefer.** Note that this will no longer be needed if the government removes the financial element of AM. **We do not recommend that the AM test should be available more broadly.**

Other exceptions

Some individuals and organisations responding to the CfE argued that other groups of people should also be exempt from MIR or have an alternative threshold. This included students who wanted to sponsor a partner, who said that financial thresholds had affected their ability to study and that students should have separate rules. Others said that other roles that had a high social value but were not well paid (for example health, care or charity work) should also have a lower threshold. We recognise that there will be some circumstances which make it more challenging for sponsors to meet the thresholds and that having any threshold is likely to mean that some people will change their behaviour to meet requirements. However, such exemptions would add further complexity to the rules and could introduce new unintended consequences, such as people leaving their jobs to pursue courses of study purely to meet the visa rules.

Some stakeholders also made the point that the main applicant who they were sponsoring intended to do either a highly paid or high public value role once in the UK. Whilst there will be some applicants who do highly paid or highly valuable work in the UK, the primary purpose of the route is allowing family life rather than work (which is covered by separate visa routes).

Others, including academics and lawyers responding to our CfE, noted the unequal impacts on affected individuals/groups. For example, the MIR makes no concessions for female applicants, despite women being less likely to meet the MIR as they have lower employment rates due to an increased likelihood of having caring responsibilities. It would clearly not be appropriate to formally apply a different MIR to men and women. However, if the government introduces additional flexibility for couples to meet the threshold based on a trusted job offer and past salary from the main applicant (as outlined above), this would help address some of the specific problems that women - and particularly primary caregivers - have faced under the current system.

Other groups on which the MIR was said to have an unequal impact included young people who tend to have lower earnings due to less time in the labour market, and older people who may be more reliant on pension income (but who may also have reduced living costs if they already own property). Organisations also noted that the proportion of people who were able to meet financial requirements was different across different ethnic groups. A number of organisations stated that the threshold had equalities implications given differences in average earnings among these demographic groups, or expressed the view that these implications had not been fully addressed. Equality Impact Assessments are the responsibility of the Home Office when considering the policy, and differences in impacts across protected groups must be deemed justifiable and proportionate to achieve a legitimate policy aim.

HM Armed Forces MIR

There is currently an exception for [Armed Forces](#) personnel seeking to bring family members into the UK. The current HM Armed Forces MIR is £23,496 (based on their previous starting salaries after completing training which has recently been updated) compared to the £29,000 MIR for the rest of the population. The exception is made to reflect the Armed Forces covenant.

Whilst we received comparatively few CfE responses on this exception, some expressed the view that the Armed Forces should be completely exempt from any thresholds. Others said that the reduced threshold was illogical, given that it does not change the level of support required by a family or emphasised the social value of other comparatively low-paid occupations, such as roles in healthcare or education, which they said they felt should also warrant a lower threshold.

“The current minimum income is set much too high... Armed Forces individuals are supposedly able to provide the same level of support for over £5,000 less.”

CfE personal capacity, sponsor, successful MIR application, £18,600 threshold

“If my husband worked full time for a charity, rather than the armed forces, or [if he worked in] the public sector, why should he be barred from living life with his family in the UK?”

CfE personal capacity, applicant, successful armed forces application, £18,600 threshold

It is for the government to decide any specific exceptions and ensure that there is a robust justification for differential treatment. If the government chooses a measure lower than the current Armed Forces MIR, such as the poverty measure, then this exception would become obsolete.

Chapter 6: Recommendations

In this report we have reviewed the financial requirements for the Minimum Income Requirement (MIR), which has included an assessment of:

- Trends in the use of the Family route;
- Impacts on economic wellbeing and family life;
- Options to calculate the MIR;
- Any practicalities that should be considered; and,
- Exceptions to the financial requirements, including the adequate maintenance (AM) test.

As we have set out earlier in this report, it is important to note that, due to the limited evidence and numbers in certain Family visa categories, the analysis we have carried out and the recommendations we make focus primarily on partners. The Home Office should therefore give careful consideration to how the implementation of these recommendations may affect other sub-categories within the rules.

Our recommendations are summarised below.

MIR

Determining the MIR threshold involves striking a balance between economic wellbeing and family life. Whilst a lower threshold would favour family life and entail a higher net fiscal cost to the taxpayer, a higher threshold (below a certain level) would favour economic wellbeing, but a higher number of families would experience negative impacts relating to financial pressures, prolonged separation, relationships, adults' mental health and children's mental health and education. The decision about where the threshold should sit on this spectrum is ultimately a political and ethical decision the government must make.

In Chapter 3 we outlined four measures that could be used to calculate the MIR, alongside potential indicators for each measure. The measures included living standards and benefits thresholds, which are based on the economic wellbeing of the family, and fiscal impact and average income or earnings thresholds, which are based on the economic wellbeing of the UK. Whilst we do not recommend one specific measure, we do advise on the strengths and limitations of each measure and there are some approaches we recommend against entirely.

The current MIR is based on the UK earnings distribution, where the level of £29,000 is the 25th percentile of the earnings distribution for occupations that are eligible for the Skilled Worker (SW) route. The future MIR proposed under the previous government was equivalent to the SW salary threshold, which is currently £38,700. Given the Family route that we are reviewing has a completely different objective and purpose to the Work route, we do not understand the rationale for the threshold being set using this method. **We do not recommend the approach based on the SW salary threshold as it is unrelated to the Family route and is the most likely to conflict with international law and obligations (e.g. Article 8).**

At one end of the spectrum, **having no requirement would fail to balance economic wellbeing and family life**, as this would not take into consideration any impact of family migration on economic wellbeing. **We also recommend against using the SW threshold** on the basis that it is calculated with respect to a particular group of workers who are eligible for the SW route, whilst the Family route is open to all UK residents. If earnings related thresholds are used, they should be related to the overall earnings distribution. The SW threshold is also liable to change in future for reasons unrelated to the balance between economic wellbeing and family life – indeed this is the proposal contained in the recent [Immigration White Paper](#).

Focusing on measures related to the economic situation of the family, a figure that exceeds the relative poverty threshold represents a plausible lower bound for the government to consider. Poverty is widely recognised as a significant negative outcome to be avoided. At the individual level, the gross relative poverty threshold is £17,000. However, we note that this threshold relies on the main applicant earning at least £8,400 after they arrive, to keep a two-person *household* out of relative poverty (the household threshold being £25,400). A more cautious approach to avoiding poverty would be to require the sponsor to have income that would be sufficient to keep the couple out of poverty even if the applicant does not work (£25,400). **If the government is interested in a threshold that puts more weight on family life**, the US policy requiring 125% of the relative poverty threshold at the individual level would represent a more cautious approach to reducing the risk of poverty (£21,200). In practice, this would be achievable with a single earner working 34 hours per week at the living wage.

If the government wants to use a living-standards approach that puts more emphasis on economic wellbeing and less on family life, indicators in the £24,000 to £28,000 range can also be justified.

It is worth noting, that despite being developed and calculated based on different rationales, a number of indicators (Universal Credit (UC) eligibility, poverty, National Living Wage (NLW), Real Living Wage (RLW)) fall in the 20th-40th percentiles of the income distribution. Additionally, some indicators would meet competing levels of economic wellbeing, e.g. a worker on the full time NLW (£23,800) or RLW (£24,900), would also achieve an income similar to the household poverty measure (£25,400). **If the government wants to ensure families take responsibility for supporting themselves by requiring the sponsor to work but not necessarily requiring them to command a salary above the minimum wage, an MIR at this level would be appropriate (£23,000-£25,000).** One benefit of the National Minimum Wage (NMW) is that it does not require value judgments or complex calculations to update the threshold; it is produced on a regular timetable using an established methodology.

If the government instead wishes to focus on the economic wellbeing of the country and seeks to reduce the overall burden of the route on taxpayers, we have highlighted how difficult it is to have a targeted approach to such an objective by placing an income requirement on the sponsor at a specific level in an attempt to reduce fiscally negative main applicants. In this case, the MIR will primarily function as a method of reducing overall numbers on the route and therefore reduce the aggregate fiscal cost. We cannot sensibly guide the government as to a net migration objective for the route, nor are we clear on whether such a policy is consistent with Article 8. The government could in essence choose any level for the MIR to achieve a predicted reduction in visas – but whether it does that by raising the MIR or capping the route and running a lottery does not fundamentally change what they are trying to achieve.

In practice, varying the threshold by region would create problems. Income differences are often larger within than across regions. It would also present operational challenges and could create unintended incentives for families to live/relocate into lower threshold areas. **We recommend that the threshold should not vary by region. However, the government could consider setting the threshold at the UK excluding London value, where appropriate. This would make it easier to meet in London but would be fairer to the residents of the rest of the UK.**

Finally, the government should note that the level of the MIR interacts with policies on the practicalities of meeting it. As noted earlier, the couple's finances are not known with any certainty; the government must thus choose how much confidence it requires that the family's income will continue at the same level in future (something it may be able to achieve by restricting the types of income that qualify or requiring a longer earnings history). If the government selects a higher MIR, it may decide that it is comfortable with a higher level of risk regarding future earnings (setting more liberal requirements on *how* couples can meet the threshold), and vice versa.

MIR practicalities

Should the entry threshold be at a household or individual level?

We recommend the Home Office explore options to consider UK job offers for main applicants. If it is concerned about risks of abuse, it could narrow the circumstances in which these job offers can be used, rather than preventing it for all applicants. If the Home Office decides to allow a job offer from main applicants to count toward the MIR, then the MIR level should be tested at the individual level if only one income is being used (with the applicant given a choice between the income of the sponsor or the applicant). If two incomes are being used, the MIR should be calculated at the household level.

The current policy does not account for a situation in which the sponsor (if overseas) or main applicant intends to remain in their current job and work remotely from the UK. Given the increase in remote working since the pandemic, **we recommend that the Home Office reviews the rules to provide flexibility for sponsors or applicants to count employment income where it can be convincingly evidenced that the person will remain in their job and work remotely and will be taxable in the UK.**

For in country applications (switchers and extensions) **we recommend the MIR level should be tested at either the individual level if only one income is being used (with the applicant given a choice between the income of the sponsor or the applicant). If two incomes are being used, there is a stronger case for calculating the MIR at the household level,** especially if the government chooses an MIR towards the lower end of the ranges identified above. This is more demanding than the current policy which allows applicants to use two incomes for an individual based test; however, the couple would still have the option of being tested against a single income at the lower level.

It will be important to monitor the impacts of any such changes. **The Home Office should review the data collected on applicants to ensure that it is possible to monitor what applicants who are admitted based on a UK job offer or overseas remote work subsequently earn in the UK, by linking to HMRC data.**

Should there be a separate value for child dependants?

Although children require additional resources and other countries have added an additional child component, families with child dependants are also most likely to be harmed by the MIR due to children being separated from one or both parents. We are not convinced the current system is working well for children, particularly those who are outside of the UK and separated from a parent inside of the UK. **On balance, we do not recommend an additional value for families with child dependants. The Home Office should review all the arrangements as a whole to ensure that separation of children from parents is minimised where possible. In particular, the Home Office should review eligibility for the Parent route to consider making parents of British children eligible for the Parent route regardless of their relationship status.**

Self-employment

Our evidence indicates that those who are self-employed find it difficult to meet the requirements. Reasons for this included a lack of ability to combine self-employment income with savings, the requirement to demonstrate 12 months' earnings instead of 6 months (and from a fixed April-April point), and a delay between the end of a tax year and the filing of returns. **On balance, we encourage the Home Office to review whether there are options to simplify the highly complex rules for self-employment income but recognise that this may be difficult in practice.**

However, we do not see a strong rationale for preventing self-employment income from being combined with cash savings. The guidance in Appendix FM states that cash savings should not be counted in combination with self-employment income or employee earnings for people who must demonstrate 12 months of earnings rather than 6 (as described in Chapter 4), stating that this would not be an accurate indicator of the real level of resources available to the couple and would risk counting the same income twice. However, it is perfectly normal for cash savings to come from previous income, as was the case for most of those in the survey who used the savings route. The fact that the couple has not spent that previous income and was able to save it indicates a level of financial stability and provides a buffer in the event that their future earnings fall. **We therefore recommend that it should be possible to combine cash savings with all earnings from employment and self-employment.** There will need to be some consideration given as to how to avoid self-employed individuals borrowing cash from their business to meet the requirement, as this would not reflect financial stability.

What evidence of income should sponsors have to provide and how long before the application they have to have it?

Our evidence from the Call for Evidence (CfE) and qualitative research demonstrated that the requirement to provide payslips over a period of at least 6 months can cause difficulties for applicants and sponsors who are both living out of country. This requirement often requires the sponsor to move back to the UK in order accrue enough payslips, which can result in prolonged separation. Whilst we recognise that there is value in having a required period to evidence income and demonstrate labour market attachment, **on balance, we do not believe it is proportionate to separate a parent who likely meets the MIR from their children for over 6 months, purely on the basis that they have not yet gathered a sufficient number of payslips. The Home**

Office should thus provide flexibility to enable families in this position to come to the UK together. It is up to the Home Office to determine how this should be implemented (e.g. as a formal change in the rules, through a change in Article 8 guidance, or by using visit visas). **Additionally, we recommend that the Home Office simplify the rules for calculating income from employment over the 6-month period, replacing current practice with a calculation whereby the employment income received over the 6-month period is totalled and multiplied by 2 to get an annual amount. This should apply to both salaried and non-salaried employment.**

Uprating

The most recent increase to the MIR was a large and unexpected increase for many potential applicants. Regularly updating the threshold is critical to ensure the policy maintains coherence: there is no point in setting a threshold that gradually decreases in real value over time, implicitly changing the balance between economic wellbeing and family life from the one the government initially decided. However, we are of the opinion that applicants must be given some forewarning and certainty. **We therefore recommend that the government should announce the timing of the annual uprating and the new level at least one year in advance to ensure applicants can prepare.**

AM & its practicalities

In Chapter 5 we outlined several issues with the design of the AM test that undermine its effectiveness in providing a fairer assessment for sponsors in more vulnerable circumstances, such as those with disabilities. One of the most critical issues is that the AM formula is now outdated because it is based on the amount of Income Support a family receives, even though Income Support is being phased out and replaced by UC in 2025/26.

Who should be eligible?

There is also a contradiction in terms of the types of benefit an applicant needs to be in receipt of in order to be eligible for the AM route. Although Carer's allowance (AM qualifying) and Carer's entitlement have identical criteria in terms of caring responsibilities, Carer's allowance is also means tested (applicants must earn <£196). In practice this means that sponsors receiving Carer's entitlement could choose to stop working to lower their income below the level needed to claim Carer's allowance and therefore be eligible for the AM test. **We recommend that the Home Office should work with the Department for Work and Pensions (DWP) to ensure the list of eligible benefits is appropriate.**

Outline whether there is a choice for individuals to meet AM or MIR

The current AM policy does not allow applicants to choose whether to be assessed against the MIR or AM, if they are eligible for AM this is the route they must use. We see no reason that they should not be allowed to meet the MIR if they are in a position to do so. **Therefore, we recommend that sponsors who are eligible for the AM test should be able to choose to meet MIR if they prefer.** Note that this will no longer be needed if

the government removes the financial element of AM. **We do not recommend that the AM test should be available more broadly.**

Alternative options

We presented four alternative options to the AM test and outlined their strengths and limitations, these options included replacing income support with UC (Option 1), the poverty income threshold (Option 2), the minimum possible UC payment (Option 3), and having no financial test for qualifying individuals but retain the existing adequate accommodation requirement (Option 4). The fourth option seems to be most transparent and should in theory not make much difference to the number of people who qualify. Retaining the accommodation section of the test ensures that applicants to the route have sufficient accommodation for their entire family unit.

Data recommendations

Throughout the process of undertaking this review, we were surprised at the lack of data that is collected by the Home Office in a consistent manner which would enable analysis of how the Family visa is working. This has not improved since the MAC review in 2011 on the Family visa. For example, whether an application is subject to the MIR or AM test and the sponsor's income are typically recorded by caseworkers in case notes, rather than in a consistent format. This means that one must rely on relatively small samples of case notes to analyse sponsor income or other sources used to meet the threshold, rather than data that covers all applications in the route. We appreciate the Home Office providing us with samples of data to analyse for this review but suggest that simple changes could be made to ensure data is collected in a consistent format and to enable ongoing robust analysis across the route. For example, collecting data through standardised forms rather than through individual case notes. Currently the Home Office does not collect data on a range of information which is crucial to effectively monitor and evaluate the impacts of the Family visa. This includes:

- Whether the application is subject to the MIR or AM test, which makes it difficult to understand precisely how many people are using this route and refusal rates;
- Reason for refusal or decision to place an applicant onto the 10-year route, which makes it difficult to understand the impact of a change in the MIR;
- The breakdown of sources of finances used to meet the income requirement (benefits, savings, salary, other), income levels, and whose income was used (applicant, sponsor, both), which makes it difficult to estimate the potential impact of any changes in the MIR levels;
- Any information on the sponsor, again making it difficult to understand the impact of a change in the MIR (age, earnings, gender);
- Location, which we understand is recorded by case workers but isn't available for use in any datasets; this makes it difficult to understand the impact of changes to the MIR by region;
- Whether fee waivers had been used;
- If being tested using the AM, which disability benefit the individual received; and,
- The range of case types (sub-categories of the Family visa route) used for the Home Office Management Information within the Family visa category is relatively complex, and in some cases do

not necessarily align with published statistics particularly for in country visas. Simplifying these for use in statistical analysis and mapping them to published statistics categories may support further analysis of routes, such as child dependants and adult dependent relatives.

We recommend that the Home Office review and update management information for the Family visa route so it is possible to effectively evaluate the impact of the route, and monitor the effect of rules changes to the route in the future. Key characteristics from this updated management information should be included in the matched HMRC data. For example, if the Home Office accepts our recommendation to make more applicant job offers eligible to meet the threshold, it will be important to collect the data that will be required to ensure that these job offers reflect what the applicant ultimately earns, and that this income is sustained over reasonable periods of time. Rather than simply assuming that job offers made to foreign nationals are less reliable than job offers made to British citizens, it could pilot options to consider applicant income and then actually measure whether this is true. The Home Office should also link sponsor and main applicant data from HMRC so that it is possible in future to monitor household income. This could be done during the application stage where evidence of sponsor income is already checked and therefore it should be simple to collect the National Insurance number in a consistent way.

Glossary

Adequate maintenance (AM)

A financial assessment used where the Minimum Income Requirement (MIR) does not apply. It determines whether an applicant and their dependants can be supported in the UK without recourse to public funds, by comparing their available income and resources against the equivalent level of Income Support that a British family of the same size would receive.

Adult Dependent Relative route

The Adult Dependent Relative route is for individuals who as a result of age, illness or disability, require long term personal care from a family member who is living permanently in the UK.

Appendix HM Armed Forces

Appendix HM Armed Forces provides a specific immigration route for members of His Majesty's Armed Forces who are being discharged from service (referred to as service leavers), and their partners and dependent children.

Appendix FM (Family Members)

Appendix FM is a section of the Immigration Rules that governs applications made on the basis of family life.

Call for Evidence (CfE)

An open invitation for individuals to provide information and views, whether in a personal capacity or on behalf of their organisation, on a specific issue/policy for a MAC commission.

Carer's Allowance

Benefit available if caring for someone under certain conditions, including caring for someone at least 35 hrs a week.

Entry Clearance

Entry clearance is the process by which a person applies for permission to enter the UK from outside the country, before they travel.

European Convention on Human Rights (ECHR)

The ECHR is an international treaty established by the Council of Europe in 1950 to protect human rights and fundamental freedoms in Europe.

Family visa

The Family Visa route is for individuals who wish to join family members living permanently in the UK, such as a spouse, partner, parent, or child.

In Country Applicant

A person who is already present in the UK and is applying to extend their stay or switch to a different immigration category without leaving the country.

Income Support

A means tested benefit in the UK for people on a low income to help with living costs - being replaced by Universal Credit.

Indefinite Leave to Remain (ILR)

A form of permanent residence in the UK that allows a person to live and work in the country without any time restrictions.

Leave to Remain

Official permission granted by the UK Home Office allowing a person to stay in the UK for a specific period (limited leave) or indefinitely (indefinite leave).

Minimum Income Requirement (MIR)

A financial threshold applicable primarily to British citizens and settled residents wishing to bring their family into the UK.

National Living Wage (NLW)

The legally mandated minimum hourly wage that employers must pay to workers aged 21 and over in the UK. It is set higher than the National Minimum Wage and is reviewed annually by the government based on recommendations from the Low Pay Commission.

Out of Country Applicant

A person who is applying for a UK visa or entry clearance from outside the UK.

Parent route

The Parent route is for individuals wishing to join a child in the UK; the applicant must either have sole parental responsibility for the child or the parent with whom the child currently lives must not be the partner of the applicant. The applicant must not be eligible to apply for entry clearance on the Partner route.

Partner route

The Partner route is for individuals looking to join or remain with their British or settled partner in the UK.

Private life route

The Private Life route allows individuals to apply for leave to remain based on their private life established in the UK. This route is typically used by those who have lived in the UK for a significant period and have developed strong personal ties, but do not qualify under other immigration categories.

Real Living Wage (RLW)

The RLW, produced by the Real Living Wage Foundation, is an hourly wage rate designed to ensure that workers earn enough to cover the basic cost of living and meet essential needs. There are separate rates calculated for London and the rest of the UK to reflect the higher costs faced by those working in the capital.

Skilled Worker (SW) route

This is the main work route for the UK and allows migrants to work in the UK in eligible skilled occupations.

UK Visas and Immigration (UKVI)

UK Visas and Immigration, part of the Home Office, run the UK visa service.

Universal Credit (UC)

A monthly payment to help with living costs applicable in certain cases where applicant is out of work or on a low income.