

Understanding the experiences and attitudes towards the Family Visa financial requirements

Migration Advisory Committee

Revealing Reality

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REVEALING REALITY

Executive summary

The Migration Advisory Committee (MAC) commissioned Revealing Reality to conduct qualitative research exploring the experiences of individuals applying for the UK Family visa, with a focus on the impact of the minimum income requirement (MIR) and the Adequate Maintenance (AM) route. This research involved 30 in-depth interviews with a diverse sample of applicants and sponsors, including those with successful and unsuccessful applications across different income thresholds. The qualitative approach aimed to provide a detailed understanding of the decision-making processes, challenges encountered, and the impact of the financial requirements on family life. **Given the qualitative nature and relatively small sample size, the findings may not be representative of all Family visa applicants but offer insights into their reported experiences.**

Key findings from the research are summarised below:

Motivations to apply: Participants reported that their main reason for wanting to apply was to be reunited with their partner. Participants often reported that their decisions to apply for the Family visa and live in the UK were influenced by a desire to maintain family life in the UK, sometimes due to existing family ties, the presence of British children, or a perceived lack of viable alternatives in their home countries. Access to the UK's job market, healthcare, and personal safety were also mentioned as contributing factors to living together in the UK rather than another country. The Family visa was frequently described as the most practical route for being able to be in the UK with their partner, and many participants had considered alternative visa routes.

Challenges in meeting financial requirements: Some applicants with stable, well-paid jobs described the process as relatively straightforward, while some sponsors with lower or less stable incomes reported facing challenges in meeting the MIR, particularly the increased £29,000 threshold. The application process was sometimes described as confusing, especially regarding financial documentation and the requirement to demonstrate the genuineness of relationships. Some applicants reported making errors due to misinterpreting or not reading guidance.

Mitigation strategies: Participants described using various strategies to address financial hurdles, including utilising savings or altering working patterns or career paths. The savings route was used as an alternative for some, and others adjusted their employment to try and meet the income criteria. Legal advice was sometimes sought to navigate the application process.

Views on the Minimum Income Requirement (MIR) and Adequate Maintenance (AM): many participants indicated an understanding of the rationale behind financial requirements, but several expressed the view that the £29,000 MIR was high. All participants opposed increases to the MIR. The AM route was used by a small number of participants, often those receiving disability benefits, and was generally described as a good alternative to MIR when eligibility criteria were met.

Impact on family life: Meeting the financial requirements enabled family reunification for some, but the need to continue meeting these requirements for future renewals was reported to create ongoing financial pressures. For some, the periods of separation during the application process were described as causing emotional distress and practical challenges, particularly for families with children. Some couples reported delaying starting families due to the uncertainty and financial considerations. The process of demonstrating the relationship was also sometimes described as stressful. Applicants whose applications were not successful reported uncertainty about their next steps and potential long-term separation.

I. Introduction

i. Background to the project

In Spring 2024, the minimum income requirement (MIR) to be eligible for the Family visa in the UK increased from £18,600 per year to £29,000 per year. Plans under the previous Government proposed to increase the MIR further, first to £34,500, then to £38,700.

This project was commissioned by the Migration Advisory Committee (MAC) as part of its review of the MIR. This research, conducted by Revealing Reality, explores how the financial requirements may influence decision-making and impact couples trying to live together in the UK, understanding the choices they make and their experiences proving eligibility for the Family visa.

The objectives for the research were:

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

ii. Method

The project used a qualitative research approach. This approach was considered the most appropriate because it enabled an in-depth understanding of people's lived experiences of applying for the Family visa and is also particularly effective for mapping participant journeys through the application process. Given the personal nature of this topic, a qualitative approach also allowed for a sensitive and person-centred approach to interviews.

As a result, this research has a relatively small sample size and therefore cannot be said to be representative of all those using this visa route.

The research consisted of 20 remote and 10 in-person interviews (approximately two hours long). The topics covered included:

- Family context and the background of the participants' relationship
- What factors impacted their decision to apply, or not apply, for the Family visa
- Decisions they may have made to meet criteria for the visa
- Experience of the application process as a whole
- Reflections on financial thresholds

iii. Sampling

All participants are referred to with pseudonyms throughout the report to maintain anonymity.

A sample breakdown is provided in the annex. Key sampling criteria included:

- A spread of national and international locations
- A spread of experiences and outcomes of the Family visa route, including:
 - Successful and unsuccessful MIR applicants at the £18,600 threshold.
 - Successful and unsuccessful MIR applicants at the £29,000 threshold.
 - Successful and unsuccessful AM applicants.

- Those who considered or want to apply for the Family visa but, for various reasons, have not yet applied.
- Family set-up - whether a family had children or not often impacted the decision-making involved in applying for the Family visa, or the degree to which unsuccessful applications impacted family life. In the sample, the following family structures were included:
 - Couples without children
 - Couples with British children from previous relationships
 - Couples with children born in the UK
 - Couples with children born outside the UK
- Context of relationship and how people met their partners
- Sponsors and applicants

The research also aimed for an even spread between demographic criteria, such as age, gender, and socioeconomic group (SEG).

There were slightly more 'successful' applicants (16) than 'unsuccessful' (14) in the sample. The unsuccessful group includes those whose visas were refused and who reported they were not able to apply due to the financial requirements of the MIR. This should be considered when interpreting findings.

To recruit participants for this project, the MAC shared data including from their own Call for Evidence to help Revealing Reality with recruitment. From this data, researchers reached out to participants, introduced them to the project, and asked whether they would be interested in taking part in an online or in-person interview with a researcher. Researchers screened participants against the agreed-upon sample specification to ensure that all participants taken forward for interview were in scope of the project objectives.

2. Motivations to apply for the Family visa

i. In addition to reuniting with their partner, some participants wanted to move to the UK for the job opportunities, education, and to be near extended family

All participants reported that family reunification was their primary goal of using the Family visa route. Participants were drawn to live in the UK by a combination of push and pull factors. The most common reasons included maintaining family life, securing legal pathways to live and work, accessing healthcare, and ensuring personal safety. Some participants also cited the UK's education system as an important factor. Decisions were shaped both by the opportunities available in the UK and by barriers that made other countries unviable.

Maintaining family life was the strongest and most consistent motivation. As well as being in the UK with their partner, many participants wanted to stay close to extended family living in the UK or were tied to the UK by children who were British citizens. Relocating elsewhere was often ruled out because it would mean separating from ageing parents, established family networks, or moving children away from their other biological parent. Several sponsors described feeling obligated to remain in the UK for the stability and continuity of their children's lives, and to preserve access to education, healthcare, and family support systems already in place.

"I couldn't leave my kids behind. It's not right to leave them. Obviously, they'd never agree for me to take them. So effectively, if I moved out there, I would lose my kids. I just wouldn't entertain [it]."

Michelle (UK sponsor, not yet applied)

Precious (applicant, successful AM) had been applying to study abroad and been rejected. When she met her partner from the UK, she realised she could be with him, while simultaneously realising her ambition to study abroad as well. Once she realised she wanted to be in the UK with her partner, she reported having a longer-term goal to retrain as a nurse in the UK healthcare system.

"I wanted to study abroad because I had applied to go and study in Canada, and then I got rejected. So when I met Robert, I said, "Let me try the UK," and then I got it."

Precious (applicant, successful AM)

Healthcare access was another major driver for some participants. Walid (applicant, rejected MIR, £18,600 threshold) moved to the UK in part because his wife's health had deteriorated following poor medical treatment in her home country. For those on the AM route with American partners, the cost of healthcare in the US was seen as unaffordable, which made the UK a much more viable and 'attractive' option.

The UK was also valued for offering personal safety and rights recognition that participants claimed were not available elsewhere. Mi-Sook (applicant, successful on appeal, £18,600 threshold), explained that her same-sex relationship would not have been recognised in her home country, placing her and her partner at risk.

"Same-sex marriage isn't legally recognised [in home country] ... you don't have the same rights; you can't adopt... There's no discrimination law that can protect you from any hate crimes or anything like that."

Mi-Sook and her partner are in a same-sex relationship, having met while Mi-Sook was studying in the UK. Despite not meeting the financial requirement, Mi-Sook provided a dossier of information outlining how their relationship would not be recognised in her home country would render them unsafe to live as a couple there as they would in the UK. While these circumstances were initially rejected by the Home Office, Mi-Sook appealed the decision and was accepted onto the 10-year route on humanitarian grounds after a tribunal hearing.

Education opportunities were referenced by some participants, particularly where they related to long-term family planning. Mark (UK sponsor, successful on savings route, pre-April 2024 threshold), living in another European country at the time of his application and working as a financial advisor, highlighted that British education was a decisive factor in wanting to move back.

"There's two things the UK does really well, and it's education and financial services."

Mark (UK sponsor, successful on savings route, pre-April 2024 threshold)

Other countries were actively considered but often ruled out based on specific barriers. Participants sometimes considered alternative countries for family reunification but ultimately ruled them out due to a range of specific barriers. These barriers often fell into categories such as visa and economic challenges, public services, familial ties, or sudden life disruptions.

Visa and economic challenges

For some, the practicalities of obtaining a visa or the perceptions of low economic prospects regarding a potential country of relocation proved prohibitive. For instance, Alfie (UK sponsor, not yet applied) and Elise spent six months trying to settle in Elise's home country, but a lack of foreign language skills reportedly made settling there untenable: *"We spent six months in [Elise's home country]... but it didn't pan out because [Alfie] doesn't speak [the language]."* Similarly, Europe was ruled out by Alejandro (applicant, rejected MIR, £18,600 threshold) and Eva due to lower wages and fewer economic opportunities. They also ruled out the country of Alejandro's birth, as he has no surviving family there, having left over ten years ago to move to Europe.

Public services

Concerns about safety and the quality of public services in other countries were also deterrents for some. Walid (applicant, rejected MIR, £18,600 threshold), Rashid (UK sponsor, not yet applied) and Fawad (UK sponsor, rejected AM) ruled out moving to South Asia as a result of reported safety concerns and poor public services. Sophie (UK sponsor, not yet applied) had previously lived and worked in a North African country for the last three years, but her recent negative experiences with healthcare made her realise that she did not want to give birth and raise her children there. For Sophie, the UK offered a good level of healthcare and education for her children.

Family-related issues

Difficult family relationships in potential destination countries were also raised as barriers to living elsewhere. Both Tae (applicant, rejected MIR, £18,600 threshold) and Emily (UK sponsor, successful MIR, £18,600 MIR) rejected the idea of moving to other countries due to poor family relationships.

Unforeseen disruptions

In a few instances, unexpected events led participants to believe they had no alternative but to try to live in the UK. Lacey (successful MIR, £18,600 threshold) abandoned plans to remain in her home country after being made redundant and *"becoming homeless"*. After the recent death of her mother, she felt that there was *"nothing left"* for her there, and moving to the UK with her British husband was her only option.

Tae (applicant, unsuccessful MIR, £18,600 threshold)

Tae wanted to leave their home country due to bad relationships with former friends, partners and family members. They felt they did not have a social network in their home city, and after meeting their British partner online, they felt the UK was the best alternative to what they deemed an untenable living situation at home. They applied for the Family Visa although they didn't meet the MIR, citing these reasons as mitigating factors to consider in their application. The visa application was rejected by the Home Office, but Tae was able to remain in the UK on an alternative visa route after speaking with a lawyer.

What triggered the actual applications?

In many cases, moving to or remaining in the UK was something many participants had been considering for a long period of time. The point at which participants submitted their Family visa applications differed. This was

down to various trigger points that transformed general intentions into action. These triggers included education, job opportunities and timelines, life milestones and unexpected events.

Educational timelines created clear trigger points - participants with children frequently cited the start of the academic year or school registration deadlines as the moment they needed to finalise their move.

"If we were gonna move, it had to be then really because at the time we had a three-year-old and a one-year-old. So, it was like, we need to do it now before they get into schools and friend networks and stuff like that."

Mark (UK sponsor, successful on savings route, pre-April 2024 threshold)

For those already studying in the UK, the approaching completion of their educational programme often triggered Family visa applications to remain together after their student visa expired.

"Yeah, after graduation I'm... I'm gonna try and apply for a Family visa."

Maria (applicant, not yet applied)

Job offers or changes in employment status frequently served as decisive moments. Several participants described applying immediately after securing positions that finally met the minimum income requirement. As Mark (UK sponsor, successful on savings route, pre-April 2024 threshold) explained after obtaining work in financial services:

"Once I had the contract signed, we submitted the application the following week."

Mark (UK sponsor, successful on savings route, pre-April 2024 threshold)

Administrative deadlines created urgency for many applicants. For those already in the UK, the approaching expiration of existing visas (student, graduate, or youth mobility) necessitated immediate action.

"My graduate visa had three months left, so it was either apply now or leave the country."

Mi-Sook (applicant, successful on appeal, £18,600 threshold)

External events sometimes forced unexpected application timelines. Emily (UK sponsor, successful MIR, pre-April 2024) hadn't planned to apply when she did, but when COVID-19 border closures prevented her return to the country where she and her husband were living at the time, they made the rapid decision to have him join her in the UK on a visitor visa and subsequently apply for family permission to stay.

Personal life milestones frequently triggered applications. Sophie (UK sponsor, not yet applied) began the application process immediately after discovering she was pregnant. Though ultimately unable to meet the requirements, the pregnancy created a trigger to make a decision. Other participants cited marriage ceremonies, the births of children, or health diagnoses as moments that crystallised their need to secure their immigration status.

The announced increase in the financial threshold for Family visas in Spring 2024 also prompted couples planning applications in early 2024 to apply. Many accelerated their timelines specifically to apply before the minimum income requirement rose from £18,600 to £29,000.

"The news of the increase on the requirements were coming and we got out. Also, we felt a little bit of pressure with that thing of the news of the increasing coming. Also, time was moving and we were apart and was like we need to, we wanted to be together."

Alejandro (applicant, rejected MIR, £18,600 threshold)

For most participants, the actual submission of applications occurred precisely when they managed to meet the financial requirements - either saving enough, receiving a salary increase, or securing necessary documentation of their financial stability. This practical consideration was mentioned by nearly all participants as the final trigger to apply.

ii. Many saw the Family visa as the most practical route to family reunification in the UK

All participants reported that family reunification was their primary goal of using the Family visa route. They explored different visa routes to achieve this aim, with many notably exploring the Skilled Worker visa. However, the decision-making process was rarely straightforward.

Across the sample, participants investigated multiple visa options at different points in their journey. A few conducted systematic research of all available routes, with many considering several options simultaneously. While some immediately focused on the Family visa, others who hadn't yet applied were considering alternative visas as potential "stepping stones" to eventually qualify for the family route.

The Skilled Worker visa was frequently referenced as an alternative pathway by both applicants and sponsors. This consideration stemmed from a desire to find any viable way for the non-UK partner to enter the country. The Skilled Worker visa was frequently referenced as an alternative pathway by both applicants and sponsors, regardless of their existing qualifications. This consideration stemmed from a desire to find any viable way for the non-UK partner to enter the country. Many participants without relevant experience discussed the possibility of retraining specifically to qualify for this visa category.

"The other option was that my partner would change her job, become a carer, and maybe look for sponsorship jobs... the NHS just needs carers all the time. So I was confident if she got a care qualification, she might be able to find some kind of work in the UK, and we sort of put our eggs into that basket for a while."

Steve (UK sponsor, not yet applied)

While Steve's partner started training and was still waiting to take her carer qualification exam, they ultimately pivoted to pursuing the Fiancé visa route using Steve's savings after the financial threshold was confirmed to remain at £29,000 rather than increasing to £38,900.

Some participants actively prepared for this alternative route. Maria (applicant, not yet applied) retrained specifically to improve her chances.

"I started researching about some in-demand jobs abroad, and it's in healthcare. So I actually started taking up caregiving in 2022."

Maria (applicant, not yet applied)

She reasoned that acquiring relevant qualifications could provide a route to enter the UK, potentially circumventing the sponsor-led requirements of the Family visa. However, many participants, including Maria, discovered practical barriers to the Skilled Worker route.

"I just read the requirements. From what I read, you can only work in the UK if you got an employer that could sponsor you... They prefer, you know, people that is settled in the UK; there's just a few, if none that can sponsor people overseas."

Maria (applicant, not yet applied)

Alejandro (applicant, rejected MIR, £18,600 threshold) found job hunting from abroad with the aim of securing Skilled Worker sponsorship largely unsuccessful. He believed *"no company would commit to sponsorship through the Skilled Worker Visa given the economic climate"*.

Several participants explored other visa categories beyond the Skilled Worker route. Tae (applicant, rejected MIR, £18,600 threshold) initially arrived on a Youth Mobility visa but was unable to meet Skilled Worker requirements. After their Family visa application was rejected, they discovered an unexpected opportunity.

"One of the good things that did come out of the pandemic was the ancestry visa... Usually to apply for that, you cannot do so within the UK... But because of the pandemic, it turned out that they were letting people apply for the ancestry visa from within the UK."

Tae (rejected MIR, £18,600 threshold)

This policy change allowed Tae to successfully remain in the country despite their Family visa rejection.

Some couples seeking to expedite their reunification explored the Fiancé visa, with the intention of converting to a spouse visa after marriage in the UK. However, as Mydung (successful MIR combined savings, post-April 2024 threshold) explained, this created additional financial barriers.

"You pay for the fiancé visa and then you pay again for the spouse visa. And each visa is like £2,000. So the cheapest one would still be get married somewhere where we can and then aiming for the spouse visa."

Mydung (successful MIR combined savings, post-April 2024 threshold)

The Family visa was often perceived as the only viable path to living in the UK

Despite exploring various alternatives, most participants found they were not eligible for other visa routes, making the Family visa their only viable option. After conducting their own research, many applicants concluded that they simply did not meet the specific requirements for alternatives such as the Skilled Worker visa.

"I did look at ancestry as well, and I miss out by I think one generation. We did actually contemplate- because I can get a [European] passport, we did contemplate that but then that wouldn't help me anyway with Brexit..."

Lacey (successful MIR, £29,000 threshold)

"Whenever I apply [to a job], they ask me one question. 'Will you be needing sponsorship in the future?' If I say yes, then they are saying, 'Okay, bye-bye. We don't have sponsorship.' If I say no, then they are asking me to provide the proof, and I'm telling them, okay, I'm married with a British citizen. I will be switching my spouse [visa]. They say no."

Walid (rejected MIR, £18,600 threshold)

For those who had options to apply for other visas, the Family visa route was still viewed as the most direct pathway to long-term settlement. Participants who could theoretically pursue other routes often felt these alternatives were either too administratively complex or would potentially cost more in the future.

Several participants who had entered the UK on student visas and then transitioned or planned to transition to the Graduate visa saw the Family visa as a more secure long-term option than relying on continued work sponsorship.

For example, Kai, who came to the UK on a student visa, stated that an immigration lawyer advised the following:

"The best option was going to be going down the partner route, because the student ones don't really qualify as having lived in [the country for indefinite leave to remain] over time, because the expectation's that you'd go back to your home country afterwards."

Kai (successful AM, post-April 2024)

Annabel (applicant, successful MIR, £18,600 threshold) also came on a student visa and then a Graduate visa. She had met her partner in the intervening period and wanted to stay in the UK to work full-time (while studying, she worked in bars and cafes). She was offered sponsorship with a job offer on the Skilled Worker visa. However, she chose instead to get married to her partner and then apply for the Family visa instead, reasoning, "Why get on a work visa if I don't have to?" She reported that being on the Skilled Worker visa through a new job was more precarious than being on the Family visa; she didn't want to be tied to her employer and felt the Family visa offered her more flexibility to move jobs if she didn't like her new one.

There was also a prevailing belief that Family visas were specifically designed for couples and families, focusing on the relationship rather than professional skills or other criteria, making it the most logical choice for bringing spouses and family members to the UK.

"This [visa] is one that I think should mean the most to the government, being family and keeping families together..."

Lacey (successful MIR, £29,000 threshold)

While some couples applied for Visitor visas in the UK while they attempted to become eligible for the Family visa, not all couples were granted

In a few instances, couples applied for Visitor visas as a temporary measure to spend time together in the UK while awaiting eligibility for the Family visa. However, the ease of obtaining a Visitor visa varied based on a range of factors, including nationality.

For those such as Justin (applicant, rejected MIR, £18,600 threshold) and Emily's (successful MIR, £18,600) husband, who were from North America, Visitor visas were easily accessible, allowing them to visit or be visited by their partners in the period prior to being accepted. Lacey (applicant, successful MIR, £18,600 threshold) and her husband's plan to move to the UK was contingent on Lacey initially entering the country on

a 6-month Visitor visa. This would mean that her husband, a British citizen, could use the initial six months in the UK to establish his business and be able to prove his projected earnings as a self-employed business owner. While Lacey reflected that the cost of moving to the UK twice, on two different visas (visitor and then family), was expensive, she felt it was the best decision for their relationship.

In contrast, Sophie's (UK sponsor, not yet applied) husband was denied a Visitor visa to attend the birth of their twins in England on the grounds that he had insufficient ties to his home country. This was despite extensive documentation and sponsorship from her father.

"We got all the documents ready. We got a letter from his job saying that he has the time off work. We got bank statements from his job to say that he does get paid. Obviously, my dad's bank statements, my dad's council tax, tenancy agreement, everything that we'd need. The worst thing was just trying to get them all translated and stuff to English."

Sophie (UK sponsor, not yet applied)

Maria also experienced multiple rejections for a marriage Visitor visa, which frustrated her:

"Initially our plan was to get married in the UK, but we got visa refusals, like, three, no, four times in a row just for a marriage Visitor visa... I'm not a criminal. I don't know why they think that I'm going to bypass the law."

Maria (applicant, not yet applied)

3. Applying for the Family visa and meeting the Minimum Income Requirement

This section summarises participants' reflections on meeting the financial thresholds when applying for the Family visa, and their reported experiences of the practicalities and process of applying.

i. The application was generally reported to be easier for applicants whose sponsors had stable incomes

On the £18,600 and the £29,000 thresholds, many couples relied on the sponsor's income to meet financial requirements. Unsurprisingly, couples where the sponsors had long-term, stable incomes at the level required found it relatively straightforward to prove their income and proceed with the application.

These participants tended to be in their jobs for longer periods of time and generally had well-paid jobs.

For example, Alvaro's wife earned roughly £30,000 in marketing at the time of their application; Annabel's husband earned roughly £38,000 as a chef at the time of their application; Emily earned £36,000 as a private tutor.

In some cases, this cohort of participants had to make small changes in their working lives to meet the requirements. Some participants reported having to change their job, register their business in the UK, or renegotiate terms of their contract. Despite this, these participants reported having a relatively easy and smooth experience.

As they had already met their respective thresholds with their salaries, there was not a lot of additional administrative work needed to meet requirements.

"I'm a lecturer in a further education college, so fortunately for me, my salary was high enough... Plus, I've been with my employer for a long time as well, so there was none of this issue of not having six-months-prior pay slips and things like that."

Tanya (UK sponsor, successful MIR, £18,600 threshold)

Couples where sponsors were on lower or precarious income streams struggled to meet financial requirements

To ensure that a breadth of experiences was covered, Revealing Reality specifically sampled for participants who made unsuccessful applications due to not being able to meet financial requirements or who had yet to apply. This allowed researchers to explore and identify the aspects of the Family visa that applicants and sponsors typically struggled with.

Across the £18,600 and £29,000 thresholds, some sponsors and potential sponsors did not earn enough to meet the MIR.

Participants in unsalaried jobs, working shifts and on hourly pay, described challenges they faced in demonstrating a consistent income sufficient to meet the new threshold and often tried to work as many hours as possible.

For one participant, Rashid (UK sponsor, not yet applied), this was a constant source of anxiety. Rashid reported that his solicitor informed him that the Home Office would assess his income based on his lowest earnings within the specified period. This created immense pressure on Rashid to avoid missing any work and to take on extra shifts whenever possible to boost his income. He even took on a second job as a delivery driver, on top of his contracted 35 hours as a bus driver, to increase his overall earnings.

"I'm a little bit worried now that I am earning £500 a week, but let's say if five months passed and then in the last month like six months I get paid like 400 or 300 maybe, which is less. So the immigration system, they will multiply 300 by 52, they will pick up the very lowest amount of the income."

Rashid (UK sponsor, not yet applied).

Rashid was also considering working even more hours and potentially changing his career to buying and selling cars to ensure he could cover the anticipated additional expenses once his wife joined him in the UK.

The precarity of employment was also a concern for participants on short-term job contracts. These individuals reported having to meticulously plan their visa application around their current employment to ensure they had a stable income for the required assessment period. They also expressed anxiety about maintaining this stable income for the subsequent five years, anticipating the challenges of securing continuous employment for future visa renewals.

"In the long-term, I'm definitely looking for more stable jobs for full-time or anything that gives me something to prove to the government that I have a steady salary and you know, pay slips and the financial requirements."

Alvaro (applicant, successful MIR, £29,000 threshold).

Similarly, Alvaro's wife who was working in the charity sector, where employment was contingent on the availability of project-based contracts, managed to secure a two-year contract. However, this temporary stability raised questions about how she would maintain a consistent income stream for her husband's visa renewal once this contract ended.

"The charity sector have project funding and it's not enough to pay a full-time member of staff or they have different staff in different capacities. So a lot of the contracts are only part-time and they're also temporary as well... it's a stressful time because although it's two years and a half ahead, there are many things to consider during all this time. And obviously you can apply as a freelancer, but it feels a lot more certain if you can just give six months of payslips from the same employer. So I think it does change maybe the jobs you take on or the choices you make."

Alvaro (successful MIR, £29,000 threshold).

Across the different thresholds, there was some reported confusion about what type of income would be counted

A couple of participants reported that guidance around what income streams would be counted towards the MIR was particularly confusing and unclear.

When applying for the Family visa in 2013, Lorraine (UK sponsor, successful on appeal, £18,600 threshold) was told by an immigration expert that, despite having multiple income streams, only one was deemed eligible for the financial requirements.

"The government website said the income threshold was 18,600 but when it actually came up to it and you went to a visa specialist and they went through all of your income streams in detail they said oh you won't, they won't count this, they won't count that and they wouldn't count mixing [income streams]."

Lorraine (UK sponsor, successful on appeal, £18,600 threshold)

Lorraine had multiple income streams, from rental properties in London to her pension that was paid as a lump sum. She had assumed that her pension would be counted as income as she reported that it was being taxed. However, she reported that the immigration expert she consulted advised her that as the pension was paid in full as a one-off sum, it did not count as income.

"They should allow any income because any income stream is income. If it's going to be taxed, then it should count."

Lorraine (UK sponsor, successful on appeal, £18,600 threshold)

Despite being financially self-sufficient, Lorraine and her partner used her savings and were placed on the 10-year route based on human rights grounds, which she found frustrating.

Another sponsor, Mark, was advised by his solicitor that the income he earned abroad from his own company did not count. Mark had not anticipated this and had to take the savings route instead.

“It was the corporate structure with us as directors; it was basically the previous seven years of income and earnings were just absolutely irrelevant in the UK government's eyes. So yeah, so it was [the lawyer] that suggested that we do it based on savings.”

Mark (UK sponsor, successful on savings route, pre-April 2024 threshold)

In a few cases, sponsors reported having missed the window to apply under the £18,600 threshold and were now waiting to meet the increased threshold of £29,000

A few participants reported that they were able and eligible to apply under the £18,600 requirement but due to external delays had missed the ‘window’ and had to save to meet the threshold increase to £29,000 in April 2024.

Steve (UK sponsor, not yet applied), who earned approximately £26,000 before April 2024, had prepared all the necessary documents for a Fiancé visa application, awaiting only the finalisation of his wife's annulment. However, the annulment was completed after the MIR increased, rendering his existing salary insufficient. Consequently, Steve is now planning to use the savings route but must wait for six months of payslips reflecting his increased salary of £28,000 to meet the application criteria.

“It went to 29, and I missed it. I didn't know what I was going to do at that point... I have a lot of savings because I was initially saving for a mortgage. So lucky for me, dare I say, lucky for me because I'm able to do an application, hopefully in March.”

Steve (UK sponsor, not yet applied)

Mydung (applicant, successful MIR combined savings, post-April 2024 threshold) and Reece had planned their Family visa application based on Reece's new job, where his salary was £28,551 – meeting the then-current £18,600 threshold. Their intention was to apply after Reece had accumulated the required six months of payslips. However, due to vetting delays, the start of Reece's job was postponed from the initial date of September 2023 to January 2024. By the time Reece had his six months of payslips in July 2024, the higher threshold was in effect, rendering his salary alone insufficient. Consequently, they had to rely on a combination of Reece's income and a significant amount of savings provided by Mydung's parents to meet the new £29,000 requirement, finally applying successfully in August 2024.

ii. Participants mitigated issues by using savings, changing working patterns, and seeking external support

Some of the sponsors used the savings route

Some participants, such as Mark (UK sponsor, successful on savings route, pre-April 2024 threshold) and Lorraine (UK sponsor, successful on appeal, £18,600 threshold), had worked abroad in the lead-up to making their family visa application. They wanted to move back to the UK with their partners. As a result, their income and pensions were ineligible, and so they used the savings route. While a relatively straightforward process for Mark, he was frustrated that he had to sell some investments to raise cash savings.

Lorraine also had to use the savings route, which was unexpected, as she believed she had the funds and assets to support her husband.

“I earned over the threshold; I owned two properties. I had worked hard to buy two properties by myself with no help from family or partner before marriage, I had worked so hard all my life. I was an incredibly successful woman. Why would I not get a spouse visa?”

Lorraine (UK sponsor, successful on appeal, £18,600 threshold)

Lorraine was advised by “a visa agent” to sell one of her assets, which she also found frustrating and concerning due to the potential long-term financial implications.

“They should never asset strip British citizens ever. Especially women. It's difficult for women to get another mortgage after having young babies and children.”

Lorraine (UK sponsor, successful on appeal, £18,600 threshold)

The savings route also provided a way to bridge the financial gap for participants whose incomes did not meet the £29,000 threshold. The accumulated savings allowed them to top up their existing salaries or income to meet the required threshold.

Mydung's husband, Reece, earned just below £29,000, and so they were required to use savings to top up his income. This was a relatively stressful process, as they needed to obtain a large amount of money from Mydung's family members to reach the savings threshold, which they felt was disproportionate to the amount they would need to meet the MIR through income alone.

“You had to show that in a bank account for at least six months... If it's not money that you made, you have to prove where that money comes from, so I had to prepare, all sorts of papers from [home country] proving that that's the gift from my parents and I don't have to pay them back. It's not a loan, all of that, and I have that sort of money sitting in my bank account for six months just to prove that we meet that. It's just £500.”

Mydung (applicant, successful MIR combined savings, post-April 2024 threshold)

In another case, a couple where the sponsor earned around £17,000 opted to make up the shortfall by liquidating one of the applicant's assets in the husband's home country. They were rejected on the grounds that the amount gained from liquidating their assets had not been in their account for six months when they applied.

“So we had to save at least £45,984.33 to make the 29,000 a year. My husband has in his name some blocks of warehouses, and we liquidated one of the warehouses. It was in [home country] currency, but they said that it was equivalent to £51,345.10. So we obviously met whatever they wanted.”

Adela (UK sponsor, rejected MIR combined savings, post-April 2024 threshold)

In a small number of cases, sponsors changed their working patterns or career paths to meet the new threshold

Some sponsors reported adjusting their working lives to meet the new threshold. Some found it necessary to pick up additional shifts or work longer hours to boost their income.

One sponsor, Michelle (UK sponsor, not yet applied), described working as many extra shifts as her employer would allow, resulting in a six-day work week. Despite this considerable increase in her working hours, her annual income only reached £26,000, still falling short of the required £29,000.

In some cases, participants were advised to accelerate their career progression to meet the requirements more quickly. One rejected sponsor, Adela, recounted being advised by a lawyer that the fastest route to obtaining a visa would be for her to expedite her plans to become a fully qualified social worker. While this was a career path she intended to pursue, she had not anticipated needing to transition so rapidly and felt unprepared for the immediate realities of working as a social worker.

“I had to change my job, which wasn't something that I planned on doing that quickly. I think I wanted to put it aside. I wasn't ready. When you graduate with a social work degree, it's very far from actual reality when you go and practice as a social worker, and I wasn't ready for it, but fine. I went to interviews; I got a job.”

Adela (UK sponsor, rejected MIR combined savings, post-April 2024 threshold)

The challenge of meeting the £29,000 financial threshold also led some participants to consider changing their sectors of employment entirely, believing it would be too difficult to earn the required amount in their current industry.

Mydung's husband, for instance, had initially chosen a career in the police force, partly because it allowed him to meet the previous MIR of £18,600. Following the increase to £29,000, he had to reconsider his career options once again.

“Obviously nobody knew [the financial requirements] were going to be raised. So it was more a case of, here's what you need, yeah, this [income] is gonna blow that out of the water, so it's not an issue kind of thing... I spent a long time training for a new job, not knowing if I was gonna have to resign.”

Reece (UK sponsor, successful MIR combined savings, post-April 2024 threshold)

For a few participants, meeting the income requirements involved making career choices that meant taking a pay cut or entering a lower-skilled field than their preferred area of work, simply to ensure the income would be eligible and sufficient.

One applicant, Alvaro, who had studied videography in the UK on a student visa, immediately took up work in retail after completing his MA to support his family. Recognising that the often-fluctuating income from freelance videography might not be reliable enough to meet the income requirements for future visa renewals, he opted for the stability of retail employment, despite it being a lower-skilled field than his area of expertise.

"I'm currently working part-time in a retail shop. I just finished my MA with my Master's and that's why I have just, like, a part-time job at the moment, since we just had my newborn. We are living at the moment with my in-laws while we get, like, a better place because we used to live – well, we're still living in a flat. What is a tiny flat. My wife is in maternity leave at the moment because of the baby."

Alvaro (applicant, successful MIR, £29,000 threshold).

Maria, a multimedia artist, also switched career paths to caregiving as part of her strategy to maximise her chances of successfully applying for any visa route to join her husband in the UK.

"I'm a multimedia artist, and right now I'm taking up caregiving because our plan is, if we cannot apply through this to a spouse visa, I'll try to apply for a working visa. And I know in the healthcare industry in the UK, they need a lot of nurses, caregivers, and also that's why I took up caregiving, to fast-track my way into the UK."

Maria (applicant, not yet applied)**Self-employed sponsors also made changes to their working and household set up to meet the MIR**

For those who were self-employed, proving they met the MIR through their income presented a unique set of difficulties. Self-employed participants generally perceived that the process of proving self-employed income would be more complicated than salaried income, and so some made changes to their working setup in order to simplify the visa application process.

One sponsor, Mark, who was self-employed, made the decision to take on a full-time, salaried job in the UK, believing this would simplify the process of demonstrating sufficient income, particularly for future visa renewals.

To satisfy the MIR for her visa application, one freelance sponsor took a six-month fixed-term contract, delaying her master's degree by a year.

"I'll do this job until September, then I'll do the Master's. But then I realised with the financial requirements, I'm not going to have the paperwork to bring him over and start the course in time. So I delayed the Master's by a year. That boss was very understanding. She was happy for me to stay, so she was happy to change the contract I was on just to word it all in the right way."

Emily (UK sponsor, successful MIR, £18,600 threshold)

Another sponsor living in a rural area considered abandoning her established business to seek salaried employment, despite the limited availability of well-paying jobs in her town. She also contemplated moving to a larger city for better job opportunities but was reluctant to uproot her son's life.

"It's a bit daunting to think of, like, having to look for work and find a new house and obviously take my son out of school and be away from all my family here. And my little boy is really settled, and I have got good clients. I've built up my little business and stuff and I would hate to have to leave that and my home as well."

Hayley (UK sponsor, not yet applied)

Some sponsors and applicants also used solicitors or external support to help overcome challenges in the application

Sponsors reported that they found the application process confusing and unclear and sought advice from solicitors to:

1. Minimise the risk of errors in their application
2. Reassure them
3. 'Guarantee' a successful application

This inclination to seek external assistance was observed across participants from a range of circumstances and economic backgrounds.

Rashid (UK sponsor, not yet applied), for example, consulted a solicitor who provided him with a clear outline of the necessary steps and evidence required to bring his wife to the UK. Rashid explained the value of this legal advice:

"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? And 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."

Rashid (UK sponsor, not yet applied)

Similarly, Kai (applicant, successful AM) spoke to a lawyer after realising they would not meet the MIR threshold to ask what their next steps would be. The lawyer clarified the application process and informed them of their eligibility for the AM route due to their partner's receipt of Adult Disability Payments (ADP).

Precious (applicant, successful AM) and her husband engaged a lawyer, as they had an urgent deadline when Precious' student visa expired and wanted to go through the process as thoroughly as possible. They ended up going through the AM route after consulting a lawyer.

"But I was so stressed because even the lawyer was saying, if your visa expires while you've not started the application, you'll have to go back home and then wait for six months for your husband. So the point was, if I was in [home country] and Robert was here, it was going to be more difficult. The requirement was going to be more tough than when I'm already here. So the lawyer was like, "You'd better do it before your visa expires because if you go back home, it's impossible even for your husband to meet the requirements."

Precious (applicant, successful AM).

Participants who had already had their application rejected sought advice from solicitors in the aftermath to ensure that future applications were successful.

Alejandro, for instance, only consulted a lawyer after his initial application was rejected and expressed regret at not seeking legal advice sooner.

"It was a very extensive document, and I got a really big mistake; it was my mistake. Probably I should have consulted a lawyer early on, but lawyers are not cheap at all. Once we got the rejection, we got to a lawyer to see if there's something we could do. But at that point there was nothing. I just got recorded [sic] a lesson, a very heavy lesson."

Alejandro (applicant, rejected MIR, £18,600 threshold)

Adela (UK sponsor, rejected MIR combined savings, post-April 2024 threshold) and her partner contacted a lawyer following their rejection, who informed them that the rejection could have been appealed if not for a specific error in their application. The lawyer advised them that the quickest way to secure approval would be for Adela to change her job.

Having been unsuccessful in his initial application without legal help, Fawad (UK sponsor, rejected AM) is now appealing with a solicitor, spending whatever he can on the fees this incurs.

iii. Applicants and sponsors reported challenges with the practicalities of applying for the Family visa

Some participants found the overall application process confusing and, in some cases, misinterpreted or ignored guidance

Several participants highlighted aspects of the Family visa application process that they found confusing, ranging from financial documentation requirements to proving the genuineness of their relationship and navigating the application form itself.

Annabel (applicant, successful MIR, £18,600 threshold) started a new job less than six months prior to her initial application for the Family visa. She was confused about what financial documentation was needed. Annabel did not realise that she had to provide 12 months' worth of financial documentation, as she held the job for under 6 months at the point of application. She noted that the detailed rules explaining these different requirements were not readily apparent or easy to find on the government website, but rather located in appendices.

Tanya (UK sponsor, successful MIR, £18,600 threshold) found the process of calculating income according to the Home Office rules confusing, describing it as a *"really complicated formula"* with *"so many pitfalls"* which necessitated her using external online guides for assistance.

In some cases, confusion led to errors that resulted in unsuccessful applications.

Rejected applicants also shared their experiences of confusion with the process. Justin (applicant, rejected MIR, £18,600 threshold) found the rationale for his rejection particularly perplexing, specifically the dismissal of his official, multilingual (including English) Dutch marriage certificate as *"not acceptable. It's not in English."* He perceived the entire process as inflexible and confusingly rigid, stating that it failed to take into account his specific circumstances such as the impact of the pandemic, his long-standing marriage, his UK job offer, and his son's welfare.

Walid (applicant, rejected MIR, £18,600 threshold) described the online application form itself as *"very tough"* *"complex"* and involving *"too much [sic] questions"* and *"too much form filling."* As a first-time applicant, he felt overwhelmed by the form's demands, which led him to make mistakes.

Beyond general confusion, some applicants misinterpreted or disregarded available guidance, submitting applications with errors that led to unsuccessful outcomes. They often stated that they did not realise that certain conditions were mandatory requirements, instead assuming they were more flexible guidelines.

Alejandro (applicant, rejected MIR, £18,600 threshold) and Eva, for example, who were applying under the £18,600 threshold, acknowledged reading that the savings threshold was £62,500 but dismissed this as incorrect, believing the figure was implausibly high. They proceeded with their Family visa application and received a rejection.

"I was reading the documents; I did read that we had to have savings of 60,000 and something. Well, I told him, and then he thought that that would be ludicrous that we would need that much money."

Alejandro (applicant, rejected MIR, £18,600 threshold)

Adela (rejected MIR combined savings, post-April 2024 threshold) and her husband misinterpreted the rules regarding savings derived from liquidated assets. Based on information in the Appendix FM-SE on the GOV.UK website, they understood these funds did not need to be held in a bank account for six months and therefore applied without waiting for the required period.

They were later advised by a lawyer that they might have had grounds to appeal the rejection, but this was complicated by the fact that her husband's bank account was technically in his father's name, as it was set up when her husband was a child.

Some couples also found the process of proving their relationship stressful and at times, confusing

Some couples also reported that the process of applying for the Family visa itself placed a strain on their relationship. The gathering of proof of income and the requirements for demonstrating the authenticity of their relationship, coupled with wider financial anxieties, contributed to this stress.

A common source of anxiety was uncertainty about the amount and type of evidence required.

Some participants felt unclear about how much information they needed to provide and what kind of proof would be considered acceptable. This lack of clarity led to considerable worry and effort to compile extensive documentation.

Emily (UK sponsor, successful MIR, £18,600), for example, mentioned that she and her husband made a conscious effort to take "romantic selfies" whenever possible in the months leading up to their application, simply to be "on the safe side".

Tanya (UK sponsor, successful MIR, £18,600) also found proving that her relationship was "genuine and subsisting" to be a confusing aspect of the application. She pointed out that the official guidance lacked specific details on what evidence was required, stating, "They don't tell you what evidence to provide. You have to guess". To navigate this uncertainty, Tanya relied on advice from a Facebook group to determine what documentation to submit.

Mydung (applicant, successful MIR combined savings, post-April 2024 threshold) created a PowerPoint presentation featuring photos with her partner and highlighting key memories from their relationship, aiming to ensure she had provided comprehensive proof. She reported that this preparation alone took her months to complete.

A few participants also expressed the view that the proof of relationship requirement was excessive

Mark (UK sponsor, successful on savings route, pre-April 2024 threshold), for example, felt it was necessary to provide photographic evidence of his relationship spanning from the present day back to 2012, when they first met. He considered this demand particularly unreasonable given that he and his partner had been married for several years and had children together.

Justin (applicant, rejected MIR, £18,600 threshold) created a photo album documenting 20 years of their relationship, seeking help from his parents to gather the necessary photos. He felt this level of detail was necessary to ensure his application wouldn't be rejected on relationship grounds but found it frustrating and unnecessary for such a long and committed relationship.

"I had to lean on my mum and dad to help me find photos. I created a photo album in the last 20 years to prove that. Yes. I have indeed been living with my wife for 20-some-odd years, and these really are my children. And I've always been there... It was kind of insanity."

Justin (applicant, rejected MIR, £18,600 threshold)

4. Implications of the minimum income requirement on employment

i. Sponsors who made changes in their employment to meet the MIR reported challenges in maintaining their income for future renewals

Participants who changed jobs to meet the initial MIR reported feeling that they had an obligation to continue in those roles to ensure they would meet the requirements for visa renewals. This created a sense of being locked into specific jobs, even if they were less desirable or did not align with their long-term career goals.

Mark (UK sponsor, successful on savings route, pre-April 2024 threshold), for example, expressed a strong preference for being a shareholder in his own company, but his understanding of the financial requirements for renewals precluded this option. He felt compelled to remain in salaried employment until his wife obtained Indefinite Leave to Remain.

“I would much prefer to be self-employed doing the same job I do but contracting my services out... I can't do that because of the renewals coming up... As soon as we get to that five-year point where she gets permanent residency, I'm done... I'm going to set up my own limited company.”

Mark (UK sponsor, successful on savings route, pre-April 2024 threshold)

For Mark, this meant sacrificing the potential for higher earnings and his preferred self-employed work structure to ensure a stable, eligible income for future renewals.

To meet the £29,000 threshold, Lacey's husband established a UK-based online business. Since her visa was granted, they have worked as live-in caretakers at an estate where they earned £27,000 together. Despite their successful application, Lacey reported financial strain to live comfortably.

Lacey also expressed that while there was a “moment of relief” when her application was granted, the thought of reapplying for renewals in the future was also a worry. Lacey reported feeling pressure to maintain their jobs and develop their respective businesses to sustain their income for future renewals.

“We've also got to save for the next visa because we're going to pay for that again.”

Lacey (applicant, successful MIR, £29,000 MIR)

ii. Some successful applicants struggled to establish a stable career in the UK

At the time of interview, many successful applicants across both MIR thresholds described difficulties in finding stable employment in their desired fields after arriving in the UK.

Some faced prolonged periods of unemployment, while others struggled to secure work in their desired fields or were compelled to take on lower-paid or unstable jobs.

Emily's husband, who had been in the UK for nearly two years, also faced challenges in finding work in video game design, his desired career path. While offered zero-hour contract work, he declined these due to the lack of stability and lower pay compared to the kind of role he was seeking.

Kai, for example, began looking for a job in January 2023 and secured their current job as a part-time catering assistant in September 2023, taking 9 months of active job searching to find a part-time role away from their degree subject.

"I did so many applications and heard back from barely any of them... Like, the number of ghost jobs is just exhausting... it's really demoralizing."

Kai (applicant, successful AM)

While Kai has found work, they wanted to find better-paid work more closely aligned with their Master's degree subject and is now undertaking a new postgraduate certificate to improve their chances of finding a better-paid job.

Afraz (applicant, successful AM), after an initial employment gap, worked part-time at a supermarket while pursuing an IT course, reporting that the supermarket job provided *"not enough money"*. His retraining efforts were specifically aimed *"so that I can earn more money"* in the future to better support his family.

In addition, some, even while being successful in their application and as a couple earning more than the national living wage, still reported struggling financially. Lacey, as highlighted above, was one of these participants. Another was Mydung, whose partner is a police officer earning roughly £28,500 annually.

"Our financial situation is not great, really not great...we don't go out and things like that. I mean, I do all our cooking and things, and we don't overspend. But it would be nice, you know, being able to have just a relatively engaging life."

Reece (UK sponsor, successful MIR combined savings, post-April 2024 threshold)

5. The experiences of applying through adequate maintenance

Within the sample, two sponsors and three applicants had used the Adequate Maintenance (AM) route to apply for their visa. Of these, four were successful and one was rejected.

The participants eligible for AM had discovered this route through consultation with legal representatives

Beth (UK sponsor, successful AM) was in receipt of various benefits, including Personal Independence Payment (PIP), disability and mobility allowance, child benefits, child maintenance, and housing benefits. She described her application process as relatively uncomplicated.

"We were quite lucky, obviously, where my partner's [nationality], he didn't need an English test, he didn't need a TB test. He was in the UK anyway. So for us it literally was just gathering up and making sure our financials were in the 28-day rule, so that it can't be no more than 28 days on the day you pay and submit."

Beth (UK sponsor, successful AM)

Beth discovered exemptions to the Minimum Income Requirement (MIR) through her own online research. Her findings were later confirmed when she joined a Facebook group specifically for individuals with foreign spouses. Gaining a clearer understanding of the required evidence through this group gave Beth confidence that her visa application would be successful.

"I was Googling, and I'd seen about exemption, but it didn't make sense. When you read it, you feel like you need a degree in something to understand it all. And it was finding the [Facebook] group and sort of having a bit more of a straightforward understanding of it all... Now I do it in my sleep."

Beth (UK sponsor, successful AM)

Kai's partner received Adult Disability Payment (ADP), the Scottish equivalent of PIP. Kai also found the process manageable.

"It wasn't necessarily stuff we had to change in our lifestyles. It was more documenting things that we didn't realise they want documentation for."

Kai (applicant, successful AM)

Kai had initially misinterpreted the MIR as requiring proof of £29,000 in readily available savings. Upon realising this misunderstanding, they sought advice from an immigration lawyer, who informed them that their partner's receipt of Adult Disability Payment (ADP) made them eligible to apply through the AM route.

"She was a lifesaver. I was ready to cry because I was like, 'I don't know if I'm gonna qualify'. And it wasn't until we like actually sat there, did the whole breakdown like, oh, it does actually matter if your partner is on disability because it does change your financial requirements that I was like, oh, I'm not gonna get kicked out of the country, thank God."

Kai (applicant, successful AM)

Afraz's wife received PIP payments, and they both worked part-time. Afraz recounted that his solicitor initially focused on their combined income but later informed them of their eligibility for the AM route.

"We gave [sent details of] our personal income and as well as the PIP payment [to the solicitor]. And after that, like a month or two after applying, my solicitor said you might be falling under adequate maintenance."

Afraz (applicant, successful AM)

Afraz had been prepared to apply using combined income and expressed no preference for one route over the other one, as he was made aware he would be eligible for both routes through his partner's PIP receipts and part-time work.

"Your combined income should be enough; that's what the solicitor said. And then we gave that. And then after that, the solicitor said, 'Since your partner is getting PIP, you might be exempt from this income"

requirement because I fall under adequate maintenance"... So, I said, okay, fine, let me show my income, my partner's income, plus her receiving PIP payments and everything. We give everything to them, and yeah, that's how we fall [under AM]."

Afraz (applicant, successful AM)

Precious' husband receives Employment and Support Allowance (ESA) and Personal Independence Payment (PIP) as he has autism spectrum disorder. Precious is the main earner as her husband does not work, but on her student visa she was not able to work enough hours to meet the MIR at £18,600.

Precious had assumed that if your partner was British and you were married, you'd be eligible for the Spousal visa and was surprised by how complicated it was. She engaged a lawyer from the beginning. The couple only found out about the AM route from the lawyer. They had support from Precious' family to afford the application and legal fees.

"Before talking to the lawyer, I didn't have a clue of how hard it was going to be because I thought it was a smooth process, but it was not. When she started asking me one document after the other, next payment after the other, I was just like, wow, it is hectic. It is expensive as well."

Precious (applicant, successful AM)

Fawad (UK sponsor, rejected AM) received Personal Independence Payment (PIP) and Universal Credit payments for his mental and physical health conditions, which included stress, anxiety and back pain. He wanted to bring his wife and children over from her home country, receiving support from friends to manage his application. After applying, he was told, based on the Home Office's calculations, he was not in receipt of enough money to support his children as well as his wife, and his application was refused. Fawad is in the process of appealing this decision.

"It is quite difficult for me to accept the refusal, and I was quite worried. I went on some extra medicines. I was feeling depressed."

Fawad (UK sponsor, rejected AM)

Much like the successful applicants, Fawad claimed he was able to provide evidence to prove he could support his partner if they were to arrive. However, he was not as familiar with the process for proving his ability to support his children as well as his partner. Fawad has appealed on the grounds that, having fathered a third child since he became a British citizen who would therefore be eligible for a passport through him, his whole family would have to accompany his newborn child.

"I appeal on [sic] my third daughter, because she's got now [a] British passport with British nationality. So I request to [the] Home Office but I feel like I want to bring her here for her better future and education. But I couldn't bring her here without her mum."

Fawad (UK sponsor, rejected AM)

None of the successful applicants had trouble proving their eligibility for AM

Participants who successfully applied through the AM route reported a relatively smooth experience in providing the necessary evidence to demonstrate their eligibility.

Once Beth became aware of the AM route, she was confident that she met the criteria. While gathering the required documentation took time, she did not encounter any problems in proving her receipt of the various income support payments.

"So six months' bank statements, my PIP award housing letter to say that he could live with me, just ticking everything off because when you do the application it generates a checklist, but it doesn't put everything on it because it's your responsibility to give all the supporting evidence."

Beth (UK sponsor, successful AM)

Kai, who had recently married a UK partner, had many of the relevant documents readily available for the application. In addition to handling the AM calculations, their solicitor provided valuable guidance on including supplementary documentation, such as letters of support and statements explaining the reasons why relocation was not a feasible option. Kai emphasised the importance of this legal advice.

“Stuff like information about Article 8, information about, like, letters of support and how they could be helpful, you know, how to verify certain things. That information I got through the lawyer. That was not stuff that I would have been able to find or come up with on my own just due to lack of knowledge base.”

Kai (applicant, successful AM)

Afraz followed his solicitor's instructions to submit different documents and ultimately received a successful outcome. He felt he was able to apply for the visa himself, as he had never had problems applying for previous visas. However, his wife's family friends recommended that he engage a solicitor to be on the safe side. He reflected that while he was successful in his application, he felt the solicitor over-complicated the process unnecessarily.

“So the solicitor, they were always saying, ‘Submit this exact document, submit that document.’ So yeah, they made me confused. I thought it was easy, but they made me confused. So they're the one who gave me the stress.”

Afraz (applicant, successful AM)

Successful applicants applying through the AM route generally found the process of providing evidence to be manageable, although the level of guidance and support they received varied.

One participant was considering applying under Adequate Maintenance (AM) as a last resort

Another sponsor, Michelle (UK sponsor, not yet applied) was considering applying using the AM route as a last resort. Her income fell beneath the current Minimum Income Requirement (MIR). Given that she was looking after her father, she could claim the full amount of Carer's Allowance, which would make her eligible for the AM route. Currently, she was only claiming part of the carer's element of Universal Credit, as she was in full-time employment. However, she was reluctant to take this step as she preferred her job and earned more than she would on Universal Credit alone.

“There's an adequate maintenance route, because I'm my dad's carer, I could stop work, go on carers' allowance and go through that way. But I would have to move because the rent's too high here, I'd not meet the thresholds, I'd have to move back to my mum's to do that. But I say I don't want to do that. I don't want to be a burden on the state. Why should I give up my job that I'm helping people with, earning a fair bit of money? So I'm more or less self-sufficient, than go on the dole and claim full universal credit. I don't see why I should have to do that.”

Michelle (UK sponsor, not yet applied)

6. Impacts of financial requirements on family separation and family life

i. Periods of undefined or prolonged separation were particularly difficult for families with children

Some sponsors reported difficulties in raising children without the support of their partner

Some families with children faced periods of separation due to the Family visa financial requirements. Several sponsors with children (some from previous relationships and others with their current visa-seeking partners) described managing childcare responsibilities without their partners' support.

Some sponsors, such as Sophie, reported challenges in raising their children while their partners resided in other countries. Sophie (21, UK sponsor, not yet applied) had not seen her husband since October 2024. His visitor visa application to attend the birth of their twins (12 weeks old at the time of interview) was rejected, meaning he had not yet met his children. With the responsibility of caring for newborn twins alone, Sophie found it difficult to secure employment that would meet the minimum income requirement.

Sophie and her husband were concerned about the potential timeline for reunification. They considered various options for reuniting their family in the UK, including routes her husband had researched online.

Some families reflected on the negative effects of separation on their children

Lorraine (UK sponsor, successful on appeal¹, £18,600 threshold), who was originally placed on the 10-year route, has been separated from her husband since 2020 during the Covid-19 pandemic. While visiting his home country he became unable to return to the UK due to travel restrictions and subsequently could not renew his visa.

Immigration advisors recommended they restart the application process, which would require meeting the current financial threshold, a requirement they couldn't currently fulfil. As a result, they have lived apart since 2020.

"We see each other in person twice a year... We speak to each other every day and FaceTime every day; we have a family chat. Basically, how everyone lived in lockdown is our life forever now."

Lorraine (UK sponsor, successful on appeal, £18,600 threshold)

Participants also reflected on the impact of living apart on themselves and their children.

Lorraine found it distressing that her child has had to live without her dad: *"My daughter's lived without her dad since she was six. She's never going to get those years back. From six to 11, the main memory of childhood is with her dad through a screen."*

Justin (applicant, rejected MIR, £18,600 threshold) continues to live in another country while his family lives in the UK. His separation occurred because his income of approximately £100,000 per year was earned in the UK, which did not meet the requirements for the Family visa despite his financially supporting his family's housing, schooling and living costs in the UK. He acknowledged the impact this had on his relationship with his teenage son.

¹ Lorraine's initial visa application was eventually successful on appeal, but the couple have since been separated, having failed to renew.

"I'm not as close to my son as I should be, but then you could argue, who's close to their parents when they're 17, 18, there is that too. So I am pragmatic about it, but I feel like I've been cheated a little bit."

Justin (applicant, rejected MIR, £18,600 threshold)

Some couples delayed starting a family while waiting to become eligible

For other couples who wished to start a family, they chose to delay until they could become eligible for the Family visa and live together in the UK.

Adela (UK sponsor, rejected MIR combined savings, post-April 2024 threshold), for instance, spoke of her desire to begin having children and how the separation from her husband prevented them from doing so.

"I think the biggest one for us was the fact that I was really ready to have children. And I'm gonna get emotional, but 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. And when you work in a job like mine, I don't think it's possible. And I'm not going to have children without their dad being present. No, we can't do that. We can't do it for them either. So, yeah, that is one thing that we had to give up on."

Adela (UK sponsor, rejected MIR combined savings, post-April 2024 threshold)

Similarly, Hayley expressed her desire to have another child but felt she could not do so while being separated from her partner.

"I would love to have another child, but it would be a very selfish thing to do to bring a child into the world where I can't be with their dad, to be separated. And again, we don't know when that will be. And I worry constantly because I think I'm [age]. I know that's not old, and people have children into their 40s, but for me, I do have health issues with endometriosis and things like that."

Hayley (UK sponsor, not yet applied)

Some successful couples endured short periods of separation as part of the process and reported little impact on their relationships

While the difficulties of separation were widely acknowledged, several participants described enduring it as a necessary but difficult part of the process. Being apart was rarely framed positively but was often 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..."

Emily (UK sponsor, successful MIR, £18,600 threshold)

Mark (UK sponsor, successful on savings route, pre-April 2024 threshold) described being separated from his wife and children for around two to three months after they had submitted their Family visa application. During this time, he remained in the UK to make the necessary arrangements for their arrival. He secured a salaried job, found suitable accommodation, furnished their rental property, and arranged schooling for his daughter. Reflecting on that period, he explained, "We always knew it would be something like two to three months," and described being "busy with [his] new job and getting the house ready for them."

Some couples experienced a relatively short separation, often around six months, because the sponsoring partner needed time to meet the financial evidence requirements before applying. In some cases, this meant gathering six months of payslips after starting a new job that met the Minimum Income Requirement (MIR). In other cases, such as for Zuzanna (applicant, successful on savings route, pre-April 2024 threshold) and Felicity, the couple had sufficient savings but needed to wait for the required six-month period with the funds held in their account.

Among those couples that experienced separation in this way, some were able to visit each other during the waiting period, which helped to alleviate the emotional strain to an extent. Emily (UK sponsor, successful MIR, £18,600 threshold), who was separated from her husband during parts of the visa process, described it as a repetitive and emotionally tiring cycle:

"It was just a lot of, like, you know, kind of being apart, seeing each other, being apart, seeing each other, being apart."

Emily (UK sponsor, successful MIR, £18,600 threshold)

Although separation was painful for many, it was commonly endured as a necessary part of securing their future life together in the UK.

However, couples where sponsors had to work to become eligible typically had less defined and longer periods of separation, which caused stress

In contrast to those with relatively short and defined paths to application, sponsors working to meet financial requirements experienced periods of separation without clear end dates. These sponsors were making various changes they believed would enable them to bring their partners to the UK, but with uncertain timelines for completion.

"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."

Sophie (UK sponsor, not yet applied)

Financial constraints sometimes limited opportunities for regular visits, particularly for those whose partners lived long distances away. This was a practical challenge for sponsors whose economic circumstances restricted frequent, long-haul travel. Michelle (UK sponsor, not yet applied) was saving to visit her husband in Africa, with tickets costing up to £700 and journeys taking up to 13 hours.

Participants who had yet to apply often described a sense of their lives being in a holding pattern while working towards meeting the financial requirements. The cost of visiting partners created additional financial pressure, which in turn affected couples' overall financial situations and relationships.

Hayley (UK sponsor, not yet applied) reported that she limited her social activities to save money for visits to her boyfriend, an asylum seeker in Italy who was unable to travel to the UK. This financial situation contributed to relationship tensions.

"I mean, I don't even leave my house most days. You know, I don't go out, I don't socialise because every spare bit of money that we have is to save and put by for us to be able to have a visit... I just feel like I don't really have much of a life, which is horrible unless I'm with him. Like, I obviously love to go there, and I feel so much better when I've seen him. But then you come back to just the dread of how long is it going to be until the next time? It's almost like you get there and after you spent like your fear there for a week, by day two, I'm already dreading going home because I know it's another like, goodbye."

Hayley (UK sponsor, not yet applied)

Steve (UK sponsor, not yet applied) and his fiancée had not seen each other for six months as they prioritised saving to meet the increased MIR through the savings route.

"From my heart, the distance and the time apart, I would have jacked it all in and gone there and done six months here, six months there. I would have had to have done that."

Steve (UK sponsor, not yet applied)

Time zone differences also presented practical challenges for communication. Emily (UK sponsor, successful MIR, £18,600 threshold), who needed to work six extra months on a salaried contract to gather payslips proving she met the MIR (earning approximately £37k yearly), found it difficult to coordinate regular contact with her husband. Her husband was struggling with his mental health, experiencing fairly bad anxiety and was only happy to video-call rather than send messages.

"It's very hard to have like, like a proper relationship. Right. Because it's like, okay, my working schedule, time zone. And then it has to be a video call. And then also you can't be on the phone for too long or [he would] get like anxious."

Emily (UK sponsor, successful MIR, £18,600 threshold)

Uncertainty and worry about prolonged separation drove some applicants to pay to expedite the decision

Even couples who felt confident they had met the financial requirements experienced anxiety during the visa processing period. The uncertain waiting time and fear of rejection led many to seek ways to expedite decisions and reduce their emotional strain.

Nearly half of the applicants and sponsors paid for priority processing to receive a decision as quickly as possible, receive their documents, and to reunite with their partner quickly. This additional cost was viewed as necessary to reduce the emotional burden of separation.

Alvaro (applicant, successful MIR, £29,000 threshold) explained that he paid for 24-hour priority processing because his wife was pregnant, and he wanted to minimise the risk of a delayed rejection that would separate them around the time of their child's birth. He also believed that paying for priority processing would give him more time to plan his next steps if the application was refused.

Beth (UK sponsor, successful AM) and her partner, Marcus, felt confident they qualified through the Adequate Maintenance route, having carefully performed their own calculations. However, a delay attributed to Covid-19- related backlogs made them increasingly anxious during the wait. Beth recounted the emotional release upon receiving the decision, stating that Marcus *"cried when he got the visa... he honestly thought they were going to say no."*

Mydung (Vietnamese applicant, successful MIR combined savings, post-April 2024 threshold) invested months meticulously gathering evidence of their finances and relationship to present a strong case. While she felt reasonably confident that she had done everything possible, the expedited processing still came with significant emotional weight.

"I cried outside of the visa centre, looking at the visa, because that was the hardest thing ever. And that was so much money. All of that effort for eight months, just all the ups and downs with the not knowing if they're gonna change the requirements again and all of that. That was so stressful."

Mydung (Vietnamese applicant, successful MIR combined savings, post-April 2024 threshold)

For participants who consulted solicitors, legal expertise provided some reassurance during the waiting period. However, the fundamental uncertainty about the outcome, timing, and potential separation remained a significant source of stress regardless of how well-prepared applicants believed themselves to be.

iii. Unsuccessful couples found navigating the uncertainty of 'what happens next' stressful

For those whose Family visa applications were rejected, the uncertainty surrounding their next steps and the potential for prolonged separation from their loved ones caused anxiety and stress. While some couples may have initially misunderstood or disregarded the strict financial requirements, the reality of a refusal unsurprisingly led to concerns about the future and practical challenges. Unsuccessful participants reported having to navigate complex regulations, pursue new employment opportunities, and grapple with the uncertainty of future separation.

Justin's (applicant, rejected MIR, £18,600 threshold) initial Family visa application was rejected because his wife, the sponsor, did not meet the £18,600 income requirement at the time, and his own income, earned abroad, was ineligible. This rejection left Justin worried about the possibility of separation from his wife and children. He consequently actively pursued employment in the UK to ensure his income would be eligible for a new application, raising concerns about the prospect of not being able to find a job.

"It's decimating. If these jobs that look like are going to happen, don't happen, I've got a strong problem on my hands. I may have to move to [his home country] and set myself up there while I try to figure out a way to get into the UK."

Justin (applicant, rejected MIR, £18,600 threshold)

Walid (applicant, rejected MIR, £18,600 threshold) described the challenge of balancing the care of his ill wife with the need to secure employment that would enable them to meet the financial requirements. He was

currently on a graduate visa with only a year remaining and had been engaged in an intensive job search, reportedly applying for over 500 roles and attending 100 interviews.

However, his limited right to work presented a significant obstacle. In a desperate attempt to remain in the UK with his wife, he had even considered applying for political asylum. With his wife becoming eligible for Personal Independence Payment (PIP) and disability benefits in May, the couple was hopeful about their prospects of applying through the Adequate Maintenance (AM) route.

However, while participants often reported stress in response to a rejected Family visa application, they quickly turned their attention to understanding the reasons for refusal and exploring potential pathways forward, whether through seeking eligible employment, planning to reapply under different circumstances, or considering alternative immigration routes.

7. Reflections on financial requirements

i. Participants tended to understand why financial requirements were in place

Many participants agreed with the principle of having income requirements

Participants understood that financial requirements existed to ensure that individuals arriving in the UK would be able to support themselves or that their partners would be able to support them.

“I think there should be financial requirements, definitely. Because if you can't afford to live here, then that, you know, you need to be realistic about that.”

Lacey (applicant, successful MIR, £29,000 threshold)

“I think it has to be there to protect the country and the person, not only the person applying, but their partner.”

Beth (UK sponsor, successful AM)

“I think it's fair to have some kind of financial requirement.”

Chris (UK sponsor, successful MIR, £29,000 threshold)

“You're gonna want to make sure when your family comes here that they are going to have a decent place to live, that they're gonna be able to have enough food to eat, so generally, you're gonna need a job, you're gonna need a certain amount of income.”

Tae (applicant, rejected MIR, £18,600 threshold)

Some participants also acknowledged that the financial requirements aimed to prevent new arrivals from becoming a financial burden on the state.

“I understand, like, there's all this worry that all immigrants, they're going to benefit from the state, they're just going to be lazy, they're not going to work. And then all our taxpayers' money is going to go to, sort of, to immigrants. But actually, [Alejandro] wouldn't be able to benefit from that.”

Eva (UK sponsor, rejected MIR, £18,600 threshold)

A few participants expressed the view that there should be no financial requirement at all. Their justification was that individuals should be able to demonstrate their ability to be responsible citizens and cover their own expenses regardless of their income level, and that this should be a matter of individual responsibility. Interestingly, this view was articulated by participants across a range of visa outcomes and financial situations.

One applicant, Annabel (applicant, successful MIR, £18,600 threshold), who works in a high-paying tech policy role and who had not encountered difficulties in obtaining a visa, argued that the UK's unstable economic climate, with its high cost of living and relatively low salaries, made a minimum income threshold seem arbitrary.

“Even though I think it might be, not necessarily, a huge concern for someone in my position, but I do think that given cost of living, given how expensive it is to just function here, I think it's really difficult to even have to think about meeting sort of arbitrary line that even if I do meet it I don't think that this is a stable enough economic situation.”

Annabel (applicant, successful MIR, £18,600 threshold)

Another participant, whose initial application had been rejected but whose changed circumstances meant that she was now able to meet the income requirement, strongly felt that jobs with high social value should be given greater weight in the assessment.

“In an ideal world, I think there shouldn't be really anything. They should just see if you're a good citizen, really. Are you working? Are you able to pay your things? If you are, then what's stopping you from having your spouse come in, working, and contributing to the society?”

Adela (UK sponsor, rejected MIR combined savings, post-April 2024 threshold)

Another participant who had successfully applied through the AM route pointed out that financial security is also influenced by factors such as having strong family networks for support, a resource not equally available to everyone.

“It is going to disproportionately impact people who are already less likely to be financially secure. People who already do not have access to the degree of support or assistance that you know, a citizen might already have due to, you know, family not being present to offer that degree of support. They can't access government support [because they're on the Family visa].”

Kai (applicant, successful AM)

While many participants acknowledged the rationale behind having financial requirements for the Family visa, a few questioned their necessity or argued for a more nuanced approach that considered factors beyond just income.

ii. Many thought that MIR should be set at a lower threshold

Many participants felt that the current threshold of £29,000 was too high. They argued that this threshold excluded many individuals from applying for the Family visa, even when they were employed in full-time jobs and ‘good citizens.’

“I do think there should be some financial requirement, but I don't think it should be set so high.”

Tanya (UK sponsor, successful MIR, £18,600 threshold)

Many of those participants who were not yet eligible to apply believed that their current income, even though it fell below the MIR at the time of their interviews or when they had considered applying, would be sufficient to support themselves and their partners in the UK.

Some applicants argued that it was possible to live on a minimum wage income, pointing out that many British families manage to do so. They questioned the necessity of setting the MIR significantly above this level.

Similarly, one sponsor, Alfie (UK sponsor, not yet applied) argued that since many British families earning around the minimum wage level are able to support themselves without relying on state benefits, this demonstrated that the MIR could be set at a lower level.

“The minimum wage is the income that most families are on, and you're expected to be able to have dependents underneath you on a minimum wage. But now, for me to bring someone over from a different country as a dependent, hypothetically on minimum wage, I can't afford to do so when people are expected to do so in the UK? So either the minimum wage is too low... or the financial requirement is much too high because you can actually afford to have a dependant on this income.”

Alfie (UK sponsor, not yet applied)

Some participants suggested that a threshold aligned with the minimum wage equivalent, approximately £25,000, would be more “fair,” as they believed this to be a more representative figure for the average British family's income. Participants who advocated for aligning the MIR with the minimum wage level generally held the view that families were able to “get by” on this level of income.

“I think, frankly, it should be linked to what the minimum wage of the country is. I think it should be something along the lines of like, look, if one member of the family has a full-time 40-hour minimum wage job, that's all it should be then.”

Tae (applicant, rejected MIR, £18,600 threshold)

Several participants living outside of London and the South-East expressed the view that the £29,000 MIR did not adequately consider regional cost differences. They felt that the increased threshold was primarily based on salaries and living costs in the South of England and did not account for the significantly lower living costs and salaries in other parts of the country. It is important to note that this was a general feeling communicated

by some participants who did not usually provide examples or data, and who did not take into account variation between sectors, for example. They also tended to focus on a North / South divide, rather than a city / rural divide.

"I remember with the first increase, it was like, 'Who in Yorkshire makes that?'"

Maria (applicant, not yet applied)

One participant based in Scotland stated that if the MIR had been higher, she would have had to pursue employment in London, where they were generally higher. She argued that the MIR levels were "London-centric" and that using the national minimum wage as a standardised figure across all regions would be a fairer approach.

"In London you can find a job that pays that. But in [Scottish city], 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... it's a very London-centric requirement, I would say. 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."

Emily (UK sponsor, successful MIR, £18,600 threshold)

Similarly, a participant living in the Midlands felt that the threshold did not reflect the fact that his living costs, and those of his wife and child, would be "very low" in that region, and that it was difficult to find jobs paying above £29,000 in the area.

Another participant in the Midlands made a similar observation and felt that the median income outside of London was considerably lower and that the current MIR appeared to be based on London's higher income levels.

"When you look at median income, if you exclude London, that median income drops right down. If I were to transfer to the Met [Police], my starting wage would be higher than my starting wage working for [local] Police because everything's more expensive in London. Travel is more expensive, rent is more expensive. And so they factor that in when they pay you. So obviously it's going to skew the statistics."

Reece (UK sponsor, successful combined MIR, £29,000 threshold)

A rejected applicant, Alejandro (applicant, rejected MIR, £18,600 threshold), also described the increased threshold to £29,000 as "crazy," arguing that "not everyone makes the same salary as London."

Furthermore, a participant living in rural Scotland pointed out that most jobs in her town were concentrated in sectors like hospitality and retail, offering only minimum wage. To earn enough to meet the MIR, she would have to commute for at least three hours or relocate to find a higher-paying job.

"In [her area of] Scotland there isn't big companies that [sic] people have professional jobs. It's literally hospitality, retail, holiday management, things like that. There isn't the opportunity to get a better career here, where people are basically living on the national living wage... Without moving to a different town or a different city, there's just no way that I would be able to earn that money even with a second job."

Hayley (UK sponsor, not yet applied)

Beyond regional disparities, several participants also expressed the belief that female sponsors would face greater challenges in meeting the MIR. In some participants' experiences, women had often been primarily responsible for childcare, which limited their ability to earn the necessary income or resulted in inconsistent employment histories with fluctuating incomes.

"If you're a stay-at-home mum, how can you have £38,000 coming in? Right. And here you have a husband who's making £100,000 abroad, who's being transferred. Everything he's doing is being completely ignored. Now, if it would have been the opposite, if I would have been British, bringing my wife in, who's a stay-at-home mum, and I'm making money in the UK, which is easier for me because that's my job. I'm the breadwinner. So there is something inadvertently incorrect with the process which should be addressed."

Justin (applicant, rejected MIR, £18,600 threshold)

"And it's really unfair to women as well, because if in the case of a British wife and a foreign husband, then the British wife got children to take care of, and they have to make that sort of money to be able to get the husband over."

Mydung (applicant, successful MIR combined savings, post-April 2024 threshold)

iii. All participants were opposed to further increases to the MIR

The proposed potential further increases to the minimum income requirement (up to £38k) were met with strong opposition from all participants.

"I think that would actually cause a lot of deaths with, you know, people already are very depressed."

Beth (UK sponsor, successful AM)

"The policy is not natural. It's not humanitarian, you know, it's not possible for a normal person. Like everybody is not earning a high income, of level of income, you know. So either you have to raise up the basic wages, the minimum wage, or either you have to decrease the threshold."

Rashid (UK sponsor, not yet applied)

For some, this opposition stemmed from the practical reality that increases beyond the current £29,000 threshold would make it extremely difficult or even impossible for them to apply for the Family visa.

"If it goes for £35k I don't think I can be eligible ever in my own life. I won't be able to apply for a spouse visa ever."

Walid (applicant, rejected MIR, £18,600 threshold)

"I think the £38,000 thing was really the main thing that's worrying because I can't meet that. In that I can't meet that income requirement even if I move to the UK reliably, you know, even if I separated from my family."

Chris (UK sponsor, successful MIR, £29,000 threshold)

A few sponsors and applicants were particularly opposed to the idea of aligning the Family visa financial requirements with those of the Skilled Worker visa. They argued that it was unfair to impose the same financial burden on Family visa applicants, given that not all individuals seeking a Family visa would necessarily be classified as skilled workers.

"I'm not going to earn that money, not in the NHS. I'm just never going to get it – it's a skilled wage, what they were asking for. Which is why I don't get why they put a Family visa, matched it to a Skilled visa. It makes no sense to me."

Steve (UK sponsor, not yet applied)

Even those participants who indicated that they would not personally have difficulty meeting a higher requirement expressed their opposition to further increases as a matter of principle. A couple of participants felt that increasing financial demands were almost punitive, perceiving threshold increases as effectively penalising citizens for falling in love with foreign nationals.

"It treats people who fall in love like, how dare you be poor? How dare you be poor and fall in love? You shouldn't have that luxury, you know."

Mi-Sook (applicant, successful on appeal, £18,600 threshold)

A few participants also expressed confusion about the rationale behind proposals to increase the MIR. They pointed out that Family visa applicants were generally ineligible to claim any state benefits, meaning that the sponsoring partner would bear the full financial responsibility for supporting their family regardless of the income threshold.

"You already do not qualify for public funds. It's not like you're going to be able to be like, 'Hi, give me money please'. Because you can't, you don't qualify. There's no benefit to the government really in having a minimum income requirement, especially one that is that high."

Kai (applicant, successful AM)

8. Conclusion

The findings of this research offer valuable insights into the experiences of applicants and sponsors of applying for the Family visa across different thresholds and requirements. The research deliberately included participants with both successful and unsuccessful applications to provide a range of perspectives on the challenges and impacts associated with the various thresholds and requirements.

The report summarises participants' motivations and decisions to apply, the challenges they encountered, and the resulting impacts on their lives. A central theme is the tension between the right to a private and family life and the practical application of the minimum income requirement.

The conclusions below synthesise the key findings in line with the initial research questions.

How does the decision-making process around applying for a Family visa work, and what role and impact do financial requirements have?

- In addition to the desire to be with their partner, participants' decisions to apply for the Family visa were shaped by a combination of "pull" factors drawing them to the UK (job opportunities, education, proximity to family) and "push" factors making their home countries less viable.
- For many, the Family visa was perceived as the most practical, and sometimes the only, route to achieving their goal of living together in the UK.
- Meeting the MIR often led families to separate; for those who had to find work to meet the MIR, timelines were less defined, causing stress.
- For those attempting to meet the MIR, the requirements influence employment decisions, with some sponsors changing jobs, picking up extra shifts, or undertaking career changes to secure eligible income for both initial and future applications.

What is the process of meeting the financial requirements, and what barriers exist for those who are successful and unsuccessful?

- Some participants found it relatively straightforward to meet the financial requirements, particularly those with stable, well-paying jobs.
- Sponsors with lower or precarious income streams faced challenges in meeting the financial thresholds.
- However, many participants encountered confusion and difficulties with the application process, specifically regarding:
 - Financial documentation requirements
 - Proving the genuineness of their relationship
 - Navigating the application form
- To overcome issues, participants employed various mitigation strategies:
 - Using savings to supplement income or as the primary means of meeting the MIR.
 - Changing working patterns or career paths to secure eligible income.
 - Seeking assistance from solicitors or other experts.
- Some applicants whose applications were rejected reported misinterpreting or misreading the guidance, leading to errors in their applications.
- Some participants who were initially eligible under the previous, lower MIR were unable to apply before the threshold increased, creating further financial pressure.

What are applicants' views of the level of MIR?

- Many participants, while prioritising family reunification, understood the rationale behind having financial requirements to ensure applicants and their partners could be self-sufficient.
- A significant number of participants viewed the current Minimum Income Requirement (MIR) of £29,000 as unfairly high. They argued that it excludes many individuals with full-time employment and does not adequately account for regional variations in the cost of living and salaries across the UK.
- There was also concern that the MIR disproportionately affected certain demographics, such as those outside of major cities and female sponsors.
- Participants overwhelmingly opposed any further increases to the MIR. They felt that additional increases would exacerbate existing difficulties and, in some cases, be perceived as unfairly penalising British citizens for having foreign partners.

What is the impact of meeting or not meeting the required threshold on family life?*Meeting the financial requirements*

- Meeting the financial requirements enabled couples and families to live together in the UK, fulfilling their primary goal of family reunification.
- However, the need to continue meeting the requirements for future visa renewals created ongoing financial pressure for some couples.
- Couples who were successful also reported struggling to comfortably live on their income.
- Couples who met the requirements experienced prolonged periods of separation while awaiting the outcome of their application. This waiting period caused anxiety for some, even when they were confident in their eligibility.

Not meeting the financial requirements

- Not meeting the financial requirements often resulted in prolonged separation from partners and family members. Families with children were negatively affected, with sponsors describing the difficulties of raising children on their own and the emotional impact of the separation on their children.
- For some couples, the desire to start a family was delayed due to the uncertainty and financial constraints.
- Applicants who received rejections were uncertain about their next steps but actively sought alternative solutions.

Annex I: Sample breakdown

Please note the demographic breakdown refers only to the participant who registered for the research.

Demographic specification	Number of participants
Gender	
Male	12
Female	15
Non-binary	3
Age	
18-25	3
26-50	23
51+	4
Status	
Sponsor	16
Applicant	14
Application context	
From within the UK	12
From outside UK	18
Outcome	
Successful application	16
Unsuccessful application	6
Not yet applied	8
Route	
Pre-April 2024 threshold (£18,600 MIR)	8 (including 2 applying solely through savings)
Post-April 2024 threshold (£29,000 MIR)	6 (including 2 applying MIR combined with savings)
Adequate maintenance	5
Not yet applied	8
10-year-route	3
Applicants' nationality	
Asia (exc. Pakistan)	6
USA	5
Pakistan	3
Nigeria	3
Europe (EEA)	3
Europe (non-EEA)	3
Africa (exc. Nigeria)	3

Other (Canada, Mexico, Australia)	4
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