



APPG Inquiry Call for Written Evidence: The Effects of UK Immigration, Asylum and Refugee Policy on Poverty

What organisation or institution are you answering on behalf of?

Haringey Migrant Support Centre

Which section of the migrant community is the main focus of your work?

Asylum Seekers

Refugees

Migrants

From your experience do those in migrant communities struggle with their financial income and what specific policies contribute to this?

In 2022-23, 33% of our visitors were homeless and 41% were destitute. Those we support are navigating a complex, ever-changing immigration system. Cuts to legal aid, a lack of capacity in the sector, and increasing delays in Home Office processing means that our visitors can often be stuck in limbo for years before they are able to secure some form of leave to remain. This limbo of waiting to regularise leaves many struggling financially. The main policies we see as contributing to this is NRPF, lengthy expensive routes to settlement and the hostile environment which renders those without a regularised status unable to access work, housing, healthcare or support.

Is the economic support available from the government adequate for those in migrant communities to support themselves and their families? If possible, please provide evidence.

Migrants who are in the process of regularising their own and their families' status and have limited leave to remain are often subject to NRPF which means they are barred from receiving any economic support from the government. This includes a lack of access to Universal Credit, Housing Benefit, Child Benefit, Working Tax Credit, Disability Allowance or Income-Based Job Seekers' Allowance. In addition to those with an NRPF condition attached to their visa, undocumented migrants and many asylum seekers are excluded from government support too. So the economic support is not adequate because in many cases it does not exist.

The support that destitute asylum seekers receive (£47.39 per week) is not adequate to support migrant families who are banned from working and lack a public safety net, particularly in a cost of living crisis. This is forcing many into poverty. Of the 41 individuals we supported between 31/03/2022 and 01/04/2023 who were awaiting a decision on their asylum claim, 23 (over half) were struggling to the point of requiring financial support or supermarket vouchers from us to cover basic needs and subsistence.

Have immigration policies influenced access to public services for migrant communities? If yes, please tick all the public services that, from your experience, migrant communities have difficulty accessing.

- Healthcare (Physical, mental and Sexual)
- Housing
- Social welfare (Universal Credit, working and child tax credits, job seekers allowance)
- Social support (Child protection, elderly care, disabled care, domestic violence etc)
- Education
- Financial Services (Banking)

In relation to the last question, please explain which policies affect those in migrant communities' access to public services and how.

Hostile environment policies have created significant barriers to healthcare access for migrants and their families – particularly those who are in the UK undocumented, without a regularised status or having overstayed their visas. Many are reluctant to access healthcare in the first instance, both physical and mental health services, due to extortionate NHS charging and associated data sharing between healthcare and immigration enforcement. This leaves migrants with health conditions without the proper support or treatment they need, when they already may be facing financial hardship and destitution, unable to afford the care they need and fearful of being detained or deported. Both exacerbate any pre-existing physical and mental health concerns as diagnosis and treatment are delayed.

We are currently supporting one woman with NHS debt of around £5500 which includes maternity care debts for a baby that was stillborn and is now sadly buried in the UK. She has subsequently faced serious mental health issues (including PTSD), is unable to work, has little income and is struggling to repay or challenge these charges while caring for her other baby. While NHS trusts have the power to write off someone's debt for accounting purposes, in our experience this is rarely done - especially when someone does not have access to legal advice and representation to challenge wrongful charges. There is no legal aid support for advice relating to healthcare charges. Another visitor was diagnosed with thyroid cancer and required an urgent operation costing £10,000 which he could not afford to pay. This lack of access to urgent care deepens inequalities and dangerously discriminates against destitute migrants, putting their lives at risk.

Having irregular immigration status cuts migrants off from accessing statutory services like social housing, Universal Credit and welfare support. Often complex and costly routes to regularisation cause individuals

to lose their status. The expenses associated with applying for leave to remain, legal fees, and administrative hurdles can lead to individuals being unable to renew their status, exposing individuals to the hostile environment and resulting in a loss of access to essential services. Legal aid is in crisis which means specialist advice is often limited, leaving many migrants in limbo without the necessary guidance to navigate these complex processes. The hostile environment puts migrant communities through unnecessary hardships. One person we supported had lived in the UK for over 40 years and previously received housing benefit but his leave to remain ran out and he was immediately threatened with homelessness and suffered from severe physical and mental health issues and suicidal ideation as a result. A year and a half later he was granted indefinite leave to remain (ILR) under the Windrush Scheme. Yet the long turbulent period of instability and uncertainty severely affected his life.

The No Recourse to Public Funds (NRPF) restriction placed on a visa, also cuts migrants off from accessing a vital public safety net and leaves many vulnerable. In one example, a visitor we supported and her family were rendered homeless and destitute. They were evicted because she was unable to afford rent. We supported this visitor to get the NRPF condition lifted through an over-complicated change of conditions application, which meant she could claim child and working tax credit and housing benefit and she was housed by the council in local authority temporary accommodation for a few months. Yet on renewal of her leave to remain application, the NRPF condition was reinstated and she was immediately plunged into crisis again. She could not pay rent, was no longer eligible for mainstream housing and was threatened with eviction. She could not keep up her water, phone and utility payments (the heating was cut off) or even afford to feed her children. The NRPF restriction decision was appealed but the Home Office sat on this appeal for many months. They also held her BRP, meaning she was refused work. Once again, the family was tipped into destitution and facing homelessness. We had to ask Social Services to step in and provide financial subsistence and the Home Office eventually lifted the NRPF again. The family was allowed to stay in their council flat and claim top-up benefits again. But as a result of this they have been left with enormous debts: credit card debts, overdrafts, personal debts, rent arrears, Council Tax arrears and CTC overpayments, amounting to many thousands of pounds.

Children of migrant families often face challenges accessing education, especially when their parents have NRPF or are unable to prove their immigration status. This lack of access can delay their education, affect their academic progress, and limit their opportunities for advancement. Many parents of young children who have NRPF aren't eligible for free childcare even if the children are themselves British citizens. With a lack of access to welfare support and extortionate routes to settlement and visa fees, it's difficult to afford expensive overseas student fees with limited leave to remain. One of our visitors was a qualified teacher in her home country and wanted to pursue teaching in the UK; a profession which would bring some stability with it too. But retraining in the UK proved too expensive. Education fees particularly impact children of migrant families who often would have spent the majority of their lives in the UK but their insecure immigration status prevents them from progressing alongside their peers and taking up offers of places at universities. Others who are eligible to study in the UK, have trouble proving their status in order to access student loans when they are in the process of renewing this status, which can have a detrimental

impact on their education. A migrant family's insecure housing situation will also impact access to education and disrupt learning as children are moved around unsuitable temporary accommodation often far from their school requiring either very long journeys or moving to different schools.

Have current immigration policies impacted the ability of migrant communities to afford essentials such as food, heating and electricity? If yes, please tick all the essentials that, from your experience, migrant communities find challenging to afford.

- Water
- Food
- Electricity
- Gas
- Heating
- Communication (Wifi, phone etc)
- Rent/mortgage
- Public transport
- Medication
- Personal hygiene/toiletries
- Childcare
- Child related costs (baby products, children's clothes etc)
- Other
- None

In relation to the last question, please explain which policies affect those in migrant communities' ability to afford essentials and how.

Many of the migrants we support and advise are destitute. As well as providing immigration advice, between 31/03/2022 and 01/04/2023 we supported 190 migrants with hardship grants and supermarket vouchers to alleviate urgent immediate need. Of these, the vast majority who received such support had NRPF - only 44 (23%) had recourse to public funds. In this same period we provided 32 people with SIM cards as they were unable to afford them. As discussed in the previous question, the NRPF condition is a primary cause of migrant destitution as it removes access to the welfare safety net (including benefits like Universal Credit) which places people in a particularly precarious position and unable to afford even day to day essentials. For those who are undocumented this is compounded by an inability to work.

As well as this, migrants struggle with their financial income because routes to regularisation are extremely expensive (and many times higher than the actual cost of processing a visa application). The high costs associated with applying for leave to remain and the requirement to make these expensive limited leave applications every 2.5 years, over a 10-year period, often push migrants and their families into financial hardship. Combined with the lack of access to a welfare safety net, migrant communities on these routes are often driven to poverty. Many families we support spend years regularising their status, falling into debt as a result and no longer being able to afford rent or essential living items such as food, clothing and toiletries. These fees, which are already extortionate, are now being further increased.

The ban on working for asylum seekers coupled with the inadequate sums of asylum support and long delays in progressing claims leave many who are seeking asylum also unable to afford basic essentials like toiletries, childcare costs, medication, transport or communication. Once asylum seekers are granted refugee status, the negligible financial subsistence (asylum support) they were provided by the Home

Office, is completely cut off, bearing in mind they will not have been allowed to work while seeking asylum and will already be struggling financially. The ban on working for asylum seekers and inadequate asylum support therefore also renders those who have obtained refugee status, struggling to afford essentials and facing destitution. There is a lack of support in helping those with refugee status transition to accessing the mainstream public services they are now eligible for and urgently need.

Have current immigration policies contributed to migrant communities being unable to find adequate housing? Additionally, have current policies contributed to homelessness among migrant communities?

Complex and ever-changing immigration policy means that it is virtually impossible for many to regularise their immigration status without expert advice and support to submit an immigration application. Cuts to legal aid, a lack of capacity in the sector, and increasing delays in Home Office processing means that our visitors can often be stuck in limbo for years before they are able to secure some form of leave to remain. Others might fall out of their route to settlement and become undocumented due to extortionate visa fees. Without leave to remain, migrants are unable to rent their own accommodation even if they can afford it (due to landlords' right to rent checks), and have no access to statutory homelessness provision or benefits.

The hostile environment's Right to Rent scheme makes it incredibly difficult for migrant communities to rent property. The scheme has been ruled incompatible with human rights law as it racially discriminates against those from minority ethnic backgrounds and migrants with a legal right to rent. A lack of access to housing has terrible implications for peoples' living conditions, particularly for those with irregular immigration status. We see a large number of cases relating to mainstream housing matters, with migrants who have transitioned from having no leave or limited leave with NRPF, to eventually having leave with recourse to benefits. These matters - that include advocacy relating to evictions, disrepair, negotiating with letting agencies - are taking a huge amount of our casework time and energy.

As explained in previous answers, the NRPF condition, whether formally attached to visa routes and limited leave or de facto for undocumented migrants, excludes communities from accessing social housing or welfare benefits to support their rent and expenses. Many who are granted leave to remain with NRPF have the right to stay and work in the UK, but there is no safety net available to them if for any reason they are unable to provide for themselves. We are currently seeing a high number of clients being evicted from private rented accommodation and unable to find another place due to the housing crisis and spiralling rents. They would not be able to make a homelessness application. In 2022-23, 56% of those we support at HMSC had this condition on their immigration status, which puts them at high risk of homelessness and in incredibly insecure situations. One visitor we supported faced aggressive threats from her landlord, often in front of her young daughter, which heavily impacted her wellbeing. She was evicted but finding another room to rent was very difficult with a child. When she sought help from the Council, they said they couldn't help because of her immigration status. This lack of support renders many

people homeless and with no choice but to accept dangerously unsuitable living conditions. It pushes some people, particularly women, into situations that are sexually exploitative.

The effects of these policies are incredibly harmful. In 2022-23, 33% of our visitors were homeless and 41% were destitute. Too many are street homeless and sleeping rough. We struggle to refer visitors anywhere because homeless shelters are full. One visitor with pre-settled status was wrongfully denied Universal Credit. She recently won her appeal against this wrongful decision, but the lack of welfare support after she had lost her job resulted in her being unable to afford rent and becoming street homeless, sleeping in a park. She had been diagnosed with breast cancer and started treatment but was unable to have her urgently needed surgery because of the lack of address to be discharged to post-surgery. This has a clear dangerous and detrimental impact on her health.

Many people are in unstable or temporary accommodation, moving from place to place constantly and at high risk of street homelessness. Last year 160 (32%) of our visitors were relying on the goodwill of friends and family. This brings a high level of insecurity and instability. They often find themselves in unsuitable and overcrowded conditions, sleeping on the sofa or floor, which can put a huge strain on relationships and wellbeing. It is particularly unhealthy and unsuitable for those with children and babies. Children will feel the stress and precarity arising from shared housing settings or constant uprooting which disrupts their school and family lives. There is also a tangible impact on children's social, cognitive and language development as a result of homelessness and poverty. One visitor we are currently supporting has a three month old child and lives in shared accommodation which is damp and mouldy and wholly unsuitable for a very young baby. It is having a negative impact on the child's health. But with a lack of welfare safety net and inability to privately rent, she is unable to find suitable and adequate housing. This lack of support for those who are undocumented and in the process of regularising their status or with NRPF negatively impacts those most vulnerable, including the elderly and those with disabilities. Another visitor we supported was a very vulnerable elderly adult living alone with dementia and unable to safeguard her own welfare. Her immigration case had been with the Home Office for a very long time with no decision made, so her status remained irregular. She was living without adequate support, her bathroom was very damp and had flooded.

Complex administrative processes, long wait times, legal barriers, and limitations on accessing benefits and housing support create a cycle of instability and vulnerability among migrant communities. Families with NRPF who face exceptional poverty where the children are assessed as being 'in need' - defined as where 'health or development is likely to be significantly impaired without local authority support or where a child is disabled - can access support under section 17 of the Children Act 1989. This support comes out of local authority budgets and is not reimbursed by central government. We see a lot of local authority gatekeeping practices and unlawful refusals of assistance due to irregular immigration status. We are also seeing many Section 17 families not adequately supported to transition into mainstream benefits and housing once their status has been regularised and they become eligible. This leads to families facing prolonged precarity and the risk of street homelessness. This may be driven by a misguided

departmental drive to save money, as social services'/NRPF teams seem keen to push families 'off their books' as soon as possible after leave to remain is granted, to balance their own budgets.

Recent changes to regulations around asylum seekers and refugees have also opened up a huge area of risk in terms of migrant homelessness. The Home Office's 'deemed withdrawal' of an asylum case because of failure to fulfil an administrative task (e.g. updating your address or attending a reporting appointment) risks people losing access to asylum support and being made homeless. These kinds of administrative errors are extremely common, many people are navigating processes against a language barrier and home office procedures can be opaque. For those who are successful in their asylum claim and receive refugee status, they can theoretically access mainstream benefits and they will be asked to leave their asylum support housing. Supporting someone to secure benefits and housing within 28 days is a very difficult time frame. Recent changes mean that only 7 days' notice may be provided prior to eviction. We are already seeing street homelessness rising as a result.

Do current immigration policies affect those in migrant communities paid and unpaid employment opportunities?

Employing a person without permission to work in the UK is illegal, which leaves many migrants who are undocumented or in the long process of regularising their status destitute as they are unable to find employment opportunities. The hostile environment's 'right to work' checks have resulted in many losing their jobs and livelihoods as they await Home Office decisions about their immigration status. We are currently supporting someone who has been in the UK for 20 years with only limited leave to remain. He gave up his job and eventually lost his flat because the Home Office informed him in 2019 that he did not have the right to work in the UK. As a result, he has been homeless and destitute for the last few years, unable to afford food and unable to work as he awaits the Home Office's decision. This has caused great suffering and we have been concerned about the detrimental impact on his mental health deteriorating.

Those who are in the process of extending or renewing their visa or switching applications have their right to work protected by 3C leave while they await the Home Office decision. Yet we support a lot of migrants who in practice struggle to evidence their right to work under 3c leave. Despite having legal right to work and an ongoing lawful immigration status, they get caught up in the hostile environment which affects their income, livelihood and wellbeing. In one recent example, a visitor we supported was fired from a job she enjoyed because her employer mistakenly thought she did not have a right to work, despite her having 3c leave on the 10 year route.

Removing people's right to work and penalising employers for taking on undocumented migrants doesn't prevent them from working. People need to work to sustain themselves and their families. These policies simply make life difficult for migrant communities and, lacking options for lawful employment, push them into the shadow economy doing informal, unregulated work. It makes people willing to accept pay well

below the UK's national minimum wage, puts them in stressful insecure working conditions and enables exploitative situations, including modern slavery and trafficking.

What specific changes would you recommend for current immigration policies to mitigate the adverse effects of poverty amongst migrant communities? Additionally, what evidence can you provide to demonstrate that these policy changes could make a difference?

Abolish the No Recourse to Public Funds (NRPF) condition. NRPF conditions severely limit access to economic support, pushing many migrants and their families into poverty. Allowing access to essential benefits, such as Universal Credit, Housing Benefit, and Child Benefit, could provide a safety net for those in need. The NRPF condition is a significant contributor to poverty among migrants, as it bars them from accessing essential benefits.

A 2022 LSE report on 'Social Cost Benefit Analysis of the no recourse to public funds (NRPF) policy in London' found that removing the NRPF condition would produce gains in excess of the costs, both in the short term and over a ten-year period as "providing recourse to social security support would address many of the problems of destitution and poor housing presented to local authorities and third sector services, who could invest resources elsewhere. Lifting NRPF conditions for those with limited leave to remain would result in a positive net present value of £428 million over a 10-year period while lifting NRPF conditions for families with children and other vulnerable individuals would result in an overall net present value of £872 million analysed over a 10-year period." It would also have incredibly positive effects on children and young people from migrant communities, in turn adding value to society more widely.

Improve access to legal aid to provide expert advice and support for migrants navigating the complex immigration system. Cuts to legal aid have left many migrants without the necessary guidance to regularise their status. Complex and ever-changing immigration policies, coupled with reduced legal aid, result in migrants being stuck in a state of limbo, which can last for years, leaving them vulnerable and facing poverty.

End the hostile environment - remove barriers to accessing essential public services and stop sharing data with the Home Office for immigration purposes. The hostile environment's explicit aim is to make life difficult for those who are unable to prove their immigration status. The resulting poverty amongst migrant communities is therefore an intended and designed outcome. Migrants face barriers to healthcare access, education, and social services due to the hostile environment, resulting in delayed treatment, disrupted education, and strained access to essential social support. Suspend extortionate NHS charges and ensure healthcare professionals are not tasked with assessing immigration status and entitlement. This includes ending associated immigration enforcement data sharing so that vulnerable individuals are not deterred from seeking care or being denied treatment.

Revise policies related to the right to work for migrants. Currently, the hostile environment and 'right to work' checks have led to job loss and financial instability among migrants. A more flexible approach that allows individuals to work while their immigration status is being reviewed would help mitigate financial hardship. Reevaluate the Right to Rent scheme, which has been ruled incompatible with human rights law and results in difficulties for migrants in renting property. This revision should ensure that migrants are not discriminated against based on their ethnicity or immigration status. The Right to Rent scheme makes it extremely challenging for migrants to rent property and exposes them to unsuitable living conditions, putting them at risk of homelessness.

Simplify and expedite immigration status regularisation and application processes. Lengthy immigration processes lead to migrants waiting for years in a state of limbo. The 20-year private life route to leave to remain creates decades of destitution. A more efficient and affordable immigration system can help people regularise their status sooner, lessening financial hardship. Reducing exorbitant fees associated with applications, extensions, and renewal would prevent migrants from falling into debt and poverty or living in financial hardship. The EUSS's settled and pre-settled status could be a fair model for simplifying this, allowing a maximum of two applications in total before gaining indefinite leave to remain or 'settled status' after living in the UK for a 'continuous period' of 5 years.

Increase the level of economic support provided to destitute asylum seekers, reduce delays on processing asylum claims and give people seeking asylum the right to work while they await a decision. Many asylum seekers are struggling financially due to the ban on working and inadequate asylum support, forcing them into poverty. £47.39 per week for destitute asylum seekers is insufficient to cover basic needs, particularly in times of rising living costs.

Is there any relevant research, articles or reports that you would like to draw the attention of the inquiry team to whilst they consider appropriate policy recommendations?

- NACCOM, Refused? Experiences following a negative asylum decision, <https://naccom.org.uk/new-report-refused-experiences-following-a-negative-asylum-decision/>
- PLP and HMSC, Access to immigration legal aid in 2023: An ocean of unmet need, <https://publiclawproject.org.uk/content/uploads/2023/09/Oceans-of-unmet-need-Sep-2023.pdf>
- IPPR, GMIAU and Praxis, 'A PUNISHING PROCESS' EXPERIENCES OF PEOPLE ON THE 10-YEAR ROUTE TO SETTLEMENT, <https://www.ippr.org/files/2023-03/10-year-route-march23.pdf>
- JCWI, WE ARE HERE ROUTES TO REGULARISATION FOR THE UK'S UNDOCUMENTED POPULATION, <https://www.jcwi.org.uk/Handlers/Download.ashx?IDMF=5467543a-6e30-4e28-a39f-db48ffad6d3a>
- JRF, How to improve support and services for destitute migrants, <https://refugeenetwork.hyadcms.net/files/refugeenetwork/resources/28/additional/How-to-improve-Services-for-Destitute-Migrants.pdf>

- Sue Lukes, Nigel de Noronha & Nissa Finney, Slippery discrimination: a review of the drivers of migrant and minority housing disadvantage,
<https://www.tandfonline.com/doi/pdf/10.1080/1369183X.2018.1480996>
- Zara Asif and Hanna Kienzler, Structural barriers to refugee, asylum seeker and undocumented migrant healthcare access. Perceptions of Doctors of the World caseworkers in the UK,
<https://www.sciencedirect.com/science/article/pii/S2666560322000287>