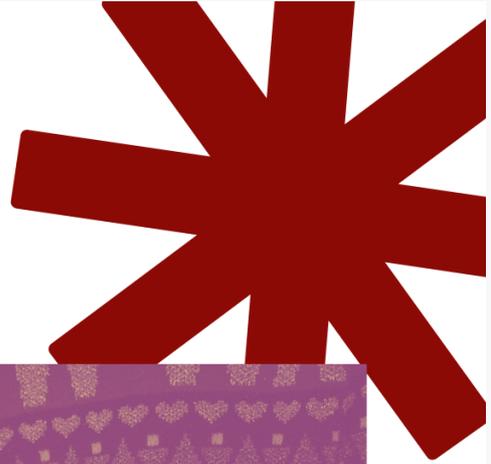


**Refugee &
Migrant
Justice**



Government- imposed poverty:

Perspectives of Parents on the 10-Year
Route to Proposed ILR Changes

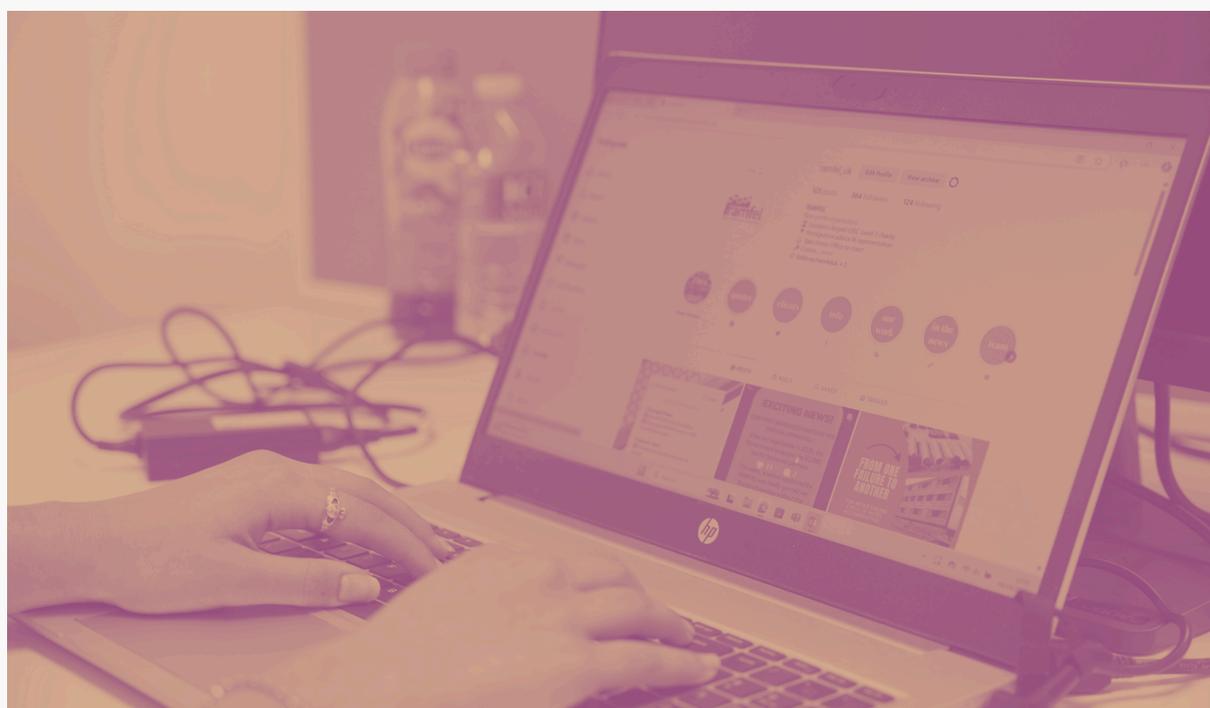
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Introduction

The UK government recently proposed policy changes to lengthen routes to settlement. Whilst the baseline “qualifying period” will be set at 10 years, migrants who claim public funds face having additional 5- or 10-year periods added to their qualifying period, meaning it may take them a minimum of 20 years before they can secure indefinite leave to remain (ILR).

Between 14th January 2026 – 6th February 2026, RAMFEL surveyed migrant parents to better understand how these penalties will impact affected families. RAMFEL heard from parents on the 10-year route through two modalities: first, 68 parents completed an online survey; second, a 2-hour focus group was conducted with five RAMFEL clients. The aim of this research was to understand the impact on families being penalised for claiming public funds. **The findings are clear. These proposals will overwhelmingly disadvantage racialised communities, force families to sacrifice vital support, and risk plunging large numbers of children into sustained poverty.**

This briefing outlines the proposed policy changes, presents key findings, and draws on survey and focus group evidence to show how the changes would deepen racial and economic inequality.



The existing 10-year route and government plans to expand settlement routes:

The 10-year route to settlement was introduced in 2012, increasing settlement periods overnight from 6 to 10 years for many people on family life visas. Despite this lengthier settlement route, there is no evidence it that it has deterred people from entering the UK to continue or establish a family life with British citizen partners and children. **Over 218,000 people are on the 10-year route, and 86% of these people are from Asian or African countries, demonstrating that any changes to this route disproportionately affects racialised communities.**

People on the route receive 30-month visas that must be renewed four times before they can apply for ILR. Each renewal costs £3,908.50 and must be completed online, in English, with extensive documentation uploaded to an online portal. The Home Office considers a person who applies one day late as an overstayer and may restart their 10-year period.

The Government has announced plans to replace the existing 10-year route and introduce a so-called “earned settlement model” that will link eligibility for ILR to National Insurance contributions. A baseline qualifying period of 10 years will be the starting point, with additional years added when certain conditions are met.

People who have relied on public funds to meet their essential living needs will face a longer route to settlement, with an additional 5 years added if claimed for less than 12 months and an additional 10 years if claimed for longer. Those receiving public funds may therefore now face a 20-year instead of 10-year qualifying period.

The proposals create a two-tier settlement system that punishes people on lower incomes. By linking ILR eligibility to National Insurance contributions and penalising receipt of public funds, the system creates a **two-tier pathway to settlement**, where low income, disability, caring responsibilities, and insecure work are treated as individual failure rather than structural barriers and inequality that are inherent across UK society.

Research Summary:

RAMFEL's survey was conducted online between 14th January – 6th February 2026. The survey is available in the briefing annex.

68

respondents

134

children

100%

Black/Asian background

There were 68 respondents to the online survey, all of whom are currently on the 10-year route to settlement. The respondents had 134 children between them, 50% of whom are already British citizens. All the respondents were from west African, Caribbean or South Asian backgrounds, reflecting the broader make up of people on the 10-year route of which 86% are from Asian or African countries. This context is critical. **Any policy that increases poverty or instability for families on this route will overwhelmingly impact racialised children.**

Across both the survey and focus group, parents consistently said they did not feel they had a real choice. While most families currently rely on public funds to survive, **they would feel forced to give up this essential support** to avoid extending their route to settlement, even though **they know this would harm their children.**

Survey key findings

- Of 134 children referred to in the survey, over 50% were British citizens, and 25% had disabilities. Almost 60% (39 out of 68) of the respondents were single parents, with sole responsibility of their children.
- Despite 75% (51 out of 68) of respondents currently receiving public funds, given the proposed ILR changes, **only 10% (7 parents) said they would choose to keep receiving public funds**; the other 44 would forgo them to avoid having a penalty added to their qualifying period. **Over 50% (38 out of 68) of the parents who would forego receiving public funds said their children would have to go without essential such as: stable housing, heating or electricity, enough food, clothes and shoes.**
- The majority (72%) of parents felt the policy changes would affect their children's experiences of belonging in the UK.
- **Only 6% (4 out of 68) of the parents** were able to say the change would not affect them.

Respondent 19, from online survey:

“My child is being made to live in uncertainty for 20 years because our family needed help to survive. This policy is harming their education, mental health, and confidence. Children should not be punished for poverty or for decisions they did not make.”

”

Emma* from Focus Group:

“You're not punishing me. You are doing this to the children. And it breaks my heart. What is it that makes these kids different? British kids will be on the street. They will be homeless. We haven't killed, we haven't destroyed, we haven't stolen, neither did our children. My question is, why are we being made to suffer this way? They don't care about us, and we've accepted our fate, but I refuse to accept this fate that my children will go through this. I refuse to accept it.”

”



Survey Findings

Of the 68 parents who participated in the survey, the vast majority **(92%) identified as West African or Caribbean**, with a small percentage of South Asian respondents, reflecting the broader make up of people on the 10-year route.

Some parents had families with mixed immigration status, with some of their children holding citizenship status while their siblings did not. Of the 134 children, **57% were British citizens**, and 25% had disabilities or additional needs. **52 (75%) of the 68 parents were the main caregivers for their children.**

As a majority **(51 out of 68)** of the respondents were in receipt of benefits, we have categorised the challenges people would face if an additional 5 or 10 years would be added to their settlement route as below:

41% said the decision to forego public funds would be difficult. The following reasons were identified:

- **Fear of homelessness or debt:** 31 mentions
- **Relying on public funds to meet children's basic needs:** 30 mentions
- **Low or insecure income:** 25 mentions
- **Childcare costs blocking full-time work:** 22 mentions
- **Caring responsibilities limiting work hours:** 18 mentions
- **Health or disability limiting work:** 13 mentions

If they made the decision to forego receipt of public funds to ensure a shorter settlement route, parents predicted their children would lose access to:

- **Stable housing:** 41 parents
- **School trips or extra-curricular activities:** 40 parents
- **Enough food:** 38 parents
- **Heating or electricity:** 38 parents
- **Clothes or shoes:** 38 parents
- **Social activities e.g. birthdays or outings:** 37 parents

The majority (74%) of parents were especially concerned with the change affecting their children's education and ability to participate in extra-curricular, learning enrichment activities

The survey findings show that parents on the 10-year route to settlement are already struggling to meet basic needs and support their children. As the vast majority of families on this route are from racialised communities, proposed plans to penalise the use of public funds will have a disproportionate impact on Black and Brown children.

Faced with the risk of extended routes to settlement, most families said they would forgo state support despite knowing this would cause immediate hardship for their children, many of whom are British citizens or will in due course become British citizens. The impact will be particularly severe for families with disabled children, or where a parent is disabled.

By forcing families to choose between short-term survival and long-term security, the policy entrenches racialised poverty and compounds the sense of exclusion already experienced by these children. Long-term, these children are likely to see their future prospects harmed, as it is accepted that life chances are heavily dictated by the circumstances of your childhood. Imposing poverty on these children therefore greatly reduces the chances of them achieving their academic potential, reducing their employment opportunities and in turn making it likely that they themselves rely on public funds into adulthood.

Survey participants were asked to share one thing they would want to say to Government decision makers:

“

“As a parent I need to be stable mentally, physically, emotionally to give my child the best life. If I am not stable it affects my child, my work and many other things”

— Participant 2, parent of 1, from Ghana

”

“

“Please consider the real-life impact on a child like mine. He is not just a case but a kid who deserve stability, security and a fair chance of thrive here”

— Participant 7, parent of 1, from St Vincent

”

“

“If I have to keep worrying about my status in the UK despite working and trying to give my children a better future, they will only know limited opportunities which will seriously impact their development as a child growing into adulthood.”

— Participant 8, parent of 2, from Mauritius

”



Focus Group Findings

In a 2-hour focus group, RAMFEL clients on the 10-year route were asked about their views towards the proposed policy changes to extend settlement routes. The group emphasised the need for fair treatment, humanitarian consideration, and the right to legal representation to address these issues.

Discussion Themes:

Participant discussions were guided by open ended questions about how they felt about the proposed changes and what impacts they would have on their own children, with several clear themes emerging.

1. Long-term impact on children's wellbeing

People expressed deep concern about how the proposed changes would affect their children, who know the UK as their only home. They spoke about instability, stress within the household, and reduced access to opportunities. Many felt their children's education, emotional wellbeing and future prospects will suffer, and were worried how this would reinforce existing inequalities and stereotypes of racialised children.

2. Existing financial hardship

Participants described already facing significant financial pressure. Rising living costs, insecure work and restrictions linked to immigration status have left many families struggling to meet basic needs. They felt the proposed changes would intensify hardship rather than support stability or progression.

3. Mental health impacts

The uncertainty surrounding immigration status, combined with fear of further restrictions, has taken a toll on people's mental health. People described anxiety, sleep disruption and a constant sense of stress about the future that their children have.

4. Perceived unfairness of proposals

Most participants heard about the proposed changes through social media or word of mouth, rather than official communication. There was a strong view that the changes are punitive and unfair. Participants felt they were being penalised despite contributing to their communities and being promised a 10 year route.

7. Public funds dilemma

People described the difficult choice between accessing public funds to support their children and sacrificing this to achieve a secure immigration status faster.

Focus group participants reflections on the proposed changes:

Mixed messages from the UK government:

“I'm told I can do this (accept benefits), but then afterwards, I'm being told that I can't do it, that I should not I should not have done it. If I was told this in the beginning, then maybe I would not have claimed the benefits. But then again, so many families are just like mine. If they didn't make use of benefits, then our children, our families, would be destitute.”

Feeling trapped between work and survival:

“I'll be no use to work because I'm going to be stressing every day. Whatever little money I'll get coming in, it's going to go back into just paying rent alone. Whatever money you have coming in, you have to just give it back. That's why most of most of us, especially me, decided I wanted to apply for the public funds, because that's how you're going to get somewhere to live. And if you're going to give that up, you're just going to be back where you started, probably even worse than where you started.”

Children bearing the cost:

“If they take away the benefit from majority of people, when your child goes to school, everyone would be able to pinpoint that this child is struggling; it's going to show. You're just going to have a society filled with people who you separate and tag. It's not right. How are we going to survive? It's like you have to choose between settlement and surviving.”

Creation of two-tier society among children:

“You're not punishing me. You are doing this to the children who have equal rights to their citizenship and everything that they're entitled to. And it breaks my heart. What is it that makes these kids different? British kids will be on the street. They will be homeless. We haven't killed, we haven't destroyed, we haven't stolen, neither did our children. Why are we being made to suffer this way? They don't care about us, and we've accepted our fate, but I refuse to accept this fate that my children will go through this. I refuse to accept it.”

Young children feeling the need to help financially:

“Even my son is asking me, mommy, Can I get a job? When am I be able to get a job so I can help out? I'm shocked, and he's 13”

Working overtime and the impact on children:

“Parents are going to work all the time to make the money to pay the Home Office. So, you're having absent parents. When they come back home, they're exhausted. Where is the time to sit and do homework with your child? Where is the time to check on your child's welfare? Where is the time to invite your friends around, or your children's friends? Where is the time to plan activities with your children at the weekend, because you're probably taking up shifts and on public holidays, because it's double pay or time and a half. So, you see, the parents are burning the candle both ends, and the children suffer.”

Recognising children as part of the UK:

“The Government may decide not to want us, but they don't have a choice not to want the children. The kids are the part of the fabric of the UK. My children have never known another life. They've never gone anywhere. They don't even know where Nigeria is. They've never been there. Ask the children, what do they know? They are British. They're English, whatever you want to call them. They don't know anything else.”

”

Feeling conned by the UK, and reputational damage:

“You cannot give people 10 years and say to them, at the end of 10 years you would get your indefinite leave to remain. Now the Government come and say oh, for those of you who are on the 10 year route and you've claimed benefits, you have to wait longer... That is unacceptable. That's a con. This is a reputational damage for United Kingdom as a nation. How much more do you want me to do? I've raised two children. My son is a graduate. I've paid into the system. I've worked my job. So, if I collect benefits, or I'm on Universal Credit. I've earned it.”

”

The harm being done to children:

“All of these things that they're doing is going to deeply harm our children, emotionally, psychologically, socially, everything. This is their home, this is their life, and they belong and they should be treated like they belong. It's disgraceful what these people are trying to do to us and our kids. We are England, and our kids are England too.”

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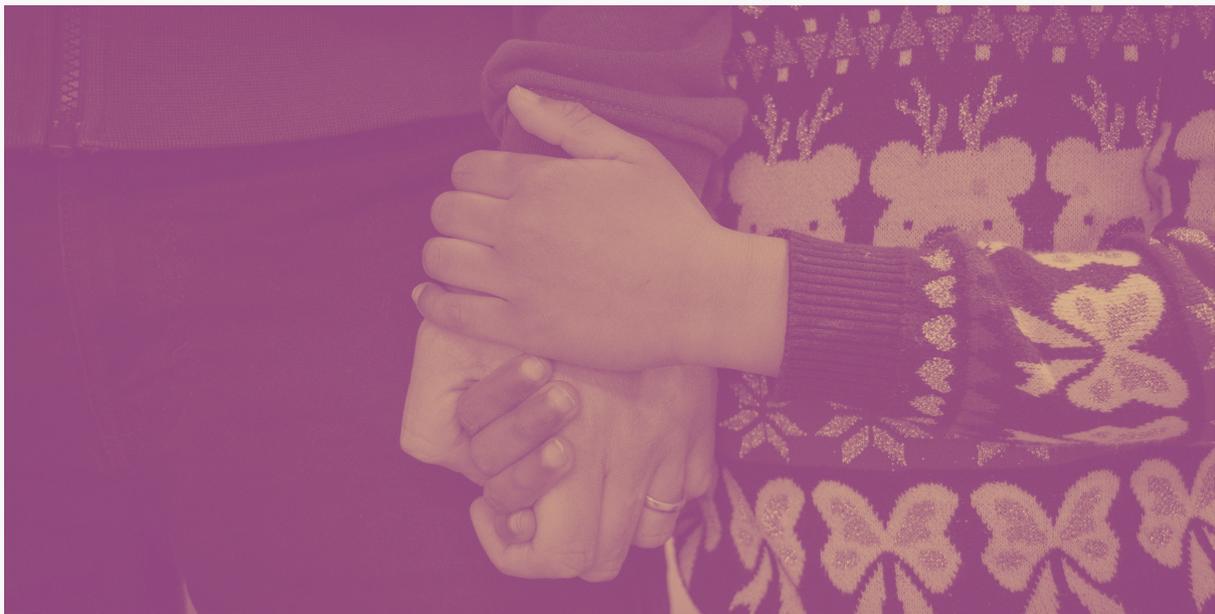
Conclusion

The findings from this research show that the proposed changes to settlement routes will have immediate and long-lasting consequences for children, overwhelmingly from racialised communities. Penalising the use of public funds will deepen inequalities and entrench racialised poverty.

In the short term, parents expect their children to lose access to essentials, including stable housing, adequate food, heating, and clothing. Children will also miss out on school trips, enrichment activities, and social opportunities, increasing isolation and stigma. Parents were clear that these harms are not hypothetical. They are the direct and predictable result of withdrawing support families rely on to survive day to day.

In the long term, parents predict that their children will experience poorer mental health, disrupted education, and reduced life chances. By extending precarity over decades, the changes to settlement threaten to trap families and their children in cycles of poverty that are difficult to escape.

Critically, the findings show that families do not feel they have a real choice. Faced with the threat of an extended route to settlement, the vast majority of parents said they would forgo public funds despite knowing this would harm their children. The proposed changes force families to choose between immediate survival and long-term security. For families facing this dilemma, there are no good options and ultimately it is the affected children who will feel the consequences.



Annex 1: Online survey

RAMFEL's survey about settlement changes: For parents on 10-year route

January 2026

The government recently announced their proposed changes to settlement which could force families to wait up to 20 years for ILR if they receive benefits. We want to understand how this would affect your children's day-to-day lives, wellbeing, and future opportunities. Your answers will be used anonymously to inform our campaigning work.

* Required

1. How would you describe your background or nationality? (e.g. Nigerian, Ghanaian, Pakistani, Romanian) *

2. How many children do you have, that are living with you in the UK? *

- 1
- 2
- 3
- 4
- Other

3. How many of your children were born in the UK *

- 1
- 2
- 3
- 4
- Other

4. How many of your children have British citizenship? *

- 1
- 2
- 3
- 4
- Other

5. Please share the ages of all your children. (e.g. 3 months, 5 years, 7 years) *

6. Do any of your children have disabilities, or additional needs that require more time or money to care for? *

- Yes
- No
- Prefer not to say

7. Are you a single parent? *

- Yes, I have sole responsibility for my children, and their other parent is not present
- I am the main caregiver, but their other parent is present
- No, both parents are involved in the children's lives
- Other

8. Do you currently receive any benefits or financial support from the government? *

Yes

No

9. If receiving benefits meant that your route to Indefinite Leave to Remain (ILR) was extended to 20 years, what would you do? *

Keep claiming benefits to support my children, but spend an extra 10 years to reach ILR

Stop claiming benefits even though it would be difficult, to reach ILR quicker

I am not sure, it is a difficult decision

This doesn't apply to me

10. What would make this decision difficult for you? (Tick all that apply) *

I rely on benefits to meet my children's basic needs

My income is insecure or low-paid

Childcare costs make full-time work impossible

Health or disability limits my ability to work

Caring responsibilities limit my hours

Fear of homelessness or debt

This doesn't apply to me

Other

11. If you stopped claiming benefits to try and secure ILR faster, what would your children go without? (Please tick all that apply) *

- Enough food
- Heating or electricity
- Clothes or shoes
- School trips or extra curricular activities
- Stable housing
- Missing out on social activities (birthdays, outings)
- Nothing, we would be able to manage
- This doesn't apply to me
- Other

12. Do you worry that the changes could affect your child's education or development? *

- Yes, very worried
- Yes, somewhat worried
- Not worried
- Not sure
- No

13. If yes, how would they affect your child's education or development? *

14. Do you think these changes will affect how your child feels about belonging in the UK? *

- Yes
- No
- Not sure

15. If you could say one thing directly to decision-makers about how this policy affects your child, what would it be? *

16. If you would like RAMFEL to keep you updated about how we use these answers, please leave us your email. *

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