

Evidence submitted by United Impact, Together in Unity and women supported by RAMFEL to the Women and Equalities committee's Parliamentary inquiry into the "Impact of the rising cost of living on women."

07/11/2023

Introduction:

The evidence submitted below was gathered during a workshop conducted with women who have been affected by the no recourse to public fund policy who are supported by RAMFEL or are members of United Impact or Together in Unity. The workshop took place on the 31st of October 2023 and was attended by 15 women. The purpose of the workshop was to gather evidence of the impact of the cost of living on women who are subject to the no recourse to public funds (NRPF) policy.

United Impact is an action and solidarity group, supported by Project 17, made up of around sixty people with personal experience of NRPF. United Impact's aim is to raise awareness of the extremely difficult conditions that families with NRPF are forced to endure. This includes homelessness, hunger, poor housing conditions and many other detrimental effects on the wellbeing of families.

RAMFEL - Experts By Experience group is a group of people with lived experience on the 10-year route to settlement. The group influences RAMFEL's campaign work and serves as a solidarity group. The group is currently made up of 35 members and meet regularly to discuss and identify key areas of focus.

Together in Unity is a self-organised community of immigrants who have lived experience of the UK immigration system and are severely impacted by the No Recourse Public Fund policy. We are self-organising to care and advocate for each other, raise awareness and campaign on behalf of our wider community to see the end of No recourse to public funds policy.

Background:

We wish to submit evidence of the differential impact of the cost-of-living crisis on women subject to the no recourse to public funds (NRPF) policy.

We recognise, as acknowledged by the Committee in the call for evidence, and as evidence by many of the other contributions to this inquiry, that there is deep seated gender inequality in our society and that this is contributing to a differentially disadvantaged impact of the cost-of-living crisis on women. We endorse the evidence submitted by others to this point.

We also want to recognise that women from black and ethnic minority backgrounds are particularly differentially disadvantaged and subject to deep structural inequalities which mean they are particularly seriously affected by the cost-of-living crisis. Migrants and racialised communities are already more likely to be living in poverty in the UK¹.

¹ see e.g. Joseph Rowntree Foundation: UK Poverty 2023. The essential guide to understanding poverty in the UK. https://www.jrf.org.uk/sites/default/files/jrf/files-research/uk_poverty_2023_-_the_essential_guide_to_understanding_poverty_in_the_uk_0_0.pdf

As a group of women with lived experience of the NRPF policy we first and foremost wish to address the impact of that condition on the effect of the cost-of-living crisis on our lives. However, the impact of the NRPF condition must be situated in an intersectional understanding of the disadvantage affecting our lives and must be read as in addition to and on top of the already significant disadvantage we experience both as women and women of colour in the UK.

The no recourse to public funds policy:

The NRPF policy is applied to most forms of temporary leave to remain. The Migration Observatory estimated that approximately 1.4 million people in the UK currently have NRPF as a condition of their leave². This does not include those living in the UK who do not have a settled immigration status, what is often referred to as 'undocumented' which recent estimates put at close to 700,000³. The NRPF policy directly prevents access to public funds as set out in the immigration rules and Immigration and Asylum Act 1999 which removes entitlement to several social security benefits and other welfare provisions such as Child Benefit, Tax Credits, Universal Credit, Income-related Employment and Support Allowance, Income Support, Local Welfare Provision, Housing Benefit and social housing. It means domestic abuse survivors cannot access most safe accommodation if they are fleeing domestic abuse. In addition to the items listed as public funds migrants subject to the NRPF policy are prevented from accessing other sources of assistance which are linked to qualifying benefits –these are often referred to as 'passport benefits' - and include things like free school meals, healthy start vouchers (though both of these have been recently extended), access to extended childcare provision for 3-4 year olds etc Including most assistance available to those fleeing domestic violence, sure start maternity grant, pupil premium etc.

The reason the NRPF policy must be considered such a significant contributor to poverty amongst migrants and migrant led households is that the policy removes access to the safety net which is specifically intended to stop individuals and families sliding into poverty. Those working cannot access in-work benefits and other top-up benefits intended to ensure that those engaged in low paid employment can still make enough to cover essential living needs. The impact of the NRPF policy is further magnified by all the restrictions, attitudes and instruments associated with the so called 'hostile environment' policies. Together they combine in an explicit approach to make life for migrants as difficult as possible.

Question 1. Impact of cost-of-living on women (with NRPF)

There are a number of factors which mean households with NRPF, and particularly women with NRPF, are especially negatively impacted by the rising cost of living:

- Women, and in particular women of colour, are subject to structural inequalities which places this population at risk of poverty.
- Those already experiencing significant poverty have less savings to rely on to absorb the impact of rising costs.
- NRPF means people do not have access to social security safety net to prevent them from experiencing poverty.

² The Migration Observatory, [Between a rock and a hard place: the COVID-19 crisis and migrants with No Recourse to Public Funds \(NRPF\)](#), 26 June 2020

³ study by the University of Wolverhampton and the Greater London Authority - London's children and young people who are not British citizens – 2020 - <https://www.wlv.ac.uk/media/departments/research/FINAL-London%27s-children-and-young-people-who-are-not-British-citizens.pdf>

- Those with limited leave to remain face extortionate visa fees, health surcharges and legal fees which puts migrants under additional financial strain. Visa fees have recently been significantly increased, some by as much as 66%.
- For those who do not have a regularised immigration status they are liable to be charged for secondary healthcare which can lead to significant debt. This especially impacts women who are charged for maternity services.
- Structural inequalities and NRPF combine to push many migrants into financial precarity, force people to take on significant debt and forego essential items such as: food, heating, clothes, toys, books, school uniforms etc.
- Lack of knowledge of available support means many do not approach social service for the limited support which may still be available to them under e.g. section 17 of the Children's Act 1989.
- Even when people are aware of the support available, many do not approach social services out of fear of negative impact on their immigration status or being subject to enforcement action.
- Of those who approach services for support many are turned away due to impenetrable bureaucracy or hostile gatekeeping practices.
- Living in extreme poverty also leaves migrants at increased risk of exploitation, domestic violence, transactional relationships etc. A recent report by Praxis, IPPR and GMIAU⁴ found a direct link between the 10-year route to settlement and the financial struggles of households.
- The cost-of-living crisis has also hit migrants particularly hard as many were already struggling. Any savings are often intended for visa fees, so short-term need and long-term stability force people to make impossible choices about feeding their children today or ensuring they have a future in the UK?

The NRPF policy has been found to 'indirectly discriminate' against women with an estimated 85% of individuals applying to have the NRPF condition lifted due to destitution were women, nearly all of whom were single mothers⁵. Pregnant women are also faced with additional costs associated with caring for an infant (average £500 of essential products needed for the baby in the first month), potentially saddled with healthcare charges for childbirth, being unable to access subsidised childcare, and may be unable to work for a significant time. This already impossible situation has been made worse by the increase in cost of living.

Impact on women and sacrifice

"Women are the usually the main care givers- most of the time they are the ones who see the eyes of the hungry children. Yes the men are involved in their children's upbringing but they are mostly away from the house working, the women are the ones who experience the frustration of the children at home when there is no food, they are the ones who are skipping meals to ensure their children are having something to eat."

"This is a very deep question personally. Being a woman as nature has created us, we have something in us that makes us caring human beings – I am not saying men are not caring or not

⁴ Praxis, IPPR, GMIAU – 'A Punishing Process' – 2023 <https://www.ippr.org/files/2023-03/10-year-route-march23.pdf>

⁵ The Unity Project – Access Denied - The cost of the 'no recourse to public funds' policy' 2019 - <https://www.unity-project.org.uk/s/Access-Denied-the-cost-of-the-No-Recourse-to-Public-Funds-policy-The-Unity-Project-June-2019.pdf>

concerned – but not as many take care of children and households. Because of our caring nature and our caring responsibilities, the rising cost of living affects us more, it affects us mentally, physically, and in all things. And that is why you will see an average woman who has got children either who has got a partner or who is a single person in this country they look so unkempt whilst they are facing this crisis. It affects us in every part of our life and that is why you see the presentation of women who are going through mental ill health or who are fighting depression and high blood pressure. We tend to keep it and not show it. we will not allow our family members to see our weakness. Women tend to die slowly in silence rather than men. (...) I am saying this from my personal experience. The cost of living affects us and it is hard for a woman, a mother, to see a child going to bed without food. Or you have to sacrifice your own food for your children to eat and sleep rather than for you to eat and go to bed. A woman would sacrifice, would even lay down our life. (...) And so this thing is really affecting us. Some of us may have our wigs on, have our braids on, but what we are swallowing is way too much., we just don't show it. So it really really affecting us. Mental health, personal health, emotional. Everything is draining.”

“I think the cost-of-living is really affecting more women than men, the reason being that, especially in the UK, most women live with their kids. Where they are single parents. Most single parents are women. In the cost-of-living, women have to sacrifice everything to make sure the kids can have a better life. Personally, I like to look good. I like to make my hair. But after buying food etc I look at the little we have left. And I would like to do my hair etc – but then I look at ‘do the kids have enough clothing?’ By the time I try to shop for the kids I realise that there is nothing left at all for me. I have to wear old clothes and leave my hair the way it is. So, there are a lot of sacrifices. Sometimes on the outside people may not notice you making sacrifices, but it affects you mentally. You know, there was a time I went to shop for me and the kids and by the time I put the other things in the basket I realised how expensive things have become and I honestly had to take out everything I took for myself just to ensure the kids had what they needed.”

“Some of the other speakers have spoken about how women take a lot of the pressure of this cost-of-living thing. Because of the maternal persons we are we are the ones trying to hold the things together, even when you are married, we are the ones absorbing this pressure. and this cost of living is really affecting women (not just women - it may affect men too but more women) we are already at a disadvantage, in the workplace, in the world, and then we have a lot of single mothers out there. no matter how good you are at your career you are still getting paid less than men.”

“Women are bearing so many things. I was literally losing my hair. I had a bald patch on top. I didn't know it was stress causing it to fall out. I was anaemic. I didn't know it was all tied to what was happening to me – but we bear it all. Our bodies bear all the stress. I did not have knee problems until all of a sudden, I have arthritis because of all the stress. It wears us down and our bodies wear it all. And women are meant to be superhuman, so we bear it all and we grit our teeth and we get on with it. and you see women who end up in abusive relationships – they are with men who do not really want to be with them but are looking for sexual gratification and the women are there because they need the financial support. “

Childcare

“In terms of childcare – I am not someone who likes to stay at home. I have two very young kids. I still want to work. But by the time I looked around for childcare, I shopped around for childcare, it is not funny! I even tried to see if there was some way to work around that, but it isn't, it is honestly not funny. You know sometimes your partner they don't really think it is necessary to take care of the kids, especially when they are very young, and most of them deliberately choose to work away from home, and when the kids are up to 4-5 and can take care of themselves to some extent that is when they start the relationship better and they try to come into the kids life. And this is one aspect that is actually killing women mentally, because they end up struggling in those early years alone. They can't get into employment. Most of them . . . I am a trained engineer and financial economist. Two careers that took me over 10 years to build. And I can't work. Imagine leaving work for over two years. By the time I need to go back to work I have to retrain to meet the trend. But you have to sacrifice your education, you have to sacrifice your career to raise kids all alone. This is part of why it is affecting women more. And yeah, it is worse for people in London because the cost-of-living is much higher in London. We know they try to increase the salary for people in London but not enough. Even talking about this now it is giving me a headache. There is a lot of pain that women are going through. Especially now, with this increased cost-of-living. Normally you can take the kids out or go on vacation with the kids but when you look at the cost it is not possible. A friend who went away ended up having to come to my house just to see if they could find something small to survive on as the expenses had been too much.”

“Women face a lot of restrictions on studying or further development because of childcare responsibilities. I have to take home studying because there is not funding for childcare. Or the college does not allow part time study. It is causing a lot of depression and the like. We are superwomen. We can do five things, seven things at the same time. We look older than we are because of the stress we are carrying. It is affecting our mental health. Sometimes people think we are shouting or being aggressive, but we are expressing the stress and mental health burden they are putting on us.”

Question 2 - long term effect on equality of women

The current cost-of-living increase is feeding into the preexisting structural injustices that women, and in particular women of colour, face in the UK. and the compounding effect will be drastic, both for women and for future generations. NRPF puts people in an impossible situation, and then spiralling cost of living and increasing visa fees come on top of that with no increases in support or help from the government.

The prolonged impact on child development of living in such extreme poverty on children's mental and physical health are significant. They also lead to a significant impact on children's identity and long-term sense of belonging.

“We are in this hostile environment. What is this targeting ethnic minorities and black people specifically? Why is this policy (NRPF) focused on race, on racialised populations and people from west Africa specifically? I have volunteered with The Unity Project and 80% of the people who approached us for help to have the NRPF condition lifted were from west Africa. So, the question is why, what is it? Imperialism and empire died many years ago so why are we still dealing with the impact of this? They are asking about the long-term impact of this. We are already seeing the

long-term impact. Female mortality rate will increase., black female mortality rate will increase. Women will die earlier because of stress. It is inevitable. So, if there is a way of keeping records, they should do that as well. You are talking about mental health issues will increase. The border agency is coming up with COS [Certificate of Sponsorship] schemes, the NHS is coming up with health worker schemes [for recruitment]. They are specifically attracting people from Africa, but they have not dealt with the issues that are already here. We are already here. On the 5-year visa route, on the 10-year family route. You are not giving us the opportunity to be ourselves. I have been here for over 20 years. My son is 21. My second son is 13. And I am still on the 2.5-year visa renewal path. It is ridiculous. Not only does it set my career back. I am training to be a solicitor, but I am still on the verge of qualifying as I have to start and stop and stop and start. The fact is why do you have this policy in place. We are not illegal. Because many on this path are here because of their children or their partners etc – they are here because of something that is family related, so why does the policy target people like us, this is the question. Then you come up with this healthcare scheme where people come from abroad and after 5 years, they qualify for free healthcare, but they cannot have paid as much national health contributions as I have paid over the years! If I have been in the country for 20 years, 15 out of those I have worked, in the rain, in the snow, in the sun, whatever. I have worked. So, if you are giving us recourse to public funds it is not a favour! We have worked, we have contributed to the system, even if you are working part time you have worked. Bottom line. It takes you back to the colonial history of the UK, that is what it is, nothing has changed. They are still as vindictive as they were back then, they are just using bigger English words to wrap it all up. It is still the same thing I am sorry to say. So, my point is this, the long-term effect will be – the mortality rates will increase [for women] and there will be more black women dying, mental health will deteriorate, and people will be on antidepressants etc. I have not struggled with this, and I have been through it all! Resetting the visa clock, taking 10 years away from me, but I have taken it in my stride. But not everyone is as strong. You have to remember there is always an end. I have been pushing the buggy that had no wheels. I have been there. I have been through social services where they refused to help me and kept telling me to go back to wherever my parents were from, trying to figure out where I have relatives so they can ask me to leave the country. They will try everything. Even the social services are not helpful either. They are meant to work with you, but they work against you. I have fought all these battles, so there is nothing else. So, as we are here. if we decide to go on a campaign, if you have NRPF on your status, and you want to participate in a campaign or whatever, and you have NRPF on your status you have to be careful, if they see you face or capture your image or you have a presence on social media, they will use that against you. You want to say something, but you feel you have to self-censor until you have a British passport and even when you have a British passport, they can now take it away from you. So, you are never free!”

“Mental health impact is not just for the women but also our children. Our children are traumatised! People talk about ‘why do ethnic minority boys go to gangs?’ etc and doing those kinds of things that in a civil society people might think are not right. Why? Because they are coming from the kind of background where they did not have anything, from childhood they are born into trauma. The housing there is a trauma machine. Not just for us [those with NRPF] for others too. But we feel it so.... I do not have the big words to put words to this. but to give us cushions there will help us and our children, who, whether people like it or not, are going to be the face of the future diverse Britain. and what do you want to see? Do you want to see this? They go to school, and they learn about British values. But in reality, they don’t come across those values anywhere.”

“One day, just like the Windrush generation, where they kept sweeping it under the carpet. They know it [NRPF] is a big thing. Like the Windrush people are now a big thing, and they have to deal

with it. So, I believe we have to keep pushing for the NRPF policy to be scrapped. and if we keep pushing and pushing and pushing - then one day, maybe a person in the House of Lords or the holy spirit will touch that person and they will come to their senses and scrap that policy because it is doing more harm than good. To families, to children. One of our members said her daughter went to school and they were all sharing messages about their holidays and their half term and all that. They asked who had been on a plane. The child said she sat there - all her friends had been on aeroplanes, but she had never been - that again is mentally demoralising for any child. So, if a child is starting their life on a minus because of their father's status, their mother's status - you wonder why the boys will go to gangs and why the young boys are being groomed. So, on the one hand you are making these policies that push parents into abject poverty and on the other hand you are 'tackling' gun crime and gang crime - you know, which one is it!!!"

"The effect is going to be lots of divorce. Separation between families. And the poor will still remain poor because it is really ridiculous. And like others have said, it will lead to an increase in depression."

"I am thinking about the future effects of the cost of living on women, and I think there will be more children taken into care of social services to be looked after. When there is increased female mortality rates then there will be more children that need taking into care. and that will mean more children in the next generation growing up knowing the negative side of living due to the high cost of living. Because children see what their parents go through and in the sense of trying to help, they find solace in the negative side of life - into drugs, sex work, gangs etc without their parents knowing. and at the end of the day, they get themselves into dirty things and end up in prison and some even die. So, there is a lot of negative impact."

"The governments should just scrap the NRPF policy, especially for families and children and people with disabilities. I am coming from a point of view where it affects children a lot more. and I don't think any child deserves this kind of living, where you are not sure where your next meal will be coming from. Where you are not sure if the shoe you are wearing is going to fit, and if it doesn't fit where are you going to get another one. Or rather who is your mum going to talk to so they can pass on their shoes that don't fit as well. It is a really crazy place to be and to grow up. It is not just the parents who are suffering the mental health effects, it is the children too. And sometimes you can't really see it because some of our children are conditioned to not really speak up. Because of the pain they see their parents going through they chose not to share their experience. but in the years to come, I cannot even begin to fathom the number of families we are going to be trying to fix just because of the policies they have imposed on us."

Question 3: how effective is the Government's response?

Government's response to impact of NRPF:

The Governments argue that there are mechanisms in place to help those who struggle to manage under the NRPF policies. Three mechanisms often cited in this regard are Section 17 of the Children Act 1989, so called Change of Condition applications and lastly, fee waivers for visa fees. However, the inadequacies of these policies do little to relieve the situation for struggling families and these inadequacies have been well documented elsewhere⁶. Many families will be struggling on low

⁶ Unity project research, Project 17 not seen not heard, Praxis briefing on visa fee increases plus submission to WPC inquiry

income but will not meet the destitution threshold to get the NRPF condition lifted and apply for vital benefits. Section 17 is an inadequate safety net as many families struggle to access support, are actively discouraged by hostile gatekeeping practices and even when section 17 is provided, the support provided is inadequate with poor quality housing and financial support below the minimum amount required to cover essential living costs and help children thrive.

Government's response specifically on the cost-of-living support for people with NRPF:

Most Government cost of living payments or support is not available to women with NRPF. This includes £650 Cost of Living payment for those on benefits, £300 Pensioner Cost of Living Payment, £150 Disability Cost of Living Payment, Warm Home Discount Scheme, Winter Fuel Payment, Cold Weather Payment. Either because they are classed as 'public funds' or are only available to a person who is in receipt of benefits.

The Energy Support Scheme is available to all households with a domestic energy connection so can in theory be accessed by persons with NRPF. However, many women with NRPF are living in other households and so may not be the named account holder and may therefore not see the benefit of this scheme.

"We are talking about NRPF and poverty and mental health and future of our children. It is all very sad and grim. Since the inquiry is looking at the impact on women, and here through the lens of the NRPF policy, and asking how effective is the government's response to help with cost-of-living. Well, I have the NRPF condition on my visa. And as far as I am aware the only help we have received/qualified for is the £300 every quarter. And let me tell you that has not helped. It may be a help to those who have recourse to public funds [as a top up] but for us it is nothing, absolutely nothing! Let me tell you it does not even pay for my gas bill in the winters. So, I do not even see any help - let alone talking about how effective that is!!! Other than that, yeah, we have foodbanks and charities helping us out. But I don't see any help specifically for this group of people who have no recourse to public funds. Women or men or families, single mothers. I don't see it. For our 'group', women with NRPF, I don't see any support which I was given that helped me with this. So, for us there is nothing, nothing. and the people who are getting that £300 those are the people who have actually managed to get their change of condition application in and have had the NRPF condition lifted and can access benefits. I am not sure about it but I do not think other people who do not have access to benefits can get that help, at all. So, talking about the effectiveness of help is just not there - not for this particular group!"

Question 4 - what can Committee do?

Suggested solutions that would help with the cost-of-living crisis for women with NRPF raised by women with lived experience:

1. Scrap NRPF policy
2. Repeal/ cancel the 10-year route to settlement for parents.

3. If visa fees are to remain high, and costs-of-living are high. Then the 10yr visa routes, visa fees, should change.
4. Revert to 5-year route to settlement for candidates with children.
5. Access to education
6. NHS charging should be scrapped - they shouldn't be chasing people for NHS charges.
7. Help with school uniforms, free school meals and free travel for children to school.
8. Internet should be free for everyone because the digital divide disadvantages children in families with NRPF.
9. A support card (similar to asylum support) which would entitle families with NRPF to free or significantly discounted food, clothing, housing etc

"We all say scrap NRPF, and we all know it is a very political thing and it is fuelled by the racial sentiments and colonial legacy and so many things. It is not the kind of thing where we all go out tomorrow and smash a few things and we will get rid of it... So, we need to stop kidding ourselves. We can do the incremental things for the next 15 years - we can fight for free childcare etc. Which in itself, I find interesting because it is only a few hours and getting that is not going to empower ourselves to go to education etc. We can do all the other things too. Politically speaking, it would be an 'ask', a big achievement, to get that [free childcare] but in the bigger picture it won't be much. You can say that beggars can be choosers, so we will have to take it if it is given to us. But putting that aside and accepting that it [scrapping NRPF] is not going to happen overnight I think it is really important that while this policy is in place there needs to be done something about the impacts that we are going through meanwhile. (...) I think it will be really helpful that if we could get some 'cushions' whilst we fight to have NRPF scrapped. We know it is not going to happen overnight and in between we need cushions. We need the kinds of services where we can easily access - mental health support, not just for us but also for our children. We need to have better, separate advice lines where you call about and talk about issues - like CAB [Citizen Advice Bureau] which are meant to help everyone. But there are already so many problems out there that when we go 80% of the time people don't even know where to send us for advice. They can help others, but they don't know what to do with people with no recourse to public funds, they get confused. There needs to be special surgeries in every place. A kind of focused help and support when it comes to NRPF policy. Those kinds of little things are really really helpful. I will give a real-life example: Every borough has those leisure centres where they want people to go and children to go and have some physical exercise or learn swimming. Which is really good. but we can't afford that. Learning to swim is a basic life skill. But if I go to my leisure centre, I cannot afford to get my daughter into anything like that. Maybe it would be good to ask the committee for some concrete things like this. Yes, we should ask them to scrap the NRPF policy, but we don't know how long it is going to take. Is it going to take another 50 years or 15 years? Whatever. In between we do need those kind of specific and specialised support for kids, men and women. That kind of thing might be helpful. As would more specialist support for mental health and general support and equal opportunity for children's physical development and just equal opportunity for everything really."

"They should try to help. This is affecting more women than men. They should increase the childcare entitlement and make it possible for women to do their career from within the house and if the provision of childcare is provided, we can go to the institution environment and learn and better our

lives. And even if we have to work, if there is chances where we have to do a few days and do a few days at home so that at we are building our lives at the same time as we are looking after our children. Doing that, we are also building the future of the country. Because you cannot give what you don't have. Because when a mother is frustrated, she would always put that effect on the children - shouting nagging beating - and these children will be affected. as my mother used to say, 'when you have a child, their brain comes empty. it is what you gather from the society that installs into themselves'. So, it is just like someone in an abusive relationship being beaten, they end up thinking it is a normal thing to be hit... but when the society where we are, are giving us the positive vibe it will reflect in the lives of parents and this is how we pass it on to our children. but when it is the other way around it is going to be the same thing. also, reduce the cost of the visa fee and reverse the recent increase. it will affect so many people, those on the 5-year or 10-year visa route. Because we now have to start saving, from what little money we have. You can't work, now from what little money you have, we somehow have to start saving. I won't lie to you. some people can certify this. Some women even have to go so low as having to sleep with other men outside of their relationship just because they want to feed their children. there are times when I go to grocery and meat shops, and the way these men speak to these people - in my presence! I feel disgusted. and the woman was doing all this stuff with the guy. either to get some stuff for free or at reduced price. and if you check, why is she doing all this, it for her to be able to feed her children. probably she doesn't have any status, but her children have to be feed. So please, I just pray that our voices are heard. Because a lot of people are dying in silence, and I know a lot of women are going through psychiatric medication because of this."

"a rule to make leeway that people who are working they can maybe say that the year you are meant to renew your visa you can maybe pay less tax or something like that. "

"So, I am going to share what one member from our group told us in terms of what the government could do:

It would be really helpful if the government could offer uniform vouchers for struggling families - and extend this to families with NRPF - just a little help in the beginning of each school year.

Another thing is the train/travel - most children only use the bus, but some children get off very far from where their school is, so they have to take the train. And these are the same kids whose parents have NRPF. So, it would be very helpful if the government can offer free travel for school going children, both buses and trains. because it all adds up.

All children should get free school meals - not just some children - our children go to school, and all the other children get something to eat but our children have to pretend they are not hungry because they have nothing to eat. no child should have to go through that, so government should offer all children free school meals up to the age of 16.

The government is always talking about how it is building a fairer society but what it is really doing is dividing society. and we see this very much in families where the parent has NRPF, but the child is British. So, the child has to suffer because of the parent status. Or one child has status, and another does not, and the child that has the status can afford to go on a plane but the child who does not have status will never be able to go on a plane. So on the one hand the government is creating these inequalities and on the other it is pretending that it is trying to build a fairer society."

"You have to understand how it is all connected. When you have NRPF you have the right to stay in the country, but you have no support. So, what happens to you when you lose your job and you have no support? What happens to you when you can't pay your rent, you have no support? So, either way NRPF is always the starting point for me. The starting point here is that the Committee can push for the government to acknowledge the damage caused by NRPF and the problem that comes with it. Acknowledging, accepting and openly acknowledging the damage that come with this policy and the

damage it causes to families. Once the damage is accepted and acknowledged then our problem is half solved. For this committee to acknowledge the damage and to demonstrate it with data, with facts and figures, the number of children affected, the number of families affected, mothers, single parent households. If we can get them enough data that will help to speed up things. “

“And if the government insists that NRPF is to remain for the time being then the government should create a card if you have NRPF attached to their status, entitling us to free travel, free groceries, free clothing - what they give refugees and asylum seekers. So, when you show that in the grocery store you are going to get a certain amount of discount - same on trains and planes and clothing especially. It is one thing to create a policy like this [NRPF] but another to see how the tentacles spread across everything - into different faces of life. Also rent, landlords need to be aware as well because landlords are being turned into immigration agents as well and are refusing housing to people with limited leave to remain. All of those factors. NRPF, limited leave to remain are all under the same umbrella. So, the committee can push the government to give us this card to make life easier while the cost of living is still high. So, when they give you your biometric card they also give you this card until they make up their minds to scrap NRPF once and for all.”

“NHS chagrin as well - they shouldn't be chasing people for NHS charges and that should be scrapped as well.”

“At the moment people are battling with the cost-of-living. People are struggling. Even people who are working. I go to the foodbank, and I see people there who are working and yet they are still struggling with putting food on the table for their family and that is why they go to the foodbank to support their family. Because even after what they earn, and they have paid their bills, they have nothing left. Why, when people are still battling with that, why do you increase the visa fee? Is it that you are intentionally trying to render people undocumented so that you can continue to suppress them and their families? I have seen reports on the UK government site which documents the impact of poverty on children. and it is heartbreaking. and it is on the UK government site. So, is it that they are not reading it? or that they read it and they forget about it. because if they are actually reading this then they should know! I know we are not expecting miracles but bit by bit it should change. That people are going to gang etc. How would a child still not be able to experience things? Someone else spoke about how their child was the only one in class who had not been on a plane. How do you want that child to feel? A child in that position will go to any length possible to try to feel whatever her classmates are feeling - and she will be giving her family attitude at home, on top of what they are already going through. So that is why sometimes I don't understand how these systems work. Because they are not supporting us they are just suppressing us. so what I would like out of this inquiry by the Women and Equality Committee is that I would like them to work with the charities and food banks to understand the situation and maybe when they know how many families and children rely on these services for their survival maybe then their mind will be open to the noises that we are making. And their hearts will be open. Most of them probably don't do their shopping at Aldi or whatever. If they go to foodbanks, and they should, and do a survey and find out who people are etc I invite them to go to the Trinity Food Bank in Bexleyheath and I tell you they will be shocked. The queue will be massive. So that is why I am telling you, for me, they should try to work with food banks, charities and schools. Because in schools they see these things too - children coming to school in tattered uniforms because their parents cannot afford to change it. Just the other day my son came home without his blazer and I was shaking and saying 'you must find this blazer!' It is the only one I have, I do not have a replacement. So, you cannot afford to lose it. Because I am thinking where will I get another £50 to get him another because you cannot put that on top of everything else which is going on with the cost-of-living crisis and the cost of the renewal of the visa as well. Work with the

charities and food banks and you will see. You see women going, talking to themselves, they are just on their own but because their brains are full of so many things, they are talking to themselves, trying to keep on top of everything. And, if a woman is not in a very stable mind, how can she raise the future leaders that we are talking about? And whatever impacts them today is what we will see them become in the future. We adults have shock absorbers and camouflage and cope with so many things. But these children, do they have these coping mechanisms to withstand whatever displeasure that is going on? And that they will stay on the narrow path and not derailing or trying to find alternatives to try to be where their peers are at. Their peers are wearing Air Jordans. Can my parents afford Air Jordans.? can they even afford to put three square meals on the table for you? Let alone buy Air Jordans. All these experiences, all this resentment, they will display it. They will grow with it. I just hope that at the end of this, at the end of all this, something great comes out of it .”

Question 5: what can businesses and others do?

Suggested solutions that businesses could do to help with the cost-of-living crisis for women with NRPF raised by women with lived experience:

- Provide scheme to allow women retrain as professionals in order to access better paid jobs.
- Rental sector should be tackled...Rents are astronomical.
- Wages are constrained, not increased, yet costs have gone up.
- Specific URGENT Intervention scheme should be introduced for certain groups of people. E.g Children / Women / single parent households / vulnerable persons
- The bank should provide scheme to help struggling women by providing them with some financial support maybe 2 to 5% cash back on their monthly expenses.
- Other business can offer women some free vouchers etc

“It is really hard when you are a single mother to find a job that can work around your children and childcare responsibilities. So, it would help if more businesses were willing to offer women jobs that could work around childcare hours - so maybe start early and finish a bit early so you can make the school pickups etc - because stuff like that costs an arm and a leg and if you have NRPF it is really really difficult. Because people who have recourse can pay and then they get reimbursed back but for people who don't have this option you just can't keep a job.”

“What can businesses do? Let them focus on families and children. like overdraft fees - the banks can scrap that fee for migrant families that can show they have NRPF. The credit companies, they need to pause how they mess up people credit. I have had NRPF for 10 years, so my credit is going to be messed up for 10 years. I am going to be in arrears, I am going to owe. But when you mess up people's credit rating you are damaging their futures. How am I going to get a mortgage in the future? One day this is all going to end. Once you have done your 10 years, or whatever settlement route, there has to be a way for you to pick your life back up. So Experion etc need to be spoken to and made aware of the consequences of how families have been affected and stop messing up our histories. “

Concluding remarks

“It is like you are speaking what we are thinking. We are all thinning alike. Sometimes you question things in your own head and think that maybe you are going crazy, but it is good to know that others are thinking the same things and it is not just you.”