

Without a safety net

The impact of no recourse to public funds on internationally educated nursing staff

POLICY REPORT



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Foreword

Our internationally educated colleagues make vital contributions to the UK's health and care system every day. We owe them such immense gratitude, a much better welcome and a better experience. However, immigration policies such as the no recourse to public funds condition continue to punish those staff who come to the UK to provide care.

Internationally educated nursing staff (IENs) who are excluded from public funds are at the sharp end of the cost-of-living crisis. Without access to a much-needed safety net, migrant workers and their families remain at risk of poverty and destitution. Without access to public funds when they need it most, internationally educated staff are forced to make decisions which cause long-term financial harm such as incurring credit card debt and withdrawing or reducing contributions from their pension.

The cost-of-living crisis has had devastating consequences for nursing staff up and down the country and is exacerbated by more than a decade of real-terms pay cuts to NHS wages. The NHS is a national service, but its staff could not be more international. Without direct action, **we are risking a mass exodus of international nursing staff.**

Research conducted by the Royal College of Nursing (RCN) earlier this year demonstrates the desperate situation that so many of our members face in the context of spiralling costs. The RCN's survey of almost 11,000 members found that more than two-thirds (72%) of respondents reported having to ration gas and electricity during the last winter.

Politicians everywhere should also be concerned by our findings that almost two-thirds (62%) of internationally educated staff have considered leaving the UK to return to their country of training due to the high cost of living. When the workforce challenges facing the country are so great, we cannot afford to lose any more staff.

The new government now has the opportunity to enact policies that make the UK an attractive and supportive place to live and work for internationally mobile nursing staff. It is vital that the financial safety and security of internationally educated staff is prioritised – they deserve much better.

Professor Nicola Ranger
RCN General Secretary and Chief Executive

Executive summary

Nursing is a global profession practised by millions around the world (WHO, 2020). It is also one of the world's most internationally mobile professions, with around 1 in 8 nurses practising in a country other than the one where they were born or trained (WHO, 2023). International mobility provides opportunities for the exchange of knowledge and skills that can only come from bringing together professionals with experience of working in different health systems.

The UK has benefitted enormously from international nurse migration and the contributions of highly skilled nursing professionals from across the globe. More than 1 in 5 (22.7%) nurses on the Nursing and Midwifery Council (NMC) register received their initial training outside of the UK. In the 12 months to March 2024, 49.4% of new joiners to the register were internationally educated (NMC, 2024e).

The majority of internationally educated registrants in the UK live and work in England, where 21.2% were trained internationally (NMC, 2024a). However, there is a growing number of international staff in all 4 countries of the UK. As of March 2024, internationally educated staff accounted for 5.3% of NMC registrants in Scotland (NMC, 2024c), 10.8% of registrants in Wales (NMC, 2024d), and 15% of registrants in Northern Ireland (NMC, 2024b). It will always be a priority of the RCN to improve the experience of all nurses who come to live and work in the UK.

Despite the UK's reliance on international recruitment, immigration policy to date has been disconnected from these aims. Immigration rules such as the no recourse to public funds condition applied to those without indefinite leave to remain continues to create daily challenges for migrant staff. With increasing international mobility, it is vital that the new Labour government designs immigration policies that will ensure the UK remains an attractive place to live and work.

The Health Foundation has recently suggested that the UK is in danger of becoming a 'staging post' in the career of many internationally mobile nurses (Health Foundation, 2024). Data from the NMC shows that the number of overseas nursing staff with intentions to leave the UK spiked to 8,931 in 2022/23, more than 14 times higher than in 2018/2019 (Health Foundation, 2024). These findings highlight the risks to retention by undervaluing internationally educated staff in health and care.

In January 2024, the RCN surveyed 3,000 internationally educated members about their experiences of the cost-of-living crisis. Their responses reveal that the impact of the rising cost of living has been particularly difficult for nurses trained outside of the UK. Many expressed their regret for having moved to the UK and their desire to move to countries such as the US, Canada, Australia and New Zealand in search of higher wages.

In many cases, internationally educated nursing staff who migrate to the UK must confront financial challenges such as the increased cost of living without established support networks and access to public safety nets. Despite the UK's reliance on overseas staff, current immigration policies continue to worsen the financial security of internationally educated nursing staff and undermine the UK's attractiveness as a destination for nursing careers.

Living and working without access to public funds

A key risk to internationally recruited nurses' financial security is the policy of excluding these staff from accessing public funds. Migrant workers on temporary visas such as the Health and Care Worker visa are subject to a no recourse to public funds (NRPF) visa condition. This means that these staff are unable to access certain benefits that are classed as 'public funds' for immigration purposes, such as housing benefit, child benefit, and Universal Credit*. In cases of long-term sick leave, migrant workers may have no income at all as they have no recourse to means-tested ill-health benefits. This restriction is applied even though IENs pay the same taxes and national insurance contributions as their UK-educated colleagues.

The Migration Observatory estimates that at the end of 2022, as many as 2.6 million people in the UK held visas that typically have a no recourse to public funds (NRPF) condition (Migration Observatory, 2024b). This is a sharp increase from the figure at the end of 2020, where 1.48 million people held visas which typically have an NRPF condition. Further, in the previous year, the Migration Observatory reported that this included at least 224,576 children (Migration Observatory, 2024a).

Accessing public funds is an essential safety net to alleviate financial hardship. The International Labour Organisation (ILO)'s Nursing Personnel Convention states that all nursing staff, regardless of their country of training, should enjoy equal access to social security in their destination country (ILO, 1977). Despite this mandate, this is a right not afforded to IENs in the UK. Home Office policy mandates that those coming to the UK should be able to "maintain and accommodate themselves" without access to public funds, up until they receive settled status (Government, 2023).

The RCN is clear that access to public benefits must be a right for all nursing professionals. NRPF unnecessarily punishes staff that already make significant financial contributions towards our public services through taxes and national insurance, and subjects both them and their families to financial harm.

Analysis from Citizens Advice has found that families without access to public funds experience significant hardship in terms of housing and health care (Citizens Advice, 2021). The Trussell Trust has estimated that more than 1 in 10 (11%) people referred to one of their foodbanks were likely on a visa with NRPF (Trussell Trust, 2021). The Work and Pensions Committee has also identified families with no recourse to public funds as being at high risk of living in insecure and crowded housing, as well as at risk of becoming homeless (House of Commons, 2022).

Parents with an NRPF condition do not have access to child benefit, which is equivalent to an additional £1,885 per year for a parent with 2 children (Government, 2024). Given the costs associated with raising children, the policy has a disproportionate impact on women, as 1 in 3 with a no recourse to public funds condition have children living with them, compared to 1 in 5 men (House of Commons, 2022).

* For a more comprehensive list of benefits classed as 'public funds' for immigration purposes, see [Benefits that are public funds | NRPF \(nrpfnetwork.org.uk\)](https://www.nrpfnetwork.org.uk)

Though childcare is not considered a ‘public fund’ for immigration purposes, in England, parents with NRPf conditions can only access 15 hours per week for children aged 3-4, compared to the 30 hours that British residents are entitled to. In Scotland and Wales this is more the prerogative of local authorities, and parents with an NRPf condition can access between 10 and 30 hours a week dependent on factors such as income and employment. In Northern Ireland, parents can access 12.5 hours of free pre-school education, which is not dependent on an NRPf condition.

Whilst the Destitution Domestic Violence Concession provides support to migrants on a partner visa where their relationship has broken down because of domestic violence, currently there are no provisions in place to allow those on work visas to access public funds. As RCN members told us in their survey responses, without access to public funds, IENs may feel they do not have the means to leave abusive relationships.

Data analysis by the NRPf Network has pointed to the cost of the NRPf policy and found that local authorities across the UK absorb a large proportion of the cost associated with disallowing migrant workers from accessing public funds. Local authorities have statutory duties that require them to provide support for children or vulnerable people with care needs, meaning services are provided directly to NRPf households from third sector agencies (LSE, 2022). Data shows that the cost to local authorities of providing vital social care support to households with NRPf rose to £77.6 million in 2023, a 22% increase on the previous year (OECD, 2022). This is a strenuous bill to pay for local authorities, considering the limited resources and financial pressures councils have been placed under.

* For a more comprehensive list of benefits classed as ‘public funds’ for immigration purposes, see [Benefits that are public funds | NRPf \(nrpfnetwork.org.uk\)](#)

RCN cost of living survey findings

In January 2024, the RCN surveyed members about the financial choices they have had to make during the cost-of-living crisis. Nearly 11,000 respondents took part in the survey, including over 3,000 internationally educated nursing staff. Our survey asked internationally educated staff to tell us about the impact that the NRPF visa condition has had on their ability to navigate the cost-of-living crisis and whether they have considered leaving the UK due to financial pressure.

Internationally educated respondents reported struggling more with housing, childcare and general household costs than their UK-educated counterparts. They were more likely to have increased their working hours, reduced their pension contributions or withdrawn money from their pension pot. They reported a greater impact of financial concerns on their mental and physical health, their relationships with family, and even their performance and progression at work than their UK-trained colleagues.

Their responses also stressed the inequity of being unable to withdraw benefits from the system they are paying into. The sense that they are being undervalued or treated unfairly in the UK has pushed almost two-thirds of the internationally educated members we surveyed to consider leaving the country to practise elsewhere.

Key findings:

- Almost two-thirds of internationally educated survey respondents (62%) have considered leaving the UK and returning to their country of training due to the high cost of living.
- 30% of internationally educated respondents reported that they are struggling with their living costs and increasingly worried about their financial situation. IENs were more than twice as likely to report this concern compared to UK-trained staff (reported at 14%).
- 54% of internationally educated respondents reported working more than their contracted hours or withdrawing/reducing contributions from their employer's pension scheme over the last 12 months (compared to 47% of UK-trained staff).
- 20% of internationally educated respondents have withdrawn or reduced contributions from their employer's pension scheme compared to 7% of UK-trained respondents.
- A higher percentage of internationally educated respondents are responsible for the financial household burden compared to UK-trained respondents (43% compared to 37%) and are more likely to have caring responsibilities (46% compared to 39%).
- Just 44% of internationally educated respondents with a child under the age of five reported that they could rely on support from family and friends, compared to 66% of UK-trained staff.
- Over a third (36%) of internationally educated respondents with a child, or children under 5 years, and 40% of those with a child or children between 5 and 16 years old reported struggling with their living costs and feeling increasingly worried about their finances.

62% of respondents

have considered leaving the UK and returning to their country of training.

30% of respondents

reported they are struggling with their living costs and increasing worried about their financial situation.

Financial pressures:

Internationally educated staff are more likely to be responsible for all household costs or the main financial contribution to their household (72% of internationally educated respondents compared with 58% for UK-educated respondents).

When asked about the impact of the no recourse to public funds (NRPF) visa condition in the context of the cost-of-living crisis, many internationally educated respondents told us that the lack of support had compelled them to work longer hours to keep up with costs. Some respondents said they had done so out of fear that they would not otherwise be able to feed their families, even if it meant seeing them less. This included working bank shifts or finding extra work with agencies.

“I had to go into credit card debt and do more weekend and night shifts in the past. This meant that I was away from my child and relied on help of friends for childcare on nights/weekends.”

“The impact of [NRPF] is enormous as I’m really struggling to make ends meet... Struggling to feed and clothe [my] children with no help from anywhere. I’m exhausted and financially drained.”

Housing challenges:

Many respondents reported feeling trapped in hospital accommodation or unsuitable housing due to the high cost of rent. Their situation is compounded by their exclusion from public funds such as universal credit which can support housing costs.

“I wish I could access housing benefit. The rent is already taking away half of my salary. That’s why I have to opt out from pension, but that means I am spending my pension. I could end up broke when I retire.”

“I’m facing challenges finding affordable housing. I’m currently using 50% of my salary just to afford a room, which has led me to work additional hours to support both my family and myself. This financial strain is taking a toll on my mental well-being.”

Caring responsibilities:

Internationally educated respondents were more likely to have caring responsibilities than UK-educated respondents and were more likely to be responsible for young children. 43% of internationally educated respondents with caring responsibilities said they were caring for a child or children under 5 years, compared with 26% of their UK-educated counterparts. What’s more, only 44% of internationally educated respondents told us they can rely on support from family and friends with their caring arrangements for children under 5, compared to two-thirds (66%) of UK-trained respondents.

Survey responses also stressed the impact NRPF has had on finding childcare. Childcare costs in the UK have been rising significantly in recent years and are double the OECD average (OECD, 2022). Without access to the free 30 hours of childcare a month, working additional hours is a greater challenge for those with NRPF conditions on their visas. In some cases, respondents said they had decided to reduce their hours to avoid these costs.

“I am a single parent with an 8-year-old kid. We pay equal taxes, no concessions in any utilities, no childcare concessions, or any form of support. I used to do so much overtime before my daughter came in but now I can’t do due to childcare issues. I have to schedule my work hours around childcare/school clubs. This has affected me professionally, financially, emotionally and mentally. Having no family or support system around doesn’t help too.”

“[Lack of access to public funds] has caused a lot of distress and financial difficulties[...] I had to separate from my son at 7 months [old] to take him [back home overseas] due to nursery expenses.”

Risk of domestic abuse:

Groups that provide support for victims of domestic violence have warned that the NRPF policy risks the physical and psychological safety of migrant workers as without access to public safety nets those who are financially reliant on their perpetrator may feel they have no way to leave (Scottish Womens Right Centre, (no date); Project 17, 2020). This risk was discussed by RCN survey respondents.

“[The policy has] impacted me very much. Still struggling to live in UK, unable to get any public funds or childcare benefits [...] [paying] more rent, [without] housing benefit even though [I am a] domestic violence victim.”

“I have to borrow money from people. I have to go without food at times. I have to rely on [my] abusive ex [partner]. I felt very low in my life. I felt [like] giving up.”

Inequity of access:

A common theme in the responses was the sense of inequity felt by internationally educated nurses. Despite contributions to public services through their work and taxation, staff on work visas are still excluded from the public support that is available to their UK-educated colleagues. Multiple survey respondents also highlighted the contributions and sacrifices they made during the COVID-19 pandemic.

“[...] it is another way of saying ‘we care less about your welfare but interested more about what you have to offer our society’. Immigrants in the UK go above and beyond to maintain their various jobs, including myself, therefore, it is extremely painful to be excluded from gaining access to public funds [...] It is a bad policy, in my opinion and discriminatory.”

A member also reported that they felt there was a lack of public awareness that many migrant staff are unable to access public funds, and that public perceptions are often at odds with the reality faced by IENs.

“The general public believe that we immigrants have an easy life due to all the benefits we have. [The financial pressures] have affected me to an extent that I am thinking of moving out of the UK.”

Thoughts of leaving the UK

62%

have considered leaving the UK and returning to their country of training.

It is highly concerning that of the more than 3,000 internationally educated members who responded to our survey, 62% said they had considered leaving the UK and returning to their country of training. More than half (51%) of IENs reported they were likely to leave their career in nursing altogether.

Many respondents expressed their regret for having moved to the UK and their desire to move to countries such as the US, Canada, Australia and New Zealand, where wages are higher. Since December 2022, New Zealand has also offered internationally educated nurses moving to the country a ‘Straight to Residence’ visa, providing the equivalent of the UK’s Indefinite Leave to Remain (ILR) on arrival.

51%

of IENs reported they were likely to leave their career in nursing altogether.

“Sometimes I feel trapped in the UK. High cost of living, you can barely support yourself and I am single without any dependents. Most foreign nurses are looking at Australia or the US for better opportunities.”

Respondents have reported that they had struggled to pay the new higher fees for UK work visas and would find it difficult to afford ILR for their families and that they were exploring moving overseas.

“I need almost [£3,000] to apply for my ILR, I am due next month but don’t even know how to go about it due to financial situation.”

“I will have to pay high amount [for] ILR status it’s £2,800 for 1 person so I will have to pay £12,000 [for my family]. [I] will not be able to survive in UK [...] many nurses like me are exploring option of moving to Australia [...] or will change profession.”

In October 2023, the Home Office under the previous Conservative Government, introduced a 15% increase to the application and renewal fee for the Health and Care visa. The cost to apply for Indefinite Leave to Remain (ILR), which grants the right to reside in the UK permanently, was increased by 20% to £2,885 per person. The increase to ILR applications restricts access to permanent settlement for IENs and their families.

Key recommendations

The cost-of-living crisis, together with increased visa fees and exclusion from public funds, have put enormous financial pressure on the internationally educated nursing staff that the UK depends on so much. Low pay and unfair immigration policies like NRPF continue to add to uncertainty over the future of the UK's nursing workforce supply and retention.

Unless the UK government acts urgently to improve the immigration and employment offer to internationally educated nurses, many more will consider leaving the UK, putting additional pressure on an already overstretched nursing workforce across the UK and undermining the delivery of the government's public health commitments.

- **The no recourse to public funds (NRPF) condition applied to migrant workers on temporary visas must be ended immediately.** NRPF is a key risk to the financial stability of internationally educated nurses and their families and to health and social care delivery across the UK.
- **The current cost of visa applications and ILR must be reduced.** Spiralling visa fees, including the cost of ILR applications, continue to place internationally educated staff under unnecessary financial pressure and make it more likely that they will leave the UK to practise elsewhere, thereby putting further pressure on remaining staff.
- **Induction, including pastoral support, must be comprehensive and assist internationally educated staff in building support networks within their new communities.** Connecting internationally educated staff with appropriate community groups, diaspora organisations, and trade unions can help them to feel settled and ensure they can access support when needed.
- **Enforcement of employment rights, tenant's rights, and rights to access health care for all migrant workers must be strengthened.** Governments across the UK should ensure that clear and accessible guidance relating to labour standards, housing and health is made available to all those on temporary work visas.

Further guidance and support

The RCN welcomes all internationally educated nurses coming to the UK. For IENs and nursing students planning to work or study in the UK, the RCN website hosts **freely accessible guidance** on UK employment contracts, registration with the NMC, examinations and language requirements, trade unions, immigration and professional practice (<https://www.rcn.org.uk/membership/Existing-members/International-nursing-members/Coming-to-the-UK>).

The RCN's Immigration Advice Service provides free, confidential **support and assistance on immigration issues** to RCN members (<https://www.rcn.org.uk/Get-Help/Member-support-services/Immigration-Advice-Service>). The RCN also offers advice and representation for internationally educated members experiencing financial hardship or issues at work. This includes help with exploring **financial wellbeing**, benefit options, and debt management. In qualifying circumstances, the RCN Foundation can offer hardship grants of up to £500 for nurses experiencing significant financial pressure.

RCN members can access the Welfare Service by calling RCN Direct on 0345 772 6100 or you can see **other ways to get in touch**.

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