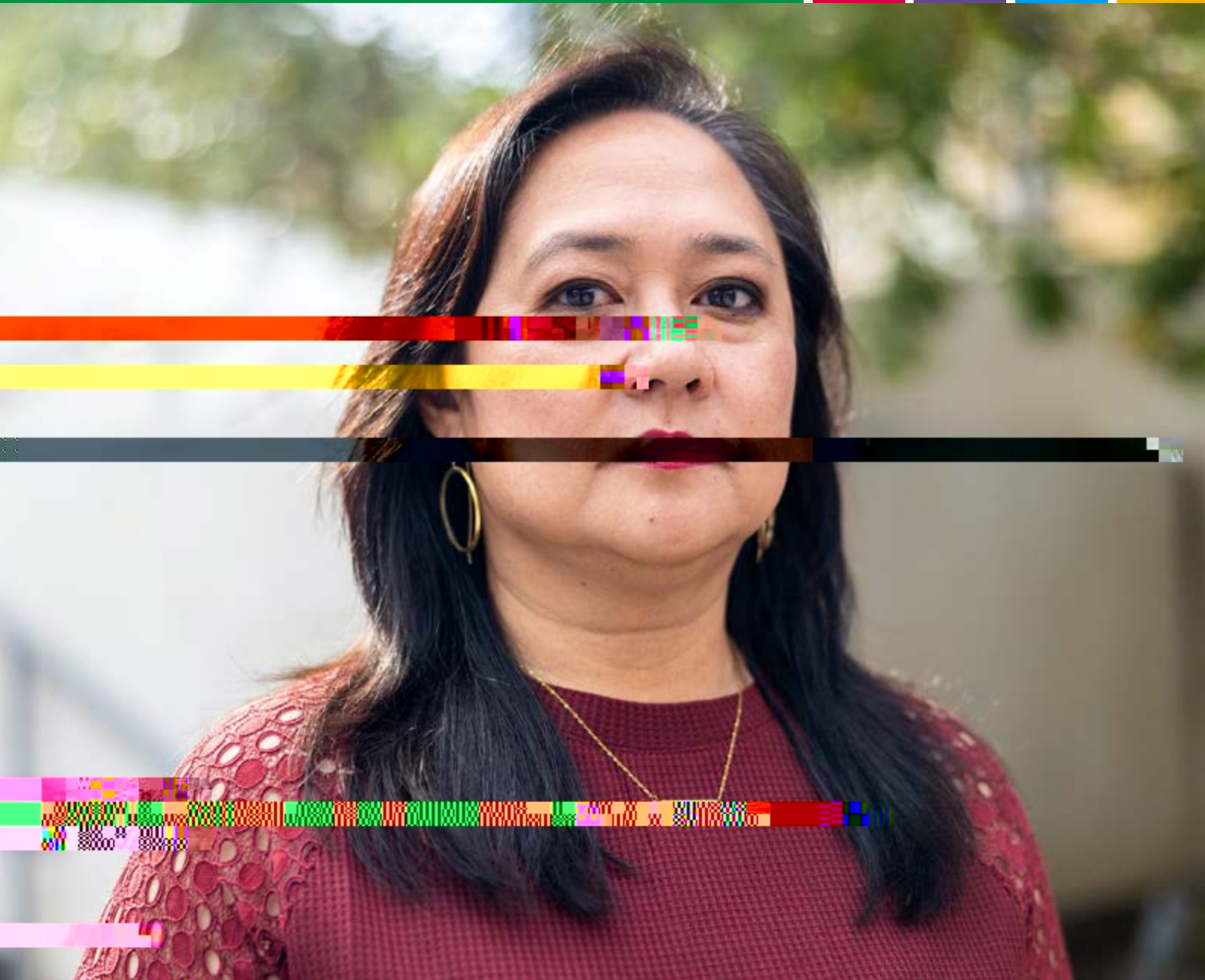


Without a safety net

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

POLICY REPORT



Acknowledgements

This document has been designed in collaboration with our members to ensure it meets most accessibility standards. However, if this does not fit your requirements, please contact corporate.communications@rcn.org.uk

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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.

Living and working in the UK with 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

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 \(nrpfnetwork.org.uk\)](#)

Costs 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.

F a c t e :

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.

R f d e c a b e:

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

Thoughts on leaving the UK



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.

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.

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.



e recommendations

The cost-of-living crisis, together with increased visa fees and exclusion from public funds,

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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