

## **COSLA Survey of Hong Kong British National (Overseas) Visa Holders - No Recourse to Public Funds**

In January 2025, the Hong Kong BN(O) Welcome Hub for Scotland, which sits within COSLA, developed a survey on British National (Overseas) (BN(O)) experiences of No Recourse to Public Funds (NRPF). The survey was live between 7th and 28th of January 2025 and shared through our Welcome Hub newsletter, grant-funded organisations and third sector partners. The survey was circulated in English and in traditional Chinese and received 199 responses.

The aim of the survey was to gain more insight into BN(O) experiences of NRPF to help inform Welcome Hub project delivery as well as our policy engagement and information available to local authorities. The survey was also timed to align with wider engagement activities taking place as part of the [Ending Destitution Together strategy](#) review, with the aim of feeding in relevant findings of the survey into the work.

### **Summary of findings**

The survey results provide valuable insight into the experiences of Hong Kong BN(O) visa holders due to the NRPF visa condition. Some of the key findings and emerging themes from the survey are set out below:

- **Lack of understanding of services those with NRPF conditions can access** - almost 80% of respondents either didn't know or weren't sure which services they could access due to the NRPF condition.
- **Respondents feeling there is insufficient information and guidance on NRPF** - only 10% of respondents thought there was enough information and guidance available on NRPF.
- **Lack of knowledge about Change of Conditions applications, including that it is possible to remove NRPF condition, and misinformation about the implications of applying** - almost 80% of respondents didn't know it was possible to apply to remove the NRPF condition and over 1/4 of respondents said they wouldn't apply to remove the NRPF condition if they were destitute or at risk of destitution.

It is also worth noting that almost 50% of respondents who stated they would not submit a Change of Conditions application believed that making this application would impact their route to settlement in the UK. Other reasons given for not applying for change of conditions include: wanting to solve the issues by themselves; 'personal dignity'; don't want to take resources from people who might need it more; complicated process and a lot of evidence required.

- **Indications of a trend towards self and community reliance amongst some respondents and hesitancy in accessing public and third sector support and services** - 110 out of 199 respondents indicated they would seek support from their community, church or family if they had no money rather than seek support from a local authority or charity/third sector.

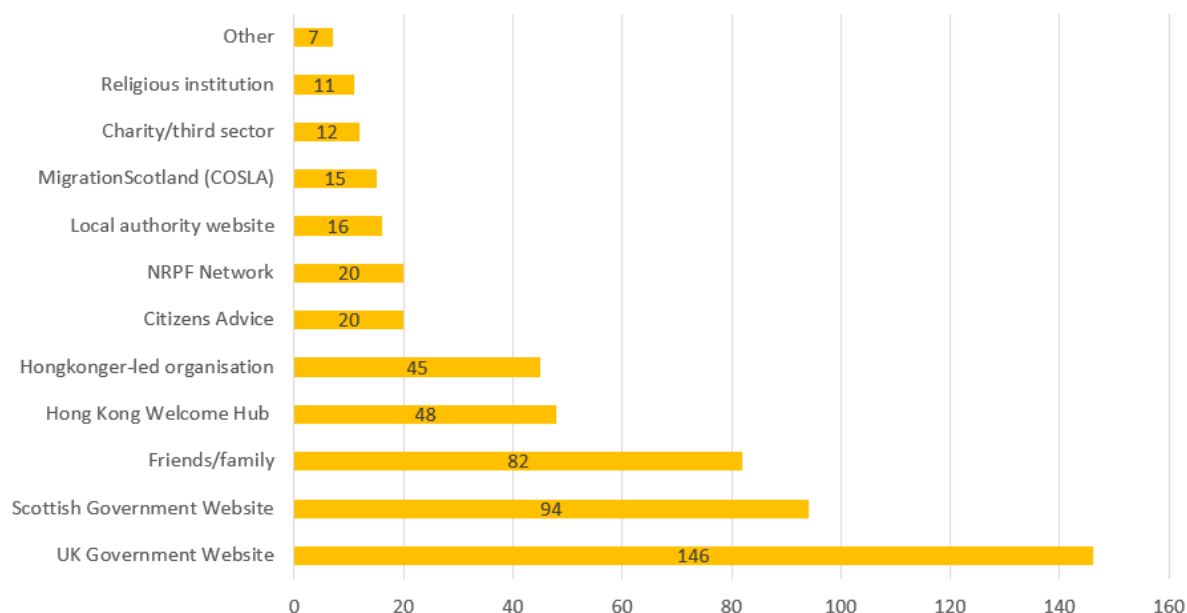
## **Key survey data**

### **NRPF information, advice and guidance**

	No	Unsure	Yes	Total
Do you know what NRPF is?	27 (13.6%)	94 (47.2%)	78 (39.2%)	199
Do you know which services you can and can't access because of the NRPF condition?	65 (32.7%)	96 (48.2%)	38 (19.1%)	199
Do you feel there is enough information and guidance available to you on NRPF?	149 (73.4%)	29 (14.6%)	21 (10.6%)	199

*Table 1*

The below (graph 1) shows where respondents looked for information about NRPF and entitlements.



*Graph 1*

### Change of Conditions (CoC)

	No	Yes	Total
Do you know it is possible to apply to remove the NRPF condition from the BN(O) visa (often referred to as Change of Conditions)?	156 (79.6%)	40 (20.4%)	196
If you were destitute or at risk of destitution, would you make an application to remove the NRPF condition on your visa?	55 (27.6%)	144 (72.4%)	199

*Table 2*

Challenges detailed in survey responses included:

- Cost of University Fees
- Employment, including: discrimination, difficulty finding employment and concerns about exploitation
- Employability support and support with qualification recognition
- Mental and physical health
- Support for disabled child
- ESOL
- Accessing housing
- Accessing healthcare
- Misinformed on entitlements