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# Financial Wellbeing of Older Noncitizens in the West Midlands

**Final Report**  
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**CPF**  
Centre for Personal  
Financial Wellbeing



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## **1. Introduction**

This project was initiated through a successful application to Aston's Policy Support Fund led by Katie Tonkiss with Andy Lymer and Hayley James. The aim was to better understand the financial wellbeing of older noncitizens living in the West Midlands area, with findings to be shared to the Birmingham Financial Inclusion Partnership (BFIP). The BFIP, led by Birmingham City Council, has been set up to tackle issues associated with financial wellbeing and vulnerability, and this project sought to exert influence over the policies pursued by the local partners, by focusing in on the financial wellbeing of a group about whom there is currently limited research upon which to base targeted interventions.

The research was conducted between January and March 2023, involving semi-structured interviews with 10 aged 50+ with diverse migration statuses living in the West Midlands area. The participants were primarily members of the Ghanaian diaspora living in Walsall, who were reached through the personal networks of the researcher who was employed to conduct the interviews, Regina Agyei. The interview questions explored participants' own experiences of financial wellbeing. Participants received a £25 gift voucher as a thank you for their time.

The data was then professionally transcribed, before being analysed thematically and written up into this report. Additional funding was granted by the Centre for Personal Financial Wellbeing to support this, with Kristian Fuzi being employed to take the lead in the analysis and write up process.

## **2. Literature review**

A full understanding of financial wellbeing in noncitizens requires a contextual analysis that observes the everyday experiences of noncitizens in relation to their working conditions. Noncitizenship is a heterogenous term that includes an amalgamation of persons living in a country, both officially and not, who fall into

the categories of “migrants, foreign students, temporary visitors, permanent residents, refugees, asylum seekers, victims of trafficking, and stateless persons” (Tonkiss and Bloom, 2015; Weissbrodt and Divine, 2015: 870). Beyond its objective legal status, noncitizenship can be understood subjectively as relationally constructed by individuals, other social actors, businesses, and the state, and it is therefore important to understand both the lived experiences of noncitizens alongside the structural inequalities that they face (Bloom, 2015; Landolt and Goldring, 2015; Tonkiss and Bloom, 2015; Tonkiss, 2016). Within a UK context, most applications for citizenship require a person to be born in the UK, have married or entered a civil partnership with a British citizen, or hold an indefinite leave to remain or settled status (GOV.UK, 2023). The cost of obtaining British citizenship varies, but can typically exceed £5,000 (Cohen, 2023). Of significant importance for this report, noncitizenship has previously been associated with vulnerability (Landolt and Goldring, 2015; Tonkiss and Bloom, 2015).

Understanding the financial wellbeing of noncitizens requires a consideration of the vulnerabilities, financial or otherwise, that might leave them exposed to financial shocks. Vulnerability for noncitizens has been previously associated with a person’s (lack of) relations to the state and its institutions alongside the powerlessness of individual agents (Landolt and Goldring, 2015; Tonkiss and Bloom, 2015). Welfare support entitlement for noncitizens residing in the UK is an example of this. For example, a person with limited leave to remain status has no access to public funds whereas an individual with habitual residence holds limited entitlements such as Universal Credit (UC), pension credit, and housing benefit (Kennedy and Mackley, 2021). Understanding one’s access can be complicated, however, particularly where a person is living in a household shared by citizens or noncitizens and where other individuals’ status can impact their own entitlements (NRPF Network, 2023). These vulnerabilities are tied in with existing social inequalities of wealth; increasingly “money matters in shaping entry, settlement, and naturalization prospects” and access is made easier for those individuals who might hold weaker ties to a country but who can afford it, compared to individuals with established links but low levels of economic

resources (Shachar, 2021). Moreover, these inequalities in economic resources persist beyond gaining access to a country, where migrants are left vulnerable and exposed to the impacts of precarious working conditions (Goldring and Landolt, 2011).

Investigating the significance of working contexts in shaping vulnerability and financial wellbeing in noncitizens is also important. Precarious forms of work are associated with weakened socio-economic benefits, such as pensions and holiday pay, and weakened protections, such as sick pay (Kalleberg, 2018). Moreover, the vulnerability of a worker's legal status can leave them exposed to accepting further degradation to their working conditions from employers and/or labour markets looking to capitalise on a flexible work force (Anderson, 2010). Navigating the everyday experiences of noncitizenship can mean a person remains stuck in low-wage employment (Landolt and Goldring, 2015); in a qualitative examination of undocumented older adults, "most participants reported earning minimum wage or less" and, as a result, they had very little or no room for discretionary spending beyond "paying for their rent, food, and bills..." (Ayón *et al.*, 2023). Likewise, noncitizen students in Australia from lower-income countries were found to experience heightened financial vulnerability and stress that was associated with their visa conditions, their status as noncitizens, and their reliance on insecure and casualised labour roles, and that the Covid-19 pandemic exacerbated such financial vulnerability because of job loss and a lack of access to social support (Hastings *et al.*, 2023).

Research into the financial wellbeing of noncitizens, then, should concomitantly explore a person's precariousness associated with social welfare and their paid work. Including working contexts into the analysis of noncitizens' financial lives follows a more holistic work-citizenship framework that, on the one hand, observes the financial impacts of a precarious migratory status – such as a lack of social welfare and other protections – and, on the other hand, allows for investigation into the impact of low-wage and precarious jobs in further shaping a sense of financial wellbeing (Goldring and Landolt, 2011). Research into the impact of precarious living conditions on saving behaviour, for example, found

financial constraints associated with insecure working conditions and the uncertainties, risks, and costs associated with housing meant precarious workers were limited in their choices to save money for the short- and/or long-term future (Fuzi and Price, 2023). Likewise, qualitative analysis of undocumented immigrants found “their low-wage jobs and documentation status [were] consequential to their saving capacity” and many felt retirement to not be an option (Ayón *et al.*, 2023).

Research into the financial wellbeing of noncitizens, therefore, must follow a work-citizenship framework that encompasses a broader understanding of everyday precarity and financial lives. First, research must investigate noncitizenship alongside its associations with welfare, work, and existing social inequalities. Second, consideration is required into the everyday lived experiences of noncitizens. Third, by approaching investigations in this way, the research will identify a broader scope of vulnerabilities associated with noncitizenship and detail the impact of such vulnerabilities on the financial wellbeing of noncitizens. This report will contribute to such a research agenda and will make policy recommendations to strengthen the financial resilience and overall financial wellbeing of this vulnerable group. Before moving on to the findings of this report, the next section will provide a selection of participant biographies with the intent of framing the lived realities of noncitizens and their financial wellbeing.

### **3. Participant biographies**

The ten participants interviewed for this research had perceptions of financial wellbeing that ranged from feelings of intense financial vulnerability to a precarious sense of insecurity. This section examples a selection of participants stories that represent important shared realities from across the sample and provides necessary contextual information that will help in the later task of identifying key features of noncitizens’ lives that impact experiences of financial wellbeing. The biographies are presented here to represent financial wellbeing of



older noncitizens as a subjective experience, where changing contexts can increase or decrease feelings of vulnerability and insecurity. Of the five participants outlined here we start with participant 9, who displayed heightened levels of vulnerability and insecurity, and progress through to participant 7, who displayed lower levels of vulnerability and insecurity, to emphasise the significance of factors such as relationships, income, work, and welfare in shaping overall subjective financial wellbeing.

#### Participant 9

Receiving a small income working for a charity, this participant did not have enough money each month to cover regular spending on essentials. They had been living in the UK for 20 years and had family members who were UK citizens. Because of their low income, they depended on their daughter and wider family members for financial support, which acted as another source of stress in their lives. This participant understood that their noncitizenship status meant they could receive no help in the form of welfare support and therefore did not pursue any help from the state. As a result, they expressed having no financial security since arriving in the UK 20 years prior because all the money they had was invested into migrating; the money they receive from their paid work and family members is enough to survive, leaving no space for savings or pension contributions. They perceived this lack of financial security to directly impact their ability to pursue citizenship that, as a result, further influenced feelings of insecurity and their sense of establishment in the UK.

#### Participant 5

Having first migrated to Spain, this participant arrived in the UK in 2018. The income they received working as an electrician was enough to cover their regular consumption needs, with nothing left over each month. As a result, this participant expressed having to prioritise consumption needs when faced with unexpected costs such as increases to utility bills, which meant stopping using their car and relying on public transport for a short period. This participant felt the rise in the cost of living had impacted their sense of financial wellbeing. They also had concerns about how, since turning 50 years old, their age was starting to

impact their abilities to work longer hours to increase their income. During the Covid-19 pandemic they were unable to work but their application for welfare support was denied, resulting in them falling into rent arrears with their landlord. The savings they needed to apply for citizenship status, and so be entitled to welfare support, was perceived as very difficult to achieve; because of this precarity, this participant was planning to leave the UK in the hope of improving their financial wellbeing.

#### Participant 7

Receiving their main source of income from employment and a more insecure source of income from self-employment, this participant had just enough money to cover their regular consumptions needs. Their financial context meant saving was difficult and they could contribute £10 a month to a pension pot, they perceived this as inadequate for later life security. This participant had family members who were citizens and citizenship status for themselves was something they were working towards. However, they described themselves budgeting each month, prioritising their spending, and, because of the volatility of their monthly income, relying on credit cards as a supplement when their income dropped. Relying on credit resulted in this participant needing to work more intensively the following month to pay it off. They felt very confident in their financial knowledge and capabilities but expressed the inadequacy of their income from paid work was driving their experience of insecurity. This participant felt their noncitizenship status compounded their sense of insecurity because they were not entitled to welfare support from the state.

#### Participant 2

The income this participant received from their employment as a construction worker covered their spending needs and allowed for some monthly savings. However, because of the rise in the cost of living they felt managing their monthly income alongside saving was becoming increasingly difficult; as a result, they found themselves prioritising their consumption needs. This participant felt their standard of living had dropped, describing it as below standard and not enough to buy everything that they need. Losing such financial security meant they were no

longer in a position to save as much as they used to before the rise in cost of living but felt reassured knowing they could turn to a friend for financial support should they ever need it. Their noncitizenship status meant they had no access to welfare support, and they lived with the knowledge that, should they lose their job, they would not be entitled to any financial support from the government; consequently, their noncitizenship status directly impacted their low sense of financial wellbeing.

#### Participant 6

Working as a security officer, this participant received a secure monthly income with employee benefits such as pension contributions; this income allowed the participant to do everything that they wanted to, and they didn't experience any financial issues. However, they expressed that the rise in cost of living meant maintaining this relative comfort was increasingly difficult. They felt as though this change had dramatically impacted their saving capacity. This participant didn't discuss their financial situation with anyone other than their wife; conversations about finances with their wife centred around how they could change consumption habits to help make life more comfortable. The cost of applying for citizenship was seen as expensive by this participant, but they did not perceive their noncitizenship status to impact their financial wellbeing. Access to paid work was seen as the most important factor in achieving a sense of financial wellbeing for this participant.

Maintaining a contextual focus on the insecurities and vulnerabilities faced by noncitizens in their everyday lives is important whilst progressing into the findings section of this report. Observations of the connections between noncitizenship, work, and welfare have already emerged from these short participant biographies, and the significance of these connections in shaping the financial wellbeing of noncitizens will be discussed in greater detail below. Moreover, the findings section will further evidence the relational dynamics of support briefly observed in these participant biographies, and the importance of such relationality in resisting everyday insecurity where structural support is absent.

## 4. Findings

Participants reflecting on their current sense of security in relation to the past were found to be feeling comparatively less secure in their present living conditions. The Covid-19 pandemic and the cost of living crisis were common causes of this lowered subjective security. Participant 2 described their income as enough for spending and saving but they were increasingly finding it difficult to save; linked to this financial hardship was the financial behaviour of prioritising spending and, as a result, feeling as though their standard of living had dropped.

“...because of the cost of living, my standard of living has dropped. [It is] not like before because I’m not able to get all what I need. So, for that reason, my standard of living is ... below standard.”

Participant 2

Similarly, Participant 6 felt their income was enough to do everything they wanted to do but the cost of living crisis was making this difficult to maintain. They felt that rising costs of food and fuel had reduced their saving capacity, leaving them feeling more financially exposed than before.

“It’s just like the past five years, since the Covid. So, everything has changed. [...] No, I can’t say I’m better off ... now due to the rising cost of living. It’s a bit tight now. And people are struggling, not only me... Food has increased, everything, everything... So, now it is hard. Before it was good but now, it’s hard.”

Participant 6

The impact of the cost of living on financial security was expressed across the research sample. Participants were found attempting to absorb rising costs by stretching their budgets or prioritising their spending; nearly all participants described prioritisation of discretionary spending and some participants were found to be prioritising non-discretionary spending, such as paying for utilities

over fuel for the car, because their income was not enough to cover their regular needs. For example, Participant 10 relied on their daughter for financial support and, like Participant 2 and 6 above, perceived their financial security to have lowered during the cost of living crisis. When asked if they had enough money to cover their regular needs, they responded that it was only possible when their daughter supported them. Similarly, Participant 5 explained that their income from working as an electrician was just enough for their regular needs, but the stretching of their finances in this way left them exposed to financial shocks, as they explain.

“Yeah, sometimes I have to prioritise because like last month, my electricity, I pay the city £5 every month but last month, the company just took £155 from my account. So yes, it was hard for me, so I had to rearrange all my expenses. [...].

Because of that, I didn't use my car, I just parked my car and used the public transport.”

Participant 5

Absorbing rising costs by stretching existing budgets is a form of individualised risk that leaves noncitizens financially vulnerable and, when exposed to unexpected costs, uncomfortable financial decisions have to be made. For those noncitizens with existing savings, they described a precarious context in which savings were being utilised as a financial buffer against the risks associated with living precariously during a cost of living crisis. Participant 8 worked as a logistics officer and described a financial situation where their income from this work was enough for spending and small contributions to a pension, with a small pot of savings. Due to rising costs, Participant 8 felt as though they were working harder and spending less but this was still not enough to prevent uncomfortable financial situations where their small savings pot was being utilised to survive. Here they explain the subtleties of how noncitizenship and their migratory status compounds these financial issues.

“About six or seven years ago, I felt more secure in my finances. But since Covid, you have to dig down into your savings, rely on your savings to spend more than

what you earn. And some of us who ... have relatives outside [the country, we] spend money on remittance to the family members, sickness, paying for hospital bills. [...]. Apart from spending money on your family here, you have a lot of responsibilities. Sending money outside to take care of your mum, your aunties, your sisters, so it's putting more pressure on my finances."

Participant 8

Whilst these subtleties weren't observed consistently across the research sample, they represent a key difference between citizens and noncitizens. First, noncitizens are faced with a cost of living crisis where they have no social safety net in the form of welfare support, more on this shortly. This lack of financial buffer from the state means they experience heightened levels of individualised risk compared to citizens should their vulnerabilities be exposed to a financial shock. Second, these financial insecurities are compounded, for some noncitizens, who have cross-national responsibilities for financial supporting their loved ones. When we start to consider how noncitizens are left vulnerable and exposed to the impacts of precarious working conditions (Goldring and Landolt, 2011), we arrive at a third difference between citizens' and noncitizens' sense of financial security. Participant 7 explained that their income came from both employment and self-employment and felt the income they received was enough to cover their regular needs, but saving was difficult, and they managed to contribute £10 per month to a pension, which they perceived as inadequate. Self-employment has been shown to involve precarious working practices that produce income inconsistencies (Drahokoupil and Piasna, 2017; Piasna, 2022; Pulignano and Morgan, 2022), and the added financial vulnerabilities for noncitizens described above meant Participant 7 had to turn to credit as a result of inconsistencies in their income.

"I budget, and sometimes my source of income doesn't cover all my expenditures. So, what I do is I sometimes... I augment my expenditure with a credit card... [because] my income fluctuates. It's not a regular income. Sometimes it's up there, sometimes it's low. So, when I don't get enough income, I supplement my income with my credit card to pay for my expenditures."

Participant 7

Secure employment was found to be a significant factor in shaping a heightened sense of financial security for noncitizens in this research. Precarious work, low pay, or underemployment were associated with noncitizens with a heightened sense of financial insecurity. Participant 9 had no savings or a pension and felt they had not been financially secure since arriving in the UK, 20 years prior. Below they describe how underemployment impacts their sense of financial insecurity and how family relationships provide a lifeline.

“... my source of income is a charity. I help in the church as a pastor, so the little they give me, that is what I live on. [...] But what I have is not enough, though. I'm unable to [pay for things]. [...] I actually depend mostly on my daughter and also my family members who support me here.”

Participant 9

Despite relying on this relational support to survive, Participant 9 explained that they did not feel good about financially depending on them. A commonality across this sample of noncitizens was the significance of relational support to replace the lack of institutional or structural support available as a result of their migratory status. Relational support came in the form of direct financial support from relatives in times of hardship or discourse of support where participants felt they could share and negotiate their lived insecurities with family or friends. Some participants in the research were found to not have any relational support. Participant 6 found a discourse of support in their relationship with their wife. Their income was enough to do everything that they wanted to do, however rising costs had lowered their standard of living. Participant 6's relationship with their wife acted as a form of resistance to this lived precarity, as they explain.

“Maybe I will seek help from my wife, I am married. So yeah, again, my partner, you're discussing and see how you can do things that you can live a bit of a comfortable life. So, I don't seek any advice or financial advice from anyone.”

Participant 6

Similar examples of relational support were observed across the sample, where managing financial insecurity together helped shoulder the burden for noncitizens. For other participants, support was received in a directly fiscal way. Participant 10's only source of income was through their daughter. As a result, they had to consistently prioritise their spending on what they perceived most important and felt the cost of living was making this increasingly difficult. Participant 10 felt heavily reliant on their daughter to survive.

“Interviewer: Do you feel you have enough money to cover your regular needs?  
For example, are you able to pay for all the things you need?”

Participant: No, only when my daughter supports me.”

Participant 10

The individualised and relational coping strategies that were observed among noncitizens in this research were a direct response to a lack of access to welfare support. Noncitizens had to find ways of coping with the financial vulnerabilities that were created by the absence of a social safety net as a result of their migratory status. This insecurity, moreover, was associated with noncitizens' working contexts. Participant 2 described feeling more financially insecure now compared to the past and had been finding it difficult to save since the start of the cost of living crisis. No access to welfare support and the associated risks with work were shown to compound this sense of security, as they explain.

“...because I'm not British, because of my status, there are things I do not qualify for. For instance, if I'm to lose my job now, I don't have access to any benefits, due to my status.

[...]

...if I need financial support, I can't rely on government for any help.”

Participant 2



Participant 2 explained, should they ever need financial support, they had a friend that they could turn to, but the insecurity associated with losing their job and having no social safety net was a clear source of vulnerability. Similarly, Participant 7 felt as though their noncitizenship status impacted their sense of financial wellbeing because of a lack of access to benefits. They explained that they no longer feel as financially secure as they used to and, even though they budget, their income is not enough to support them. Living on a low income with a noncitizenship status meant no access to the most basic of benefits that could help with everyday financial management, as they explain.

“If you are not a citizen, there are certain benefits you might not qualify to get. So, obviously, it depends on your income from your work. But if you’re not a citizen, I don’t think you qualify for those benefits that the state gives. For example, if you are over 50 ... you get a free bus pass. But if you don’t have [citizenship], you don’t qualify.”

Participant 7

The above quote from Participant 7 represents a further finding from this research, a level of confusion exists as to what benefits noncitizens are entitled to and this has been suggested previously (NRPF Network, 2023). Navigating the welfare system can be difficult, and there were examples from this research where participants didn’t bother interacting with it as a result. Where noncitizens tried to engage with the welfare system in times of financial stress, there were reports of rejection. Participant 5 worked as an electrician and felt their age was starting to shorten the reasonable length of their working day, which as a result was affecting their income. The precarity associated with their noncitizenship status and work was revealed during the Covid-19 pandemic, as they explain.

“I don’t go [for help] anywhere because like Universal Credit, sometimes, when you go there, they just ignore you. I remember in pandemic time ... I was not working for past three months and even though I couldn’t pay my bills, I went to Universal Credit and then they rejected [me]. They said they can’t help me, my wife, and my daughter. So, I couldn’t get anything from nowhere until I started

work again. So, when I started work, then I told my landlord. So, I was paying the debt instalment to my landlord and then I finished paying it.”

Participant 5

This example from Participant 5 reveals the precarious state that noncitizens are exposed to, and recent research has revealed the consequences of homelessness should unexpected financial shocks hit migrants living with similar financial vulnerabilities (Stewart and Sanders, 2023). Those participants with a heightened sense of security relative to their peers were found to feel more secure in their working contexts, emphasising the significance of researching noncitizens’ financial wellbeing alongside their experiences of paid work. Participant 6 felt secure in that they were able to do everything they wanted with their income, but expressed this was becoming increasingly difficult with the cost of living crisis. When asked if being a noncitizen had impacted their sense of financial security and wellbeing, they responded with the following.

“No, no, not really. As long as I’m working ... and have my salary every month, I don’t see any link between [being a] citizen and financial status, no. If you work, there’s no problem. If I have a work permit, I don’t really mind being a citizen or not.”

Participant 6

This research has revealed noncitizens’ working contexts and relational support to be significant factors in adding a sense of financial security to their everyday lives. An alternative way of achieving greater financial security for noncitizens was to apply for citizenship and therefore gain greater access to the welfare system. However, a common observation from participants was the costs associated with citizenship applications were too high. Participant 1 expressed that financially times were very hard, but they had been trying to manage that insecurity as best they could. Their income was enough to cover their regular needs, but they had to prioritise their spending, with no money left over to save. Here they explain the cycle of being financial vulnerable as a noncitizen.

“I can say that applying for citizenship and some of the status in this country is very expensive.

[...]

...without money I think you can't survive, so if financially I'm not stable, I can't do anything.”

Participant 1

The quote from Participant 1 represents the cycle of insecurity and low financial wellbeing that noncitizens found themselves in. Two categories of noncitizens emerged from the data. The first category included four noncitizens who felt as though their finances did not impact their migratory status change, nor did they perceive their noncitizenship status to make a difference to their financial wellbeing. The second category included six individuals who felt the expense of applying for citizenship was too high for their current level of financial insecurity and, as a result, perceived their sense of financial wellbeing was negatively impacted by their noncitizenship status. Work, a secure income, and relational support were shown to be significant in easing a sense of financial insecurity for both categories of noncitizens. These results raise some areas of interest for future research, which will be discussed in the conclusion to this report.

## **5. Conclusion**

This research identifies a number of important findings related to the financial wellbeing of older people experiencing noncitizenship. The limited access to social safety nets in the form of welfare support means that they may be more exposed to financial shocks than other citizens.

The strategies to mitigate this risk that noncitizens turn to are individualised and relational. First, individualised coping strategies include work, such as taking on various forms of work to shore up their financial security. However, we also know

that noncitizens may be exposed to precarious forms of work and working conditions. Very few had an active pension that would be likely to support them in later life. Second, relational strategies include relying on family members or close friends who will provide support in the form of financial or other resources. However, some noncitizens have cross-national financial responsibilities, supporting family members in other countries, which can compound the financial vulnerabilities they face, especially should they reach the point that they are no longer able to work.

These individualised and relational coping strategies are not unique to noncitizens yet were employed as a direct response to a lack of access to welfare support as a result of their status. These financial challenges are becoming more pronounced in the cost of living crisis where incomes are feeling more and more stretched. Nevertheless, participants reported feeling unable to engage with the welfare system because of confusion as to what support would be available to them as well as the difficulties and potential stress associated with navigating the system. Noncitizens recognised that greater financial security could be achieved by applying for citizenship status, but the costs associated with doing so were prohibitively high. Noncitizens are caught in a precarious trap which may be exacerbated in later life.

## **6. Implications and future research**

The research has implications for the support that noncitizens need. Given the financial inaccessibility of becoming a citizen, the challenges faced by noncitizens as they get older are not going to go away. There are two potential challenges that could be explored. First, offering support with understanding and accessing support that is available through the welfare system. Second, developing additional support for people in these situations locally, especially in the case of financial shocks.

Future research may shed further light on these actions. We identify the following possible future research questions:

1. Given the ongoing cost of living crisis and the findings of this research project, how has the cost of living crisis impacted noncitizens, and is it disproportionately felt compared with the wider population?
2. What forms of precarious working practices can be observed amongst noncitizen populations, and what are the associations between noncitizenship and precarious working practices in shaping a sense of financial wellbeing?
3. How important is local community in fostering financial wellbeing for noncitizens, and can a strong sense of community counter noncitizenship status welfare limitations?
4. Seven out of ten noncitizens were found to be contributing to a pension; where data was available, these contributions were too low for financial security in later life. How do noncitizens perceive their later life security in light of this and the lack of welfare support evidenced in this report?

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