Evidence Note 03
Correction and Recalculated Tables

Identifier: SWJANE03
Original publication: 1 April 2026
Correction issued by SWJA: 11 November 2026

Financial Commitments on the Skilled Worker Route: Path-Dependent Costs and Implications of Extending Settlement Requirements

This dated correction accompanies the original joint MRU/SWJA paper. It corrects selected arithmetic and comparison labels while retaining the original scenario inputs. It is not a re-pricing of current immigration fees or a new validation of every cost assumption.

What is corrected

1. Count both children. The original page 11 row labelled “cost for 2 child dependants” used a single child’s visa and Immigration Health Surcharge amount. Each per-child amount must be multiplied by two before adding the schooling costs already modelled for both children.

2. Correct a separate addition error. Even before correcting the child count, £11,184 + £8,631.65 equals £19,815.65, not the printed £15,815.65. The corrected two-child row and household totals are set out on correction page C2.

3. Separate remaining expenditure from the policy increment. An amount still needed to reach ten years includes expenditure that may already be needed to reach five years. Only the difference between the two endpoints is the modelled net increment.

4. Correct the ISL equation. On original page 8, £1,160 + £1,160 equals £2,320, not £2,360. The printed total of £12,670 already corresponds to £2,320 plus £10,350 IHS, so that total does not change.

5. Qualify survey frequencies. The displayed Q19 percentages total 101.00%. The denominator, missing-answer treatment and/or transcription must be reconciled before precise percentages are relied upon. No population frequency is inferred from this self-selected membership survey.

How to read the retained original

Use this correction for the affected page 11-12 tables and related summary amounts. The April original remains unchanged for traceability. In the combined corrected edition, these three correction pages precede the original 25 pages; references here to original pages refer to their printed page numbers.

Recalculated household scenarios

The original tenure groups are retained. The 5+ group uses the original seven-year sponsorship assumption; no additional partner or revised school-cost model is introduced.

Component	0-2 years	3-5 years	5+ years (7 assumed)	Ten-year total
One child: visa/IHS input	£2,321.00	£5,534.00	£8,702.00	£11,184.00
Two children: visa/IHS	£4,642.00	£11,068.00	£17,404.00	£22,368.00
Schooling input for both children	£751.80	£3,007.20	£5,034.25	£8,631.65
Corrected child-specific total	£5,393.80	£14,075.20	£22,438.25	£30,999.65
Worker-only model (unchanged)	£11,468.00	£15,455.00	£19,144.00	£24,580.00
Corrected worker + two-child total	£16,861.80	£29,530.20	£41,582.25	£55,579.65

Remaining and incremental amounts

Worker plus two children	0-2 years	3-5 years	5+ years (7 assumed)
Remaining to five-year endpoint	£12,668.40	£0.00	£0.00
Remaining to ten-year endpoint	£38,717.85	£26,049.45	£13,997.40
Net increment versus five-year endpoint	£26,049.45	£26,049.45	£13,997.40

For the 0-2-year family scenario: £38,717.85 remains to ten years, while £12,668.40 already remains to five years. Their difference is £26,049.45. Calling the entire £38,717.85 the cost caused by extension would overstate that increment.

Worker-only comparison

Worker only	0-2 years	3-5 years	5+ years (7 assumed)
Remaining to five years	£3,987.00	£0.00	£0.00
Remaining to ten years	£13,112.00	£9,125.00	£5,436.00
Net increment	£9,125.00	£9,125.00	£5,436.00

Method, scope and sources

Retained assumptions

All recalculations above retain the original paper's visa/IHS inputs, worker-only costs, schooling assumptions and tenure conventions. Two-child costs are calculated as 2 × the per-child visa/IHS input + the original schooling input for both children. The original model's schooling ages, renewal patterns, relocation scenarios and fee sources have not been re-estimated in this correction.

These are illustrative commitments and cash-flow scenarios, not necessarily non-recoverable economic losses. For example, refundable deposits should not automatically be counted as a permanent loss. The model includes selected relocation and school-related assumptions as well as immigration charges, so its aggregate increment is not purely a visa-fee increment.

Route and household limits

The example follows the original non-Health-and-Care, non-ISL worker scenario. Health and Care exemptions and other routes can materially alter charges. The family example covers one worker and two children, not a partner, and does not add all extra relocation costs for additional household members. ILR application fees and citizenship fees remain outside the scenario totals; historical quotations in the original must not be used as current prices.

Survey limits

The original paper reports 108 membership-survey respondents in one passage; individual questions and earlier analyses may have different response counts. Participation is self-selected and information is self-reported. The published Q19 percentages require reconciliation because they sum to 101.00%; neither the "over 90%" statement nor a precise national prevalence should be inferred from that table pending a reconciled question-level denominator.

Sources and version history

MRU and SWJA (2026), *Evidence Note 03*, original printed pages 7-8 and 11-12: per-person visa/IHS inputs and household tables. Original printed pages 4-6: sample description and Q19 percentages. This correction concerns selected arithmetic, units and comparison definitions, not a complete independent re-audit of every source.

Original PDF: swja.uk/documents/pdfs/swja-evidence-note-03-financial-commitments.pdf

Current record and corrected HTML: swja.uk/publications/financial-commitments-skilled-worker-route/

Suggested reference: Skilled Worker Justice Alliance (2026). *Evidence Note 03: Correction and Recalculated Tables*, issued 11 November 2026, accompanying the original MRU/SWJA paper of 1 April 2026.

Evidence Note 03

Financial Commitments on the Skilled Worker Route: Path-Dependent Costs and Implications of Extending Settlement Requirements

Topic: Addressing the Earned Settlement Policy (CP1448)

Category: Notes & Evidence

Identifier: SWJANE03

Published: 1 April 2026

Author: Movement Research Unit (MRU); Skilled Worker Justice Alliance (SWJA)

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Visa and Health Surcharge costs

Non Health and Social Care, job not on ISL

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Total Costs

Appendix: Sources for costs

Visa and Health Surcharge costs

Housing and settlement-related costs

Education and human capital investments

Summary

Key quantified findings include:

1. Individuals have incurred approximately **£11,000–£19,000** in direct costs on the route to settlement, with household-level costs exceeding **£30,000**
2. Extending the qualifying period to 10 years may require an additional **£5,000–£25,000** in direct visa-related costs, depending on time already spent on the route
3. These estimates are conservative and exclude several categories of cost that are difficult to quantify, including opportunity costs and uncertainty-related financial decisions
4. Survey evidence indicates that over 90% of respondents have incurred more

than **£25,000** in total costs, with 42% exceeding **£100,000**

This document presents evidence on the scale and structure of financial commitments incurred by individuals on the Skilled Worker route under the current settlement framework. This document considers the scenario where the "Fairer Pathway to Earned Settlement" as proposed in November 2025 is retrospectively applied to existing Skilled Worker visa holders and their dependants. It estimates the total path-dependent financial commitments incurred by affected households already on the Skilled Worker visa route to settlement as well as the additional costs that would need to be paid if longer residency requirements were introduced.
The analysis quantifies and compares path-dependent financial commitments across tenure groups (0–2 years, 3–5 years, 5+ years on route) and captures costs directly associated with relocating to the UK and visa expenses and sunk education costs. It does not include living expenses incurred or fees associated with applying for Indefinite Leave to Remain (ILR), only the costs to meet the residency requirements necessary to be eligible to apply for ILR. As highlighted by evidence provided by the British Medical Association to the Home Affairs Committee's consultation on changes to pathways to settlement, once an applicant has met the qualifying time for settlement, there are further costs[1]:

- Applying for indefinite leave to remain is £3,029, which for a family of four means a payment of £12,116.
- The cost of applying for British citizenship is £1,735 for adults and £1,214 for children, which includes the citizenship ceremony fee. For adults, additional costs for the "Life in the UK" test and an English language test may apply.

All visa costs are presented per person, as such families would incur significantly greater costs. For individuals on Skilled Worker visas who have been on the route to settlement for 2 years, they will have already spent around £11,500 in visa and relocation related costs and would expect to pay around an additional £4000 in visa and health surcharge costs to meet 5-year residency to apply for settlement. If a change is made to require 10-year residency before applying for settlement an additional £13,000 will be required in costs directly related to visas and health surcharges. For a skilled worker with 2 child dependents this would incur an additional £25,000 of costs. For an individual who has been on the Skilled Worker

[1] https://committees.parliament.uk/writtenevidence/155995/html/

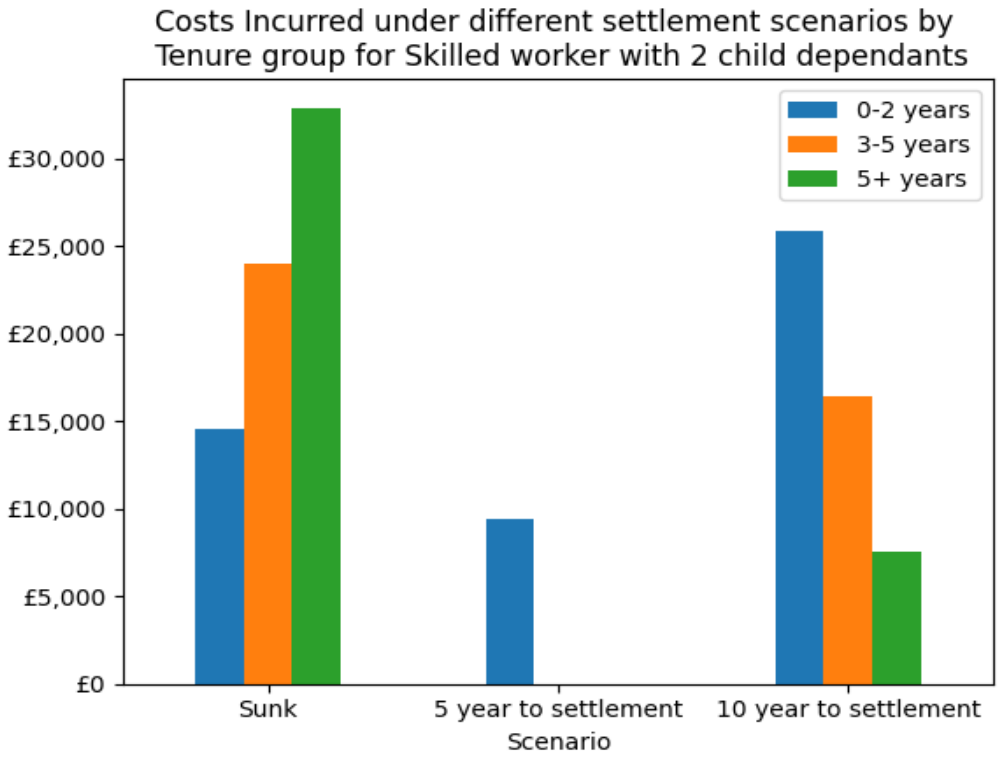
for 5-year, and expecting to meet the settlement requirement, a retrospective change would incur over £9,000 of visa related costs. These findings illustrate the scale of financial commitments associated with the current framework, and how these may vary under different settlement timeframes.

The table below summarises estimated costs incurred and additional costs required under different qualifying period scenarios.

Scenario	**0–2 years**	**3–5 years**	**5+ years (assume 7 sponsored years total)**
Path-dependent financial commitments (amount already incurred)	£11,468	£15,455	£19,144
Additional costs to meet settlement under 5-year assumption	£15,455- £11,468 = £3,987	£0	£0
Additional costs to meet settlement under 10-year assumption	£24,580 - £11,468 = £13,112	£24,580 - £15,455 = £9125	£24,580 - £19,144 = £5436

A detailed breakdown of these cost components is provided and sourced in the sections below.

For individuals already at or beyond the 5-year threshold, no additional costs are required under the current framework.



Limitations of this analysis

The following limitations of this analysis should be considered:

- The impact of inflation has not been modelled for.
    - Figures were generally taken as their 2026 value where available and so path-dependent financial commitments are likely to slightly overestimate the true value, whilst projected costs to settlement will underestimate the true cost.
- There are additional categories of cost associated with uncertainty which are not quantified in this analysis and would likely increase the overall financial burden. Particularly considering housing costs, for individuals who have the financial capacity to purchase a property but choose to rent instead due to lack of certainty on routes to settlement will incur an additional £63,500 in costs of renting over buying a property based on calculations using data shown in the appendix[2].
    - In the survey conducted in 2026 by the Skilled Worker Justice Alliance (SWJA) of Skilled Workers in their membership, 13 of the 108 respondents reported that they had postponed making long-term housing commitments in the UK due to future uncertainty.

[2] See appendix Housing and settlement-related costs for sources

- As a result of reduced progression to settlement, individuals on Skilled Worker visas may decide to exit the UK or be forced to re-plan long-term life decisions. There will be additional costs associated with this which are not included in this analysis.
- Other costs that are likely to impact people on the Skilled worker visa and have not been included in the calculations due to be difficult to obtain data or quantify include:
    - **Additional training costs**: adult re-training, professional accreditation, examinations, and licensing that are UK-specific or weakly transferable
    - **Opportunity costs**: including foregone earnings, career progression, and asset accumulation opportunities in the country of origin, as well as career interruption costs for partners or dependants
    - **Time costs and uncertainty-management costs**: attributable to compliance, documentation, contingency planning, and repeated re-optimisation of life decisions.

Below shows responses to a question from the Skilled Worker Justice Alliance (SWJA) survey[3] which demonstrates how there are likely to be additional costs in to those calculated in this document incurred by individuals on the skilled worker route. So the true cost to settlement is much higher for many individuals, particularly when considering all costs related to long term residency and visas. Over 90% of people surveyed have spent over £25,000 and 42% of respondents have spent over £100,000.

Q19 Based on your overall expectation of the 5-year route to settlement (Indefinite Leave to Remain, ILR), what is the estimated total cumulative expenditure you or your family have actually incurred to date for long-term residency or visa-related arrangements in the UK?	**Percent of Responses**
£0 – £25,000	8.49
£25,001 – £50,000	29.25
£50,001 – £100,000	17.92

[3] The Skilled Workers Justice Alliance (SWJA) survey was conducted by the SWJA in 2026 of some of their members on the impact of the changes proposed in November 2025 by the "Fairer Pathway to Earned Settlement".

£100,001 – £200,000	17.92
£200,001 – £300,000	7.55
£300,001 – £500,000	7.55
More than £500,000	8.49
Unsure / Prefer not to say	3.83

Household and Individual Path-Dependent Costs

This includes immigration and compliance costs already paid (visa application fees, Immigration Health Surcharge, legal, translation, certification and other non-refundable charges)

Costs related to visa application depend on exactly which Skilled Worker visa route is taken. Here a break down is provided for:

- Skilled Workers, whose job is not on the Immigration Salary List (ISL)
- Skilled Workers, whose job is on the ISL
- Health and Social Care Worker

Examples of jobs on the immigration salary list include scientists, care managers, artists and construction trades. Jobs on the ISL only make up a small percentage of all job roles eligible for the Skilled Worker route - in February 2024 the Migration Advisory Committee recommended 21 occupations be included on the ISL, which represents 8% of job roles eligible for the Skilled Worker route by employment[4].

In the 12 months to June 2025 there were 182,553 visas granted to people on skilled worker visas, and 20,516 visas issued to people working in health and social care[5], although this has been variable over time - in 2022 and 2023 there were more people granted health and social care visas than general Skilled worker visas[6].

[4] https://www.gov.uk/government/publications/rapid-review-of-the-immigration-salary-list/rapid-review-of-the-immigration-salary-list-accessible

[5] https://www.gov.uk/government/statistics/immigration-system-statistics-year-ending-june-2025/why-do-people-come-to-the-uk-work

[6] https://www.workrightscentre.org/publications/2025/with-skilled-worker-visa-numbers-in-decline-what-s-the-cost/

All costs are per person and would need to be paid for each skilled worker and any dependants, although the health surcharge is reduced for children, see the appendix for details. There is also a table for the costs for a child dependent on the Skilled Worker, non ISL route.

Visa and Health Surcharge costs

Non-Health and Social Care, job not on ISL

Cost[7]	**0–2 years**	**3–5 years**	**5+ years (assume 7 sponsored years total)**	**Cost to settlement under 10-year route**
Application Fee	£769	£1519 - (£769 + £885) = £1519 - £1654	(£1519 + £885) - (£1519 + £1751) = £2404 - £3270	(£1519 + £1751) - (£769 + £885 * 3) = £3270 - £3424
Health surcharge	£1,035- £2070	£3105 - £5175	£7245	£10,350
Total	£1804 - £2839	£4624 - £6826	£9649- £10,515	£13,620- £13,774

Child Dependant, Non-Health and Social Care, job not on ISL

Cost	**0–2 years**	**3–5 years**	**5+ years (assume 7 sponsored years total)**	**Cost to settlement under 10-year route**
Application Fee	£769	£1519 - (£769 + £885) = £1519 - £1654	(£1519 + £885) - (£1519 + £1751) = £2404 - £3270	(£1519 + £1751) - (£769 + £885 * 3) = £3270 - £3424
Health	£776 - £1552	£2328 - £3880	£5432	£7760

[7] See appendix Visa and Health Surcharge costs for sources

surcharge				
Total	£1545- £2321	£3847- £5534	£7836 - £8702	£11,030 - £11,184

Non-Health and Social Care, job on the ISL

Cost	**0–2 years**	**3–5 years**	**5+ years (assume 7 sponsored years total)**	**Cost to settlement under 10-year route**
Application Fee	£590	£1160 - (590 * 2) = £1160 - £1180	(£590 + £1160) - (£1160 + £1160) = £1750 - £2320	(£1160 + £1160) = £2360
Health surcharge	£1,035 - £2070	£3105 - £5175	£7245	£10,350
Total	£1625 - £2660	£4265 - £6355	£8995 - £9565	£12,670

Health and Social Care job

Cost	**0–2 years**	**3–5 years**	**5+ years (assume 7 sponsored years total)**	**Cost to settlement under 10-year route**
Application Fee	£304	£590 - (£304 * 2) = £590- £608	(£590 + £304) - (£590 * 2) = £894 - £1180	(£590 * 2) - (304 * 4) = £1180- £1216
Health surcharge	n/a	n/a	n/a	n/a
Total	£304	£590- £608	£894 - £1180	£1180- £1216

Relocation and settlement-related costs

This includes costs directly related to relocation but excludes normal living expenses as these would be incurred regardless of which country migrants choose to live in. Costs have been split by renting or purchasing a property.

Housing - Renting

Cost[8]	**0–2 years**	**3–5 years**	**5+ years (assume 7 sponsored years total)**	**Cost to settlement under 10-year route**
Rent deposit	£1627	£1627	£1627	£3254

Housing - Buying

Cost[9]	**0–2 years**	**3–5 years**	**5+ years (assume 7 sponsored years total)**	**Cost to settlement under 10-year route**
Stamp duty	£3500	£3500	£3500	£3500
Legal costs - Conveyancing fee	£2000	£2000	£2000	£2000
Other House buying fees	£1000	£1000	£1000	£1000
Total	£6500	£6500	£6500	£6500

[8] See appendix Housing and settlement-related costs for sources

[9] See appendix Housing and settlement-related costs for sources

Other Relocation and settlement-related costs

Cost[10]	0–2 years	3–5 years	5+ years (assume 7 sponsored years total)	Cost to settlement under 10-year route
Domestic Removal				£550
Moving costs	£3402	£3402	£3402	£3402
Short term rental	£2500	£2500	£2500	£2500
Storage	£400	£400	£400	£400
Flights	£700	£700	£700	£700
Total	£7004	£7004	£7004	£7554

Education and human capital investments

Children's education costs

Cost[11]	0–2 years	3–5 years	5+ years (assume 7 sponsored years total)	Cost to settlement under 10-year route
Child education costs	£375.90 x 2 = £751.80	£751.80 + £375.90x 3 + £375.90x 3 = £3007.20	£3007.20 + £375.90 x 3 + £899.35x 1 = £5034.25	£5034.25 + £899.35 x 4 = £8631.65

The children are the following ages in each tenure group:

- 0-2 yrs the children are 3 and 6 years old

[10] See appendix Housing and settlement-related costs for sources

[11] See appendix Education and human capital investments costs for sources

- 3-5 yrs the children are 6 and 9
- 7 yrs the children 9 and 12 years old
- 10 yrs the children are 12- and 15-year-old

These are the ages used to determine if they are in primary or secondary school to calculate schooling costs.

Total Costs

Tenure groups generally assume costs up to the end of the timeframe - for example 0–2-year tenure assumes 2 years of health surcharge have been paid. **As the majority of skilled workers come on a Skilled worker visa to a job that is not on the immigration salary list, this is the route that has been used for the calculations below.**

Costs are generally per person; additional visa and schooling costs have been provided for 2 child dependants. Note however that other expenses such as flights and removal costs would also increase if including 2 children and so in reality costs for a Skilled Worker and 2 child dependents would be higher. Child dependent related costs are given for the scenario of a Skilled worker with 2 children aged 2 years and 5-year on arrival to the UK.

Total Cost	**0–2 years**	**3–5 years**	**5+ years (assume 7 sponsored years total)**	**Cost to settlement under 10-year route**
One Skilled Worker	2839 + 8629 = £11,468	6826 + 8629 = £15,455	10,515 + 8629 = £19,144	13,774 + 10,806 = £24,580
Child specific, cost for 2 child dependants	2321 + 751.80 = £3072.80	5534 + 3007.20 = £8541.20	8702 + 5034.25 = £13,736.25	11,184 + 8631.65 = £15,815.65

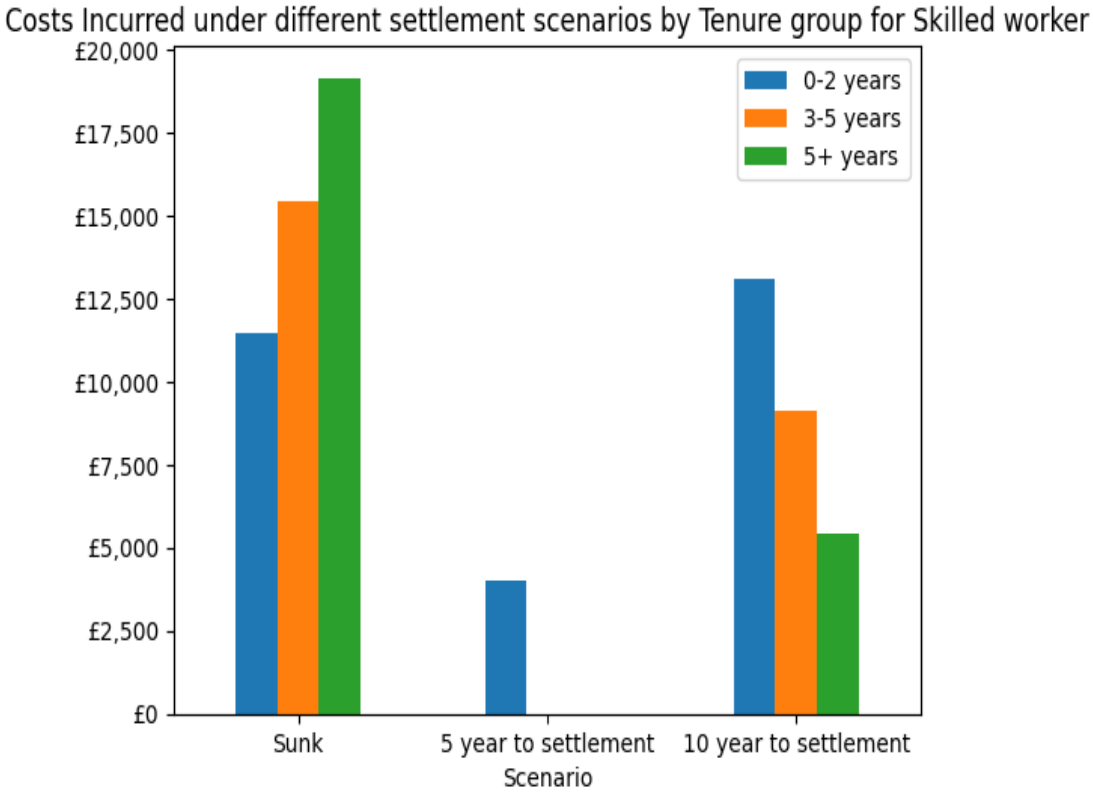
Skilled Worker only

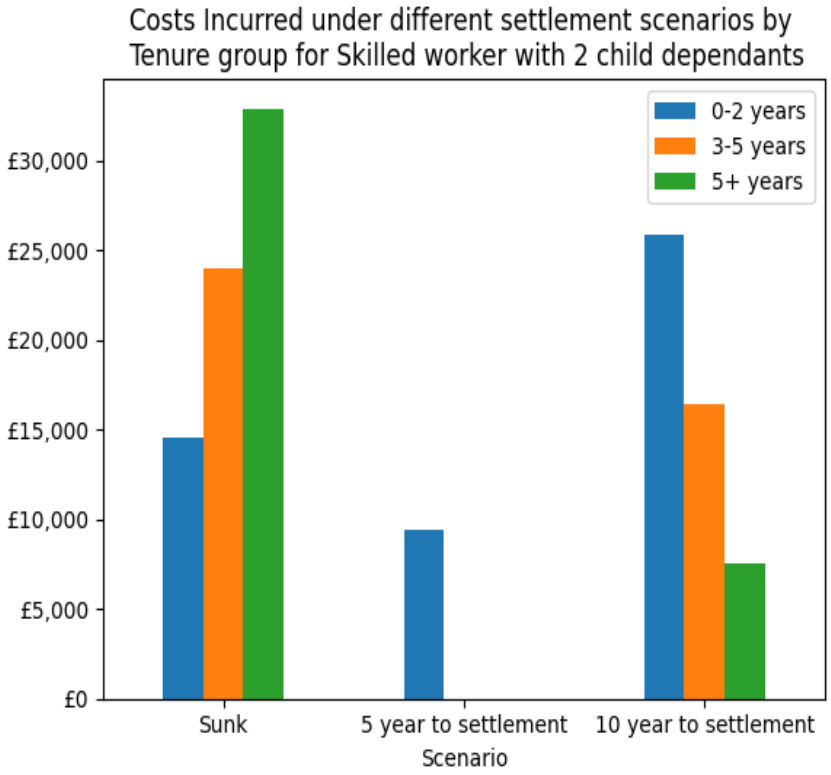
Scenario	**0–2 years**	**3–5 years**	**5+ years (assume 7 sponsored years total)**

Path-dependent financial commitments (amount already incurred)	£11,468	£15,455	£19,144
Additional costs to meet settlement under 5-year assumption	£15,455- £11,468 = £3,987	£0	£0
Additional costs to meet settlement under 10-year assumption	£24,580 - £11,468 = £13,112	£24,580 - £15,455 = £9125	£24,580 - £19,144 = £5436

Skilled Worker with 2 child dependants

Scenario	**0–2 years**	**3–5 years**	**5+ years (assume 7 sponsored years total)**
Path-dependent financial commitments (amount already incurred)	£14,541	£23,996	£32,880
Additional costs to meet settlement under 5-year assumption	£23,996 - £14,541 = £9455	£0	£0
Additional costs to meet settlement under 10-year assumption	£40,396- £14,541 = £25,855	£40,396 - £23,996 = £16,400	£40,396 - £32,880 = £7516


Costs Incurred under different settlement scenarios by Tenure group for Skilled worker
£20,000
£17,500
£15,000
£12,500
£10,000
£7,500
£5,000
£2,500
£0
0-2 years
3-5 years
5+ years
Sunk
5 year to settlement
10 year to settlement
Scenario


Costs Incurred under different settlement scenarios by Tenure group for Skilled worker with 2 child dependants
£30,000
£25,000
£20,000
£15,000
£10,000
£5,000
£0
0-2 years
3-5 years
5+ years
Sunk
5 year to settlement
10 year to settlement
Scenario

Appendix: Sources for costs

Visa and Health Surcharge costs

	Average Cost (UK)	**Notes**	**Source**
Application Fee	Applying from **outside the UK**: - Up to 3 years - £769 - More than 3 years - £1,519 If you're applying from **inside the UK** to extend, switch or update your visa, the standard fee depends on whether you'll be in the UK for: - up to 3 years - £885 - more than 3 years - £1,751 If job is on the immigration salary list the fee for each person applying is: - £590 if you're staying for	All costs are per person. Total costs for longer tenure routes depends on if the initial visa was for more than 3 years or if it was extended. For jobs on the immigration salary list the fee is the same whether you're applying from inside or outside the UK. After 5-year, a skilled worker visa needs to be extended.	https://www.gov.uk/skilled-worker-visa/how-much-it-costs https://www.gov.uk/skilled-worker-visa

	- up to 3 years - £1,160 if you're staying for more than 3 years		
Health surcharge	£1,035 £776 applies to students, student dependants, Youth Mobility Scheme applicants and children under the age of 18.	Per person per year	https://www.gov.uk/skilled-worker-visa/how-much-it-costs
Additional fees	Priority Service: £500 Super Priority: £1000 Immigration lawyer: £1000 - £6000	Only if required	https://axis.lawyer/skilled-worker-visa-fees/

Housing and settlement-related costs

	Average Cost (UK)	**Notes**	**Source**
Rent	£1,367 - All properties	All monthly rent	https://w

	£1,109 - One bed £1,396 - Three bed		ww.ons.gov.uk/economy/inflationandpriceindices/bulletins/privaterentandhousepricesuk/february2026
Rent deposit	£1,367 / (4.3 (average no weeks in month) x 5) = £1627	Landlords can charge up to 5 weeks rent - have modelled for 5 weeks but excluded other charges like holding deposits or agent fees for renting Have assumed that it is unlikely to be possible to long term rent for 10-year without moving, so have added an additional deposit payment for 10-year route.	https://www.gov.uk/private-renting/deposits
Moving costs	1 bedroom flat: £2,211 - £4654 (depending if air or sea) Three bedroom house: £3402 - 3759	This will be highly variable, but have used sample values for shipping furniture etc. from India to the UK.	https://www.movehub.com/in/international-shipping/united-kingdom/
Domestic removal	£550	Average removal cost	https://ho

		2026. It is highly unlikely that an individual will be able to rent continually for 10-year, and so is likely to need to move within the UK on longer settlement routes.	a.org.uk/cost-of-moving-calculator/
Flights	£400 - £1000	This will be highly variable, but have used sample values for flights from India to the UK.	https://wise.com/gb/blog/cost-of-moving-from-india-to-uk https://www.skyscanner.net/transport/flights/in/lond/?adults=1&adultsv2=1&cabinclass=economy&children=0&childrenv2=&inboundaltsenabled=false&infants=0&outboundaltsena

			bled=false&preferdirects=true&ref=home&rtn=1&oym=2604&iym= (date accessed 04/03/2026)
Short term rental	£1500 - £4000	Monthly median range for month long rental listed on Airbnb, will be highly variable by location. Have used a figure of £2500 per month for calculations.	https://www.airbnb.co.uk/s/United-Kingdom/homes?adults=1&refinement_paths%5B%5D=%2Fhomes&place_id=ChIJqZHHQhE7WgIReiWIMkOg-MQ&checkin=2026-05-01&checkout=2026-05-31&date_picker_type=calendar&query=United%20King

			dom&flexible_trip_lengths%5B%5D=one_week&monthly_start_date=2026-04-01&monthly_length=3&monthly_end_date=2026-07-01&search_mode=regular_search&price_filter_input_type=1&price_filter_num_nights=30&channel=EXPLORE&room_types%5B%5D=Entire%20home%2Fapt&selected_filter_order%5B%5D=room_types%3AEntire%20home%2Fapt&upd

			ate_selected_filters=false&search_type=filter_change (date accessed 12/03/2026)
Storage	£180 - £260	Per month for 2-3 bedroom house. Have calculated for 2 months of short term storage on arrival to the UK at £200 per month.	https://www.standbyselfstorage.co.uk/average-price-of-a-storage-unit/
House buying costs	£270,000 (average cost of home)	Average UK house price December 2025	https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/privaterentandhousepricesuk/february2026
Stamp duty	£8,900 - Non resident surcharge, already own a home, but UK property is becoming main residence £3500 - Resident rate,	Non residents pay a 2% surcharge. Second home scenarios given as individuals may own a home in their home	https://www.tax.service.gov.uk/calculate-stamp-duty-

	already own a home, but UK property is becoming main residence £0 - First time home up to £300,000	country. Assumed completion date of March 2026.	land-tax/#!/result
Legal costs - Conveyancing fee	£1000 to £2500		https://www.moneysavingexpert.com/mortgages/mortgage-fees-stamp-duty/
Other Fees	£500 - £1000 - Survey Up to £500 - Land Registry fee		https://www.moneysavingexpert.com/mortgages/mortgage-fees-stamp-duty/

Mortgage repayment costs	See below	These costs model the interest paid on mortgage repayments, they exclude equity on the property as this could be recovered by selling the property. Assumes property cost £270,000 75% of total value borrowed: £202,500 Fixed interest rate of 5.5% over 25-year - higher interest rate was used as many mortgage lenders may charge higher interest rates to those without settlement. Monthly repayments are £1243	Repayments and remaining debt calculated using mortgage calculator: https://www.moneysavingexpert.com/mortgages/mortgage-rate-calculator/ https://committees.parliament.uk/writtenevidence/155995/html/

Mortgage repayment costs - Interest paid by year

Year	Remaining debt*	Equity paid off	Interest paid
0	£202,500.00	£0.00	
1	£198,618.00	£3,882.00	£11,034.00
2	£194,517.00	£4,101.00	£10,815.00
3	£190,184.00	£4,333.00	£10,583.00
4	£185,607.00	£4,577.00	£10,339.00
5	£180,773.00	£4,834.00	£10,082.00
6	£175,665.00	£5,108.00	£9,808.00

7	£170,269.00	£5,396.00	£9,520.00
8	£164,569.00	£5,700.00	£9,216.00
9	£158,548.00	£6,021.00	£8,895.00
10	£152,187.00	£6,361.00	£8,555.00
11	£145,467.00	£6,720.00	£8,196.00
12	£138,368.00	£7,099.00	£7,817.00
13	£130,869.00	£7,499.00	£7,417.00
14	£122,947.00	£7,922.00	£6,994.00
15	£114,578.00	£8,369.00	£6,547.00

Living and integration expenditures required to maintain lawful residence and labour market participation

These costs are not included in the calculations in this document as they are normal living costs, rather than being specific to Skilled Workers. They have been included in case they are useful in making further calculations on total costs incurred on route to settlement for Skilled Workers.

	Average Cost (UK)	**Notes**	**Source**
Transport	£79.20	Financial year ending 2023, per week per household	https://www.gov.uk/government/statistical-data-sets/transport-expenditure-tsgb13
Childcare	Children under two: £5.68 Children aged two: £5.72 Children aged three and four: £5.60 The average cost for families using an after-school	Median hourly costs 2022 Part time is 25 hours per week, full time is 50. All three and four year olds in England are entitled to 15	https://www.nct.org.uk/information/life-parent/practicalities-being-parent/average-childcare-costs? https://www.nesta.org.uk/data-visualisation-and-

	club for five days is £62 per week.	hours of free childcare	interactive/the-cost-of-childcare-where-are-englands-affordability-blackspots/
Utilities	£1,271.09 Estimated average annual dual fuel energy bill for 1-2 bedroom accommodation £1,757.50 Estimated average annual dual fuel energy bill for 3-4 bedroom accommodation	Note these are 2026 costs. https://www.gov.uk/government/statistical-data-sets/annual-domestic-energy-price-statistics put the average 2023/24 cost as £1221.32	https://www.uswitch.com/gas-electricity/guides/average-gas-and-electricity-bills-in-the-uk/
Council tax	£2,065	Average council tax in England for band D property in 23/24	https://www.gov.uk/government/statistics/council-tax-levels-set-by-local-authorities-in-england-2025-to-2026/council-tax-levels-set-by-local-authorities-in-england-2025-to-2026
Internet	£26	Per month, January 2025	https://www.uswitch.com/broadband/studies/broadband-statistics/

Water	£603	Per year, 2025-26	https://www.water.org.uk/annual-average-bill-changes-2025-2026

Education and human capital investments

	Average Cost (UK)	**Notes**	**Source**
School	£375.90 primary school £899.35 secondary school	Per year, costs of uniform and learning related items for putting a child through state school.	https://www.lboro.ac.uk/media-centre/press-releases/2025/may/cost-of-sending-child-to-school-report/