# 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.