



SKILLED WORKER JUSTICE ALLIANCE

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Evidence Note 02

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

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Non Health and Social Care, job on the ISL

Health and Social Care job

Relocation and settlement-related costs

Education and human capital investments

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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



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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 costs¹:

- 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

¹ <https://committees.parliament.uk/writtenevidence/155995/html/>



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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 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 = £9,125	£24,580 - £19,144 = £5,436

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

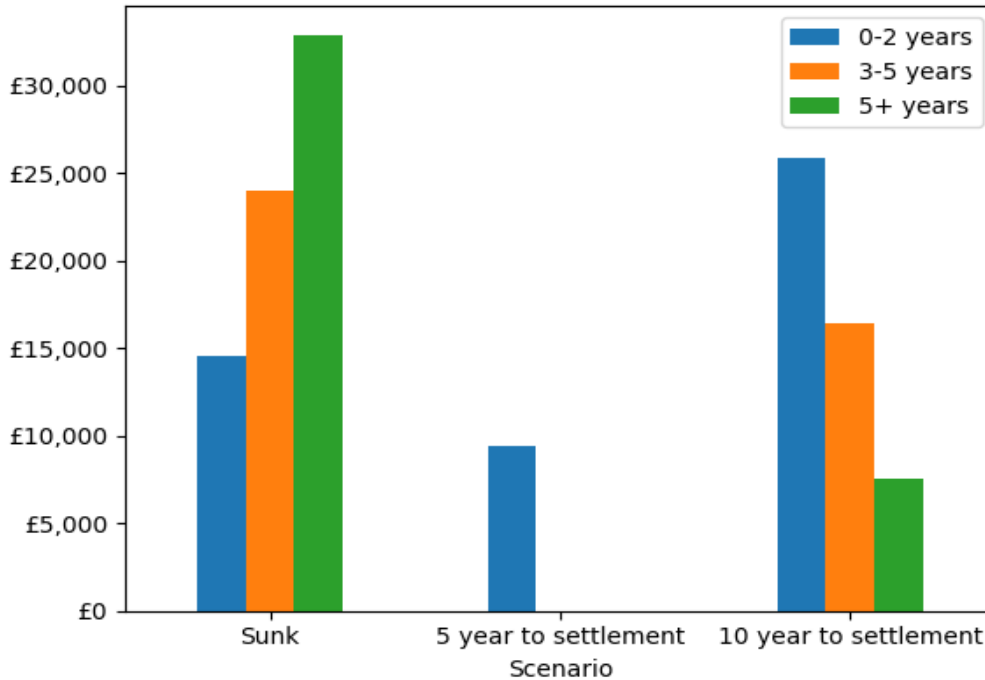
For individuals already at or beyond the 5-year threshold, no additional costs are required under the current framework.



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Costs Incurred under different settlement scenarios by Tenure group for Skilled worker with 2 child dependants



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 appendix².
 - In the survey conducted in 2026 by the Skilled Worker Justice Alliance (SWJA) of Skilled Workers in their membership, 13 of the

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



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108 respondents reported that they had postponed making long-term housing commitments in the UK due to future uncertainty.

- 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) survey³ 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
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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”.



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£0 – £25,000	8.49
£25,001 – £50,000	29.25
£50,001 – £100,000	17.92
£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 employment⁴.

In the 12 months to June 2025 there were 182,553 visas granted to people on skilled

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



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worker visas, and 20,516 visas issued to people working in health and social care⁵, 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 visas⁶.

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

Cost⁷	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

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/>

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



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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 surcharge	£776 - £1552	£2328 - £3880	£5432	£7760
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



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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

Cost⁸	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

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



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Housing - Buying

Cost⁹	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

Other Relocation and settlement-related costs

Cost¹⁰	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

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

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



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Total	£7004	£7004	£7004	£7554
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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
- 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

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



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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	£24,580 - £11,468 = £13,112	£24,580 - £15,455 = £9125	£24,580 - £19,144 = £5436



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under 10-year assumption			
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Skilled Worker with 2 child dependants

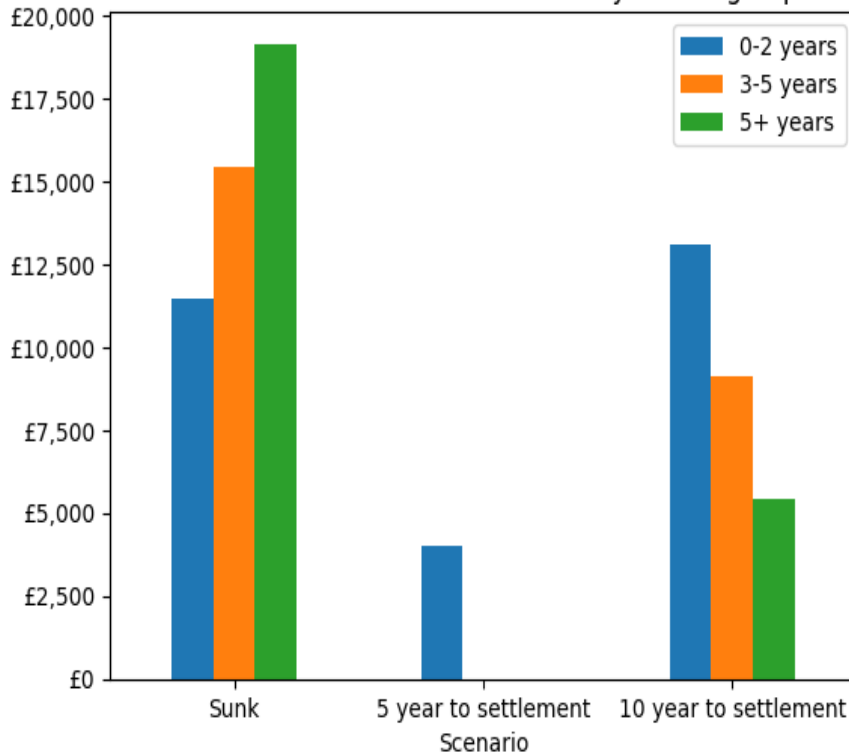
Scenario	0–2 years	3–5 years	5+ years (assume 7 sponsored years total)
Path-dependent financial commitments (amount already incurred)	£14,541	£23,996	£32,880
Additional costs to meet settlement under 5-year assumption	£23,996 - £14,541 = £9455	£0	£0
Additional costs to meet settlement under 10-year assumption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



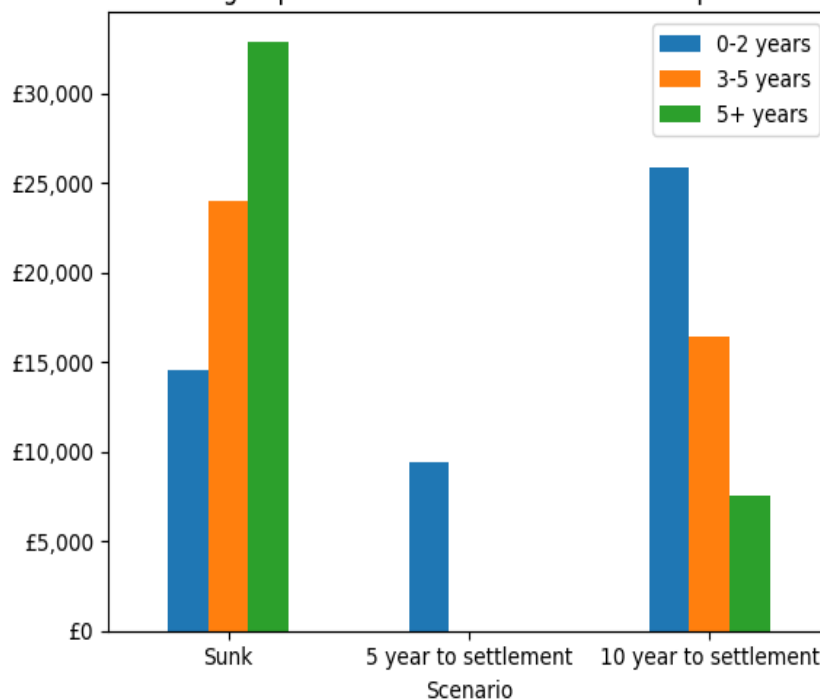
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Costs Incurred under different settlement scenarios by Tenure group for Skilled worker



Costs Incurred under different settlement scenarios by Tenure group for Skilled worker with 2 child dependants





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Appendix: Sources for costs

Visa and Health Surcharge costs

	Average Cost (UK)	Notes	Source
Application Fee	<p>Applying from outside the UK:</p> <ul style="list-style-type: none">- Up to 3 years - £769- More than 3 years - £1,519 <p>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:</p> <ul style="list-style-type: none">- up to 3 years - £885- more than 3 years - £1,751 <p>If job is on the immigration salary list the fee for each person applying is:</p>	<p>All costs are per person.</p> <p>Total costs for longer tenure routes depends on if the initial visa was for more than 3 years or if it was extended.</p> <p>For jobs on the immigration salary list the fee is the same whether you're applying from inside or outside the UK.</p> <p>After 5-year, a skilled worker visa needs to be extended.</p>	<p>https://www.gov.uk/skilled-worker-visa/how-much-it-costs</p> <p>https://www.gov.uk/skilled-worker-visa</p>



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	<ul style="list-style-type: none"> - £590 if you're staying for up to 3 years - £1,160 if you're staying for more than 3 years 		
Health surcharge	<p>£1,035</p> <p>£776 applies to students, student dependants, Youth Mobility Scheme applicants and children under the age of 18.</p>	Per person per year	https://www.gov.uk/skilled-worker-visa/how-much-it-costs
Additional fees	<p>Priority Service: £500</p> <p>Super Priority: £1000</p> <p>Immigration lawyer: £1000 - £6000</p>	Only if required	https://axis.lawyer/skilled-worker-visa-fees/



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Housing and settlement-related costs

	Average Cost (UK)	Notes	Source
Rent	£1,367 - All properties £1,109 - One bed £1,396 - Three bed	All monthly rent	https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/privateandhousepricesuk/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	This will be highly variable, but have used sample values	https://www.movehub.com/



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	sea) Three bedroom house: £3402 - 3759	for shipping furniture etc. from India to the UK.	in/international-shipping/united-kingdom/
Domestic removal	£550	Average removal cost 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.	https://housing.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/global/blog/cost-of-moving-from-india-to-uk https://www.skyscanner.net/transport/flights/in/lond/?adults=1&adultsv2=1&cabinclass=econ



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			omy&children=0&childrenv2=&inboundaltsenabled=false&infants=0&outboundaltsenabled=false&preferences=directs=true&ref=home&rtm=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=ChIIqZHHQhE7WgIReiWIMkOg-MQ&chec



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			kin=2026-05-01&check_out=2026-05-31&date_picker_type=calendar&query=United%20Kingdom&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&ro
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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/inflationand



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			priceindices/bulletins/privateandhousepricesuk/february2026
Stamp duty	<p>£8,900 - Non resident surcharge, already own a home, but UK property is becoming main residence</p> <p>£3500 - Resident rate, already own a home, but UK property is becoming main residence</p> <p>£0 - First time home up to £300,000</p>	<p>Non residents pay a 2% surcharge.</p> <p>Second home scenarios given as individuals may own a home in their home country.</p> <p>Assumed completion date of March 2026.</p>	https://www.tax.service.gov.uk/calculate-stamp-duty-land-tax#!/result
Legal costs - Conveyancing fee	£1000 to £2500		https://www.moneysavingexpert.com/mortgages/mortgage-fees-stamp-duty/
Other Fees	<p>£500 - £1000 - Survey</p> <p>Up to £500 - Land Registry fee</p>		https://www.moneysavingexpert.co



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			m/mortgages/mortgage-fees-stamp-duty/
Mortgage repayment costs	See below	<p>These costs model the interest paid on mortgage repayments, they exclude equity on the property as this could be recovered by selling the property.</p> <p>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.</p> <p>Monthly repayments are £1243</p>	<p>Repayments and remaining debt calculated using mortgage calculator:</p> <p>https://www.moneysavingexpert.com/mortgages/mortgage-rate-calculator/</p> <p>https://committees.parliament.uk/writtenevidence/155995/html/</p>



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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-



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			expenditure-tsgb13
Childcare	<p>Children under two: £5.68 Children aged two: £5.72 Children aged three and four: £5.60</p> <p>The average cost for families using an after-school club for five days is £62 per week.</p>	<p>Median hourly costs 2022</p> <p>Part time is 25 hours per week, full time is 50.</p> <p>All three and four year olds in England are entitled to 15 hours of free childcare</p>	<p>https://www.nct.org.uk/information/life-parent/practicalities-being-parent/average-childcare-costs?</p> <p>https://www.nesta.org.uk/data-visualisation-and-interactive/the-cost-of-childcare-where-are-englands-affordability-blackspots/</p>
Utilities	<p>£1,271.09 Estimated average annual dual fuel energy bill for 1-2 bedroom accommodation</p> <p>£1,757.50 Estimated average annual dual fuel energy bill for 3-4 bedroom accommodation</p>	<p>Note these are 2026 costs.</p> <p>https://www.gov.uk/government/statistical-data-sets/annual-domestic-energy-price-statistics put the average 2023/24 cost as £1221.32</p>	<p>https://www.uswitch.com/gas-electricity/guides/average-gas-and-electricity-bills-in-the-uk/</p>



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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/