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Written Evidence 02

Earned Settlement and Existing Skilled Worker Pathways - Poverty Exposure within an Established Framework

Topic: Addressing CP 1448 “Earned Settlement”, insofar as it would extend the qualifying period for settlement for existing Skilled Worker visa holders and their dependants already progressing within the route, replacing the current 5-years pathway with a longer qualifying period that may extend to 10 or 15 years depending on the proposed criteria.

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1. Central proposition

The issue for this inquiry is not whether settlement reform may be introduced. It is how such reform is applied to individuals already progressing within an established pathway. This submission makes one narrow point. The Earned Settlement proposals would not create a separate poverty issue. If applied to existing Skilled Worker visa holders, they would extend the period during which households remain exposed to poverty-producing mechanisms already identified in the APPGs’ 2024 report, *The Effects of UK Immigration, Asylum and Refugee Policy on Poverty: A Joint Inquiry by the APPGS on Migration and the APPGS on Poverty*: direct immigration costs, employment dependency, housing pressure, weakened integration, and limited safety-net resilience. The relevant mechanism is therefore not abstract hardship. It is poverty exposure arising from prolonged progression under altered conditions.

The chain is direct: **APPGs poverty findings → established Skilled Worker pathway → ex post alteration of conditions → prolonged conditional progression → extended exposure → cumulative escalation of poverty risk.**

2. The poverty baseline identified by the APPGs

The APPGs’ 2024 report already establishes the relevant baseline. It identifies that migration policy can increase poverty risk through high direct immigration and nationality costs, constraints affecting employment and wages, restricted access to safety nets and public services, housing insecurity, and weakened integration. It



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also points towards reducing, not extending, the time people spend subject to immigration control, including shortening routes to settlement and reducing immigration and health surcharge costs for those already resident in the UK. The Earned Settlement proposals move in the opposite direction for an existing cohort. They extend progression. They prolong conditionality. They lengthen exposure to cost, employment, housing and integration pressures that the APPGs have already recognised. That is the cumulative and evolving impact: the proposal extends the duration of the APPGs' recognised poverty mechanisms for a cohort already inside the route.

3. The existing Skilled Worker route is not a blank policy space

The existing Skilled Worker route already operates as a structured framework established through prior policy design. It includes a defined five-year settlement pathway, the cohort differentiation introduced on 11 April 2024, and a resulting completion horizon extending to 4 April 2030. Taken together, these elements do more than describe the route. They structure progression, organise expectations, sequence cohort movement, and define the point at which conditional immigration status may end for those already progressing. In practical terms, they function as a de facto transitional arrangement across cohorts and create a time-bound pathway towards settlement.

Existing Skilled Worker visa holders have entered, paid into and organised their affairs within that framework. They have incurred visa and health surcharge costs, accepted sponsor dependency, made employment decisions, entered tenancies or mortgage planning, arranged childcare and schooling, and structured long-term residence decisions around the existing pathway. Applying a longer qualifying period to this cohort would therefore operate as an ex post adjustment. It would not merely define conditions for future entrants. It would alter the conditions governing individuals already inside the pathway.

That distinction is central. Prospective reform regulates future entry under known conditions. Retrospective or quasi-retrospective alteration changes the terms of completion after progression, reliance and cost accumulation have already begun. Those are not abstract expectations; they are practical reliance effects created by the structure of the route itself.



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4. The structural effect: extended exposure

The structural effect of the proposal is to convert an existing completion horizon into prolonged conditional progression. That does not eliminate systemic pressure. It reallocates systemic pressure onto individuals and households. The same household remains subject to the same conditional status, sponsor dependency, renewal architecture, direct cost exposure and policy variability for longer. The poverty effect lies in that extension.

Progression within the Skilled Worker route depends on factors not wholly within individual control: sponsor continuity, employer compliance, salary thresholds, occupational classification, role availability, redundancy, restructuring, renewal timing and future rule changes. Each additional year before settlement extends the period in which those dependencies can interrupt progression. A compliant worker may still face a poverty-relevant shock if employment interruption threatens lawful residence, settlement progression and household planning at the same time. Extended progression therefore becomes extended exposure.

5. From extended progression to cumulative cost exposure

What appears at policy level as an extension of the qualifying period operates at household level as an extension of cumulative cost exposure. Evidence prepared by Movement Research Unit and SWJA [See support material S10] indicates that individuals on the Skilled Worker route may already have incurred approximately £11,000–£19,000 in direct route-related costs, with household-level costs exceeding £30,000 in some cases. It further estimates that extension to a 10-year qualifying period may require additional direct visa-related costs of approximately £5,000–£25,000, depending on tenure and household composition. These figures are indicative, not nationally representative. Their function is narrower: they show that extending progression extends financial exposure after path-dependent costs have already been incurred.

The mechanism is direct: **extension of qualifying period → additional renewals and charges → reduced household resilience → increased vulnerability to income, rent, childcare, health or employment shocks.**

A household does not need to be destitute at the point of policy change for this to matter. Poverty exposure increases where repeated high-cost immigration events



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reduce savings, increase debt, delay asset-building, and leave less capacity to absorb ordinary shocks during an extended period of conditional status.

6. Extended conditionality links employment, housing and integration pressures

Extended progression also prolongs employment dependency. A Skilled Worker's route to settlement remains linked to sponsor continuity and compliant employment. A longer qualifying period therefore increases the time during which job loss, sponsor disruption, occupational reclassification or employer restructuring may carry both immigration consequences and poverty consequences.

The same logic applies to housing. Delayed settlement delays the point at which households can plan with legal certainty. It prolongs uncertainty in tenancy decisions, mortgage planning, savings capacity, family location choices, school stability and long-term residence planning.

For this cohort, the housing issue is not best understood as immediate homelessness. It is prolonged housing pressure: reduced savings capacity, delayed long-term planning, and weaker household resilience during an extended period of conditional status. Integration follows the same chain. Settlement is not only an immigration endpoint. It is a stabilising point for long-term residence, employment confidence and community participation. Extending temporary status delays that stabilising point.

Social security and welfare operate as a risk amplifier. The primary exposure arises from cost, conditionality, sponsor dependency and housing uncertainty. Limited access to safety-net support means that income loss, illness, family breakdown, rent increases or employer disruption can have sharper consequences during the extended period.

7. Interaction with the APPGs' previous findings

The proposal interacts with the APPGs' 2024 report by intensifying, not resolving, the mechanisms identified there. Where the APPGs identified high immigration costs, the proposal extends cumulative cost exposure. Where the APPGs identified employment and wage constraints, the proposal prolongs sponsor dependency. Where the APPGs identified housing pressure, the proposal delays the point at



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which households can plan with settlement security. Where the APPGs identified weakened integration, the proposal extends uncertainty before long-term participation can stabilise.

The cumulative impact is therefore structural, not merely additive. Each added year of conditional progression keeps employment, residence, cost and settlement tied together. The longer that framework continues after the expected completion point, the longer ordinary life events carry immigration consequences and poverty consequences simultaneously. This is why the application of Earned Settlement proposals to existing Skilled Worker visa holders should be distinguished from prospective reform.

The concern is not reform in itself. The concern is alteration of conditions within an established pathway after progression has already begun. In poverty terms, that alteration extends exposure. In structural terms, it reallocates systemic pressure from the framework to individuals and households. In policy terms, it weakens internal coherence. In fairness terms, it engages consistency, legal certainty and substantive fairness.

8. Policy implication

The minimum coherent response is to preserve the existing completion structure for the cohort already inside it. Maintaining the existing five-year settlement pathway for individuals assigned a Certificate of Sponsorship prior to 11 April 2024 who remain continuously compliant would preserve the structural integrity of the existing framework while allowing revised rules to apply prospectively.

This position does not prevent settlement reform. It separates inflow control from alteration of an existing pathway. It allows future conditions to be revised while avoiding the poverty escalation that arises when an established progression framework is extended after reliance has already formed.

It is also consistent with the direction of the APPGs' previous findings: reducing time subject to immigration control, reducing cumulative costs, and enabling stable integration rather than extending conditionality.

9. Conclusion



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The Earned Settlement proposals should be assessed not only by their headline qualifying period, but by their structural effect on an existing cohort. For existing Skilled Worker visa holders, the proposal would extend progression under altered conditions. Extended progression means extended exposure: to direct immigration costs, sponsor dependency, policy and administrative variability, housing and financial uncertainty, delayed integration stability, and constrained safety-net resilience. The proposal would therefore cumulatively escalate poverty exposure by prolonging mechanisms already identified in the APPGs' 2024 report.

Preserving internal coherence through prospective application – maintaining the existing five-year settlement pathway for individuals assigned a Certificate of Sponsorship prior to 11 April 2024 who remain continuously compliant – would maintain the structural integrity of the framework while permitting future reform. This represents a minimum level of alignment capable of maintaining coherence, and does not preclude the consideration of broader transitional arrangements within the overall policy framework.

Supporting materials accompanying or referenced in this submission:

- Skilled Worker Justice Alliance Consolidated Written Submission, Settlement, Citizenship and Integration inquiry – Written Evidence (SCI0610): <https://committees.parliament.uk/work/9453/settlement-citizenship-and-integration/publications/written-evidence/>
- Analytical Note & Evidence Bundle, including S10 *Financial Commitments on the Skilled Worker Route: Path-Dependent Costs and Implications of Extending Settlement Requirements*: [SWJA_CP1448_Consolidated_Evidence_Bundle](#)

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