

MIGRANTS AT WORK

The Real Cost of Coming to the UK

Preliminary Findings from Migrant Workers on the Skilled Worker Visa

Based on interviews with 8 participants | 2021–2025 | Health & Care sector focus

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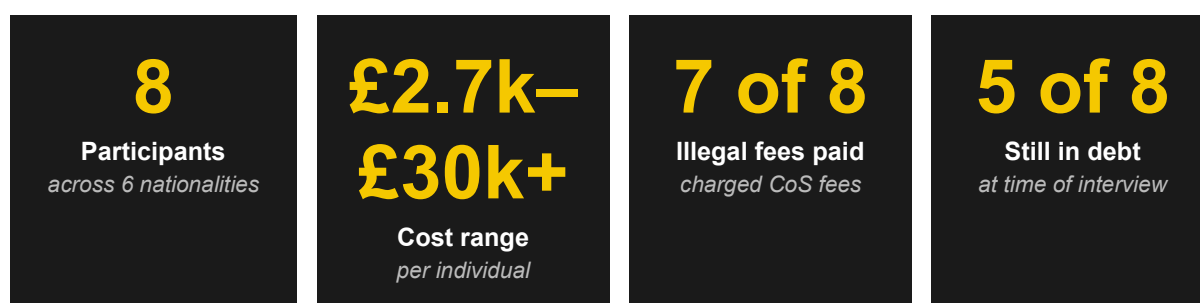
About This Brief

This document presents preliminary findings from Migrants At Work's data collection project on the financial costs and exploitation experienced by migrant workers arriving in the UK on a Skilled Worker visa.

Data was gathered directly from workers through structured interviews using a standardised template covering: official visa costs, Certificate of Sponsorship (CoS) payments, recruitment fees, debt, ongoing deductions, and personal impact.

All participants have been anonymised and are referred to as Participant A through H. Given the small and intentional sample size, this brief is presented as a preliminary snapshot rather than a statistically representative study. It is intended to illustrate patterns of exploitation within the sponsorship system and to inform future, larger-scale research.

Key Findings at a Glance



All 8 participants worked, or intended to work, in the health and care sector. Nationalities represented include India, South Africa, Zambia, Uganda, Nigeria, and Zimbabwe. Visa applications were made between 2021 and 2025.

1. Official Visa Costs

All participants incurred official costs associated with the visa application process. These include the visa application fee, Immigration Health Surcharge (IHS), English language tests,

TB testing, police clearances, biometrics, and travel. The table below summarises costs by participant.

Participant	Nationality	Year	Total Costs (£)	CoS Fee Paid	Debt Taken On
A	India	2021	~£30,000	£20,000	Yes – sold property
B	South Africa	2023	~£10,700	£8,000	Yes – £3,500 at 30%
C	Zambia	2023	~£9,500	£7,000–8,000	Yes – family loan
D	Uganda	2025	~£11,620	£11,500	Yes – from exploiter
E	Nigeria	2023	~£8,237	£4,000	Yes – £6,500
F	Zimbabwe	2023	~£2,670	Not disclosed	Yes – £1,500 at 5%
G	Nigeria	2023	~£12,000	None (CoS route)	Yes – friends/colleagues

In several cases, official fees were paid via a recruiter or agent’s bank account rather than directly to the Home Office or approved providers — raising serious concerns about transparency and the potential for inflated charges.

2. Certificate of Sponsorship (CoS) Fees & Illegal Recruitment Charges

Charging workers for a Certificate of Sponsorship or for securing a job offer is illegal under UK law. Despite this, 7 of the 8 participants reported paying such fees.

Fees ranged from £1,000 to £20,000 and were described to workers in various ways to obscure their true nature:

- “Recruitment fee” or “job guarantee”
- “Visa processing” or “admin fees”
- “Training cost” or “care certificate”
- “Health Surcharge and Admin Fees” – framed as a legitimate government payment

In one case (Participant C), a worker was explicitly instructed: “if you were asked at the airport, say you paid” to the government, not via a third party — indicating clear awareness that the payments were unlawful.

Payments were most commonly made via bank transfer, in several cases to accounts in the worker’s home country, making it harder to trace or challenge. Some were made in cash. Several workers paid these fees before leaving their home country, meaning they arrived in the UK already in significant debt.

3. Debt & Financial Pressure

Taking on debt to fund the migration process was near-universal among participants. Methods included:

- Borrowing from family members (several cases)
- Selling property: in one case (Participant A), grandparents' family home was sold
- High-interest moneylenders: Participant B reported a 30% interest rate on a £3,500 loan
- Borrowing directly from the exploiting employer: Participant F was required to purchase a car as a condition of employment and repay this from their salary

The total debt carried by individual participants ranged from £1,500 to over £20,000. In several cases workers were still actively repaying debts at the time of interview, with some unable to make repayments due to having no income.

"I had to sell my grandparents' house and then borrow money from a lender to get cash and airline tickets. I'm epileptic and I get seizures when I am in deep stress - which has been caused by this situation."

— Participant A

4. Ongoing Deductions & Control After Arrival

Exploitation did not end once workers arrived in the UK. Multiple participants reported ongoing financial deductions and mechanisms of control tied to their visa sponsorship:

- Participant A: £1,100 deducted from a £1,800 monthly salary — described by the employer as repayment of a 'loan'
- Participant B: Received only £700/month for full-time live-in care work for the first three months; employer claimed the company was not financially prepared
- Participant D: Required to pay £200/month rent and £100/month bills to the recruiter she was living with, while simultaneously repaying a fabricated £12,000 debt
- Participant F: Paid £500/month in rent to employer; required to purchase a car (£1,500) as a condition of work
- Participant G: Husband's training fees were unlawfully deducted from his final salary on leaving employment, contrary to his contract

A key element of control in nearly all cases was the threat (implicit or explicit) that reporting, leaving, or complaining would result in visa revocation or further financial consequences. As Participant G noted: the only reason they escalated their situation to the police and employment enforcement agencies was because they had "settled in their minds about going back home." The risk of losing sponsorship acted as a powerful silencer.

5. Human Impact

The financial exploitation documented here did not occur in isolation. Participants described severe consequences for their health, family life, and basic security:

- **Mental health:** Multiple participants reported significant mental health deterioration. Participant A described seizures triggered by stress. Participant E sought help from their GP.
- **Family separation:** Participant B, a single mother, was promised she could bring her children to the UK within three months. This promise was not kept, and financial pressure meant she could not send money home.
- **Homelessness:** Participant D was made homeless after the recruiter threw her belongings out when the CoS licence was revoked, a calculated act of retaliation.
- **Pregnancy loss:** Participant G experienced a miscarriage she attributes to the extreme stress of their situation.
- **Food and housing insecurity:** Participant G's family had to take further loans from colleagues to pay for basic food and accommodation.
- **Continued harassment:** Participant D reported that her exploiter continued to contact her demanding money even after the situation was resolved.

"We are no longer valued, despite the work that I have put in... considering that we have spent the past two years repaying the traffickers who brought us into this country."

— Participant D

"It is a lot of money. I feel like we are being ripped off. We are not entitled to benefits, we have to pay for everything. We are contributing to the economy — imagine if all migrant workers packed up our bags and left."

— Participant G

6. Barriers to Reporting & Seeking Help

Despite serious exploitation, workers faced significant barriers to taking action:

- **Visa dependency:** All participants held visas tied to a specific employer. Reporting exploitation risked losing that sponsorship and, with it, the right to remain in the UK.
- **Cost of legal advice:** Multiple participants mentioned the prohibitive cost of accessing legal help.
- **Fear of disbelief or inaction:** Some workers who did contact agencies (such as the GLAA and their local council) reported hearing nothing further.

- Isolation: Many workers arrived knowing no one, living in employer-controlled accommodation, with limited options to seek outside help.

When asked whether they would report to the Fair Work Agency, Participant G's response was telling: "Yes — if I was assured of support, but not if it risked losing my visa. I would not approach or fight a current sponsor without security of keeping my CoS."

Next Steps & Recommendations for Further Research

These eight cases are consistent with broader evidence of systemic exploitation within the Skilled Worker visa route, particularly in health and care. Migrants At Work recommends the following as priorities:

- Expand data collection to a larger sample to enable quantitative analysis by sector, nationality, and recruitment channel
- Investigate the role of licensed sponsors who tolerate or facilitate fee-charging intermediaries
- Explore the relationship between CoS fee payment and ongoing debt bondage / wage deduction
- Document the gap between reporting mechanisms available in theory and their accessibility in practice
- Ensure this data contributes to calls for sponsor-independent visa status for exploited workers

Evidence from participants with documentary proof (bank transfers, employer emails) may also be suitable for referral to relevant enforcement bodies where workers consent.

About Migrants At Work Ltd

Migrants At Work Ltd is a lived-experience-led organisation that works alongside migrant workers to know, claim, and defend their rights in the UK. This brief was produced as part of ongoing research into the costs and consequences of the Skilled Worker visa sponsorship system.

For more information or to contribute to this research, visit: migrant-at-work.webnode.co.uk or contact info@migrantsatwork.org

All participant data has been anonymised. Quotes have been lightly edited for clarity only.