

Marrying Across Borders

Spousal visa income walls, fees and multi-year waits — the last 20 years, and the 20 ahead

JULY 2026 · FACT-CHECKED · SOURCES CITED

£0 → £29k UK income bar to sponsor a spouse: none in 2006, £29,000 today	~5x growth of the UK health surcharge in nine years (£200 → £1,035/yr)	~4 years wait for a US green-card holder to be joined by a spouse	A\$9,095 Australia's partner visa fee — the world's most expensive
---	---	--	---

For diaspora couples, the wedding is the easy part. The hard part is the paperwork that decides whether you live in the same country. Twenty years ago the UK had no income requirement and fees ran a few hundred pounds; US spousal petitions took months. Today the UK bar is £29,000 — more than half of British workers earn — total route fees exceed £12,000, and a US green-card holder waits about four years. This report tells the 20-year story of how being together got a price tag, and reads the trend 20 years forward.

Prepared for the Africa Global Forum community · July 2026

1. The Last 20 Years: How Being Together Got a Price Tag

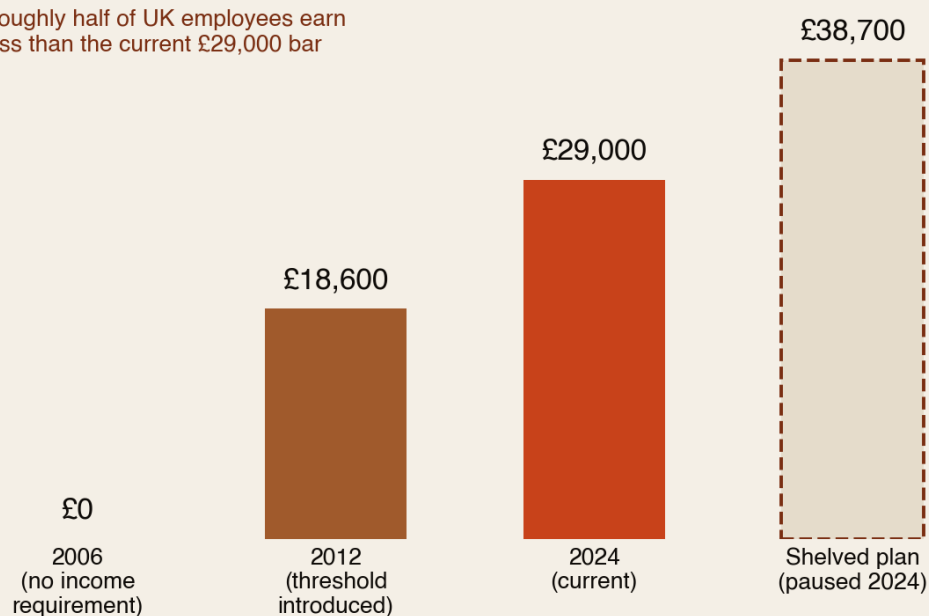


The fee escalator, 2006–2026 (Home Office schedules via Commons Library; Home Affairs). All far above inflation.

In 2006 the family route was almost unrecognisable: no UK income threshold, fees in the hundreds, no health surcharge (invented 2015), US petitions measured in months. Then three things happened everywhere: fees became a revenue source, income thresholds became a migration-control tool (the UK's 2012 reform was explicitly designed to cut net migration), and processing backlogs became a quiet queue nobody has to defend. The couple pays for all three.

2. The Income Wall

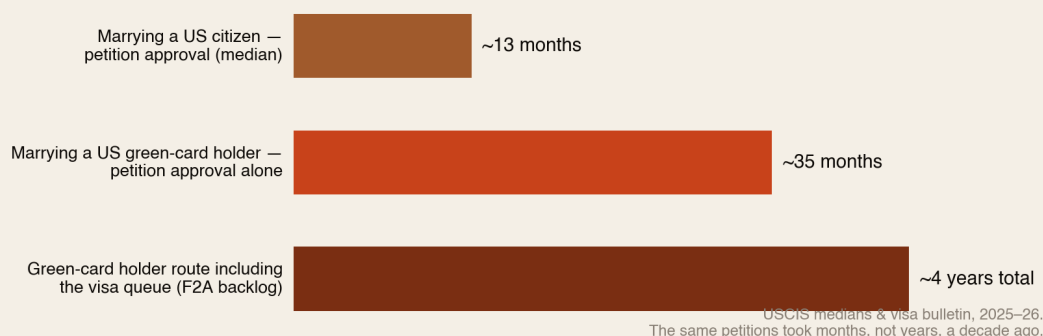
Roughly half of UK employees earn less than the current £29,000 bar



The UK minimum income requirement, 2006–2026 (Commons Library — verified). The £38,700 stage was paused in 2024.

The UK created a minimum salary for family life — set at a level roughly half its own workers don't earn. A British-Nigerian nurse doing an essential job the UK recruited her for can earn too little to live in Britain with her own husband. The wall bites hardest where the diaspora lives: young couples, key workers, the self-employed. And the wealthy clear it without noticing — £88,500 in savings waives the income test entirely.

3. The Wait: Married, but in Different Countries



US spousal waits, 2025–26 (USCIS medians; visa bulletin). A decade ago: months, not years.

America's wall is time, not money: ~13 months married to a citizen; ~4 years married to a green-card holder once the visa queue is included. Four years is not a delay — it's a chapter of a marriage conducted by video call, annual visits and remittances. And unlike a fee, you cannot save your way past a queue.

4. Where to Marry From, Today

United Kingdom — the money wall. £29,000 income (or £88,500 savings); ~£4,650 upfront; £12,000+ over the five-year route. Fast once you qualify.

United States — the time wall. Cheap (~\$3–4k in fees), no salary bar — but 13 months to 4 years apart.

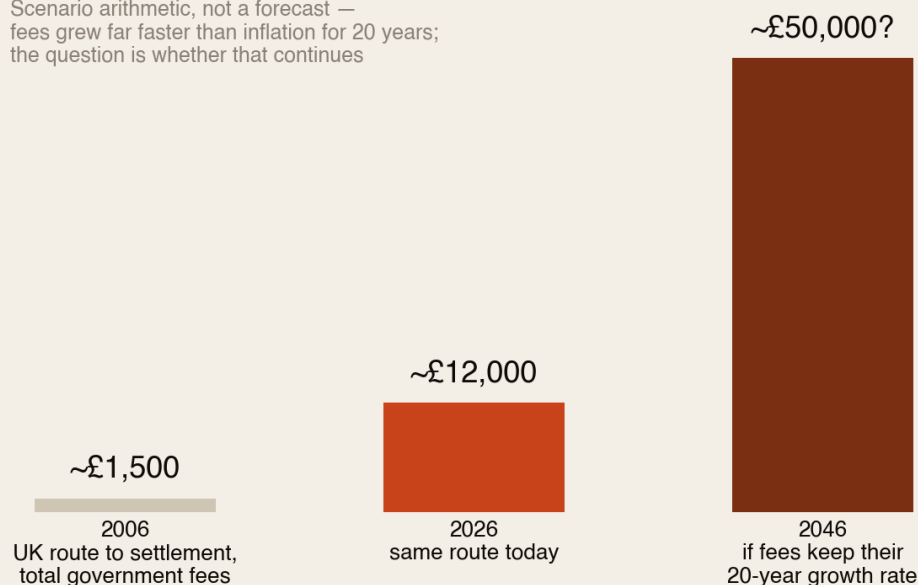
Canada — the reasonable one. No minimum income to sponsor a spouse, ~C\$1,200–1,700 in fees, roughly a year's processing. The humane version exists.

Australia — the fee wall. A\$9,095 for the application alone; historic waits of 1–2 years.

Same couple, same love — and the price of being together ranges from ~C\$1,500 to £12,000+, and from twelve months to four years, purely by the sponsoring partner's passport.

5. The Next 20 Years

Scenario arithmetic, not a forecast —
fees grew far faster than inflation for 20 years;
the question is whether that continues



Scenario arithmetic, not a forecast: the UK route's total fees if the last 20 years' growth simply continues.

Family migration is the politically cheapest target. Work visas have business lobbies; student visas fund universities. Spouses have no lobby — tightening reaches them first.

Fees only ratchet one way. No major destination has meaningfully cut family-visa fees in 20 years. On the historical growth rate, the UK route passes £50,000 by 2046 — a scenario, built on an unbroken pattern.

The counter-force is demographics. Every destination is ageing and competing for working-age migrants — and family rights are part of what talent shops for. Canada's no-income-test model is a competitive position, not just a kindness.

The realistic 2046: more expensive and more automated — unless the talent war forces the Canadian model to win. Family rules move when affected citizens vote; that is, increasingly, the diaspora.

6. What It Does to Families

The Skype family became an institution. After the 2012 threshold, England's Children's Commissioner estimated ~15,000 British children were growing up separated from a parent by the income rule — before the bar rose another £10,400.

The wedding budget grew a second line. A diaspora marriage now carries ceremony costs plus a five-figure visa bill — and the visa bill can't be trimmed.

Careers get bent around thresholds. Second jobs, delayed children, relocations — lives redesigned to clear a sponsorship number.

Some couples emigrate to be together. When family routes close, couples don't separate — they relocate, and the sponsoring country loses its own citizen.

7. The Playbook

Check the rules before the ring. The sponsoring partner's passport, income and savings determine everything — know the numbers before the wedding date.

Build the sponsorship file early. Six months of payslips above the threshold, in the right format — the wall is cleared on paperwork quality as much as income.

Know the savings route. £88,500 held six months replaces the UK income test — family and harambee logic can legally solve what a salary can't.

Green-card holders: weigh citizenship timing. Naturalising before marrying converts a ~4-year wait into ~13 months.

Budget the visa like a second wedding. £12,000+ on the UK route — cut the party before you cut the paperwork.

Count the Canadian option honestly. If both careers travel, no-income-test beats years of threshold-chasing.

And politically: family rules move when separated citizens vote. Silence is the only guarantee the wall keeps rising.

The marriage certificate is one page. The right to live under one roof is a second, more expensive document — plan for both.

8. How We Checked

Verified: UK minimum income requirement history — introduced July 2012 at £18,600, £29,000 from April 2024, £38,700 paused, ~half of UK employees below the bar, 2025 review (House of Commons Library); UK spouse visa fee £2,064 and IHS £200 (2015) → £1,035 (2024) (Commons Library / Home Office); US I-130 medians ~13 months (citizen) and ~35 months (LPR) with the F2A queue at ~2022 dates (USCIS / visa bulletin); Australia partner visa A\$9,095 (Home Affairs). **Reported/estimates:** mid-2000s UK fee (~£500) and Australia's 2010 fee (~A\$2,060) — direction certain, decimals indicative; the £12,000+ route total (our sum of published fees); ~15,000 “Skype family” children (Children's Commissioner, 2015). **Labelled scenario:** the 2046 projection extends the 2006–2026 growth rate — arithmetic on a trend, not a forecast. Companions: The Price of “I Do”; The Other Side of the Bet.