

Catalogue no. 89-657-X2019007  
ISBN 978-0-660-30239-3

## Ethnicity, Language and Immigration Thematic Series

# Study on International Money Transfers from Canada

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Release date: April 17, 2019



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# Study on International Money Transfers from Canada

by **Zacharie Tsala Dimbuene** and **Martin Turcotte**

## Highlights

- In 2017, 37% of Canadian residents born in countries eligible for Official Development Assistance sent money abroad to relatives or friends. Men (38%) remitted slightly more than women (36%).
- Canadian residents born in ODA-eligible countries remitted \$5.2 billion in 2017. This amount was unevenly distributed between men and women: Men sent a total of \$2.9 billion abroad and women sent \$2.3 billion.
- Remitters sent \$2,855 yearly on average. Men (\$3,250) remitted on average \$780 more than women (\$2,470).
- Men remitted more than women in all birth regions except Southeast Asia and Oceania, where women remitted \$140 more than men, on average.
- The average amount remitted in 2017 ranged from \$1,825 for remitters born in the Americas to \$4,755 for those born in Eastern Asia.
- Some destination regions received more remittances than others. Southeast Asia and Oceania received approximately \$1.4 billion in 2017, representing 27% of the total amount remitted in 2017.
- At the country level, the Philippines, India, the United States, China and Pakistan were the top five destinations of remittances from Canada.
- Money transfer stores (MTSs) were the most common method of sending money: 56% of remitters went in-person to a MTS to send their last money transfer. An additional 8% of remitters used a MTS online.
- Remitters paid on average 6% of the amount remitted last time in 2017. The fee varied by transfer method, with in-person money transfer using money transfer stores being more costly.
- Sending costs are associated with the amount remitted. For example, remitters who sent up to \$200 paid on average 11% of the amount remitted through in-person banking, while those who sent \$1000 or higher, using the same method, paid on average 2%.
- Remitters reported that convenience for the sender (30%) and the recipient (32%) were the main reasons to choose the last money transfer method used.

# 1. Introduction

## Context

Remittance flows to low- and middle-income regions are an important source of external funding for many developing countries, at both the macro- and microeconomic levels. At the macroeconomic level, it was estimated that, on average, remittances account for 27% of gross domestic product (GDP) in some developing countries.<sup>1</sup> At the microeconomic level, remittances play an important role in reducing poverty, paying for food and education and supporting community development.

Worldwide, the World Bank estimates that people pay fees of about 7% to send US\$200 abroad.<sup>2</sup> Remittance fees can vary, sometimes substantially, by region and transfer methods. Therefore, reducing remittance fees has become a strategic focus for multilateral development within the “5x5 objective” framework.<sup>3</sup> According to the World Bank, this initiative could keep up to US\$16 billion in the pockets of migrants who send money back home.

In an effort to align with international initiatives, the Government of Canada announced in 2015 a series of provisions to reduce the cost of remittances.<sup>4</sup> More recently, the Federal Government reiterated its intent to work closely with the provincial and territorial governments to improve regulation of the remittance industry in the country so that residents of Canada who send money abroad are not charged exorbitant fees.<sup>5</sup> Against this background, the Study on International Money Transfers targeting residents of Canada born in Official Development Assistance (ODA)-eligible countries was designed to collect data on international money transfers from Canada and on the characteristics of those who transfer money, and to identify the needs of Canadian residents born in an ODA-eligible country who send money abroad.

## Objectives of the report

This report highlights key findings of the Study on International Money Transfers, and it answers the following questions.

- Among Canadian residents born in a country eligible for Official Development Assistance,<sup>6</sup> how many and what proportion send money outside Canada? How much money did they send in 2017, in total and on average?
- What are the characteristics of people who remit (ODA birth region, sex, age, socioeconomic characteristics)? Indeed, studies have shown that a number of factors can influence the propensity to remit, including individual, household, and contextual characteristics.<sup>7</sup>
- Which methods are used most often to send money abroad? What is the fee for transferring money abroad, and how does it vary with the method used to send money?

The report also examines gender differences in remittances. A number of studies have explored and compared the remittance patterns of men and women. However, findings are mixed. Some studies have found significant differences in remittance patterns between men and women,<sup>8</sup> while others have reported no differences.<sup>9</sup>

1. Meyer and Shera (2017). “The impact of remittance on economic growth: An econometric model.” *Economica* 18: 147–155.  
 2. In 2015, the United Nations adopted a goal pertaining to remittance costs as part of its [Sustainable Development Goals \(SDG\)](#). See for instance the SDG 10: Reduce inequality within and among countries; and Target 10.c: By 2030, reduce to less than 3% the transaction costs of remittances and eliminate corridors with costs higher than 5%. For more details, see <https://www.un.org/sustainabledevelopment/>  
 3. Remittances have received increasing attention since the Sea Island Summit, in 2004. Five years later, the G8 countries committed to reducing the cost of remitting funds from 10% to 5% within five years; this is also known as the “5x5 objective”. See Ahmed et al. (2017). *Digital remittances: Enhancing financial health for families around the world*; World Bank (2014). *Report on the remittance agenda of the G20*.  
 4. Global Partnership for Financial Inclusion (2017). *G20 National Remittance Plan Canada 2018-2020*. G20, Hamburg (Germany), 2017.  
 5. See for more details, Government of Canada, 2015 Budget “[Strong Leadership. A balanced-budget, low-tax plan, growth and security](#)”, pages 297-299.  
 6. The list of countries eligible for ODA includes least-developed countries (e.g., Haiti, Sudan, and Senegal), lower-middle-income countries (Indonesia, Ukraine, Philippines) and territories, and upper-middle-income countries (China, Colombia, Mexico). A [complete list of ODA-eligible countries](#), for reference year 2017, see: <http://www.oecd.org/dac/financing-sustainable-development/development-finance-standards/dacelist.htm>.  
 7. For more details on the Canadian context, see Houle and Schellenberg (2008). Contextual characteristics include birth region and destination region which can both impact remittance behaviours. For instance, it is possible that following natural disaster back home, people may remit more than they usually do.  
 8. Rahman (2013); Ullah (2011).  
 9. Niimi (2011).

Furthermore, previous research pointed out national and regional differences in remittance behaviours.<sup>10</sup> The report accounts for this dimension by analyzing remittance behaviours by birth region of respondents. The report groups country of birth into eight regions: the Americas, Eastern Europe and Southern Europe, Sub-Saharan Africa<sup>11</sup>, Northern Africa, West Central Asia and the Middle East, Eastern Asia, Southeast Asia and Oceania, and Southern Asia.<sup>12</sup> It is important to remember that only people born in ODA-eligible countries are included in the survey and these regions. For example, Canadian residents born in the United States are not included in the study because the United States is not an ODA-eligible country.

## 2. Survey methodology, data sources, methods and definitions

### Data sources

This report uses data from the 2018 Study on International Money Transfers (SIMT). The survey was conducted by Statistics Canada on behalf of Global Affairs Canada. The survey provides reliable estimates of remittance flows by naturalized Canadians, landed immigrants and temporary residents born in ODA-eligible countries aged 18 years and over who sent money from Canada. Furthermore, the survey provides a comprehensive look into their remittance behaviours and their needs to improve remittance experiences.

ODA-eligible countries consist of all low and middle income countries based on gross national income (GNI) per capita as published by the World Bank. All of the Least Developed Countries (LDCs), as defined by the United Nations (UN), are included in the ODA-eligible country list. Because the classification is dynamic and may vary from a year to another, the year 2017 is the reference year in the survey.<sup>13</sup>

The temporary residents covered by the survey are refugee claimants and persons with a work permit valid anytime in 2017 and at least until April 1, 2018. Residents of the ten provinces are covered, while residents of the three territories are excluded. Institutionalized persons are excluded as well.

The survey frame was a person-based list frame, constructed from two sources. The first source was the 2016 longform Census which was used to cover naturalized Canadians and landed immigrants. The second source was administrative files from Immigration, Refugees and Citizenship Canada (IRCC) which were used to cover immigrants that landed after the 2016 Census, refugee claimants and temporary residents with a valid work permit.

SIMT collected information from 23,000 respondents on socio-demographics, remittance behaviours and needs, including frequency of remitting, knowledge and utilization of methods used to send money abroad, total amount remitted in 2017, sending costs, remittance destinations, characteristics of recipients, and satisfaction on the overall process of remitting. For more details on the survey, see [Study on International Money Transfers](#).

### Definitions and Methods

**Remitter:** A person who sent money abroad in 2017. Respondents were asked whether they (1) *sent money to relatives or friends living outside Canada in 2017*; or (2) *had money hand-carried by themselves or someone else, to relatives or friends living outside Canada in 2017*. These respondents are referred to as **remitters in 2017**.

**Remittances:** The money immigrants send to relatives or friends in the country of origin or another country. The methodology on how to estimate remittance flows are a subject of debate in the literature. In this survey, data were collected at the individual level which also constitutes the unit of analysis. In this report, remittances are personal money that a respondent sent abroad in 2017; they exclude the money sent abroad on behalf of other people such as relatives or friends.

10. Houle and Schellenberg (2008). Also, DeVoretz and Vadean (2008) demonstrated that cultural background is an important aspect to consider when analyzing factors associated with remittance behaviours.

11. Sub-Saharan Africa includes Western Africa, Eastern Africa, Central Africa and Southern Africa.

12. Studies on remittances often include both the sender and recipient perspectives. In this report, the aforementioned regions from the sender's perspective are used. In analyzing the destination region, an additional category (non-ODA countries), which comprises the countries where residents of Canada born abroad also send money, has been added. Where relevant, both birth and destination regions will be classified according to the level of development (least developed countries, lower middle income countries, upper middle income countries, and higher income countries).

13. For a [complete list of ODA-eligible countries](http://www.oecd.org/dac/financing-sustainable-development/development-finance-standards/dacelist.htm): <http://www.oecd.org/dac/financing-sustainable-development/development-finance-standards/dacelist.htm>

The World Bank has been a leading institution to provide with facts on remittances and the costs of sending money abroad. To estimate aggregate volumes remittances and bilateral remittances, the World Bank uses the International Monetary Fund (IMF)'s database on remittance inflows and outflows Balance of Payments (BoP) database. IMF introduced a new definition of personal remittances in 2009.<sup>14</sup> Personal remittances which come from BoP include (1) *compensation of employees* and (2) *personal transfers*. A third component has been considered in estimating remittance flows, the “capital transfers between households”; this latter is more difficult to obtain and is missing for almost all countries. Besides the BoP database, aggregate volumes of remittances can also be estimated using household surveys.<sup>15</sup> Finally, bilateral remittances—or remittances flows between two specific countries can be estimated. The caveat about the methodology developed so far to estimate bilateral remittances require data from both countries, which is in practice very difficult.<sup>16</sup> Due to differences in methodology, figures from SIMT and the World Bank are not comparable.

**Sending cost during last money transfer in 2017:** The fee paid during the last money transfer. Respondents were asked “*The last time you sent money to relatives or friends living abroad in 2017, was there a fee to send the money?*” and “*how much was the fee?*” To estimate the fee paid during the last money transfer, either as averages or a percentage of the amount remitted, only valid amounts greater than zero were included in the computation.

**Birth and destination region:** **Birth region** corresponds to the geographical region of the ODA-eligible country where the remitter was born, while **destination region refers to** the region where money was sent in 2017. The birth and destination regions were defined using either a classification by geography, or a classification based on the gross national income (GNI).

In the SIMT, respondents were asked questions about their country of birth. This information was used to define broader birth regions. That includes (1) Americas; (2) Eastern Europe and Southern Europe; (3) Sub-Saharan Africa<sup>17</sup>; (4) Northern Africa; (5) West Central Asia and the Middle East; (6) Eastern Asia; (7) Southeast Asia and Oceania; and (8) Southern Asia. In a similar way, the destination regions were defined using two sets of information. First, respondents were asked “*In 2017, to what country did you send money most often?*” Second, respondents were asked “*In 2017, did you send money to relatives or friends living outside Canada in any countries other [than that identified above]?*” From these two pieces of information, it was possible to define the “destination region” which includes categories similar to birth region, with an additional category (9) for all non ODA-eligible countries. Another criterion “*level of economic development*” was used to define both birth and destination regions of remittances resulting into three categories: (1) least developed countries; (2) low- and middle-income countries; (3) upper middle-income countries; and additional category (4) high-income countries for destination region of remittances. This latter category is the same to non ODA-eligible countries in the first classification.

## Analyses and quality of the estimates

The report is based on descriptive results with an emphasis on differences by gender, region of birth, and region of destination. For the quality of estimates, the lower and upper bounds of the confidence intervals are presented. Confidence intervals should be interpreted as follows: If the survey were repeated many times, then 95% of the time (or 19 times out of 20), the confidence interval would cover the true population value.

14. IMF (International Monetary Fund) (2009). *International Transactions in Remittances: Guide for Compilers and Users*. Washington, DC: IMF.

15. This practice is widespread in Latin America. See Orozco (2006).

16. This methodology has been criticized because of the reliability of the data. As the World Bank states: “credible national data on bilateral remittances are not available”. See for more details, Ratha and Show (2007).

17. Sub-Saharan Africa includes Western Africa, Eastern Africa, Central Africa and Southern Africa.

### 3. Findings

#### Almost four in ten residents of Canada born in ODA-eligible countries sent money abroad in 2017

In 2017, 37% of Canadian residents born in ODA-eligible countries sent money to relatives or friends living in another country.<sup>18</sup> That money was sent by formal methods (through a bank or online money transfer) or simply hand-carried by the person or someone else. Men were slightly more likely (38%) to remit than women (36%).<sup>19</sup>

The total amount sent abroad was \$ 5.2 billion in 2017. Of that amount, \$2.9 billion was sent by men and \$2.3 billion by women. As a proportion, this translates into 56% for men and 44% by women.

On average, these individuals remitted \$2,855 to relatives or friends. Men sent more (\$3,250) than women (\$2,470) on average.

As found in previous studies,<sup>20</sup> the propensity to remit varied across birth regions (Chart 1). In 2017, the percentage of Canadian residents born in ODA-eligible countries who sent money to relatives or friends in another country varied from 11% for those born in Eastern Asia to 57% for those born in Southeast Asia and Oceania. According to some researchers, these variations may partly be due to cultural differences.<sup>21</sup> Also in some countries, like the Philippines, the government actively promotes the training and the deployment of young adults to work abroad and send back remittances—especially women in the case of the Philippines.<sup>22</sup> In Canada for example, a very large proportion of immigrants admitted under the live-in caregiver program are Filipino women.

18. The weighted number of respondents represents a total of 4.5 million residents of Canada born in ODA-eligible countries.

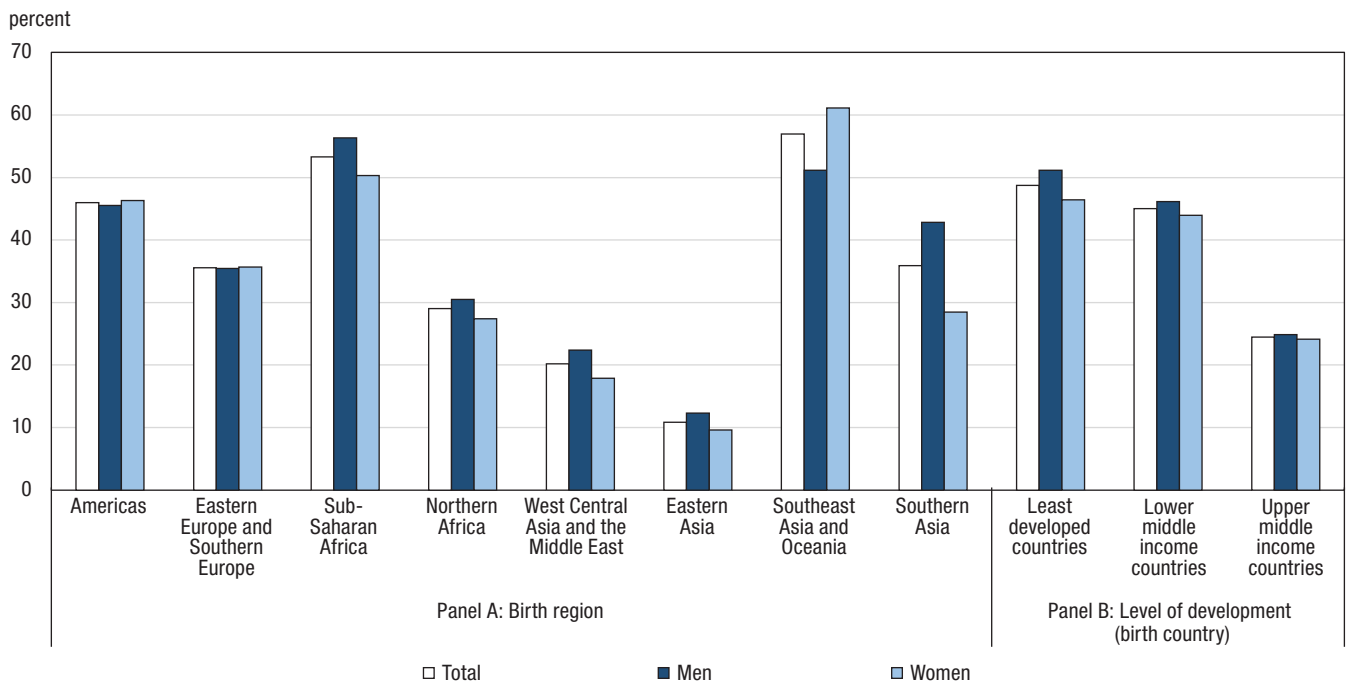
19. These figures are higher than the proportion of 29% reported in Houle and Schellenberg (2008) where the sample was based on a specific recent immigrant cohort arrived in Canada between October 1, 2000 and September 30, 2001 whereas SIMT report includes persons born abroad in ODA-eligible countries who came to Canada between 1929 and 2017.

20. Houle and Schellenberg (2008); Simmons, Plaza, and Piché (2005).

21. DeVoretz and Vadean (2008) used data from the Family Expenditure Survey to study differences in remittance behaviours between native and immigrant households in Canada. They emphasized the importance of cultural backgrounds to understand remittances.

22. Martin et al. (2004).

**Chart 1**  
**Percentage of Canadian residents born in ODA eligible countries who sent money to relatives or friends living outside Canada in 2017, by sex and birth region**



**Note:** Sub-Saharan Africa includes Western Africa, Eastern Africa, Central Africa and Southern Africa.  
**Source:** Statistics Canada, Study on International Money Transfers, 2018.

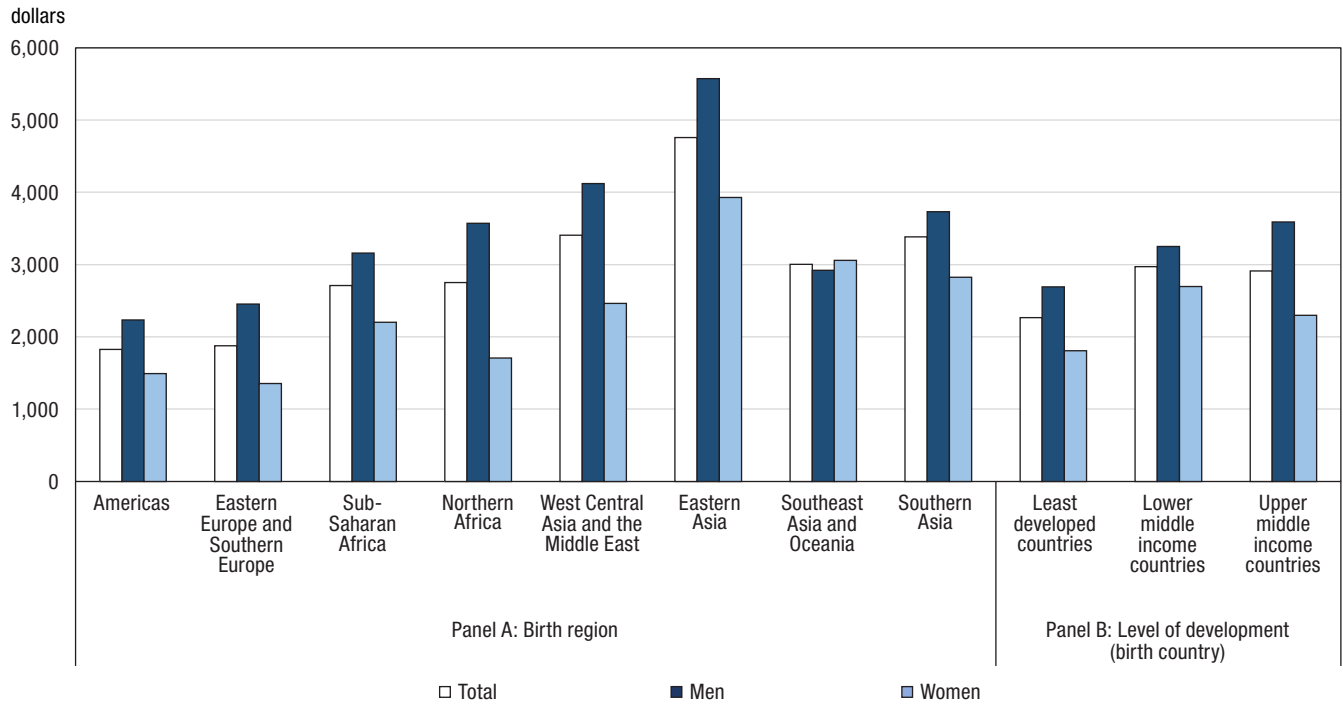
Among Canadian residents born in sub-Saharan Africa, West Central Asia and the Middle East, Eastern Asia and Southern Asia, men were more likely to send money abroad than women. For example, 43% of men born in Southern Asia sent money to relatives or friends living in another country in 2017, compared with 28% of women. This finding reflects the general patterns for the total population of Canadian residents born in ODA-eligible countries.

In contrast, in Southeast Asia and Oceania, women (61%) were more likely to send money than men (51%).

The average amount sent also varied by region of birth (Chart 2). However, the regions with the highest average amounts were not necessarily the same as those with the highest proportions of those who remitted. For example, 11% of people born in Eastern Asia sent money outside Canada and the average amount was \$4,755. In contrast, 46% of people born in the Americas sent money to relatives and friends, but the average amount was \$1,825.



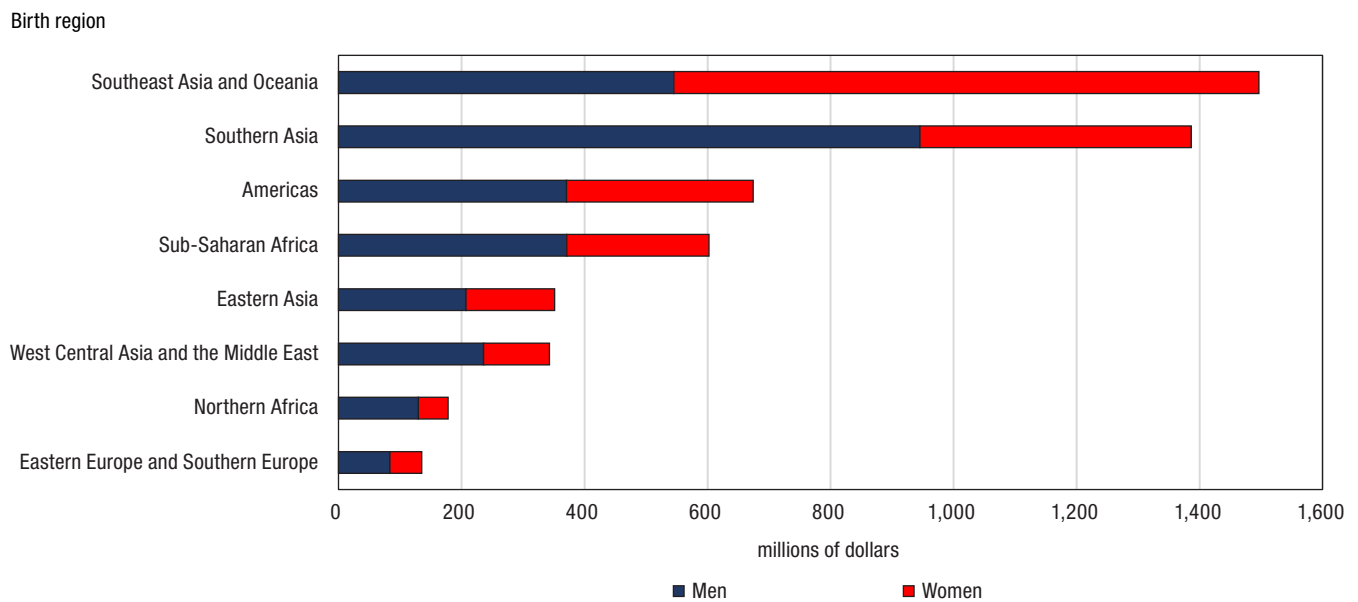
**Chart 2**  
Average amount sent to relatives or friends living outside Canada in 2017, by sex and birth region



**Note:** Sub-Saharan Africa includes Western Africa, Eastern Africa, Central Africa and Southern Africa.  
**Source:** Statistics Canada, Study on International Money Transfers, 2018.

The total amount remitted also varied significantly by birth region (Chart 3).

**Chart 3**  
Total amount in millions of dollars sent to relatives or friends living outside Canada in 2017, by sex and birth region



**Note:** Sub-Saharan Africa includes Western Africa, Eastern Africa, Central Africa and Southern Africa.  
**Source:** Statistics Canada, Study on International Money Transfers, 2018.

## Canadian residents born in least developed countries most likely to remit, but they remit less

Since remittances can be seen as a poverty reduction strategy, the level of economic development in the country of origin may be associated with the likelihood to remit. In 2017, residents from upper-middle income countries were less likely to send money than those from least developed countries or lower-middle-income countries (Chart 1). A quarter of people (24%) born in upper-middle income countries sent money abroad—half the proportion of remittances of those born in least-developed countries (49%) or lower-middle income countries (45%).

The difference in the propensity to remit was small between men and women born in upper middle income countries. However, it was significant among those born in least developed countries where men were more likely to remit than women, with a difference of 5 percentage points.

In terms of amounts remitted in 2017, people born in least developed countries sent on average \$2,265. That was less than those born in lower-middle income countries (\$2,970) or upper-middle income countries (\$2,910). In the three categories of countries, men sent more than women on average. For example, while men born in least developed countries sent on average \$2,690, their female counterparts sent \$1,810.

## Residents who arrived more recently more likely to remit

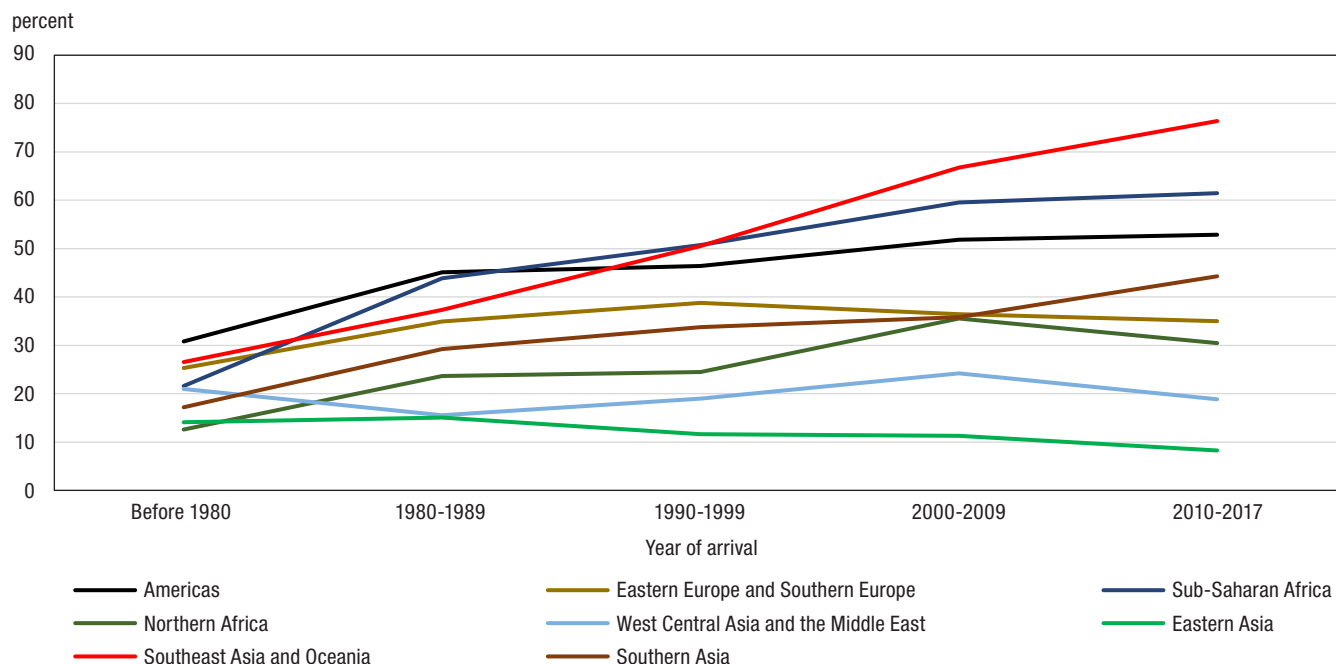
Another factor associated with the remittance behaviours of people born abroad is how long they have lived in the host country. Previous research has produced mixed results. Some studies have found that time since migration was negatively associated with remittances,<sup>23</sup> while others found no significant effect.<sup>24</sup> The main explanation is that remittance dynamics, like any other temporal pattern, depend on the specific migratory and social context. Therefore, there is no reason to expect a consistent pattern.<sup>25</sup>

Generally speaking, the likelihood to remit was higher among Canadian residents who arrived recently in the country (Chart 4). For example, the likelihood to remit for people born in ODA-eligible countries located in the Americas ranged from 31% for periods before 1980 to 53% for the most recent period. Among people born in ODA-eligible sub-Saharan African countries who came to Canada prior to 1980, 22% transferred money in 2017, compared with 61% of those who were admitted in Canada between 2010 and 2017. Exceptions to this general pattern were observed for Eastern Asia and for West Central Asia and the Middle-East.

23. Menjivar et al. (1998); Fairchild and Simpson (2004); Holst and Schrooten (2006); Vargas-Silva (2006).

24. Merkle and Zimmermann (1992); Goza and Marteleto (1998).

25. Carling (2008).

**Chart 4****Percentage of Canadian residents born in ODA eligible countries who sent money to relatives or friends living outside Canada in 2017, by period of admission and birth region**

**Note:** Sub-Saharan Africa includes Western Africa, Eastern Africa, Central Africa and Southern Africa.

**Source:** Statistics Canada, Study on International Money Transfers, 2018.

A number of explanations can be drawn from the literature.<sup>26</sup> First, the number of potential recipients is likely to decline over time through death or chain migration, such as family reunification. Second, social ties with communities in home country tend to fade over time, and as a result, so does the likelihood to send money abroad. Consequently, recent immigrants with stronger family ties or friendships in their home country are more likely to remit than older cohorts originating from the same birth region. Thirdly, some of the differences in remittance patterns may reflect the changing socioeconomic characteristics, over decades, in migration waves.

### Individual and household characteristics of Canadian residents born in ODA-eligible countries associated with the likelihood to send money abroad

There is vast literature on the factors associated with the likelihood for immigrants to send money back home and the amount they send.<sup>27</sup> Table 1 presents the proportion of people who sent money in 2017, by several characteristics. Table 2 presents the average amounts sent for the same characteristics.

### Younger and older peoples born in ODA-eligible countries are less likely to remit

As illustrated in previous studies<sup>28</sup>, age is associated with the likelihood of remitting. More precisely, the proportion of people who sent a remittance follows a bell-shaped curve in regards to age: it is lower at younger ages, increases and peaks in middle age ranges, and decreases at older ages. For example, 28% of those aged 18 to 29 years sent money abroad in 2017, a proportion that rose to a high of 45% among people aged 40 to 49 years, and then declined to 21% among people aged 70 and older. The same trend was observed among both men and women.

26. Collier et al. (2011), Akkoyunlu et al. (2008); Amudo-Dorates and Pozo (2002); Holst, Elke and Schrooten, Mechthild (2006); and Echazarra (2010).

27. An extensive review of the factors associated with the likelihood of transferring money and remittance flows in the literature are beyond the scope of this report. Previous studies have shown that demographic characteristics (e.g., age, sex, education, employment status, personal income, immigration status, time since migration), household characteristics (e.g., household income) and contextual factors (e.g., country of origin) influence remittance flows. For more details, see Houle and Schellenberg (2008); DeVoretz and Vadean (2008); Carling (2008); Adams Jr. (2009); Antoniadou et al. (2013).

28. Studies found that younger and older immigrants are more likely to remit more than middle-aged immigrants. Additionally, previous research found that age-earnings profiles may explain the U-shape relationship observed between age and the average of amount remitted. Indeed, immigrants in their thirties remitted the largest amounts. See Houle and Schellenberg (2008); Menjivar et al. (1998).

**Table 1**  
**Percentage of Canadian residents born in ODA-eligible countries who sent money to relatives or friends living outside Canada in 2017, by sex and selected characteristics**

Demographic and socioeconomic characteristics	People who sent money to relatives or friends living outside Canada in 2017								
	%	Total		%	Men		%	Women	
		95% confidence interval from	95% confidence interval to		95% confidence interval from	95% confidence interval to		95% confidence interval from	95% confidence interval to
<b>Total</b>	<b>37.3</b>	<b>36.7</b>	<b>37.9</b>	<b>38.5</b>	<b>37.6</b>	<b>39.4</b>	<b>36.2</b>	<b>35.4</b>	<b>37.1</b>
<b>Age</b>									
18-29	28.2	26.6	29.8	28.8	26.5	31.1	27.7	25.4	29.9
30-39	44.1	42.8	45.5	46.6	44.5	48.6	42.1	40.2	43.9
40-49	44.9	43.6	46.2	45.4	43.4	47.3	44.5	42.8	46.3
50-59	40.9	39.5	42.4	42.9	40.8	45.0	39.1	37.1	41.1
60-69	31.6	30.0	33.3	33.6	31.2	36.1	29.8	27.5	32.1
70 and older	20.8	19.0	22.5	20.8	18.2	23.3	20.8	18.3	23.2
<b>Marital status</b>									
Married	39.6	38.8	40.3	41.6	40.5	42.7	37.6	36.5	38.7
Common-Law	42.8	39.4	46.3	42.7	37.7	47.7	42.9	37.8	48.0
Widowed	26.0	22.8	29.2	22.0	14.4	29.6	26.7	23.2	30.3
Separated	44.1	40.1	48.2	42.1	35.4	48.8	45.3	40.1	50.4
Divorced	36.0	33.2	38.9	38.0	33.1	42.9	35.0	31.4	38.6
Single, never married	30.6	29.2	32.0	28.7	26.8	30.7	32.5	30.5	34.6
<b>Highest educational level</b>									
Less than high school	30.6	28.4	32.7	35.1	31.7	38.4	27.2	24.4	30.1
High school	33.8	32.3	35.3	34.4	32.2	36.5	33.2	31.2	35.3
Postsecondary	41.7	40.4	42.9	40.8	38.9	42.7	42.4	40.7	44.1
University (Bachelor's degree or higher)	37.9	36.9	38.9	39.9	38.6	41.3	36.0	34.6	37.3
<b>Immigration status</b>									
Canadian citizen by naturalization	35.3	34.6	36.1	35.8	34.8	36.9	34.9	33.8	36.0
Landed immigrant or permanent resident	42.2	40.8	43.5	44.7	42.7	46.6	39.9	38.0	41.7
Temporary or non-permanent resident	40.6	37.2	44.1	43.7	39.1	48.3	37.0	32.1	41.9
Not stated	34.2	31.0	37.5	34.2	29.3	39.1	34.3	29.8	38.7
<b>Year of arrival</b>									
Before 1980	23.5	21.9	25.2	23.6	21.2	26.0	23.5	21.1	25.8
1980-1989	34.0	32.0	35.9	34.1	31.4	36.8	33.9	31.1	36.7
1990-1999	35.1	33.7	36.6	35.3	33.2	37.5	35.0	33.0	37.0
2000-2009	39.3	38.1	40.5	39.7	38.0	41.4	38.9	37.4	40.5
2010-2017	42.7	41.4	44.1	46.0	44.2	47.9	39.6	37.7	41.4
<b>Employment status</b>									
Employed full-time (30 or more hours per week)	46.3	45.5	47.2	46.4	45.2	47.5	46.3	44.9	47.6
Employed part-time (Less than 30 hours per week)	31.6	29.8	33.3	27.1	24.3	29.9	34.1	31.9	36.3
Not employed	22.0	20.9	23.1	19.9	18.2	21.5	23.3	21.8	24.7
<b>Personal income</b>									
Less than \$20,000	26.4	25.3	27.5	24.1	22.4	25.8	27.7	26.3	29.1
\$20,000-\$29,999	42.6	40.8	44.5	41.0	38.3	43.7	44.0	41.4	46.5
\$30,000-\$39,999	45.7	43.7	47.7	46.9	44.0	49.8	44.6	41.7	47.4
\$40,000-\$49,999	45.6	43.5	47.7	46.9	43.9	49.9	44.2	41.1	47.3
\$50,000-\$69,999	44.5	42.5	46.5	44.9	42.3	47.4	44.1	41.0	47.2
\$70,000-\$89,999	41.8	39.3	44.3	42.6	39.4	45.8	40.4	36.2	44.5
\$90,000 and over	41.8	39.6	44.0	42.3	39.7	44.8	40.6	36.5	44.7
<b>Household income</b>									
Less than \$40,000	31.3	29.9	32.6	32.3	30.4	34.2	30.4	28.7	32.2
\$40,000-\$59,999	40.3	38.6	42.0	41.4	38.9	43.9	39.3	37.0	41.7
\$60,000-\$79,999	41.8	39.9	43.6	42.1	39.5	44.7	41.5	38.8	44.2
\$80,000-\$109,999	40.4	38.8	42.1	40.9	38.6	43.2	39.9	37.5	42.3
\$110,000 and over	39.0	37.5	40.5	40.1	38.0	42.1	37.8	35.7	39.9

Source: Statistics Canada, Study on International Money Transfers, 2018.

While the average amount sent was lower among younger people (\$2,265), it did not vary substantially by age group (Table 2). In terms of gender differences by age, the average amount sent by men was higher than for women in all age groups (Table 2).

**Table 2**  
**Average amount remitted by Canadian residents born in ODA eligible countries who sent money to relatives or friends living outside Canada in 2017, by sex and selected characteristics**

Demographic and socioeconomic characteristics	Average amount sent in 2017								
	Total			Men			Women		
	dollars	95% confidence interval		dollars	95% confidence interval		dollars	95% confidence interval	
	from	to	from	to	from	to	from	to	
<b>Total</b>	<b>2,855</b>	<b>2,716</b>	<b>2,991</b>	<b>3,250</b>	<b>3,044</b>	<b>3,459</b>	<b>2,470</b>	<b>2,287</b>	<b>2,654</b>
<b>Age</b>									
18-29	2,265	1,980	2,547	2,820	2,324	3,311	1,670	1,412	1,928
30-39	3,100	2,830	3,372	3,485	3,047	3,926	2,740	2,416	3,063
40-49	2,970	2,680	3,256	3,395	2,938	3,854	2,590	2,237	2,946
50-59	2,685	2,389	2,986	3,010	2,589	3,433	2,345	1,945	2,749
60-69	2,990	2,409	3,572	3,165	2,560	3,768	2,810	1,834	3,789
70 and older	2,805	2,141	3,464	3,610	2,444	4,773	2,115	1,409	2,823
<b>Marital status</b>									
Married	2,905	2,741	3,069	3,250	3,019	3,476	2,530	2,298	2,765
Common-Law	2,795	2,340	3,248	2,690	2,058	3,319	2,900	2,245	3,557
Widowed	2,865	1,830	3,898	6,840	2,298	11,379	2,265	1,316	3,218
Separated	2,845	1,996	3,697	3,810	2,573	5,046	2,325	1,258	3,391
Divorced	3,020	2,211	3,829	3,060	2,022	4,098	2,995	1,862	4,132
Single, never married	2,610	2,233	2,986	3,215	2,512	3,919	2,035	1,756	2,312
<b>Highest educational level</b>									
Less than high school	2,630	2,012	3,248	3,060	2,383	3,734	2,225	1,221	3,228
High school	2,010	1,818	2,200	2,375	2,085	2,662	1,650	1,407	1,889
Postsecondary	2,540	2,300	2,781	2,910	2,489	3,333	2,240	1,966	2,516
University (Bachelor's degree or higher)	3,485	3,247	3,720	3,855	3,493	4,217	3,080	2,777	3,380
<b>Immigration status</b>									
Canadian citizen by naturalization	2,655	2,484	2,829	3,200	2,909	3,490	2,165	1,961	2,365
Landed immigrant or permanent resident	3,250	2,984	3,521	3,370	3,043	3,700	3,130	2,702	3,555
Temporary or non-permanent resident	3,195	2,650	3,740	3,545	2,742	4,348	2,705	2,072	3,336
Not stated	2,590	1,974	3,202	2,575	1,977	3,170	2,600	1,622	3,577
<b>Year of arrival</b>									
Before 1980	2,885	2,286	3,480	4,050	2,971	5,132	1,790	1,233	2,351
1980-1989	2,720	2,272	3,164	3,420	2,681	4,154	2,055	1,558	2,548
1990-1999	2,890	2,446	3,336	2,970	2,393	3,545	2,825	2,145	3,507
2000-2009	2,690	2,475	2,900	3,185	2,797	3,575	2,240	2,032	2,448
2010-2017	3,035	2,818	3,255	3,245	2,936	3,556	2,800	2,496	3,101
<b>Employment status</b>									
Employed full-time (30 or more hours per week)	3,135	2,969	3,300	3,465	3,220	3,710	2,720	2,511	2,926
Employed part-time (Less than 30 hours per week)	2,300	1,823	2,779	2,445	1,783	3,107	2,235	1,613	2,857
Not employed	2,065	1,747	2,388	2,285	1,756	2,814	1,960	1,553	2,368
<b>Personal income</b>									
Less than \$20,000	1,695	1,540	1,854	1,895	1,639	2,149	1,595	1,400	1,794
\$20,000-\$29,999	2,460	2,186	2,735	2,560	2,129	2,992	2,385	2,036	2,737
\$30,000-\$39,999	2,965	2,550	3,378	2,940	2,524	3,353	2,990	2,289	3,689
\$40,000-\$49,999	2,730	2,277	3,181	2,885	2,166	3,600	2,545	2,045	3,048
\$50,000-\$69,999	3,080	2,707	3,450	3,140	2,684	3,598	2,990	2,386	3,596
\$70,000-\$89,999	4,230	3,590	4,871	4,395	3,649	5,136	3,955	2,688	5,218
\$90,000 and over	5,735	4,964	6,507	6,190	5,212	7,163	4,675	3,531	5,820
<b>Household income</b>									
Less than \$40,000	2,120	1,864	2,378	2,230	1,966	2,495	2,025	1,612	2,440
\$40,000-\$59,999	2,485	2,147	2,828	2,895	2,300	3,491	2,100	1,761	2,437
\$60,000-\$79,999	2,655	2,327	2,982	2,755	2,417	3,092	2,560	2,010	3,111
\$80,000-\$109,999	3,030	2,678	3,380	3,435	2,897	3,969	2,620	2,184	3,055
\$110,000 and over	4,190	3,805	4,575	4,800	4,202	5,398	3,490	3,022	3,961

Source: Statistics Canada, Study on International Money Transfers, 2018.

## The proportion of people who remitted in 2017 was higher among those employed full-time

Employment status is also an important factor affecting remittance behaviour because it correlates with income. In 2017, among Canadian residents born in ODA-eligible countries, 46% of those who were employed full-time sent money abroad. The corresponding figures were 32% for those employed part-time and 22% for the unemployed.

Individuals employed full-time sent \$3,135 on average. A comparison by sex shows that men employed full-time transferred on average \$3,465, while women employed full-time sent \$2,720, a difference of \$745.

Among those who worked part-time, the average amount sent in 2017 was \$2,300. Within this category, men remitted on average \$2,445 compared with \$2,235 for women. Those who were not employed sent an average amount of \$2,065. Again, men remitted on average more (\$2,285) than women (\$1,960).

## Above annual personal income of \$20,000, the propensity to remit is weakly associated with the income level

Personal income helps to determine an individual's capacity to remit. However, past studies have indicated that higher income may be associated with financial burdens such as mortgages, car loans and other expenses related to a certain living standard. As a result, a higher income may not necessarily be indicative of the ability to remit.<sup>29</sup>

In 2017, the lowest proportion of individuals who sent money were in the lowest income bracket (26%), while the highest proportion had an income between \$30,000 and \$49,999 (46%).

Among people with a personal income of less than \$20,000, women were more likely than men to send money. In the other personal income brackets, the proportion of men and women who sent money was not significantly different.

In 2017, people with a personal income of \$90,000 or more transferred the highest average amount (\$5,735), followed by individuals with an income of \$70,000 to \$89,999, who sent on average \$4,230.

Among individuals with an income of \$90,000 or more, men sent more money than women (\$6,190 versus \$4,675), a difference of \$1,515. However, there were no significant differences between men and women in other income brackets. In other words, when personal income was taken into account, men and women sent similar amounts of money to relatives and friends living abroad.

## Southeast Asia and Oceania: top destination of remittances from Canada in 2017

Researchers have been interested in the volume and geography of remittances, but data sources are sometimes limited in that respect.<sup>30</sup> Therefore, in the literature, researchers make the implicit assumption that migrants send money back to their country of origin in order to help relatives or friends. In reality, migrants can also send money to places that are not their country or region of birth—including high-income countries (OECD countries and others).

Data from the Study on International Money Transfers are used to estimate the average and total amounts of money sent to relatives or friends by destination, including all countries not eligible for ODA.

In many ways, the assumption that the region of birth is closely associated with the destination of remittances is correct.<sup>31</sup> Therefore, the results by destination are somewhat similar to those by country of origin. The main difference between the two sets of results is that the destination includes countries not eligible for ODA.

In 2017, remitters sent on average \$3,550 to countries not eligible for Official Development Assistance (\$4,165 for men and \$2,925 for women) (Chart 5). Among the non-ODA countries, the United States was the top receiving country.

29. See for more details Menjivar et al. (1998).

30. Jiménez-Martin, Jorgensen and Labeaga (2007); World Bank Group (2016, 2017, 2018).

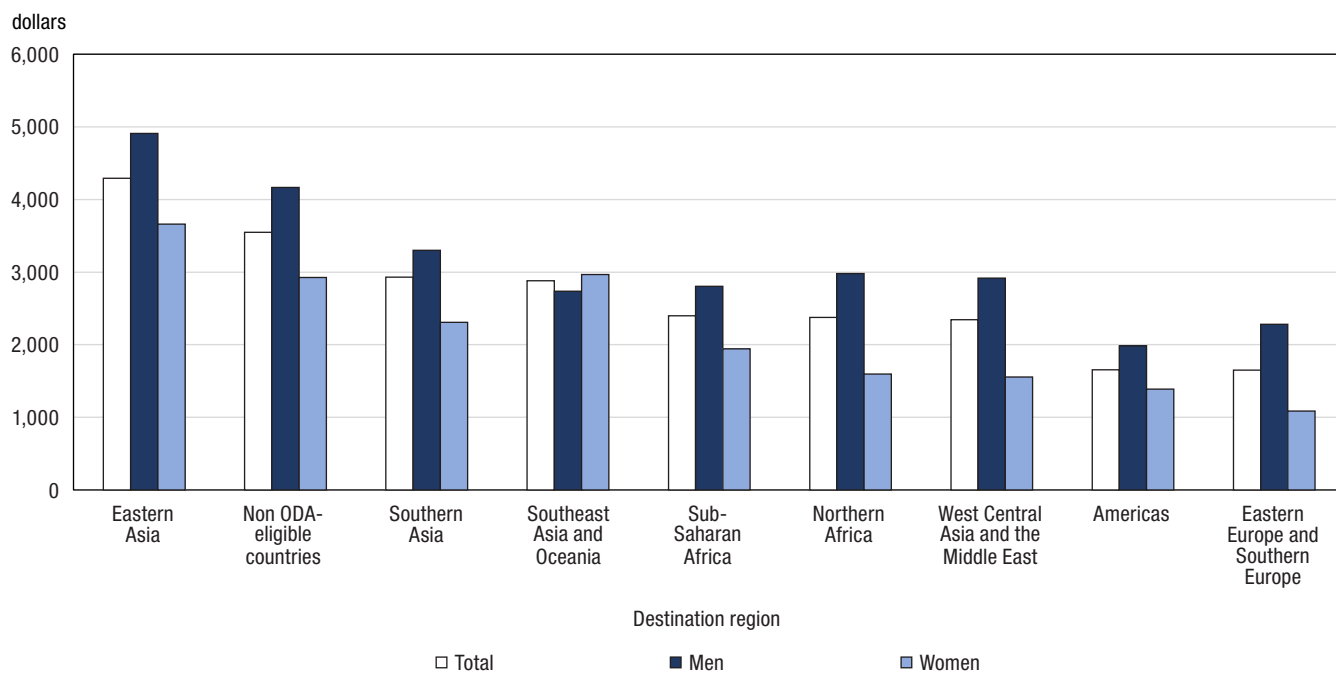
31. In 2017 on average, 86.5% of the money that remitters sent outside Canada was sent to relatives or friends living in their birth country.

In 2017, the largest amounts sent on average were sent to Eastern Asia (Chart 5).

Men generally send more money than women. For example, men transferred on average \$2,805 to sub-Saharan African countries, compared to \$1,945 on average for women. As well, while women sent on average \$2,310 to a Southern Asian country, their male counterparts sent an average of \$3,300. However, women sent on average about the same amount as men in Southeast Asia and Oceania.

### Chart 5

#### Average amount sent to relatives or friends living outside Canada in 2017, by destination region and by sex

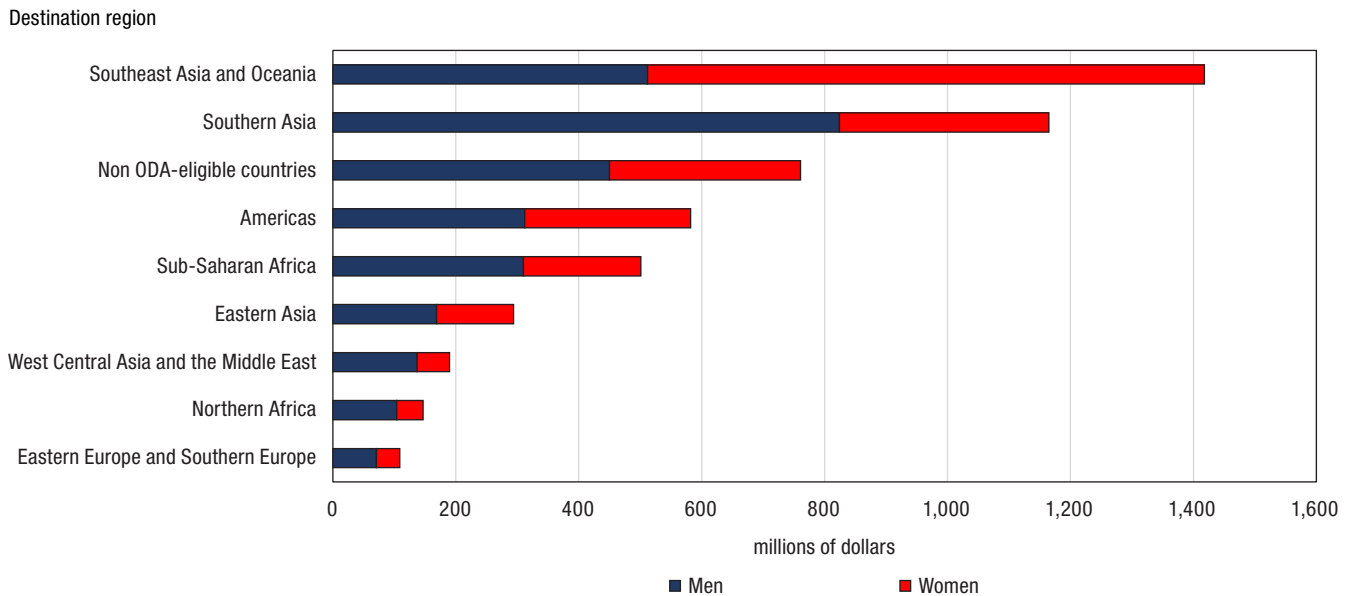


**Note:** Sub-Saharan Africa includes Western Africa, Eastern Africa, Central Africa and Southern Africa.

**Source:** Statistics Canada, Study on International Money Transfers, 2018.

Overall, in 2017, \$1.4 billion in remittance flows from Canada, or 27% of the total, went to Southeast Asia and Oceania (Table 3). Women accounted for the majority of that amount (\$906 million), while men remitted a total of \$512 million. Women born in the Philippines accounted for a large share of the money remitted to Southeast Asia and Oceania (\$767 million of the \$906 million sent by women to Southeast Asia and the Oceania).

Southern Asia received \$1.2 billion in 2017, corresponding to 23% of the remittance flows. Eastern Europe and Southern Europe, Northern Africa, West Central Asia and the Middle East received the smallest share with 2%, 3%, and 4%, respectively.

**Chart 6****Total amount in millions of dollars sent to relatives or friends living outside Canada in 2017, by destination region and by sex**

**Note:** Sub-Saharan Africa includes Western Africa, Eastern Africa, Central Africa and Southern Africa.

**Source:** Statistics Canada, Study on International Money Transfers, 2018.

**Table 3****Total amount of money (million of \$) sent by Canadian residents born in ODA eligible countries to relatives or friends living outside Canada in 2017, by destination region and sex**

	Total amount sent in 2017									Percentage distribution of total amount sent in 2017		
	Total		Men			Women			Total	Men	Women	
	from	to	from	to	from	to						
	millions of dollars									percent		
<b>Total</b>	<b>5,166</b>	<b>4,907</b>	<b>5,426</b>	<b>2,889</b>	<b>2,695</b>	<b>3,082</b>	<b>2,278</b>	<b>2,098</b>	<b>2,457</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Panel A: ODA destination region</b>												
Americas	582	532	632	312	273	351	270	238	302	11.3	10.8	11.6
Eastern Europe and Southern Europe	108	87	130	71	50	91	38	29	46	2.1	1.8	2.4
Sub-Saharan Africa	501	457	545	310	277	344	191	162	220	9.7	9.3	10.0
Northern Africa	147	113	180	104	73	134	43	31	55	2.8	2.3	3.3
West Central Asia and the Middle East	190	154	226	137	105	169	53	35	71	3.7	3.1	4.2
Eastern Asia	293	200	386	169	97	240	125	65	184	5.7	4.1	7.1
Southeast Asia and Oceania	1,419	1,265	1,573	512	411	614	906	789	1,024	27.5	25.8	29.0
Southern Asia	1,165	1,049	1,281	824	729	919	341	277	405	22.6	21.4	23.6
Non ODA-eligible countries	761	624	898	450	343	558	311	222	400	14.7	12.7	16.5
<b>Panel B: Destination region by level of economic development</b>												
Least developed countries	479	429	528	283	249	317	195	158	232	9.3	8.7	9.7
Lower-middle income countries	2,826	2,653	2,999	1,510	1,389	1,631	1,317	1,190	1,443	54.7	54.1	55.3
Upper-middle income countries	1,100	961	1,240	645	529	762	455	377	533	21.3	19.6	22.9
High-income countries	761	624	898	450	343	558	311	222	400	14.7	12.7	16.5

**Note:** Sub-Saharan Africa includes Western Africa, Eastern Africa, Central Africa and Southern Africa.

**Source:** Statistics Canada, Study on International Money Transfers, 2018.



## More than half of remittance flows went to lower middle income countries

When destination regions are defined according to the level of economic development, findings show that \$2.8 billion (55% of remittance flows from Canada) went to lower-middle income countries in 2017, followed by upper-middle income countries at \$1.1 billion (21% of total remittance flows from Canada) and high-income countries at \$761 million (15% of total remittance flows from Canada) (Table 3).

The least developed countries, which in theory need remittances the most, received only \$479 million, or 9% of all remittances.

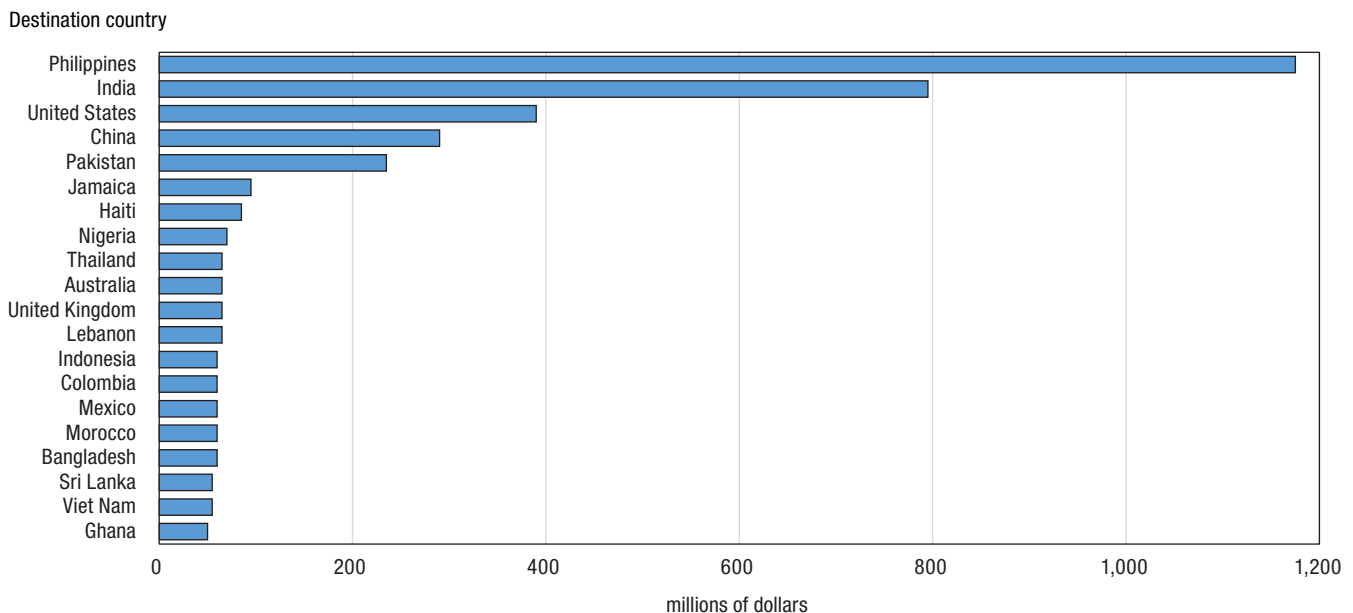
These numbers partly reflect the birthplaces of the survey's target population. Among Canadian residents born in ODA-eligible countries, only 11% were born in least developed countries, while 50% were born in lower-middle income countries and 40% were born in upper middle income countries.

Socioeconomic and political factors may also help to explain why the least-developed countries receive a relatively small proportion of total remittance flows. For example, least developed countries may have poor infrastructure, and the social and political context may not allow migrants to send money through official channels such as money transfer providers. One might also think of the currency valuation in the least developed countries; in practice a small amount remitted in least developed countries can solve many problems compared with more advanced societies.

## Top five corridors in 2017: Canada to the Philippines, India, the United States, China and Pakistan

While the previous section analyzed the destination of remittance flows from Canada by region, this section focuses on the destination countries of remittances from Canada (Chart 7 and Table 4).<sup>32</sup> To determine this, respondents were asked, "In 2017, to what country did you send money most often?" Besides countries where respondents sent money most often, they were also asked to report up to five countries where they sent money in 2017. The amounts reported were summed up to determine the total amount sent to each country.

32. Because of sample size limitation, total amount in SIMT cannot be estimated for all destination countries.

**Chart 7****Total amount in millions of dollars sent to relatives or friends living outside Canada in 2017, by destination country**

Source: Statistics Canada, Study on International Money Transfers, 2018.

The Philippines received a significant share of remittances from Canada, with \$1.2 billion in 2017. India ranked second, receiving \$794 million. Interestingly, the United States (\$390 million) ranked third among countries receiving remittances from Canada. This could be because Canadian residents born in ODA-eligible countries may have relatives and friends who also migrated from their home countries but are living in the United States. Findings show that many Canadian residents born in ODA-eligible countries such as Haiti and Jamaica send money to the United States.<sup>33</sup> The last two of the top five countries receiving remittances from Canada are China (\$292 million) and Pakistan (\$236 million).

When remittance flows in 2017 are analyzed by sex of respondent (Table 4), the same top five countries emerge for men, even though the ranking changed slightly. At \$558 million, India was the top country receiving money from male remitters 2017, followed by the Philippines (\$407 million), the United States (\$203 million), Pakistan (\$182 million), and China (\$168 million).

For women, the Philippines was the top country, at \$770 million in 2017. Many women from the Philippines come to work in Canada under the live-in caregiver program and send substantial earnings to relatives or friend back home.<sup>34</sup> The Philippines is followed by India (\$235 million), the United States (\$185 million), China (\$125 million), Indonesia (\$55 million) and Pakistan (\$55 million).

33. Additional analyses were conducted to capture the country of birth of people born in ODA-eligible countries and who send money in non-ODA countries such as the United States, United Kingdom, France, etc.

34. Martin et al. (2004).

**Table 4**  
**Total amount of money (million \$) sent by Canadian residents born in ODA eligible countries to relatives or friends living outside Canada in 2017, by top 20 destination countries and sex**

Total amount sent in 2017												
Rank	Total				Men				Women			
	Country	millions of dollars	95% confidence interval		Country	millions of dollars	95% confidence interval		Country	millions of dollars	95% confidence interval	
			from	to			from	to			from	to
1	Philippines	1,180	1,066	1,286	India	558	473	643	Philippines	768	678	858
2	India	794	692	896	Philippines	407	343	472	India	236	181	290
3	United States	390	291	488	United States	203	133	273	United States	186	115	258
4	China	292	199	385	Pakistan	182	142	223	China	124	64	184
5	Pakistan	236	190	281	China	168	97	240	Indonesia	53	-18	125
6	Jamaica	96	80	113	United Kingdom	51	13	89	Pakistan	53	31	75
7	Haiti	86	71	101	Haiti	50	37	62	Jamaica	47	36	58
8	Nigeria	70	52	89	Jamaica	49	37	61	Haiti	37	28	45
9	Thailand	66	-17	149	Nigeria	48	31	66	Colombia	29	20	38
10	Australia	66	5	127	Australia	48	-8	105	Bangladesh	27	1	52
11	United Kingdom	64	25	104	Lebanon	45	31	60	Mexico	26	15	37
12	Lebanon	63	42	84	Thailand	43	-35	121	Viet Nam	26	15	37
13	Indonesia	62	-10	135	Egypt	37	12	63	Morocco	26	15	36
14	Colombia	62	47	76	Sri Lanka	36	24	47	Thailand	24	-6	53
15	Mexico	61	43	79	Mexico	35	21	48	Nigeria	22	16	28
16	Morocco	59	43	76	Morocco	34	21	47	Sri Lanka	22	13	30
17	Bangladesh	58	30	86	Colombia	32	21	43	Kenya	21	4	38
18	Sri Lanka	57	43	72	Bangladesh	31	19	43	Republic of South Africa	21	11	31
19	Viet Nam	53	36	69	Ghana	31	21	40	El Salvador	20	11	29
20	Ghana	48	32	64	Cameroon	29	21	38	Australia	18	-5	41

Source: Statistics Canada, Study on International Money Transfers, 2018.

### Although digital remittances are becoming popular, over half of respondents sent money from a money transfer store

The literature explores methods of sending money back home or to another country. Broadly speaking, money transfer methods can be categorized into formal and informal channels of sending money.<sup>35</sup> Formal methods include in-person and online banking and money transfer stores (MTSs), such as Western Union and MoneyGram. Recently, platforms such as WorldRemit, PayPal and Ria have been developed to simplify money transfers worldwide, making the remittance market more competitive. Money transfer methods such as hand-carrying money and informal network system are classified as informal methods.

However, sending money abroad is not a one-sided operation. Canadian residents who send remittances also take into account local conditions when choosing the transfer method.<sup>36</sup> This section examines the transfer method used by remitters during their last money transfer. Remitters might have used other money transfer methods in 2017; however, the fee paid was asked for the last money transfer used in 2017.

As shown in Table 5, 56% of respondents sent their last money transfer through a money transfer store with little variation by sex. This category includes more traditional methods, such as Western Union and MoneyGram, where most people go in-person to send money abroad. An additional 8% of respondents used an online money transfer store in the last money transfer. Men were about as likely to use online money transfers (8%) as women (7%). In-person banking and online banking were also important money transfer methods used in 2017 as shown in Table 5. In fact, 9% of respondents used either in-person banking during their last money transfer while 5% used online banking to send money abroad. However, there were no significant variations between men and women.

35. Respondents were asked questions about transfer methods. Responses included transfer methods the respondents (1) know and have used, (2) know but haven't used, and (3) don't know. With these responses, it was possible to distinguish between transfer method knowledge and use. See the Table A.5 in the appendix.

36. Survey results show 26% of respondents answered that convenience for the person receiving money is also important during money transfer. Therefore, even though there are innovative solutions to compete with traditional transfer methods, local financial conditions may be important. For instance, banking in rural areas of developing countries may be undeveloped. Therefore even if a bank-to-bank transfer costs less money, the person remitting money may not choose it.

The survey also found that money hand-carrying is still a prominent method for transferring back home or to another country. Findings indicate that 10% of respondents brought money when travelling, or gave money for relatives or friends to others travelling to another country or visiting Canada.

**Table 5**  
**Money transfer method used last time in 2017, by sex**

Money transfer method	Method used last time in 2017								
	Total			Men			Women		
	%	95% confidence interval		%	95% confidence interval		%	95% confidence interval	
		from	to		from	to		from	to
<b>Total</b>	<b>100</b>	...	...	<b>100</b>	...	...	<b>100</b>	...	...
Banking in person	8.6	7.9	9.2	9.0	8.2	9.9	8.1	7.3	8.9
Banking online	5.3	4.8	5.8	5.7	5.0	6.4	5.0	4.3	5.6
Money transfer store	56.1	55.0	57.2	55.1	53.5	56.7	57.1	55.5	58.6
Money transfer store online	7.8	7.1	8.4	8.5	7.5	9.4	7.1	6.2	7.9
Currency exchange store	2.2	1.9	2.6	2.6	2.1	3.1	1.9	1.4	2.3
Another type of store	5.1	4.6	5.6	4.3	3.6	4.9	5.9	5.1	6.6
Another service provider online	1.3	1.0	1.6	1.5	1.1	1.9	1.1	0.8	1.4
Hand-carry method	10.1	9.4	10.8	9.7	8.8	10.7	10.4	9.5	11.4
Informal network	0.9	0.7	1.1	1.2	0.8	1.5	0.7	0.4	1.0
Other	2.6	2.3	3.0	2.4	1.9	3.0	2.8	2.3	3.4

... not applicable

Source: Statistics Canada, Study on International Money Transfers, 2018.

## Overall, respondents paid a fee equivalent to 6% of the last amount remitted in 2017

Since the early 1990s, international remittances migrants sent back home have steadily increased. In many developing countries, remittances have surpassed foreign direct investment (FDI), portfolio flows from financial markets, and official development assistance (ODA).<sup>37</sup> Remittances are sent at high frequencies and in relatively small amounts; resulting in higher sending costs.<sup>38</sup> The costs of sending money have been debated in the literature on remittances and policy decisions.<sup>39</sup> For example, the G20 countries are aware of the burden on international migrants sending money abroad and since 2000, they have committed to reducing these costs, aiming to lower sending costs to 3% of the amount remitted and eliminate corridors with costs higher than 5% by 2030.<sup>40</sup>

On average, remitters' last money transfers cost them 6% of the total amount sent (Table 6).<sup>41</sup> This figure does not differ much from that reported in other studies. For instance, Yang (2011) reported in a study of El Salvador migrants in the United States that the average fee paid as a share of the total amount was 6%. Previous research consistently reported that banking is the most expensive channel for sending money abroad.<sup>42</sup> Findings from this study show that in-person and online banking cost about 4% which is below the 6% share for an in-person transfer through a money transfer store (Table 6).

37. Yang (2011), page 130, Figure 1; World Bank (2017; 2018).

38. According to Statistics Canada's Study on International Money Transfers, respondents sent money abroad five times on average in 2017.

39. Yang (2011); Maloumy-Baka and Kingombe (2015).

40. Sustainable Development Goal (SDG) 10 aims to reduce inequality within and among countries. See, <https://www.un.org/sustainabledevelopment/>

41. Led by the World Bank, literature on remittances established that it costs roughly 7.5% for people to send money abroad, according to Remittance Prices Worldwide (RPW), an organization that monitors the remittance costs worldwide. In Canada, it costs people 7.25% to send US\$200 abroad according to RPW. Figures reported here are not comparable with those reported with RPW for two reasons. First, reliable data on remittance costs do not exist and figures published by the World Bank are rough estimations. Second, its methodology is widely criticized because data regarding the costs often uses two amounts to be sent: US\$ 200 and US\$ 500 every three months. See for more details Alvarez et al. (2015). Data used in this report collected information about all the amount remitted and the related fees, and provides a more accurate estimate of sending costs. The fees in this report are calculated by dividing the fee paid by the total amount sent in the last money transfer for people who paid a fee.

42. Maloumy-Baka and Kingombe (2015) for more detail. Using figures from the World Bank, they showed that the total average cost (%) for remitting to and within Africa is 17% for banking. Yet for other channels, the cost is reduced by half or more: 9% for prepaid card, 8% for cash, 7% for online money transfer and 6% for mobile phone. Furthermore, the World Bank showed that the total average cost (%) for remitting worldwide by type of remittance service provider (RSP) is significantly higher for banks compared with all other RSPs (see World Bank, 2015).

**Table 6**  
**Fees paid as percentage of the amount sent last time in 2017, overall and by category of the amount remitted**

Money transfer method	Percentage of fee paid during last money transfer in 2017			Amount remitted (last transfer)								
				Amount less or equal 200 \$			Amount between 201\$ and less than 1000 \$			Amount equal 1000 \$ or higher		
	95% confidence interval			95% confidence interval			95% confidence interval			95% confidence interval		
	%	from	to	%	from	to	%	from	to	%	from	to
<b>Total (all methods)</b>	<b>5.6</b>	<b>5.4</b>	<b>5.7</b>	<b>9.4</b>	<b>9.1</b>	<b>9.7</b>	<b>4.0</b>	<b>3.8</b>	<b>4.2</b>	<b>1.6</b>	<b>1.4</b>	<b>1.7</b>
Banking in person	4.1	3.6	4.7	10.7	8.8	12.6	5.9	4.9	6.9	1.5	1.2	1.9
Banking online	3.9	3.5	4.3	7.5	6.6	8.4	3.5	3.2	3.9	1.2	0.9	1.6
Money transfer store	6.2	6.0	6.4	9.8	9.5	10.1	4.2	3.9	4.5	1.7	1.5	1.8
Money transfer store online	4.5	3.9	5.1	7.5	6.2	8.8	3.0	2.7	3.4	1.5	1.0	2.0
Currency exchange store	4.6	3.6	5.7	11.4	8.4	14.3	3.0	2.6	3.4	1.4	0.9	1.8
Another type of store	4.8	4.4	5.3	7.9	7.2	8.5	3.2	2.7	3.7	1.4	0.9	1.9
Another service provider online	2.5	1.9	3.2	4.3	3.0	5.6	2.0	1.3	2.7	0.8	0.5	1.1
Informal network	4.4	3.6	5.1	5.0	4.0	6.0	4.8	3.4	6.1	1.0	0.6	1.3
Other	5.7	4.3	7.1	10.0	7.3	12.7	4.2	2.7	5.7	1.0	0.7	1.4

**Note:** Fee paid is calculated as the a percentage of the total amount sent last time in 2017.

**Source:** Statistics Canada, Study on International Money Transfers, 2018.

## The amount of money sent abroad strongly affects sending costs per transaction: Small amounts are costly

In general, individual remittance transactions tend to be small, and the transaction fees tend to be relatively high.<sup>43</sup> Table 6 presents transaction fees as a percentage of the total amount sent during the last money transfer by categories of amount sent. Transaction fees follow a clear gradient: they decrease substantially when people send more money. For instance, the transaction fees for in-person banking represented 11% of the amount sent if that amount was equal or less than \$200. The fee for remitters who also used in-person banking services but sent \$201 to \$999 was 6% and 2% if the amount sent was \$1,000 or more.

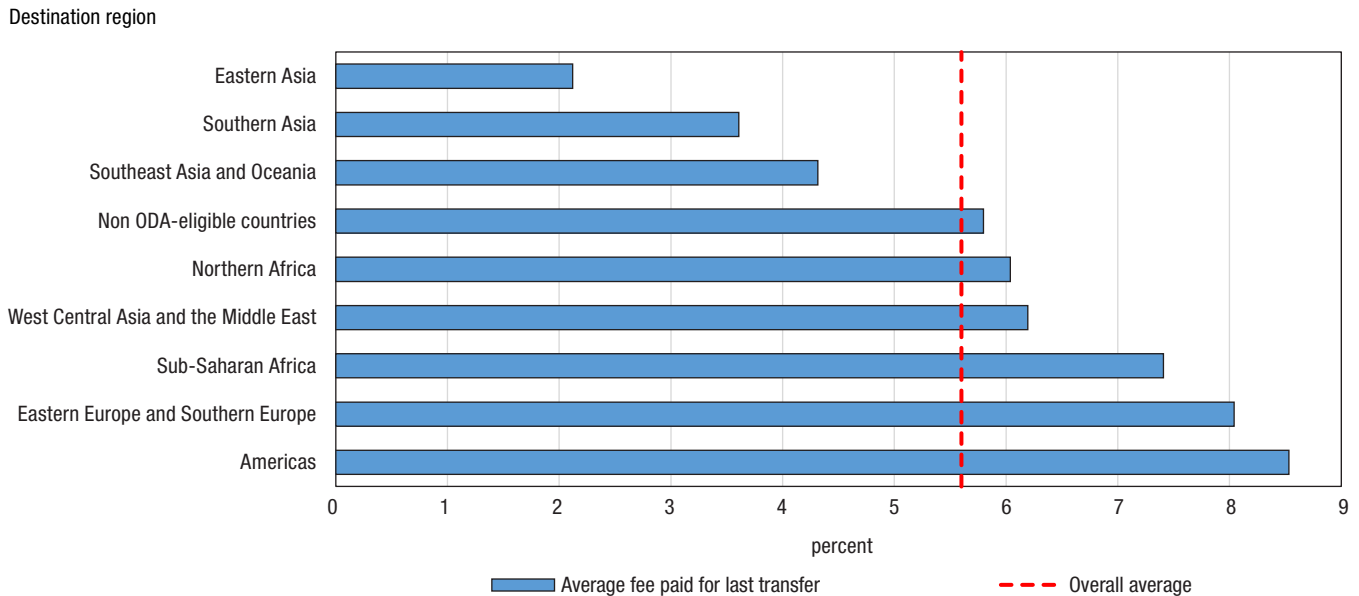
For currency exchange stores, the fee as a percentage of the amount transacted was 11% for amounts less than \$201, 3% if the amount sent was between \$201 and \$999, and 1% if the amount sent was \$1,000 or more.

In part because the average amount sent varies by destination region of the money transfer, average fee paid during the last transaction also varied by destination region (Chart 8). In 2017, the average fee paid in the last transaction, as a percentage of the amount sent, was higher for remitters who sent money to relatives or friends living in the Americas (9%). It was followed by Eastern Europe and Southern Europe (8%), and sub-Saharan Africa (7%). In contrast, remitters who sent money to an Eastern Asia country paid only 2% in remittance fees, mostly because they sent larger amounts on average.

More details about specific destination countries are provided in Appendix table A.14. Moreover, Tables A.15 and A.16 highlight variations in the level of fees paid by age group, birth region, year of arrival, employment status, personal income and region of residence in Canada. Among other things, the results show that on average, remitters residing in the Atlantic Provinces and in British Columbia paid the lowest transaction fees (5%), while those in Quebec paid the highest fees (8%).

43. In this survey, 53% of respondents remitted between \$100 and \$500 last time they transferred money in 2017.

**Chart 8**  
Fees paid as percentage of the amount sent last time in 2017, by destination region



**Note:** Sub-Saharan Africa includes Western Africa, Eastern Africa, Central Africa and Southern Africa.

**Source:** Statistics Canada, Study on International Money Transfers, 2018.

## Convenience for both sender and recipient is the main reason for choosing the last money transfer method

While there is evidence that the amount remitted and the money transfer method affect transaction costs, other factors can determine how a person chooses the money transfer method. These factors include convenience for both the sender and the recipient, cost, reliability, and timeliness. Altogether, convenience for both the sender and the recipient was the main reason respondents chose their method of sending money last time. This percentage was slightly higher among women (64%) than men (61%) (Table 7).

**Table 7**  
Most important factor to remitters when sending money outside of Canada last time in 2017, by birth region and sex

	Most important factor to remitters when sending money outside of Canada (last time)																	
	Convenience for the person sending money			Convenience for the person receiving money			Cost of the method			Reliability of the method			Timeliness of the method			Other reason		
	95% confidence interval			95% confidence interval			95% confidence interval			95% confidence interval			95% confidence interval			95% confidence interval		
	%	from	to	%	from	to	%	from	to	%	from	to	%	from	to	%	from	to
<b>Total</b>	<b>30.4</b>	<b>29.4</b>	<b>31.5</b>	<b>32.1</b>	<b>31.0</b>	<b>33.2</b>	<b>9.4</b>	<b>8.8</b>	<b>10.1</b>	<b>16.7</b>	<b>15.8</b>	<b>17.5</b>	<b>8.1</b>	<b>7.6</b>	<b>8.7</b>	<b>3.2</b>	<b>2.8</b>	<b>3.6</b>
Men	29.7	28.3	31.1	31.2	29.8	32.7	10.7	9.7	11.7	16.9	15.7	18.1	8.7	7.8	9.5	2.9	2.3	3.4
Women	31.2	29.6	32.7	33.0	31.4	34.6	8.2	7.3	9.0	16.5	15.3	17.6	7.6	6.9	8.4	3.5	2.9	4.1
<b>Birth region</b>																		
Americas	31.0	29.0	33.0	30.6	28.5	32.6	10.6	9.2	12.1	13.8	12.4	15.3	10.8	9.5	12.2	3.1	2.3	3.8
Eastern Europe and Southern Europe	31.0	26.7	35.3	31.9	27.5	36.2	12.1	9.0	15.3	12.6	9.5	15.8	9.1	6.3	11.8	3.3	1.5	5.1
Sub-Saharan Africa	27.2	25.0	29.4	27.7	25.4	30.0	12.6	11.0	14.3	17.3	15.3	19.3	11.8	10.2	13.4	3.4	2.4	4.4
Northern Africa	25.9	22.3	29.5	21.1	17.7	24.6	12.0	9.3	14.6	18.9	15.7	22.2	19.0	15.8	22.2	3.1	1.7	4.5
West Central Asia and the Middle East	25.5	21.9	29.0	30.7	27.1	34.4	10.7	8.2	13.3	20.0	16.8	23.2	8.4	6.3	10.5	4.7	2.9	6.4
Eastern Asia	35.0	28.9	41.0	31.3	25.2	37.4	5.9	3.0	8.7	19.2	14.2	24.1	4.8	2.0	7.7	3.9	1.3	6.4
Southeast Asia and Oceania	32.3	29.9	34.7	37.1	34.6	39.6	6.6	5.4	7.9	16.8	15.0	18.7	4.2	3.2	5.2	2.8	2.0	3.7
Southern Asia	30.4	28.1	32.7	32.1	29.7	34.5	9.4	7.9	10.9	17.7	15.8	19.7	7.2	5.9	8.5	3.2	2.3	4.0

**Note:** Sub-Saharan Africa includes Western Africa, Eastern Africa, Central Africa and Southern Africa.

**Source:** Statistics Canada, Study on International Money Transfers, 2018.

Findings also show that the percentage of respondents reporting that convenience for both sender and recipient was the most important factor for choosing the method they used in the last money transfer varies by birth region. For respondents born in Northern Africa, 47% reported that convenience for both sender and recipient was the main reason guiding their choice to use the last method of money transfer. In this region, the timeliness of the method (19%) was almost equally important as convenience for the recipient (21%), while this percentage ranged from 4% to 12% for respondents born in other regions.

## Remittances are mainly used to pay for living and medical expenses

Following Lucas and Stark's paper in 1985, Docquier and Rapoport (2006) have documented migrants' motivations for remittances. They provide a model of remittance-sending decisions that incorporates a variety of motives, including altruism, exchange (as compensation for services the migrant received from relatives or friends in the home country), insurance, loan repayment and investment.<sup>44</sup> However, how remittances are used once they reach the destination are beyond the sender's control from abroad. According to Yang (2011), little is known about remittance-sending decisions, and specifically about whether migrants would like to control the money sent abroad. Yet this question is crucial to further understand the motivations for migration, intra-household resource allocation and remittance flows from host countries.

Respondents in this survey were asked how the money they sent is used, to the best of their knowledge (Chart 9).

Findings indicate that 59% of respondents sent money abroad to pay for living expenses,<sup>45</sup> or 61% of male senders and 58% of female senders. For 43% of respondents, medical expenses were another important motivation for remittances. Women (44%) frequently remit for medical expenses compared to men (42%). Finally, 35% of respondents sent money back home for gifts. Women (37%) were more likely to send remittances for gifts than men (32%).

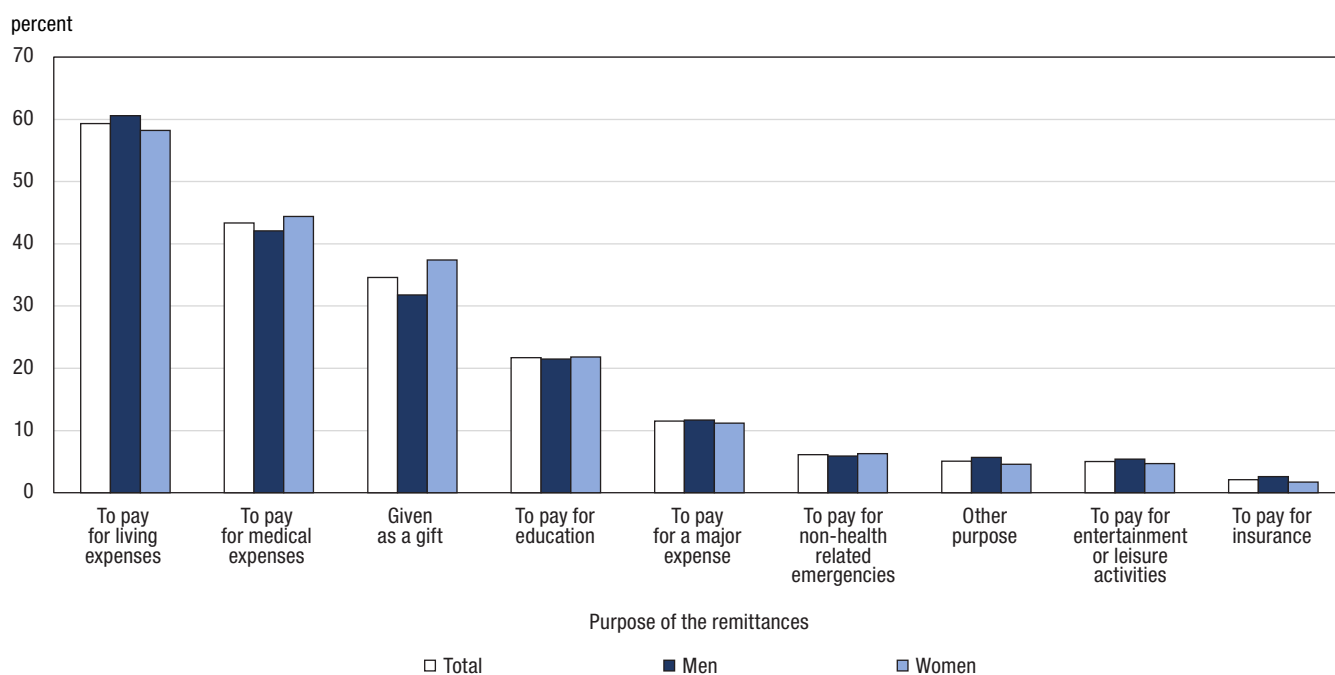
How remittances are used also reflects the socioeconomic context of the destination region. For example, more respondents report using remittances to pay for education in sub-Saharan Africa (34%) compared with all other destination regions (Table A.9 in appendix). This may be due to the fact that education subsidies in many sub-Saharan African countries are either insignificant or non-existent.<sup>46</sup> Therefore, education systems rely on fees that parents or guardians pay to send children to school, a financial burden that households cannot easily afford. To help, migrants financially support families or households to send children to school.

44. Yang (2011) for more details.

45. Living expenses include food; housing, rent and utilities such as water, electricity and heat; caregiving such as childcare, long-term care and live-in caretakers; and other unspecified living expenses. Medical expenses include ongoing medical expenses such as long-term medical treatment and prescription medications, unexpected medical expenses such as emergency room visits and surgery, and other medical expenses.

46. Penrose (1993). "Planning and financing sustainable education systems in sub-Saharan Africa". *DFID Education Research Paper*, no. 07, 32 pages.

**Chart 9**  
Purpose of remittances sent in 2017, by sex



Source: Statistics Canada, Study on International Money Transfers, 2018.

Another interesting question is whether the use of remittances differs according to the destinations' level of economic development (Table 8).

**Table 8**  
Purpose of remittances, remitters in 2017, by destination

	Purpose of remittances											
	Pay for living expenses			Pay for medical expenses			Pay for education			Give a gift		
	95% confidence interval			95% confidence interval			95% confidence interval			95% confidence interval		
	%	from	to	%	from	to	%	from	to	%	from	to
<b>Total</b>												
<b>Destination region by level of economic development</b>												
Least developed countries	72.8	70.2	75.3	51.0	48.1	54.0	33.9	31.2	36.5	24.0	21.5	26.4
Lower-middle income countries	59.2	57.6	60.8	46.8	45.3	48.4	23.2	21.8	24.6	36.5	34.9	38.1
Upper-middle income countries	58.1	56.0	60.1	38.5	36.6	40.4	13.5	12.1	15.0	33.0	31.0	35.1
High-income countries	39.5	35.5	43.4	14.6	11.7	17.6	13.8	10.9	16.7	45.0	41.0	49.0
<b>Male</b>												
<b>Destination region by level of economic development</b>												
Least developed countries	74.4	70.8	78.0	48.8	44.7	52.8	35.8	32.1	39.5	22.5	19.1	25.9
Lower-middle income countries	59.3	57.1	61.5	44.8	42.6	47.1	21.3	19.5	23.2	33.4	31.3	35.5
Upper-middle income countries	59.8	56.8	62.8	39.2	36.3	42.2	15.3	13.1	17.5	30.4	27.5	33.4
High-income countries	46.2	40.6	51.9	14.7	10.7	18.8	15.6	11.6	19.6	40.8	35.0	46.6
<b>Female</b>												
<b>Destination region by level of economic development</b>												
Least developed countries	71.0	67.2	74.8	53.4	49.2	57.7	31.8	28.1	35.6	25.5	21.8	29.2
Lower-middle income countries	59.1	56.9	61.3	48.8	46.5	51.1	25.1	23.1	27.1	39.5	37.2	41.8
Upper-middle income countries	56.5	53.6	59.4	37.8	35.1	40.5	11.9	10.1	13.8	35.4	32.6	38.3
High-income countries	33.1	27.7	38.5	14.5	10.5	18.5	12.1	8.1	16.2	48.9	43.4	54.4

Source: Statistics Canada, Study on International Money Transfers, 2018.



Findings indicate that paying for living expenses is still an important motivation for remitting. However, there is a notable gradient when moving from least developed countries to high income countries. While 73% of respondents reported using remittances to pay for living expenses in least developed countries, only 40% of respondents sent remittances for this purpose to high income countries. In contrast, 45% of respondents reported sending money as a gift to high-income countries. Looking at least developed countries, findings indicate that 24% of respondents sent money as a gift. The corresponding figures for lower-middle income countries and upper-middle income countries were 37% and 33%, respectively. The use of remittances is linked to the socioeconomic conditions of the destination region. Money sent to least developed countries fulfills basic needs such as food, health and education. As the cost of sending money abroad may impact the volume of remittance flows, lower costs could have positive effects on volume. Previous research suggests that lower costs will result in more money that can be either sent abroad or kept to help ensure the senders' well-being.<sup>47</sup>

## 4. Conclusion

This report examined remittance flows from Canada in 2017, and remittance behaviors of people aged 18 years and above, who were born in eligible Official Development Assistance (ODA) countries. These respondents were either naturalized Canadians, permanent residents or persons with a work permit. More specifically, the report answered the following research questions:

- How many people sent money abroad in 2017?
- How much money was sent abroad by these people and where the money was sent?
- What are the channels these people use to send money abroad and how much does it cost?

These questions are of chief importance for two main reasons. First, there is evidence that remittances have surpassed Official Development Assistance in many developing countries, and they represent a significant percentage of GDP in some countries. Second, sending money can be costly given the lack of transparency of exchange rates among money transfer providers and relatively high fees charged to send money in some countries or regions.<sup>48</sup>

In 2017, 37% of respondents sent money abroad to relatives or friends, with a slight variation between men (38%) and women (36%). The capacity to remit was associated with individual and socioeconomic characteristics such as age, employment status, time since arrival in Canada, and personal income. On average remitters sent \$2,855 in 2017.

Overall, remitters sent \$5.2 billion in 2017; with men sending a bit more than women (\$2.9 billion vs. \$2.3 billion) which reflect previous results about the propensity to remit.

Digital technology has transformed the world. The development of digital channels has also had an impact on remittances, as it is much cheaper to remit digitally than traditional channels dominated by MTPs such as Western Union, MoneyGram, and the banking systems. Despite these recent developments, 56% of respondents went in-person to money transfer stores to send money; therefore they still have paid substantive amount of money to remit. In this report, people paid on average 6% of the total amount remitted, with small amounts (less than \$201) remitted being costly compared with moderate and larger amounts.

Data from SIMT used in this report offer a very interesting research agenda. For instance, it is an invaluable source to estimate the use of on-line methods and digital remittances. The proportion of people using digital remittances is still low compared with traditional Money Transfer Providers (MTPs) such as Western Union and MoneyGram; yet it is well known that they are the cheaper option which could help immigrants to save money. What are the factors underlying this pattern and what are the barriers to widespread their utilization?

47. Yang (2011).

48. For instance, the G20 Plan mentions, among possible actions to reduce remittance transfer costs, the necessity to "improve transparency and consumer protection of remittance transfers." This is not done in practice because many money transfer providers do not clearly display exchange rates. See; World Bank – Committee on payment and settlements systems (2007). "General principles for international remittance services". Bank of International Settlements, Press & Communications, Basel, Switzerland; Beck and Peria (2011).

It is also possible to undertake more in-depth analysis to better understand remittance behaviours. Such analysis could help to explain, for example, some of the differences between men and women highlighted throughout the report. Furthermore, why women born in Philippines remit more than their male counterparts, while the opposite is true for all other birth regions? Finally, do women still remit on average less money than male counterparts when differences in personal income and other socioeconomic characteristics are accounted for?

Another potential research avenue is that SIMT data allow more in-depth analysis of variation in remittance behaviours by birth region. For instance, when controlling for personal income and length of time in Canada, do people from different countries or regions have similar remittance behaviours? If not, what are the drivers of these differences? Finally, researchers might be interested to examine the main factors associated with the percentage of fee paid, using multivariate models including destination region, the money transfer method used and the amount sent, among other factors.

In summary, SIMT provides a comprehensive look into the propensity to remit and its association with individual and socioeconomic characteristics of naturalized Canadians, permanent residents and persons with work permit living in Canada; their remittance behaviours and needs, the knowledge and utilization of methods of transfer; and their experience with the remitting process. In addition, remittance flows can be estimated, a somewhat unique feature of the SIMT, and regional differences among regions can be assessed.

## Appendix

**Table A.1**

**Percentage of Canadian residents born in ODA eligible countries who sent money to relatives or friends living outside Canada in 2017, average amount sent and total amount in millions of dollars sent in 2017, by country of birth**

Country of birth	Remitters in 2017			Average amount sent in 2017			Total amount sent in 2017		
	%	95% confidence interval		dollars	95% confidence interval		millions of dollars	95% confidence interval	
		from	to		from	to		from	to
El Salvador	50.0	44.0	55.9	1,835	1,214	2,456	46.7	29.1	64.3
Guatemala	50.1	40.5	59.6	2,000	953	3,044	20.3	8.3	32.3
Mexico	39.0	34.1	43.8	2,000	1,470	2,532	58.2	40.5	75.9
Cuba	56.6	45.9	67.2	1,630	404	2,855	13.9	2.8	25.1
Dominican Republic	64.4	52.7	76.2	2,365	1,400	3,325	18.7	9.4	27.9
Grenada	51.4	38.1	64.6	1,610	591	2,631	8.8	2.4	15.3
Haiti	62.2	58.4	66.1	1,455	1,259	1,652	97.1	81.0	113.1
Jamaica	55.9	52.3	59.4	1,810	1,358	2,262	131.8	97.1	166.4
Saint Vincent and the Grenadines	61.2	48.9	73.6	1,200	798	1,600	7.8	4.1	11.4
Brazil	24.8	19.7	29.8	2,245	1,566	2,920	24.8	15.4	34.1
Chile	27.4	20.4	34.5	2,700	1,365	4,037	19.3	8.3	30.2
Colombia	49.4	44.6	54.3	1,980	1,561	2,399	67.9	51.5	84.3
Ecuador	35.7	26.4	45.0	2,850	558	5,143	16.9	1.9	31.9
Guyana	30.6	26.4	34.8	1,400	901	1,903	32.8	20.1	45.5
Peru	38.6	31.6	45.7	2,210	1,515	2,906	27.3	16.7	38.0
Venezuela	50.9	43.6	58.2	1,660	1,152	2,168	24.9	16.6	33.3
Moldova	40.7	31.1	50.3	1,490	802	2,178	9.0	4.1	13.9
Ukraine	31.0	27.0	35.0	2,025	1,333	2,716	46.5	29.0	64.1
Bosnia and Herzegovina	46.1	39.8	52.5	1,500	1,073	1,926	26.0	17.2	34.7
Serbia	36.1	29.3	42.8	2,255	1,483	3,029	27.1	15.7	38.4
Ghana	79.9	73.3	86.6	2,655	1,860	3,452	45.8	29.9	61.7
Côte d'Ivoire	68.1	58.0	78.2	2,605	1,818	3,390	24.3	14.7	34.0
Nigeria	61.2	56.2	66.3	2,900	2,312	3,492	88.9	67.6	110.3
Senegal	88.1	80.5	95.8	2,530	1,855	3,201	20.0	12.8	27.3
Burundi	56.2	43.0	69.4	2,400	1,037	3,765	13.2	4.5	21.9
Ethiopia	55.0	48.1	61.8	2,225	1,489	2,963	41.5	25.9	57.1
Eritrea	45.8	35.1	56.4	1,925	1,295	2,552	13.9	7.8	19.9
Kenya	32.1	25.0	39.2	4,490	2,320	6,662	37.3	17.0	57.6
Mauritius	33.5	25.1	41.8	2,865	476	5,252	18.8	2.0	35.5
Somalia	66.5	57.5	75.6	2,465	1,862	3,071	32.3	21.3	43.4
Zimbabwe	51.4	40.7	62.0	3,655	2,716	4,591	24.7	15.3	34.2
Tanzania	22.4	15.4	29.5	2,480	671	4,292	10.0	2.4	17.7
Algeria	14.8	12.1	17.5	1,830	1,143	2,515	18.6	10.6	26.6
Morocco	44.0	40.1	47.9	2,165	1,645	2,686	65.2	47.8	82.5
Sudan	46.7	35.4	58.0	5,415	850	9,983	24.2	2.4	45.9
Tunisia	49.5	41.4	57.6	2,250	1,588	2,916	18.8	11.8	25.7
Egypt	20.3	16.7	24.0	4,680	2,282	7,076	48.5	21.7	75.3
Cameroon	78.9	72.7	85.1	2,455	2,024	2,881	46.0	35.5	56.6
Congo, Democratic Republic of the	67.2	60.6	73.8	1,820	1,402	2,234	28.9	20.8	37.0
South Africa, Republic of	24.9	20.4	29.4	4,595	2,504	6,690	50.9	25.4	76.4
Afghanistan	31.2	25.7	36.8	1,940	1,364	2,512	29.3	18.7	40.0
Iran	11.3	9.3	13.3	7,430	4,559	10,298	137.5	78.4	196.7
Iraq	18.8	14.7	22.8	3,065	665	5,468	35.7	7.0	64.4
Lebanon	24.1	20.7	27.5	3,280	2,298	4,264	70.5	46.5	94.4
Syria	22.3	17.6	26.9	1,705	1,195	2,215	22.8	14.2	31.4
Turkey	26.9	19.7	34.1	2,505	1,681	3,331	16.2	9.0	23.4
China	10.8	9.5	12.1	4,770	3,352	6,185	349.9	238.0	461.7
Philippines	69.0	67.0	71.1	2,895	2,654	3,133	1,216.1	1,102.0	1,330.2
Viet Nam	29.1	24.6	33.5	2,545	1,580	3,515	103.0	59.9	146.0
Bangladesh	38.6	32.5	44.7	2,295	1,268	3,323	56.8	28.8	84.9
Sri Lanka	35.0	30.7	39.3	2,065	1,480	2,652	88.5	59.9	117.2
India	33.1	31.4	34.8	3,870	3,408	4,328	918.4	799.3	1,037.4
Nepal	56.3	43.7	69.0	3,675	1,080	6,274	31.5	7.2	55.7
Pakistan	43.6	40.3	46.9	3,055	2,336	3,778	290.8	218.1	363.5
Fiji	33.6	25.9	41.4	2,275	1,223	3,331	18.6	8.9	28.2

Source: Statistics Canada, Study on International Money Transfers, 2018.

**Table A.2**  
**Sociodemographic and socioeconomic characteristics, total target population and remitters in 2017, by sex**

	Target population (Canadian residents born in ODA-eligible countries)									Remitters in 2017														
	Total	95% confidence interval			Men	95% confidence interval			Women	95% confidence interval			Total	95% confidence interval			Men	95% confidence interval			Women	95% confidence interval		
		%	from	to		%	from	to		%	from	to		%	from	to		%	from	to		%	from	to
		...	...	...		...	...	...		...	...	...		...	...	...		...	...	...		...	...	...
<b>Total</b>	<b>100</b>	...	...	<b>100</b>	...	...	<b>100</b>	...	...	<b>100</b>	...	...	<b>100</b>	...	...	<b>100</b>	...	...	<b>100</b>	...	...			
<b>Age group</b>																								
18-29	16.1	15.8	16.4	17.1	16.7	17.5	15.2	14.8	15.6	12.2	11.5	12.9	12.8	11.8	13.8	11.6	10.7	12.6						
30-39	21.4	21.1	21.7	20.6	20.1	21.0	22.1	21.7	22.5	25.3	24.5	26.1	24.9	23.8	26.0	25.7	24.5	26.8						
40-49	22.1	21.9	22.4	21.7	21.3	22.1	22.6	22.2	23.0	26.7	25.9	27.4	25.6	24.5	26.6	27.7	26.6	28.8						
50-59	18.2	18.0	18.4	18.7	18.4	19.1	17.8	17.5	18.1	20.0	19.3	20.7	20.9	19.9	21.9	19.2	18.3	20.1						
60-69	12.0	11.8	12.2	12.1	11.8	12.4	12.0	11.7	12.3	10.2	9.7	10.8	10.6	9.8	11.3	9.9	9.1	10.6						
70 and older	10.1	10.0	10.2	9.8	9.6	10.0	10.4	10.2	10.6	5.6	5.2	6.1	5.3	4.7	5.9	5.9	5.3	6.6						
<b>Marital status</b>																								
Married	64.6	64.0	65.2	67.5	66.6	68.3	62.0	61.2	62.9	68.6	67.6	69.6	73.0	71.6	74.3	64.4	62.9	65.8						
Common-Law	3.6	3.4	3.9	3.9	3.5	4.2	3.4	3.1	3.8	4.2	3.7	4.6	4.3	3.6	4.9	4.1	3.4	4.7						
Widowed	4.0	3.8	4.3	1.3	1.1	1.5	6.5	6.1	7.0	2.8	2.4	3.2	0.7	0.5	1.0	4.8	4.1	5.5						
Separated	2.8	2.5	3.0	2.2	1.9	2.4	3.3	3.0	3.6	3.3	2.9	3.7	2.4	1.9	2.9	4.1	3.5	4.8						
Divorced	4.9	4.6	5.2	3.5	3.2	3.9	6.1	5.7	6.6	4.7	4.3	5.2	3.5	2.9	4.1	5.9	5.2	6.6						
Single, never married	20.0	19.6	20.5	21.7	21.0	22.3	18.6	17.9	19.2	16.4	15.6	17.2	16.2	15.0	17.3	16.7	15.5	17.8						
<b>Highest educational level</b>																								
Less than high school	10.2	9.8	10.6	9.2	8.6	9.7	11.2	10.6	11.8	8.4	7.7	9.0	8.3	7.4	9.3	8.4	7.5	9.4						
High school	20.8	20.2	21.3	21.3	20.5	22.1	20.2	19.5	21.0	18.8	17.9	19.7	19.0	17.7	20.4	18.6	17.4	19.8						
Postsecondary	27.0	26.4	27.7	25.9	25.1	26.8	28.1	27.2	28.9	30.2	29.2	31.2	27.5	26.1	28.8	32.8	31.3	34.4						
University (Bachelor's degree or higher)	42.0	41.4	42.6	43.6	42.7	44.4	40.5	39.6	41.3	42.6	41.5	43.7	45.2	43.6	46.7	40.2	38.6	41.7						
<b>Immigration status</b>																								
Canadian citizen by naturalization	65.8	65.2	66.4	65.0	64.1	65.8	66.5	65.7	67.3	62.4	61.3	63.4	60.5	59.1	62.0	64.1	62.7	65.6						
Landed immigrant or permanent resident	25.6	25.1	26.1	25.9	25.1	26.8	25.3	24.5	26.1	29.0	28.0	29.9	30.1	28.7	31.5	27.9	26.5	29.2						
Temporary or non-permanent resident	4.6	4.4	4.8	5.2	4.9	5.6	4.0	3.7	4.3	5.0	4.6	5.4	5.9	5.2	6.7	4.1	3.5	4.7						
Not stated	4.0	3.7	4.3	3.9	3.5	4.2	4.2	3.8	4.5	3.7	3.3	4.1	3.4	2.8	4.0	3.9	3.3	4.6						
<b>Year of arrival</b>																								
Before 1980	10.5	10.2	10.9	10.7	10.2	11.2	10.4	9.9	10.9	6.7	6.2	7.1	6.6	5.9	7.3	6.7	6.0	7.5						
1980-1989	11.2	10.8	11.6	11.4	10.8	12.0	11.0	10.4	11.5	10.2	9.5	10.9	10.1	9.2	11.0	10.3	9.3	11.2						
1990-1999	19.4	18.9	19.9	18.4	17.7	19.2	20.3	19.5	21.0	18.3	17.5	19.2	17.0	15.9	18.2	19.6	18.4	20.8						
2000-2009	31.7	31.1	32.3	31.3	30.4	32.1	32.1	31.3	33.0	33.5	32.5	34.6	32.4	30.9	33.9	34.6	33.1	36.1						
2010-2017	27.2	26.7	27.7	28.2	27.4	29.0	26.3	25.5	27.0	31.3	30.3	32.3	33.9	32.4	35.3	28.8	27.3	30.1						
<b>Employment status</b>																								
Employed full-time (30 or more hours per week)	57.5	56.9	58.1	67.4	66.6	68.2	48.5	47.6	49.3	71.4	70.4	72.5	81.3	80.1	82.5	62.0	60.4	63.6						
Employed part-time (Less than 30 hours per week)	13.4	12.9	13.9	10.3	9.7	10.8	16.3	15.6	17.0	11.4	10.6	12.1	7.2	6.4	8.0	15.3	14.2	16.5						
Not employed	29.1	28.6	29.6	22.3	21.6	23.0	35.2	34.5	36.0	17.2	16.4	18.0	11.5	10.6	12.5	22.7	21.4	24.0						
<b>Personal income</b>																								
Less than \$20,000	36.3	35.6	36.9	27.8	26.9	28.6	44.1	43.2	45.0	25.5	24.5	26.5	17.3	16.1	18.6	33.4	31.8	34.9						
\$20,000-\$29,999	14.3	13.9	14.8	13.4	12.7	14.1	15.2	14.5	16.0	16.3	15.4	17.2	14.2	13.1	15.4	18.3	17.0	19.7						
\$30,000-\$39,999	12.2	11.8	12.7	12.5	11.8	13.2	12.0	11.4	12.6	14.9	14.1	15.7	15.2	14.0	16.5	14.6	13.5	15.8						
\$40,000-\$49,999	10.4	10.0	10.9	11.5	10.9	12.2	9.5	8.9	10.0	12.7	11.9	13.5	14.0	12.9	15.2	11.4	10.4	12.5						
\$50,000-\$69,999	12.0	11.5	12.4	14.5	13.8	15.2	9.6	9.1	10.2	14.2	13.5	14.9	16.9	15.8	18.0	11.6	10.6	12.6						
\$70,000-\$89,999	6.6	6.3	6.9	8.5	8.0	9.1	4.8	4.4	5.2	7.3	6.8	7.9	9.4	8.5	10.3	5.3	4.6	6.0						
\$90,000 and over	8.1	7.8	8.5	11.8	11.2	12.3	4.8	4.4	5.2	9.1	8.5	9.7	12.9	11.9	13.9	5.3	4.7	6.0						
<b>Household income</b>																								
Less than \$40,000	27.9	27.3	28.6	25.9	25.0	26.7	29.9	28.9	30.8	23.2	22.2	24.1	21.6	20.2	22.9	24.7	23.3	26.1						
\$40,000-\$59,999	18.0	17.4	18.6	17.8	17.0	18.6	18.2	17.3	19.0	19.2	18.2	20.2	19.0	17.7	20.3	19.4	18.1	20.8						
\$60,000-\$79,999	15.3	14.7	15.8	15.3	14.5	16.0	15.2	14.5	16.0	16.9	15.9	17.9	16.6	15.3	17.9	17.2	15.9	18.5						
\$80,000-\$109,999	17.3	16.8	17.9	17.9	17.1	18.7	16.9	16.1	17.6	18.6	17.7	19.5	18.9	17.6	20.1	18.3	17.0	19.6						
\$110,000 and over	21.5	20.9	22.0	23.2	22.3	24.0	19.9	19.1	20.6	22.2	21.2	23.1	24.0	22.6	25.3	20.4	19.1	21.7						

... not applicable

Source: Statistics Canada, Study on International Money Transfers, 2018.

**Table A.3**  
**Percentage of Canadian residents born in ODA-eligible countries who ever sent money to relatives or friends living outside Canada, by birth region and sex**

	People who ever sent money to relatives or friends living outside Canada										
	Total	95% confidence interval			Men	95% confidence interval			Women	95% confidence interval	
		%	from	to		%	from	to		%	from
<b>Total</b>	<b>51.8</b>	<b>51.1</b>	<b>52.5</b>	<b>54.0</b>	<b>53.1</b>	<b>54.9</b>	<b>49.8</b>	<b>48.9</b>	<b>50.7</b>		
<b>Birth region</b>											
Americas	61.6	60.2	63.0	61.1	59.1	63.2	61.9	60.1	63.8		
Eastern Europe and Southern Europe	53.4	50.7	56.0	54.7	50.9	58.4	52.2	48.5	55.8		
Sub-Saharan Africa	65.2	63.5	66.8	68.0	65.8	70.3	62.3	60.0	64.7		
Northern Africa	44.3	42.1	46.4	48.5	45.5	51.6	39.5	36.4	42.5		
West Central Asia and the Middle East	32.5	30.9	34.2	36.8	34.5	39.2	28.0	25.7	30.3		
Eastern Asia	26.5	24.7	28.3	28.3	25.6	31.1	25.0	22.7	27.4		
Southeast Asia and Oceania	69.3	67.6	71.1	64.9	62.1	67.8	72.5	70.3	74.7		
Southern Asia	51.8	50.3	53.3	59.9	57.9	61.9	43.1	40.8	45.3		
<b>Birth region, by birth country level of economic development</b>											
Least Developed Countries	62.0	60.2	63.8	65.1	62.5	67.7	59.0	56.3	61.7		
Lower Middle Income Countries	59.0	58.0	59.9	61.2	59.9	62.6	56.9	55.6	58.2		
Upper Middle Income Countries	40.0	39.0	41.1	41.5	40.0	43.0	38.7	37.4	40.1		

**Note:** Sub-Saharan Africa includes Western Africa, Eastern Africa, Central Africa and Southern Africa.

**Source:** Statistics Canada, Study on International Money Transfers, 2018.

**Table A.4**  
**Percentage of Canadian residents born in ODA-eligible countries who ever sent money to relatives or friends living outside Canada, by selected characteristics and sex**

	People who ever sent money to relatives or friends living outside Canada										
	Total	95% confidence interval			Men	95% confidence interval			Women	95% confidence interval	
		%	from	to		%	from	to		%	from
<b>Total</b>	<b>51.8</b>	<b>51.1</b>	<b>52.5</b>	<b>54.0</b>	<b>53.1</b>	<b>54.9</b>	<b>49.8</b>	<b>48.9</b>	<b>50.7</b>		
<b>Age group</b>											
18-29	36.6	34.9	38.4	36.9	34.5	39.3	36.4	33.9	38.8		
30-39	57.7	56.3	59.1	61.4	59.4	63.5	54.6	52.6	56.5		
40-49	60.7	59.3	62.0	63.1	61.1	65.1	58.5	56.7	60.3		
50-59	57.0	55.5	58.6	59.2	57.0	61.4	54.9	52.9	57.0		
60-69	50.1	48.2	51.9	53.5	50.9	56.1	46.9	44.3	49.6		
70 and older	36.8	34.6	38.9	38.9	35.8	42.0	34.9	32.1	37.7		
<b>Marital status</b>											
Married	55.1	54.2	55.9	58.7	57.6	59.8	51.5	50.4	52.6		
Common-Law	57.5	53.8	61.1	55.4	50.4	60.3	59.7	54.4	64.9		
Widowed	41.0	37.4	44.6	44.1	34.8	53.5	40.4	36.5	44.4		
Separated	63.7	59.7	67.6	61.7	55.3	68.1	64.8	59.9	69.8		
Divorced	54.2	51.1	57.3	57.9	52.8	63.0	52.3	48.5	56.1		
Single, never married	40.3	38.8	41.8	38.5	36.4	40.5	42.2	40.1	44.3		
<b>Highest educational level</b>											
Less than high school	44.5	42.2	46.8	50.8	47.3	54.3	39.8	36.7	42.9		
High school	47.1	45.5	48.7	48.8	46.6	51.0	45.6	43.4	47.8		
Postsecondary	56.0	54.7	57.3	55.9	53.9	57.8	56.1	54.4	57.8		
University (Bachelor's degree or higher)	53.4	52.4	54.5	56.4	55.0	57.8	50.5	49.0	52.0		
<b>Immigration status</b>											
Canadian citizen by naturalization	52.2	51.3	53.0	53.8	52.7	54.9	50.7	49.6	51.8		
Landed immigrant or permanent resident	52.0	50.5	53.4	55.6	53.6	57.5	48.6	46.7	50.5		
Temporary or non-permanent resident	47.6	44.1	51.1	50.7	46.0	55.4	43.9	38.9	48.9		
Not stated	49.9	46.6	53.3	52.0	46.9	57.1	48.2	43.4	53.0		
<b>Year of arrival</b>											
Before 1980	43.2	41.3	45.2	44.3	41.5	47.0	42.2	39.4	45.0		
1980-1989	51.7	49.5	53.8	52.0	49.1	55.0	51.4	48.3	54.4		
1990-1999	52.0	50.4	53.6	54.6	52.3	56.9	49.9	47.8	52.0		
2000-2009	54.8	53.6	56.0	56.5	54.8	58.2	53.2	51.6	54.9		
2010-2017	51.2	49.9	52.6	54.9	53.0	56.8	47.7	45.8	49.6		
<b>Employment status</b>											
Employed full-time (30 or more hours per week)	61.1	60.2	61.9	62.0	60.9	63.1	59.9	58.6	61.2		
Employed part-time (Less than 30 hours per week)	44.7	42.8	46.6	40.5	37.4	43.6	47.1	44.7	49.4		
Not employed	36.7	35.5	38.0	36.1	34.0	38.2	37.1	35.5	38.7		
<b>Personal income</b>											
Less than \$20,000	39.0	37.8	40.3	37.4	35.5	39.3	40.0	38.5	41.4		
\$20,000-\$29,999	55.6	53.7	57.5	54.5	51.7	57.3	56.5	54.0	59.1		
\$30,000-\$39,999	60.3	58.3	62.2	61.0	58.2	63.8	59.6	56.9	62.4		
\$40,000-\$49,999	62.1	60.0	64.2	64.9	61.9	67.8	58.9	55.9	61.9		
\$50,000-\$69,999	60.0	58.1	61.9	61.5	58.9	64.0	58.0	55.0	60.9		
\$70,000-\$89,999	59.5	56.9	62.0	61.1	57.9	64.4	56.7	52.6	60.8		
\$90,000 and over	60.6	58.3	62.8	61.9	59.3	64.5	57.5	53.3	61.8		
<b>Household income</b>											
Less than \$40,000	44.1	42.7	45.5	45.1	43.1	47.1	43.3	41.4	45.1		
\$40,000-\$59,999	54.5	52.8	56.2	57.4	54.9	59.8	51.9	49.5	54.3		
\$60,000-\$79,999	57.0	55.2	58.9	59.5	56.8	62.1	54.7	52.1	57.4		
\$80,000-\$109,999	55.8	54.0	57.5	57.3	54.9	59.7	54.2	51.8	56.7		
\$110,000 and over	54.9	53.3	56.5	56.9	54.8	59.0	52.7	50.5	54.9		

Source: Statistics Canada, Study on International Money Transfers, 2018.

**Table A.5**  
**Knowledge and use (%) of remittance methods, Canadian residents born in ODA-eligible countries who ever who ever sent money to relatives or friends living outside Canada, by sex**

	Knowledge and use of the method								
	Have used this method			Have not used, but know this method			Do not know this method		
	%	95% confidence interval		%	95% confidence interval		%	95% confidence interval	
		from	to		from	to		from	to
<b>Total (men and women)</b>									
Going to a bank or credit union	31.9	30.9	32.8	47.7	46.7	48.7	20.5	19.6	21.3
Going to a money transfer store	71.7	70.8	72.5	23.1	22.3	23.9	5.2	4.8	5.7
Going to a currency exchange store to send money	8.0	7.5	8.5	42.0	41.0	43.0	50.0	48.9	51.0
Going to another type of store or establishment	16.8	16.0	17.5	34.5	33.6	35.5	48.7	47.7	49.6
Bringing money to give to relatives or friends while visiting	35.2	34.3	36.2	52.1	51.1	53.1	12.7	12.0	13.4
Giving money to someone who was travelling to give to relatives or friends for you	18.4	17.6	19.1	66.4	65.4	67.4	15.2	14.5	16.0
Giving money to someone who was visiting Canada	10.0	9.4	10.5	71.2	70.3	72.1	18.9	18.1	19.7
Using an informal transfer network system	2.5	2.2	2.8	20.1	19.3	20.9	77.5	76.7	78.2
Using a bank or credit union's website	11.2	10.5	11.8	48.4	47.4	49.3	40.4	39.5	41.4
Using a money transfer provider's website	16.2	15.5	17.0	46.6	45.5	47.6	37.2	36.3	38.1
Using another type of service provider's website	4.4	4.0	4.8	42.3	41.3	43.2	53.4	52.4	54.4
Using a bank or credit union's mobile app	4.8	4.4	5.3	47.6	46.7	48.6	47.5	46.5	48.5
Using a money transfer provider's mobile app	6.7	6.2	7.3	44.5	43.5	45.5	48.8	47.8	49.7
Using another type of service provider's mobile app	2.0	1.7	2.3	39.8	38.8	40.7	58.2	57.3	59.2
Using a cryptocurrency	0.3	0.2	0.5	27.0	26.2	27.9	72.6	71.8	73.5
<b>Men</b>									
Going to a bank or credit union	34.1	32.8	35.4	46.7	45.3	48.1	19.2	18.1	20.3
Going to a money transfer store	71.2	70.0	72.4	23.9	22.8	25.1	4.9	4.3	5.5
Going to a currency exchange store to send money	8.7	7.9	9.5	43.2	41.8	44.6	48.0	46.6	49.4
Going to another type of store or establishment	15.4	14.4	16.5	35.0	33.7	36.3	49.6	48.2	50.9
Bringing money to give to relatives or friends while visiting	33.6	32.3	34.9	53.3	51.9	54.8	13.0	12.1	14.0
Giving money to someone who was travelling to give to relatives or friends for you	17.6	16.4	18.7	67.0	65.6	68.4	15.5	14.4	16.6
Giving money to someone who was visiting Canada	9.3	8.5	10.1	71.8	70.5	73.1	18.9	17.8	20.1
Using an informal transfer network system	2.9	2.4	3.3	22.5	21.3	23.7	74.7	73.5	75.8
Using a bank or credit union's website	11.9	11.0	12.8	49.1	47.7	50.4	39.0	37.7	40.4
Using a money transfer provider's website	16.8	15.7	17.9	47.8	46.4	49.2	35.4	34.1	36.7
Using another type of service provider's website	5.1	4.5	5.7	44.5	43.1	45.9	50.4	49.0	51.8
Using a bank or credit union's mobile app	5.0	4.4	5.7	49.5	48.1	50.8	45.5	44.1	46.9
Using a money transfer provider's mobile app	7.0	6.2	7.7	46.3	44.9	47.7	46.7	45.3	48.1
Using another type of service provider's mobile app	2.4	2.0	2.9	41.5	40.1	42.8	56.1	54.7	57.4
Using a cryptocurrency	0.4	0.3	0.6	31.6	30.3	32.9	68.0	66.7	69.2
<b>Women</b>									
Going to a bank or credit union	29.7	28.4	31.0	48.6	47.2	50.0	21.7	20.6	22.8
Going to a money transfer store	72.1	70.9	73.4	22.3	21.2	23.5	5.5	4.9	6.2
Going to a currency exchange store to send money	7.3	6.5	8.0	40.8	39.4	42.2	51.9	50.5	53.3
Going to another type of store or establishment	18.1	17.0	19.2	34.1	32.7	35.5	47.8	46.4	49.2
Bringing money to give to relatives or friends while visiting	36.8	35.5	38.2	50.8	49.4	52.2	12.3	11.4	13.2
Giving money to someone who was travelling to give to relatives or friends for you	19.1	18.1	20.2	65.9	64.5	67.2	15.0	13.9	16.0
Giving money to someone who was visiting Canada	10.7	9.8	11.5	70.5	69.2	71.8	18.8	17.7	19.9
Using an informal transfer network system	2.1	1.7	2.5	17.7	16.7	18.8	80.2	79.1	81.3
Using a bank or credit union's website	10.5	9.6	11.3	47.7	46.3	49.1	41.8	40.5	43.2
Using a money transfer provider's website	15.7	14.6	16.7	45.4	44.0	46.7	39.0	37.6	40.3
Using another type of service provider's website	3.7	3.2	4.2	40.1	38.7	41.4	56.2	54.8	57.6
Using a bank or credit union's mobile app	4.6	4.1	5.2	45.8	44.4	47.3	49.5	48.1	50.9
Using a money transfer provider's mobile app	6.5	5.8	7.2	42.7	41.3	44.1	50.8	49.4	52.2
Using another type of service provider's mobile app	1.6	1.2	2.0	38.1	36.7	39.4	60.3	58.9	61.7
Using a cryptocurrency	0.3	0.1	0.4	22.5	21.4	23.7	77.2	76.0	78.4

Source: Statistics Canada, Study on International Money Transfers, 2018.

**Table A.6.1**  
**Percentage who know or have used the method to send money, Canadian residents born in ODA-eligible countries who ever sent money to relatives or friends living outside Canada, by birth region**

Remittance methods	Birth region											
	Americas			Eastern Europe			Sub-Saharan Africa			North Africa		
	95% confidence interval			95% confidence interval			95% confidence interval			95% confidence interval		
	%	from	to	%	from	to	%	from	to	%	from	to
Going to a bank or credit union	75.6	73.9	77.3	84.0	81.0	87.1	74.1	72.0	76.2	84.8	82.4	87.3
Going to a money transfer store	98.0	97.5	98.5	96.1	94.5	97.7	96.4	95.6	97.3	95.2	93.8	96.6
Going to a currency exchange store to send money	46.5	44.6	48.5	49.3	45.3	53.3	46.4	44.0	48.7	46.2	42.9	49.6
Going to another type of store or establishment	53.2	51.3	55.1	46.0	42.0	50.0	56.6	54.2	59.0	47.3	43.9	50.7
Bringing money to give to relatives or friends while visiting	89.5	88.4	90.7	92.5	90.3	94.6	86.9	85.3	88.5	91.7	89.8	93.7
Giving money to someone who was travelling to give to relatives or friends for you	87.0	85.7	88.4	90.9	88.5	93.3	87.8	86.1	89.4	88.7	86.5	90.8
Giving money to someone who was visiting Canada	84.6	83.1	86.1	88.7	86.0	91.3	82.5	80.7	84.4	86.1	83.7	88.5
Using an informal transfer network system	16.8	15.4	18.3	16.3	13.3	19.3	26.6	24.5	28.6	21.0	18.2	23.9
Using a bank or credit union's website	55.2	53.3	57.1	59.2	55.2	63.2	57.0	54.7	59.3	59.0	55.5	62.5
Using a money transfer provider's website	60.6	58.7	62.5	65.1	61.4	68.8	64.8	62.5	67.1	55.9	52.4	59.4
Using another type of service provider's website	45.3	43.4	47.3	48.8	44.8	52.8	47.0	44.7	49.3	38.2	34.7	41.6
Using a bank or credit union's mobile app	50.9	48.9	52.9	50.6	46.6	54.7	52.3	50.0	54.6	50.2	46.8	53.7
Using a money transfer provider's mobile app	49.9	47.9	51.8	49.9	46.0	53.8	56.5	54.2	58.9	47.4	44.0	50.8
Using another type of service provider's mobile app	40.6	38.7	42.5	42.5	38.6	46.4	42.4	40.0	44.8	35.5	32.2	38.9
Using a cryptocurrency	29.1	27.3	30.8	36.1	32.4	39.8	31.1	28.9	33.2	29.4	26.2	32.5

**Note:** Sub-Saharan Africa includes Western Africa, Eastern Africa, Central Africa and Southern Africa.

**Source:** Statistics Canada, Study on International Money Transfers, 2018.

**Table A.6.2**  
**Percentage who know or have used the method to send money, Canadian residents born in ODA-eligible countries who ever sent money to relatives or friends living outside Canada, by birth region**

Remittance methods	Birth region											
	West Asia and Middle East Asia			Eastern Asia			Southeast Asia and Oceania			Southern Asia		
	95% confidence interval			95% confidence interval			95% confidence interval			95% confidence interval		
	%	from	to	%	from	to	%	from	to	%	from	to
Going to a bank or credit union	78.9	76.2	81.6	93.7	91.7	95.8	75.6	73.6	77.6	83.3	81.6	85.0
Going to a money transfer store	92.0	90.3	93.7	75.9	72.3	79.5	95.8	94.9	96.8	96.4	95.6	97.1
Going to a currency exchange store to send money	50.8	47.5	54.2	48.4	44.2	52.7	51.7	49.3	54.0	54.1	51.9	56.3
Going to another type of store or establishment	38.6	35.3	42.0	35.1	31.0	39.1	60.6	58.3	62.9	47.5	45.3	49.7
Bringing money to give to relatives or friends while visiting	82.7	80.0	85.3	90.7	88.3	93.2	89.9	88.5	91.3	81.4	79.7	83.1
Giving money to someone who was travelling to give to relatives or friends for you	82.6	80.0	85.1	82.5	79.2	85.8	86.8	85.2	88.5	78.7	76.8	80.6
Giving money to someone who was visiting Canada	79.7	76.9	82.5	80.2	76.7	83.7	82.6	80.7	84.4	74.4	72.4	76.4
Using an informal transfer network system	23.3	20.5	26.2	19.1	15.7	22.4	17.8	16.0	19.5	32.9	30.9	34.9
Using a bank or credit union's website	51.9	48.4	55.4	59.4	55.3	63.4	60.5	58.2	62.7	65.8	63.7	67.9
Using a money transfer provider's website	51.0	47.6	54.3	44.0	39.7	48.3	68.9	66.7	71.1	67.1	64.9	69.2
Using another type of service provider's website	38.3	35.0	41.6	33.4	29.3	37.5	52.6	50.3	55.0	48.8	46.5	51.0
Using a bank or credit union's mobile app	45.6	42.2	48.9	42.4	38.5	46.4	55.6	53.3	58.0	56.3	54.2	58.5
Using a money transfer provider's mobile app	40.4	37.2	43.6	32.9	28.9	36.9	56.4	54.1	58.7	54.0	51.8	56.2
Using another type of service provider's mobile app	32.9	29.6	36.1	29.7	25.8	33.5	47.1	44.9	49.4	43.9	41.7	46.2
Using a cryptocurrency	26.7	23.7	29.6	22.2	18.7	25.7	22.8	20.8	24.7	28.9	26.9	30.9

**Note:** Sub-Saharan Africa includes Western Africa, Eastern Africa, Central Africa and Southern Africa.

**Source:** Statistics Canada, Study on International Money Transfers, 2018.



**Table A.7**  
**Remittance method most often used by remitters in 2017, by sex**

Remittance method	Remittance method most often used in 2017											
	Total	95% confidence interval			Men	95% confidence interval			Women	95% confidence interval		
		%	from	to		%	from	to		%	from	to
Going to a bank or credit union	8.7	8.0	9.5	9.5	8.4	10.6	8.0	6.9	9.0			
Going to a money transfer store	51.4	50.0	52.9	50.3	48.3	52.3	52.6	50.5	54.6			
Going to a currency exchange store to send money	2.4	1.9	2.9	3.0	2.3	3.8	1.9	1.3	2.4			
Going to another type of store or establishment	6.0	5.3	6.7	4.9	4.1	5.8	7.1	6.0	8.1			
Bringing money to give to relatives or friends while visiting	5.1	4.5	5.7	4.8	4.0	5.7	5.3	4.5	6.2			
Giving money to someone who was travelling to give to relatives or friends for you	4.9	4.3	5.5	5.1	4.3	5.9	4.6	3.8	5.5			
Giving money to someone who was visiting Canada	1.0	0.7	1.3	0.6	0.3	0.9	1.3	0.9	1.8			
Using an informal transfer network system	0.8	0.5	1.0	0.9	0.6	1.3	0.7	0.3	1.0			
Using a bank or credit union's website	4.9	4.3	5.5	5.3	4.4	6.1	4.6	3.8	5.4			
Using a money transfer provider's website	5.9	5.2	6.6	6.2	5.2	7.2	5.7	4.8	6.7			
Using another type of service provider's website	0.9	0.6	1.2	1.1	0.6	1.5	0.8	0.4	1.1			
Using a bank or credit union's mobile app	1.7	1.3	2.0	1.7	1.2	2.3	1.6	1.1	2.1			
Using a money transfer provider's mobile app	3.5	3.0	4.1	3.8	3.0	4.6	3.3	2.6	4.0			
Using another type of service provider's mobile app	0.6	0.4	0.9	0.7	0.4	1.1	0.5	0.3	0.8			
Using a cryptocurrency	0.1	0.0	0.2	0.1	0.0	0.2	0.1	-0.0	0.3			
Other	1.9	1.6	2.3	2.0	1.4	2.5	1.9	1.4	2.5			

Source: Statistics Canada, Study on International Money Transfers, 2018.

**Table A.8**  
**Purpose of remittances, remitters in 2017, by sex**

Purpose of remittances	Purpose of remittances, remitters in 2017, by sex											
	Total	95% confidence interval			Men	95% confidence interval			Women	95% confidence interval		
		%	from	to		%	from	to		%	from	to
Pay for living expenses	59.3	58.2	60.4	60.6	59.0	62.1	58.2	56.6	59.8			
Pay for medical expenses	43.3	42.2	44.4	42.1	40.5	43.7	44.4	42.8	46.0			
Pay for education	21.7	20.7	22.6	21.5	20.2	22.8	21.8	20.5	23.2			
Pay for a major expense	11.5	10.8	12.2	11.7	10.7	12.8	11.2	10.2	12.2			
Pay for non-health related emergencies	6.1	5.6	6.7	5.9	5.2	6.7	6.3	5.5	7.2			
Pay for insurance	2.1	1.8	2.5	2.6	2.0	3.1	1.7	1.2	2.1			
Give a gift	34.7	33.5	35.8	31.8	30.2	33.3	37.4	35.8	39.1			
Pay for entertainment or leisure activities	5.0	4.5	5.5	5.4	4.6	6.1	4.7	4.0	5.4			
Other purpose	5.1	4.6	5.7	5.7	5.0	6.4	4.6	4.0	5.3			

Source: Statistics Canada, Study on International Money Transfers, 2018.

**Table A.9**  
**Purpose of remittances, remitters in 2017, by birth region and sex**

	Purpose of remittances											
	Pay for living expenses			Pay for medical expenses			Pay for education			Give a gift		
	95% confidence interval			95% confidence interval			95% confidence interval			95% confidence interval		
	%	from	to	%	from	to	%	from	to	%	from	to
<b>Total - birth region</b>												
Americas	65.0	63.0	67.1	43.2	41.0	45.3	20.9	19.1	22.7	32.9	30.9	35.0
Eastern Europe and Southern Europe	57.4	52.7	62.1	42.3	37.7	46.9	8.3	5.7	10.9	35.9	31.4	40.4
Sub-Saharan Africa	69.8	67.4	72.2	49.4	46.8	51.9	34.4	32.0	36.7	26.4	24.2	28.6
Northern Africa	58.4	54.3	62.5	49.2	45.2	53.2	10.9	8.4	13.3	17.7	14.6	20.9
West Central Asia and the Middle East	57.9	53.9	61.9	44.6	40.5	48.6	11.9	9.3	14.5	22.7	19.4	25.9
Eastern Asia	41.0	34.6	47.4	20.1	15.1	25.1	9.4	5.7	13.2	47.3	40.9	53.8
Southeast Asia and Oceania	60.9	58.5	63.4	50.6	48.0	53.2	27.8	25.5	30.1	42.4	39.9	45.0
Southern Asia	50.8	48.2	53.4	34.3	31.8	36.8	16.7	14.8	18.5	34.3	31.8	36.7
<b>Birth region, by birth country level of economic development</b>												
Least Developed Countries	69.5	67.1	72.0	48.2	45.4	50.9	31.8	29.3	34.2	25.5	23.1	27.9
Lower Middle Income Countries	58.4	56.9	59.9	45.4	43.8	46.9	22.7	21.4	24.1	37.1	35.5	38.6
Upper Middle Income Countries	56.0	54.0	58.0	35.8	34.0	37.6	13.7	12.3	15.1	34.1	32.1	36.0
<b>Men - birth region</b>												
Americas	68.3	65.3	71.3	42.4	39.2	45.5	24.0	21.1	26.9	29.9	26.8	33.1
Eastern Europe and Southern Europe	60.4	53.4	67.4	39.1	32.3	46.0	11.1	6.5	15.6	35.1	28.6	41.7
Sub-Saharan Africa	70.9	67.6	74.1	50.0	46.5	53.5	40.2	36.8	43.6	25.9	22.8	29.0
Northern Africa	61.9	56.4	67.5	45.7	40.4	51.1	10.6	7.2	13.9	17.4	13.3	21.5
West Central Asia and the Middle East	63.6	58.3	68.9	44.2	38.9	49.4	13.2	9.7	16.7	17.6	13.6	21.6
Eastern Asia	44.3	35.3	53.3	20.5	13.6	27.4	8.6	3.4	13.7	46.8	37.9	55.8
Southeast Asia and Oceania	58.7	54.5	62.8	47.9	43.6	52.2	22.3	18.7	25.8	40.7	36.5	44.8
Southern Asia	53.7	50.4	56.9	36.7	33.5	39.8	17.4	14.9	19.8	31.7	28.6	34.7
<b>Birth region, by birth country level of economic development</b>												
Least Developed Countries	71.7	68.3	75.0	46.0	42.2	49.8	33.8	30.4	37.2	23.6	20.4	26.9
Lower Middle Income Countries	58.7	56.5	60.8	43.6	41.4	45.8	20.9	19.1	22.7	34.0	31.9	36.1
Upper Middle Income Countries	58.4	55.6	61.3	36.2	33.6	38.9	15.5	13.4	17.6	31.2	28.4	34.0
<b>Women - birth region</b>												
Americas	62.4	59.5	65.3	43.8	40.9	46.7	18.4	16.1	20.6	35.4	32.6	38.2
Eastern Europe and Southern Europe	54.7	48.0	61.4	45.2	38.7	51.6	5.8	2.9	8.7	36.6	30.3	43.0
Sub-Saharan Africa	68.6	65.0	72.2	48.7	44.9	52.5	27.8	24.5	31.0	27.0	23.7	30.2
Northern Africa	53.8	47.9	59.8	53.6	47.8	59.4	11.3	7.5	15.1	18.2	13.5	22.9
West Central Asia and the Middle East	50.5	44.2	56.8	45.1	38.8	51.4	10.2	6.3	14.1	29.3	24.0	34.6
Eastern Asia	37.6	28.5	46.8	19.7	12.4	26.9	10.3	4.9	15.7	47.8	38.8	56.8
Southeast Asia and Oceania	62.3	59.3	65.2	52.2	49.0	55.4	31.1	28.2	34.1	43.5	40.3	46.7
Southern Asia	46.1	41.9	50.3	30.4	26.5	34.4	15.6	12.5	18.6	38.5	34.2	42.8
<b>Birth region, by birth country level of economic development</b>												
Least Developed Countries	67.3	63.6	71.0	50.5	46.5	54.5	29.5	26.1	33.0	27.5	23.9	31.1
Lower Middle Income Countries	58.1	56.0	60.2	47.0	44.9	49.2	24.5	22.5	26.5	40.0	37.8	42.3
Upper Middle Income Countries	53.8	50.9	56.6	35.4	32.9	38.0	12.1	10.3	13.9	36.7	34.0	39.4

**Note:** Sub-Saharan Africa includes Western Africa, Eastern Africa, Central Africa and Southern Africa.

**Source:** Statistics Canada, Study on International Money Transfers, 2018.

**Table A.10**  
**Frequency of remitting in 2017, by birth region and sex of respondent**

	Frequency of remitting								
	1 or 2			3 to 5			6 and over		
	95% confidence interval			95% confidence interval			95% confidence interval		
	%	from	to	%	from	to	%	from	to
<b>Total</b>	<b>37.2</b>	<b>36.1</b>	<b>38.4</b>	<b>28.3</b>	<b>27.1</b>	<b>29.4</b>	<b>34.5</b>	<b>33.3</b>	<b>35.7</b>
Men	36.9	35.2	38.5	27.9	26.3	29.5	35.2	33.6	36.9
Women	37.5	35.8	39.2	28.7	27.1	30.2	33.8	32.1	35.5
<b>Birth region</b>									
Americas	28.8	26.6	31.0	30.2	28.1	32.4	40.9	38.6	43.3
Eastern Europe and Southern Europe	53.7	48.5	58.8	28.6	23.9	33.3	17.7	13.6	21.8
Sub-Saharan Africa	22.8	20.5	25.2	31.8	29.2	34.4	45.3	42.6	48.1
Northern Africa	53.4	48.9	57.8	30.7	26.5	34.8	16.0	12.6	19.3
West Central Asia and the Middle East	53.8	49.3	58.2	29.4	25.1	33.7	16.8	13.5	20.2
Eastern Asia	84.1	79.1	89.2	11.8	7.4	16.2	4.1	1.4	6.7
Southeast Asia and Oceania	25.3	22.9	27.8	25.8	23.3	28.3	48.9	46.1	51.7
Southern Asia	48.3	45.5	51.2	30.0	27.3	32.7	21.7	19.5	23.9
<b>Birth region, by birth country level of economic development</b>									
Least Developed Countries	27.8	25.2	30.5	31.6	28.8	34.3	40.6	37.7	43.5
Lower Middle Income Countries	34.8	33.2	36.4	28.2	26.6	29.8	37.0	35.4	38.7
Upper Middle Income Countries	47.5	45.4	49.7	26.7	24.9	28.6	25.7	23.8	27.6

**Note:** Sub-Saharan Africa includes Western Africa, Eastern Africa, Central Africa and Southern Africa.

**Source:** Statistics Canada, Study on International Money Transfers, 2018.

**Table A.11**  
**Number of recipients to whom money was sent by remitters in 2017, by birth region and sex**

	Number of recipients in 2017								
	1 recipient			2 to 3 recipients			4 recipients or more		
	95% confidence interval			95% confidence interval			95% confidence interval		
	%	from	to	%	from	to	%	from	to
<b>Total</b>	<b>48.0</b>	<b>47.0</b>	<b>49.1</b>	<b>40.2</b>	<b>39.2</b>	<b>41.3</b>	<b>11.7</b>	<b>11.0</b>	<b>12.5</b>
Men	46.9	45.3	48.4	40.4	38.9	41.9	12.7	11.6	13.8
Women	49.2	47.6	50.7	40.1	38.5	41.6	10.8	9.7	11.8
<b>Birth region</b>									
Americas	45.2	43.0	47.4	40.6	38.4	42.7	14.2	12.7	15.8
Eastern Europe and Southern Europe	53.7	49.2	58.3	38.3	33.7	42.8	8.0	5.3	10.7
Sub-Saharan Africa	34.7	32.3	37.1	41.0	38.5	43.5	24.3	22.1	26.5
Northern Africa	57.0	52.8	61.3	37.3	33.1	41.5	5.7	3.8	7.5
West Central Asia and the Middle East	64.5	60.7	68.3	29.9	26.3	33.5	5.6	3.6	7.6
Eastern Asia	73.3	67.6	79.1	24.5	18.9	30.1	2.2	0.3	4.0
Southeast Asia and Oceania	42.5	40.0	45.0	45.1	42.5	47.7	12.4	10.7	14.1
Southern Asia	53.5	51.0	56.0	39.8	37.3	42.3	6.7	5.4	8.0
<b>Birth region, by birth country level of economic development</b>									
Least Developed Countries	37.8	35.1	40.5	41.0	38.4	43.7	21.2	19.0	23.3
Lower Middle Income Countries	46.7	45.2	48.3	41.8	40.3	43.3	11.4	10.4	12.4
Upper Middle Income Countries	56.6	54.6	58.6	36.2	34.3	38.1	7.2	6.2	8.2

**Note:** Sub-Saharan Africa includes Western Africa, Eastern Africa, Central Africa and Southern Africa.

**Source:** Statistics Canada, Study on International Money Transfers, 2018.

**Table A.12**  
**Relationship of the recipient with the remitters, remitters in 2017, by sex**

Relationship with the recipient	Total	95% confidence interval			Men	95% confidence interval			Women	95% confidence interval		
		%	from	to		%	from	to		%	from	to
Partner	<b>4.9</b>	4.4	5.4	6.5	5.7	7.3	3.3	2.7	3.9			
Father	<b>15.5</b>	14.6	16.4	16.7	15.5	18.0	14.3	13.2	15.5			
Mother	<b>30.2</b>	29.1	31.2	29.4	27.9	30.8	31.0	29.5	32.5			
Children	<b>6.2</b>	5.6	6.7	5.8	5.1	6.5	6.6	5.7	7.4			
Brothers/sisters	<b>39.6</b>	38.4	40.7	37.1	35.5	38.7	42.0	40.3	43.7			
Other relatives	<b>38.7</b>	37.6	39.9	39.0	37.4	40.6	38.4	36.8	40.0			
Unrelated	<b>15.7</b>	14.9	16.5	18.0	16.8	19.2	13.5	12.4	14.6			

Source: Statistics Canada, Study on International Money Transfers, 2018.

**Table A.13**  
**Paid fee in the last transfer of money outside of Canada in 2017, by birth region**

Birth region	Paid fee in the last transfer of money											
	\$1-\$14			\$15-\$29			\$30 or more			Don't know		
	%	from	to	%	from	to	%	from	to	%	from	to
Americas	57.5	55.1	59.8	17.7	15.9	19.4	9.9	8.5	11.4	14.9	13.1	16.7
Eastern Europe and Southern Europe	23.7	19.0	28.3	33.2	28.1	38.2	21.4	17.0	25.8	21.8	17.4	26.2
Sub-Saharan Africa	46.0	43.1	48.8	22.4	20.0	24.8	13.8	11.9	15.7	17.9	15.8	20.0
Northern Africa	41.2	36.5	45.9	28.3	24.2	32.4	20.2	16.3	24.1	10.3	7.5	13.2
West Central Asia and the Middle East	20.7	17.1	24.3	31.8	27.5	36.0	28.1	23.9	32.3	19.4	15.8	23.1
Eastern Asia	20.4	13.5	27.3	20.9	14.0	27.8	33.8	25.8	41.8	24.9	17.4	32.4
Southeast Asia and Oceania	82.5	80.6	84.5	6.4	5.1	7.7	4.4	3.3	5.5	6.7	5.4	8.0
Southern Asia	61.9	59.1	64.6	17.0	14.8	19.1	6.9	5.5	8.2	14.3	12.2	16.3

Note: Sub-Saharan Africa includes Western Africa, Eastern Africa, Central Africa and Southern Africa.

Source: Statistics Canada, Study on International Money Transfers, 2018.

**Table A.14**  
**Average amount sent in the last money transfer in 2017 and average transfer fees paid, by destination country**

Destination country	Average amount sent (last money transfer)			Average fees paid as a percentage of the amount sent (last transfer)		
	\$	95% confidence interval		%	95% confidence interval	
		from	to		from	to
Afghanistan	445	288	606	6	4	7
Bangladesh	675	455	892	3	3	4
Bosnia and Herzegovina	915	393	1,433	7	6	8
Brazil	720	412	1,029	5	4	7
Cameroon	505	311	701	7	6	8
Chile	1,140	111	2,166	7	5	8
China	5,595	3,252	7,936	2	2	2
Colombia	580	342	822	6	5	7
Congo, Democratic Republic	335	210	462	16	13	20
Côte d'Ivoire	385	211	556	7	6	8
Dominican Republic	295	205	387	7	5	10
Egypt	3,515	-1,006	8,039	7	5	9
El Salvador	385	235	539	12	9	14
Ethiopia	415	228	602	6	5	6
Ghana	625	354	894	6	5	7
Guatemala	440	217	663	8	6	10
Guyana	230	168	291	9	7	10
Haiti	275	202	344	12	11	13
India	1,555	1,274	1,834	3	3	3
Iran	2,950	771	5,133	4	2	5
Jamaica	270	202	335	8	7	9
Lebanon	1,360	982	1,735	7	5	9
Mexico	720	330	1,110	5	4	6
Morocco	780	344	1,212	5	5	6
Nigeria	440	325	551	6	5	7
Pakistan	885	682	1,088	4	4	4
Peru	715	144	1,284	9	6	12
Philippines	845	738	949	4	4	5
Senegal	535	190	883	6	5	7
Serbia	545	346	740	7	6	9
Somalia	565	230	898	7	5	8
South Africa, Republic of	830	477	1,180	8	5	10
Sri Lanka	715	484	948	6	4	8
Tunisia	505	311	694	8	7	9
Turkey	1,130	668	1,588	6	4	8
Ukraine	630	442	816	8	7	10
United States	3,190	1,814	4,562	6	5	7
Viet Nam	820	552	1,084	3	3	4
Zimbabwe	450	271	632	10	7	14

Source: Statistics Canada, Study on International Money Transfers, 2018.

**Table A.15**  
**Fees paid as percentage of the amount sent last time in 2017, by sex and selected characteristics**

	Fees paid as percentage of the amount sent								
	Total			Men			Women		
	Average fee paid for last transfer	95% confidence interval		Average fee paid for last transfer	95% confidence interval		Average fee paid for last transfer	95% confidence interval	
	%	from	to	%	from	to	%	from	to
<b>Total</b>	<b>5.6</b>	<b>5.4</b>	<b>5.7</b>	<b>5.3</b>	<b>5.1</b>	<b>5.5</b>	<b>5.9</b>	<b>5.6</b>	<b>6.1</b>
<b>Age</b>									
18-29	6.1	5.6	6.6	5.3	4.6	6.0	7.0	6.2	7.8
30-39	5.2	4.9	5.5	5.0	4.6	5.3	5.4	5.0	5.8
40-49	5.4	5.1	5.7	5.2	4.8	5.6	5.6	5.2	6.1
50-59	5.7	5.4	6.1	5.6	5.0	6.1	5.9	5.4	6.4
60-69	6.0	5.4	6.7	5.6	5.0	6.2	6.6	5.4	7.7
70 and older	5.8	5.2	6.4	5.8	4.8	6.8	5.8	4.9	6.6
<b>Birth region</b>									
Americas	8.5	8.1	9.0	7.8	7.3	8.4	9.1	8.5	9.8
Eastern Europe and Southern Europe	7.8	7.0	8.6	7.2	6.0	8.3	8.4	7.4	9.5
Sub-Saharan Africa	7.2	6.7	7.6	7.0	6.4	7.6	7.4	6.8	8.0
Northern Africa	6.2	5.7	6.8	6.2	5.6	6.9	6.2	5.3	7.1
West Central Asia and the Middle East	5.9	5.3	6.4	5.4	4.8	6.0	6.6	5.5	7.7
Eastern Asia	2.3	1.8	2.8	2.3	1.7	3.0	2.2	1.4	3.0
Southeast Asia and Oceania	4.3	4.0	4.5	4.5	4.0	5.0	4.1	3.9	4.4
Southern Asia	3.7	3.3	4.0	3.3	3.1	3.6	4.2	3.5	5.0
<b>Destination region</b>									
Americas	8.5	8.1	9.0	7.8	7.3	8.4	9.1	8.4	9.7
Eastern Europe and Southern Europe	8.1	7.2	8.9	7.3	5.9	8.6	8.7	7.7	9.8
Sub-Saharan Africa	7.4	7.0	7.9	7.2	6.5	7.8	7.7	7.1	8.4
Northern Africa	6.0	5.6	6.5	6.4	5.6	7.1	5.7	5.0	6.3
West Central Asia and the Middle East	6.2	5.5	6.9	5.5	4.8	6.2	7.3	5.9	8.7
Eastern Asia	2.1	1.7	2.6	2.2	1.7	2.8	2.0	1.3	2.7
Southeast Asia and Oceania	4.3	4.1	4.6	4.6	4.1	5.1	4.2	3.9	4.4
Southern Asia	3.6	3.3	3.9	3.4	3.1	3.6	4.0	3.4	4.7
Non ODA-eligible countries	5.8	5.0	6.5	5.1	4.4	5.9	6.6	5.2	8.0
<b>Year of arrival</b>									
Before 1980	6.4	5.8	7.0	6.1	5.3	6.9	6.7	5.8	7.7
1980-1989	6.1	5.6	6.6	5.6	4.9	6.3	6.6	5.8	7.4
1990-1999	5.9	5.5	6.2	5.8	5.3	6.3	5.9	5.4	6.4
2000-2009	5.4	5.1	5.7	4.9	4.6	5.2	5.8	5.3	6.2
2010-2017	5.3	5.0	5.6	5.1	4.7	5.5	5.6	5.1	6.0
<b>Employment status</b>									
Employed full-time (30 or more hours per week)	5.3	5.1	5.5	5.2	5.0	5.4	5.5	5.2	5.8
Employed part-time (Less than 30 hours per week)	6.0	5.5	6.5	5.4	4.7	6.2	6.3	5.6	7.0
Not employed	6.5	6.0	7.0	6.1	5.5	6.6	6.7	6.1	7.4
<b>Personal income</b>									
Less than \$20,000	6.3	6.0	6.7	6.1	5.6	6.7	6.4	5.9	7.0
\$20,000-\$29,999	5.7	5.3	6.2	5.8	5.0	6.6	5.7	5.1	6.3
\$30,000-\$39,999	5.6	5.2	6.0	5.4	4.9	5.9	5.8	5.2	6.4
\$40,000-\$49,999	5.2	4.8	5.6	5.1	4.6	5.6	5.4	4.8	6.0
\$50,000-\$69,999	5.2	4.9	5.6	5.2	4.7	5.7	5.3	4.7	5.9
\$70,000-\$89,999	4.6	4.2	5.1	4.3	3.8	4.8	5.3	4.3	6.4
\$90,000 and over	4.4	4.0	4.8	4.3	3.8	4.8	4.6	3.7	5.5
<b>Region</b>									
Atlantic	4.6	3.6	5.7	4.4	3.1	5.7	4.9	3.2	6.5
Quebec	7.6	7.2	8.1	7.3	6.7	7.8	8.1	7.4	8.8
Ontario	5.5	5.2	5.7	4.9	4.6	5.2	6.0	5.6	6.3
Prairies	4.9	4.6	5.2	4.9	4.5	5.3	4.8	4.4	5.2
British Columbia	4.6	4.2	5.0	4.6	4.1	5.2	4.6	4.0	5.2

**Notes:** Fee paid is calculated as the a percentage of the total amount sent last time in 2017. Sub-Saharan Africa includes Western Africa, Eastern Africa, Central Africa and Southern Africa.

**Source:** Statistics Canada, Study on International Money Transfers, 2018.

**Table A.16**  
**Distribution of remitters in 2017, by percentage of money transfer fee paid the last time they sent money to relatives or friends living outside Canada in 2017**

	Remitters who paid lower fees (less than 4%)			Remitters who paid higher fees (4% and above)		
	%	95% confidence interval		%	95% confidence interval	
		from	to		from	to
<b>Total</b>	<b>100</b>	...	...	<b>100</b>	...	...
<b>Sex</b>						
Men	51.0	49.1	53.0	48.3	46.6	50.0
Women	49.0	47.0	50.9	51.7	50.0	53.4
<b>Age</b>						
18-29	10.3	9.0	11.6	12.1	10.9	13.4
30-39	28.1	26.4	29.8	24.5	23.0	25.9
40-49	27.5	25.8	29.2	27.5	26.0	29.0
50-59	19.7	18.2	21.2	21.0	19.7	22.3
60-69	9.8	8.7	10.9	9.7	8.7	10.6
70 and older	4.6	3.8	5.5	5.2	4.4	6.0
<b>Destination region (last money transfer)</b>						
Americas	10.4	9.4	11.4	28.3	26.9	29.7
Eastern Europe and Southern Europe	1.8	1.3	2.2	4.2	3.6	4.8
Sub-Saharan Africa	6.1	5.4	6.8	14.6	13.5	15.6
Northern Africa	2.1	1.8	2.5	3.7	3.3	4.2
West Central Asia and the Middle East	3.2	2.7	3.8	4.4	3.8	5.1
Eastern Asia	4.0	3.2	4.9	0.7	0.3	1.0
Southeast Asia and Oceania	38.7	36.8	40.6	26.2	24.5	28.0
Southern Asia	28.8	26.9	30.6	13.3	12.0	14.6
Non ODA-eligible countries	4.9	4.1	5.7	4.6	3.8	5.3
<b>Year of arrival</b>						
Before 1980	5.2	4.3	6.0	6.8	6.0	7.7
1980-1989	9.3	8.0	10.5	10.3	9.2	11.4
1990-1999	17.1	15.5	18.7	18.8	17.4	20.3
2000-2009	34.6	32.7	36.6	33.6	31.8	35.3
2010-2017	33.9	32.0	35.8	30.5	28.8	32.2
<b>Personal income</b>						
Less than \$20,000	21.3	19.6	23.1	26.6	24.9	28.3
\$20,000-\$29,999	16.6	15.0	18.3	17.6	16.1	19.1
\$30,000-\$39,999	15.7	14.1	17.3	16.2	14.8	17.6
\$40,000-\$49,999	12.7	11.2	14.1	12.7	11.5	14.0
\$50,000-\$69,999	15.3	13.9	16.7	14.5	13.3	15.8
\$70,000-\$89,999	8.2	7.1	9.2	5.8	5.0	6.6
\$90,000 and over	10.3	9.1	11.4	6.5	5.7	7.4
<b>Region</b>						
Atlantic	1.5	0.9	2.0	1.1	0.7	1.4
Quebec	12.0	10.7	13.2	22.0	20.6	23.4
Ontario	46.1	44.1	48.2	44.9	43.1	46.8
Prairies	25.8	24.0	27.7	21.9	20.2	23.5
British Columbia	14.6	13.1	16.1	10.1	9.0	11.3
<b>Money transfer method</b>						
Banking in person	10.8	9.6	11.9	5.4	4.6	6.2
Banking online	5.7	4.8	6.6	3.7	3.0	4.3
Money transfer store	58.3	56.4	60.3	72.9	71.3	74.5
Money transfer store online	10.5	9.1	11.8	6.8	5.9	7.7
Currency exchange store	3.1	2.4	3.8	1.7	1.2	2.2
Another type of store	6.4	5.3	7.5	6.0	5.1	6.9
Another service provider online	1.6	1.1	2.2	0.5	0.3	0.8
Informal network	1.0	0.6	1.3	0.9	0.6	1.3
Other	2.6	1.9	3.3	2.1	1.5	2.6

... not applicable

**Notes:** Fee paid is calculated as the a percentage of the total amount sent last time in 2017. Sub-Saharan Africa includes Western Africa, Eastern Africa, Central Africa and Southern Africa.

**Source:** Statistics Canada, Study on International Money Transfers, 2018.

**Table A.17**  
**Method used to receive money sent outside Canada in 2017, by birth region and sex**

	Method used to receive money last time in 2017								
	Cash pick-up			Direct deposit			Other/Don't know		
	%	95% confidence interval		%	95% confidence interval		%	95% confidence interval	
		from	to		from	to		from	to
<b>Total</b>	<b>63.3</b>	<b>62.2</b>	<b>64.4</b>	<b>25.1</b>	<b>24.1</b>	<b>26.2</b>	<b>11.6</b>	<b>10.8</b>	<b>12.4</b>
Men	62.8	61.1	64.5	26.6	25.1	28.1	10.6	9.5	11.7
Women	63.8	62.1	65.4	23.7	22.3	25.2	12.5	11.3	13.7
<b>Birth region</b>									
Americas	77.0	75.1	78.8	13.2	11.8	14.6	9.8	8.4	11.2
Eastern Europe and Southern Europe	70.9	66.0	75.9	17.4	13.4	21.5	11.6	8.2	15.1
Sub-Saharan Africa	70.0	67.6	72.4	22.6	20.5	24.8	7.4	6.0	8.8
Northern Africa	70.6	66.5	74.8	22.3	18.5	26.0	7.1	4.7	9.5
West Central Asia and the Middle East	62.1	57.9	66.4	26.0	22.2	29.8	11.9	9.1	14.7
Eastern Asia	20.8	14.4	27.2	49.0	41.0	57.0	30.2	22.8	37.6
Southeast Asia and Oceania	62.1	59.6	64.6	25.1	22.9	27.4	12.8	11.0	14.5
Southern Asia	52.8	50.2	55.5	35.3	32.8	37.7	11.9	10.2	13.7

**Note:** Sub-Saharan Africa includes Western Africa, Eastern Africa, Central Africa and Southern Africa.

**Source:** Statistics Canada, Study on International Money Transfers, 2018.



**Table A.18**  
**Level of agreement with statements about sending money to relatives or friends living outside Canada by sex**

Statements about sending money to relatives or friends living outside Canada	Level of agreement with the statements											
	Total	95% confidence interval			Men	95% confidence interval			Women	95% confidence interval		
		%	from	to		%	from	to		%	from	to
<b>I feel well informed about the options available to me</b>												
Strongly agree	19.9	19.1	20.7	21.0	19.9	22.2	18.8	17.8	19.9			
Agree	55.2	54.2	56.1	55.9	54.5	57.2	54.5	53.1	55.8			
Neither agree nor disagree	15.0	14.3	15.7	14.5	13.5	15.5	15.5	14.4	16.5			
Disagree/Strongly disagree	9.9	9.4	10.5	8.6	7.9	9.4	11.2	10.4	12.1			
<b>I can compare the options available to me to choose the best one</b>												
Strongly agree	19.0	18.2	19.8	19.7	18.5	20.8	18.4	17.2	19.5			
Agree	54.7	53.7	55.7	55.7	54.3	57.2	53.7	52.2	55.2			
Neither agree nor disagree	15.8	15.1	16.5	15.0	14.0	16.0	16.6	15.5	17.6			
Disagree/Strongly disagree	10.5	9.9	11.0	9.6	8.8	10.3	11.4	10.5	12.2			
<b>My preferred service provider is accessible to me</b>												
Strongly agree	26.3	25.5	27.2	25.8	24.6	27.0	26.8	25.6	28.1			
Agree	61.3	60.3	62.3	61.7	60.4	63.1	60.9	59.5	62.3			
Neither agree nor disagree	8.9	8.3	9.4	9.1	8.3	9.9	8.6	7.8	9.4			
Disagree/Strongly disagree	3.5	3.2	3.9	3.4	2.9	3.9	3.6	3.1	4.1			
<b>I have access to the necessary technology to send money</b>												
Strongly agree	21.5	20.7	22.4	22.4	21.2	23.6	20.7	19.5	21.9			
Agree	52.5	51.4	53.5	51.9	50.4	53.4	53.0	51.6	54.4			
Neither agree nor disagree	14.7	14.0	15.5	14.6	13.6	15.6	14.8	13.8	15.9			
Disagree/Strongly disagree	11.3	10.6	11.9	11.1	10.2	12.0	11.4	10.5	12.3			
<b>The recipient of the money has access to the necessary technology to receive the money</b>												
Strongly agree	16.7	15.9	17.5	16.4	15.3	17.5	17.0	15.9	18.1			
Agree	51.1	50.0	52.1	50.4	48.9	51.9	51.7	50.3	53.1			
Neither agree nor disagree	16.9	16.1	17.7	17.0	15.9	18.1	16.8	15.8	17.9			
Disagree/Strongly disagree	15.3	14.6	16.0	16.2	15.2	17.2	14.5	13.5	15.4			
<b>I am satisfied for the amount of time it takes for my money to be received</b>												
Strongly agree	28.7	27.8	29.6	28.4	27.1	29.6	29.0	27.8	30.3			
Agree	58.3	57.3	59.2	57.9	56.6	59.3	58.6	57.3	60.0			
Neither agree nor disagree	8.4	7.8	8.9	8.3	7.6	9.1	8.4	7.6	9.2			
Disagree/Strongly disagree	4.6	4.2	5.1	5.4	4.7	6.0	3.9	3.4	4.5			
<b>The service provider I use transfers money at a reasonable cost</b>												
Strongly agree	15.4	14.7	16.1	14.7	13.7	15.7	16.1	15.1	17.2			
Agree	48.0	47.0	49.0	48.3	46.9	49.8	47.6	46.2	49.0			
Neither agree nor disagree	17.2	16.4	17.9	17.0	15.9	18.0	17.4	16.3	18.4			
Disagree/Strongly disagree	19.5	18.7	20.2	20.0	19.0	21.1	18.9	17.9	20.0			
<b>I am able to communicate with the service provider in a language that I understand</b>												
Strongly agree	28.9	28.0	29.8	28.3	27.0	29.6	29.5	28.2	30.8			
Agree	59.8	58.8	60.8	59.9	58.5	61.3	59.7	58.2	61.1			
Neither agree nor disagree	7.7	7.2	8.3	7.7	7.0	8.4	7.8	7.0	8.5			
Disagree/Strongly disagree	3.6	3.2	4.0	4.1	3.5	4.7	3.1	2.6	3.6			

Source: Statistics Canada, Study on International Money Transfers, 2018.

**Table A.19**  
**Percentage of remitters who disagree or strongly disagree with the statement “the service provider I use transfers money at a reasonable cost”, by birth region**

Birth region	Disagree or strongly disagree that “the service provide I use transfers money at a reasonable cost”		
	%	95% confidence interval	
		from	to
Americas	25.9	24.2	27.6
Eastern Europe and Southern Europe	24.9	21.2	28.5
Sub-Saharan Africa	26.4	24.3	28.5
Northern Africa	34.1	30.5	37.6
West Central Asia and the Middle East	25.8	22.8	28.9
Eastern Asia	13.1	10.1	16.2
Southeast Asia and Oceania	9.4	8.0	10.8
Southern Asia	18.1	16.4	19.9

**Note:** Sub-Saharan Africa includes Western Africa, Eastern Africa, Central Africa and Southern Africa.

**Source:** Statistics Canada, Study on International Money Transfers, 2018.

**Table A.20**  
**Degree of satisfaction of overall experience when sending or bringing money outside of Canada by birth region and sex**

Birth region	Degree of satisfaction with overall experience								
	Very satisfied			Satisfied			Dissatisfied/Very dissatisfied		
	%	95% confidence interval		%	95% confidence interval		%	95% confidence interval	
		from	to		from	to		from	to
<b>Total</b>	<b>21.4</b>	<b>20.7</b>	<b>22.2</b>	<b>72.7</b>	<b>71.9</b>	<b>73.6</b>	<b>5.8</b>	<b>5.4</b>	<b>6.2</b>
Men	20.6	19.5	21.7	73.2	72.1	74.4	6.1	5.5	6.7
Female	22.3	21.1	23.4	72.2	71.1	73.4	5.5	4.9	6.1
<b>Birth region</b>									
Americas	21.4	19.8	23.0	71.4	69.7	73.1	7.2	6.3	8.1
Eastern Europe and Southern Europe	15.5	12.6	18.3	75.3	72.0	78.7	9.2	7.0	11.4
Sub-Saharan Africa	20.4	18.6	22.2	70.8	68.7	72.8	8.9	7.6	10.1
Northern Africa	18.5	16.0	21.1	70.2	67.1	73.3	11.3	9.2	13.3
West Central Asia and the Middle East	14.4	12.2	16.6	74.5	71.8	77.3	11.1	9.1	13.1
Eastern Asia	12.2	9.5	14.9	82.7	79.5	85.8	5.1	3.3	6.9
Southeast Asia and Oceania	30.8	28.7	32.8	67.1	65.0	69.3	2.1	1.4	2.8
Southern Asia	18.8	17.2	20.3	76.9	75.1	78.7	4.3	3.5	5.2

**Note:** Sub-Saharan Africa includes Western Africa, Eastern Africa, Central Africa and Southern Africa.

**Source:** Statistics Canada, Study on International Money Transfers, 2018.

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