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Remitting through crisis: Looking beyond resilience in UK migrant and diaspora communities

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Abstract

Migrants' remittances have often been understood to operate as a form of insurance for families, communities and countries of origin, increasing in times of downturn and disaster. But what happens when the same crisis hits both destination and origin countries simultaneously? During the Covid-19 pandemic, despite early expectations of a dramatic contraction, official recorded remittances were characterized as remarkably a 'resilient' financial flow. This article investigates the people and processes behind remittances through the crisis. Drawing on micro-level mixed-methods primary research in the UK, we investigate indications of community-level resilience in migrants' remittance practices, highlighting that perceptions of rising needs abroad added fuel to people's desire to remit, while diverse economic capacities also mediated remittance sending. Both a strong sense of meaning and connection, and the stresses of managing multiple needs at home and abroad, were apparent in diaspora accounts of sending remittances. While money ultimately continued to flow, through this as through many other crises, the discourse of remittance resilience risks eclipsing the major challenges navigated by migrant communities. The relevance to research and policy in the context of the contemporary cost-of-living crisis is explored.

Keywords: remittances; transnationalism; crisis; resilience; UK

1. Introduction

We often hear that migrants' remittances are an important source of income in communities around the world, that help migrants' families manage insecure livelihoods. But how do crisis situations in migrants' countries of destination affect remittances? As the world confronts pressing climate, economic, and political issues globally, it is important to take stock of what can be learned about how key transnational human practices like migration and remitting respond to, mitigate or transmit global instabilities. The global reach of the COVID-19 pandemic brought disruption to many migrants' lives, as well as those of loved ones in countries of origin. Macro-level commentary first spelled disaster then trumpeted the resilience of remittance flows during the pandemic. What can we learn about remittance practices in crises, from this difficult period?

This article focuses on the UK, a popular destination for migrants, with immigration patterns driven by its colonial legacy, prosperity and high labour market demand combined with contemporary dynamics of inequality and insecurity around the world. It is well-known that the UK is a key source of global remittances, but very little attention has been paid to what shapes these flows. Covid-19 had a severe impact on the UK economy, raising questions about remittance patterns from UK migrant and diaspora communities, which have a global impact.

In this article, we begin by exploring recent research and policy discourse on remittances, problematizing the increasingly emphasized links between remittances, crisis and resilience. We then outline the micro-level, mixed-methods, migrant-centred research we carried out with people of Brazilian, Indian, and Somali backgrounds living in the UK, aiming to shed light on the people and processes behind remittance sending through the crisis.

The subsequent empirical sections first provide some context on the UK and the focus communities, highlighting evidence of *community-level* remittance resilience. We explore how diaspora perceptions of escalating needs among contacts abroad fuelled desires to remit, while changing economic capacities and strategies also shaped different people's practices. Finally, we illustrate that while focusing on migrants' well-being reveals positive remittance experiences, it also shines a light on the stress of managing multiple needs across space and time.

This leads to the conclusion that, while it has indeed been vital to many people around the world to 'keep remittances flowing' (Swiss Confederation and UK Government 2020), the celebratory discourse of remittance resilience risks eclipsing the major challenges navigated by migrant communities. Such narratives gloss over the structural inequalities and injustices haunting much of the global migration and remittance landscape, before, during, and after the pandemic. This moment of global crisis served to highlight underlying problems. The relevance of these findings to the contemporary cost-of-living crisis is explored, highlighting research and policy implications.

2. Remittances in crisis?

Migration shapes the lives of individuals, families, and communities in diverse and complex ways. Over the last two decades, significant policy attention has been paid to the growth in officially recorded remittance flows from migrants back to low and middle-income countries, framed in global development discourse as a tool for socio-economic development (e.g., Inter-American Dialogue 2004; World Bank 2006; Sirkeci, Cohen, and Ratha 2012; Ponsot et al. 2017; Olivié and Santillán O'Shea 2022).

In particular, international development organizations have increasingly emphasized the comparative stability—or even counter-cyclicality—of remittances through times of crisis, when other external financial flows are disrupted, and government support is often limited or absent. Indeed, it is now rather widely claimed that remittances are 'a financial lifeline for a developing world at risk' (Ratha et al. 2022, 8). This is against a backdrop of micro-economic theories which suggest that migration and remittances may in some respects operate as an insurance mechanism for households and ethnographic work which also highlights insurance as one of the social 'scripts' through which people involved may understand remittances. However, research also highlights other, somewhat overlapping, motivations such as altruism (concern for others), family obligation (rooted in social expectations), repayment (whether a recognized loan or a more diffuse sense of owing someone for previous help), as well as exchange and investment (for reviews of the micro-economic and ethnographic literature respectively, see Rapoport and Docquier 2006; Carling 2014).

Empirically, a range of case studies have documented migrants' remittances increasing during particular economic crises, environmental disasters, and political conflicts in origin countries (e.g., Sayan 2006; Yang 2008; Chami, Hakura, and Montiel 2009; Frankel 2010; Carling, Erdal, and Horst 2012; Rodima-Taylor 2013). But at the same time, the idea that remittances rush in at times of crisis has been questioned. A systematic review of macroeconomic studies of remittances with respect to the home-country economic cycle found that there is variation, with remittances sometimes being counter-cyclical, and at other times pro-cyclical, in particular corridors and periods: 'The changing cyclical nature of remittances questions the potential of remittances to smooth out cyclical fluctuations in output' (Ruiz and Vargas Silva 2014, 456). From a more ethnographic angle, while concern for family members may act as a stabilizing force for remittances, the complexities of transnational family relationships and lifecycles, as well as more utilitarian motives, introduce elements of volatility into remittance processes (Paerregaard 2015).

Meanwhile, the implications of crises affecting migrants' countries of *residence* have been long overlooked: 'Data on remittance *outflows* typically gets less attention than data on remittance inflows' (Ratha et al. 2021, 6). While one might expect crises affecting migrants' countries of residence to result in reduced remittances, the limited evidence on this is also mixed. For instance, in the Global Financial Crisis, recorded flows to low- and middle-income countries only declined by 5 per cent (Sirkeci, Cohen, and Ratha 2012).

As a different global crisis took hold in early 2020—the Covid-19 pandemic—World Bank analysts sounded major alarm bells, predicting that an unprecedented degree of travel restriction and economic upheaval in destination economies would prompt a sharp contraction of around 20 per cent in remittance flows to low- and middle-income countries (Ratha et al. 2020, viii). But that decline did not materialize: 'Defying predictions, remittance flows have proved **resilient** during the COVID-19 crisis' (Ratha et al. 2021, x—emphasis in original). Indeed, later data suggest that in 2020 recorded flows to LMICs fell by only 1.1 per cent, in 2021 grew by 10.6 per cent; and in 2022 were estimated to grow by 8.0 per cent, significantly exceeding foreign direct investment and official development assistance to LMICs excluding China (Ratha et al. 2023). Proof, World Bank analysts argued, that remittances are 'an important consumption smoothing mechanism for the recipient households and, as such, they form an increasing (private) element of global social protection systems' (Ratha et al. 2021, x). It is in this context, drawing on macro-level data, that remittance flows have been described as 'resilient' (Lopez-Calva 2020; Ratha et al. 2021; 2022; 2023; Ersek 2021; Katjomuise and Fliss 2023).

On closer inspection, the picture is more complicated in terms of both the data and its interpretation. First, in terms of data: a significant part of the celebrated growth in official flows over the 2000s may simply have been existing remittances becoming more *visible* as they moved into more formal channels as the post-9/11 regulatory push unfolded, and as efforts to improve the recording of flows bore fruit.[1] World Bank analysts note that pandemic lockdowns further boosted digital sending over more informal methods including hand-carrying, such that 'official data are likely to record more remittances even if the true size of remittances may be falling,' and also that discrepancies between rising remittances in official data and decreasing remittances in household survey data in some contexts cast doubt on the former's reliability (Ratha, Kim, Plaza, and Seshan 2021, 5).[2]

Secondly, what is the significance of describing remittances as resilient? Resilience is commonly understood as preparedness for and ability to absorb or cope with, adapt to, and recover, or indeed, 'bounce forwards' from a range of systemic threats (OECD 2020). Many contemporary policy actors see resilience as way of taking people's agency and capacity to adapt to and navigate risks more seriously, incorporating the concept into their development and crisis management approaches (DFID 2011; USAID 2012; European Commission 2013; World Bank 2013). It has become a contemporary policy 'buzzword', i.e. a 'password to funding and influence', gaining traction through 'capacity to embrace a multitude of meanings, and … normative resonance' (Cornwall 2007, 471–72).

However, critics argue resilience narratives have infiltrated from engineering and ecology into public policy in ways that tend to prioritize equilibrium and overlook social injustice (MacKinnon and Derickson 2013). Thus, resilience becomes a means of 'governing through failure and denial': a form of neoliberal governmentality—promoting acceptance of the idea that we live in an unpredictable world over which our systems have little control and therefore we must 'govern ourselves through learning appropriate strategies of survival through adaptation', with the pressure to be resilient tending to fall hardest on people with least economic resources (Duffield 2012; Joseph 2016, 370).

Others suggest that this critique tends to conflate 'the neoliberal conduciveness of the term', with the concept itself, missing a multiplicity of other 'resiliences that sit outside of the neoliberal frame' (Dattani et al. 2020, 6). Katz (2004) instructively conceptualized resilience as people 'getting by' and sustaining themselves through difficult conditions: distinct from, but holding potential to make space for, more oppositional practices that rework or resist those social conditions.

Resilience is perhaps best approached as 'a temporally and contextually informed process' of individuals, families and communities responding to disturbances, alongside/in the absence of more institutionalized systems of social protection (Bourbeau 2013, 7; Hall and Michèle 2013). This invites us to go beyond the celebration of remittance volumes emphasized by many commentaries, to develop a politically contextualized investigation of the detail of people's experiences and responses through difficult times, seeking a less 'money-centred' and more 'people centered' perspective on remittances (Kunz 2008; Bakker 2015, Lindley 2023). From this perspective, the remittance process can be usefully unpacked into three components, which structure our analysis below.

First, there is the *desire* to remit, depending on attachments and connections in countries of residence and origin/heritage (Carling and Hoelscher 2013). Secondly, remittances are also importantly shaped by economic *capacity* of migrants (Carling and Hoelscher 2013). Finally, while the *impact* of remittances is typically evaluated in relation to the well-being of recipients, communities, and countries in relatively poor parts to the world, it is increasingly evident that serious consideration needs to be given to the well-being of migrants and diaspora communities involved in these processes. For example, Ekanayake and Amirthalingam (2021) have documented the severe financial challenges and sacrifices of migrants in Qatar as they struggled to continue sustain families in Sri Lankan through the first stage of the pandemic.

Exploring these three issues, this article develops a micro-level, multi-method, and migrant-centred perspective, based on research with UK residents, offering insights into the desires, capacities and experiences associated with remitting in Brazilian, Indian and Somali diaspora communities.

3. Research context and methods

The UK has long been a destination for many people from around the world, owing to its relative prosperity and security; high demand for migrant workers; and related histories of colonialism and postcolonial connection and the dominance of English as an international language. The superdiversity of major cities is often emphasized, i.e. diversification of national, ethnic, linguistic, and religious backgrounds of migrants, as well as of immigration channels, statuses and entitlements, and demographic and human capital characteristics (Meissner and Vertovec 2015).

Despite being a significant source of global remittances, very little attention has been paid to UK outflows. Figures from the Balance of Payments have varied quite a lot within the range of $9–12 billion since 2007: dropping in 2020 by around 10 per cent (smaller than the drop in the wake of the 2008 Global Financial Crisis), but largely recovering in 2021 (World Bank-KNOMAD 2022b). But to illustrate the data challenge, alternative estimates based on bilateral calculations are significantly different: for instance, for 2021, remittances were reported of $10.1 billion in Balance of Payments data, but $33.7 billion in Bilateral Flow estimates (World Bank-KNOMAD 2022b; 2022a).[3] Meanwhile, the nationally representative *Understanding Society 2010* survey suggested that some 21 per cent of migrants sent money abroad, mostly to family and friends, but points to substantial variations by regional origins, with people born in Africa having the highest rates of remitting (Khan and Nandi 2012).[4]

To explore the diversity of migrant groups in the UK, the primary research on which this article is based focused on people of Brazilian, Indian, and Somali backgrounds: communities with distinctive characteristics and histories of migration to the UK. The choice of these groups also built on the researchers' prior research and networks, which was helpful launching a project at a time when face-to-face contact was not initially possible, and the team included diaspora members with relevant personal experience and language skills.

The UK has a long-standing Indian diaspora community. After the end of British colonial rule in 1947, post-war labour shortages drew people to work in key industries in the UK; and Indian origin families who had moved under colonial schemes to East Africa moved to the UK following Africanization policies in the 1960s and 1970s. As low-skilled migration opportunities progressively contracted, migration tended to involve family movements, students, entrepreneurs and the highly educated. The 2021 Census reported that India was the most common foreign country of birth of the UK population, with 920,000 people or 1.5 per cent of residents; people ethnically identifying as Indian were 3.1 per cent of the population (ONS 2022; 2023). This is a large 'community', including different religions, regional origins and languages, multi-generational families and new arrivals, and varied occupations. India-born people in the UK have similar employment rates to the population as a whole (although more gender-biased, Fernández-Reino and Rienzo 2021).

The Somali community in the UK also has its roots in the colonial era, with the recruitment of merchant seamen starting in the late 19th century, but it grew very substantially with the massive displacement generated by the Somali civil war from the late 1980s. Many people gained refugee status, came through family reunion, or relocated as EU citizens to the UK (Lindley 2010). The 2021 Census reported 108,921 people born in Somalia living in the UK, while estimates of the Somali diaspora population range much higher (ONS 2022). The Somali-born population has tended to be younger than the general population and adults are employed in diverse occupations. There are also indicators of deprivation, with relatively high rates of reliance on social housing, living in single parent families with dependent children, and unemployment/study/looking after family as primary occupation (2011 b; 2011c; Census 2011a; McIlwaine and Bunge 2016).

By contrast with these somewhat earlier established groups, Brazilian migration to the UK is more recent: people often cite socio-economic and political uncertainty since the mid-2000s in Brazil as a driver. A significant number are secondary migrants, coming to the UK after living in southern Europe (often with inherited EU citizenship) until the Global Financial Crisis of 2007–8 hit (McIlwaine and Bunge 2016). It is a growing community. In 2021, the Brazil-born population was estimated to be 119,000; the Consulate of Brazil estimates the diaspora at 220,000 (Evans 2020; Annual Population Survey 2021). The Brazilian-born adult population has tended to be younger than average, and more likely to be cohabiting with people who are not family than the general population (Census 2011c; 2011a). There are high rates of employment in a range of occupations—the most common being hospitality—and there is thought to be a significant number of undocumented people (Census 2011 b; McIlwaine and Bunge 2016).

In exploring remittance experiences across these distinct communities, this article makes a significant addition to the slim comparative literature on outbound remittances (barring notable exceptions such as Arun and Ulku 2011; Datta 2012; Khan and Nandi 2012). We drew on a combination of analysis of official data, secondary literature, and primary research. This mixed-methods approach allowed us to gain some perspective on scope, scale, and patterns while also investigating particular experiences in depth (Brown et al. 2014). The research was funded by UK Research and Innovation's Covid-19 Rapid Response Scheme, through the Economic and Social Research Council, and the research ethics plan, which ensured informed consent and offered anonymity to participants, was approved by Queen Mary University of London.

First, available secondary data were used to contextualize a survey carried out in each community which obtained data on participants' backgrounds, pandemic experiences, and transnational engagements.

Secondly, an online survey was publicized via multiple community organizations and social media platforms, supplemented by in-person completion with harder-to-reach groups.[5] Anyone aged 18 or over of Brazilian, Indian, or Somali birth or heritage, living in the UK since at least the start of 2019 was eligible to participate.[6] In total, 356 responses regarding experiences in 2019 and 2020 were collected across the three communities (128 Brazilian, 103 Indian, and 125 Somali participants). Owing to the lack of a reliable sampling frame for these three communities, the survey is not statistically representative, but cross-referencing with Census data, efforts were made to ensure that it included a cross-section of key characteristics within these communities (including a range of ages, gender and economic situations, illustrated in the Appendix). As it was important to obtain information on remittance practices prior to as well as during the pandemic, participants were invited to recall information regarding remittances over a 2-year period: amounts reported should be taken as best estimates (Gibson and McKenzie 2016). A smaller follow-up survey was conducted with fifty-five volunteers, to explore further changes in their lives and remittance practices during 2021.[7]

Thirdly, sixty-nine semi-structured qualitative interviews were carried out with people from the three communities living in London, Cardiff, and Glasgow, to delve deeper into people's experiences. Most interviewees were selected because they volunteered when completing the survey, and again, the team aimed to include people with a range of demographic and socio-economic characteristics in each community. These conversations covered the participant's migration history/connections, impact of pandemic on their lives, and transnational practices. Interviews were carried out between April and December 2021, with twenty-five Brazilian, thirty Indian, and seventeen Somali participants. In addition, two focus group discussions around similar themes were held with thirty Somali community members in Cardiff in collaboration with the Grangetown Educational Centre. Due to the changing Covid-19 situation during this period, some of these interviews were conducted via Zoom.

Qualitative data were analysed using NVivo, according to themes generated from the literature and research questions, as well as additional themes that arose during analysis. SPSS analysis of survey data relevant to understanding remittance desires, capacities, and experiences was compared with relevant qualitative analysis codes. Discussions sharing research themes, plans, and emerging findings with community, policy, and industry specialists, over the course of the project, primarily via five workshops, also fed into the research process, analysis and formulation of policy recommendations.

While the research has certain limitations, indicated above, it provided detailed information on the likelihood of remitting and remittance practices among a cross-section of each diaspora community, providing a basis for exploring remittance desires, capacities and experiences.

4. Exploring remittance patterns

What do we already know about remittance patterns in the Indian, Somali, and Brazilian communities in the UK? The Indian diaspora engages in diverse forms transnational activity, including sending money for family use and investment opportunities, although remittances represent a relatively modest 2.9 per cent of this large country's GDP (World Bank-KNOMAD 2022c). A 2011 study of Indian households in Manchester found that they were sending £1,559 per year on average (Arun and Ulku 2011). Given the size of the UK Indian community, it is not surprising that India is consistently among the main recipients of official remittances from the UK—with an estimated $4.5 billion in 2021 (World Bank-KNOMAD 2022a).

Somalis are widely recognized to have a strong culture of remitting, with high proportions of remitted funds spent on essential family needs (Lindley 2010; Hammond et al. 2011; Carling, Erdal and Horst 2012; Hammond 2013). Official remittance flows to Somalia were reported of $1.7 billion in 2021 and 2022 or 21 per cent of GDP (World Bank-KNOMAD 2022c). The UK was a very significant source of remittances, accounting for an estimated $214 million (World Bank-KNOMAD 2022a).

Surveys suggest that nearly half of Latin American residents in the UK send remittances, and that Brazilians often send money to Brazil for individual reasons, e.g., savings/investments/debts, rather than for family use (Datta 2012; McIlwaine and Bunge 2016;). Official remittance data for Brazil suggest that this represents a very small proportion of GDP; in 2021 remittances specifically from the UK were estimated at $211 million (World Bank-KNOMAD 2022c; 2022a).

Against this background, Table 1 shows the reported remittance practices of our survey sample in the year prior to the pandemic, and its first year. The proportion of people sending money to family and friends abroad for their use increased somewhat for all communities between 2019 and 2020: it increased most among Brazilian respondents, held steady for Indians, and increased from already high rates for Somalis (see also Lindley et al. 2023).[8] However, the average amounts remitted decreased noticeably in 2020, by nearly a quarter for Brazilian and Indian remitters, and somewhat less for Somali remitters. The aggregated volumes that these UK residents reported sending did not dramatically change between 2019 and 2020. A follow-up survey with a smaller sample found further increases in incidence and reductions in averages. Thus, among our research participants, at least, somewhat *more people* were remitting somewhat *less money each*. This tends to support the idea that *at a community level* there has been a certain amount of resilience as regards family remittances.

Across the three communities, many people also donated money for charitable and community initiatives, but in much smaller average amounts. People may also send money for more individual reasons: in our survey sample, transfers for personal savings, investment and loan repayments, although often large, were much less common. Hence, this article focuses primarily on money sent to family or friends for their use.[9] These transfers may be underpinned by various rationale outlined in Section 2. In the evidence collected on motivations, perception of rising needs and sense of obligation were the strongest themes.

Table 1. Remittance practices.

Family background	2019		2020	
	Proportion of respondents remitting (%)	Average (mean) remittance amount	Proportion of respondents remitting (%)	Average (mean) remittance amount
All groups	39	£2,549	47	£1,994
Brazilian	27	£1,918	39	£1,470
Indian	29	£3,843	30	£2,772
Somali	59	£2,347	70	£2,025

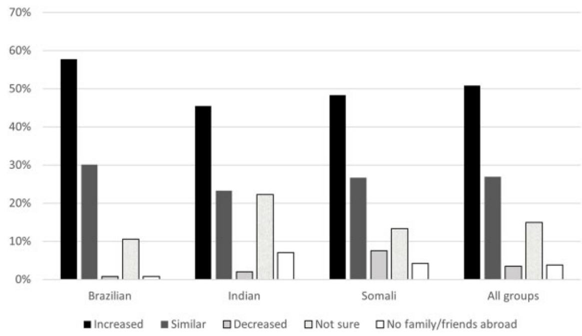

Figure 1. Perceptions of change in needs of family/friends abroad during the pandemic.

5. The desire to remit: navigating rising needs and obligation

When asked about their transnational connections, many research participants noted that the needs of family/friends abroad increased in 2020. This included around half the survey respondents, as shown in Fig. 1. UK residents were closely following the health situation in their countries of origin/heritage, as it intersected with crisis moments in the UK (where there were major lockdowns from March 2020 and January 2021). Both the direct health consequences of the pandemic and the associated economic changes were severe, with some interviewees critical of political denial and policy inconsistencies in India and Brazil. After early restrictions and abrupt and massive layoffs, the health situation in India further deteriorated dramatically with the delta variant in May/June 2021 (Jones, Mudaliar, and Piper 2021). Brazil struggled with soaring infection rates, particularly in early 2021, and escalation of unemployment (Neves et al. 2021). In the Somali context, the direct health impact was less commented on, but the deterioration of livelihoods in the context of pandemic-related disruptions to the vital livestock trade with the Middle East and recurrent drought and insecurity, loomed large (see also Majid and Musa 2020). Participants across communities emphasized a surge in digital communications as people shared news from abroad and the UK. As one Somali interviewee put it: ‘That mutual contact was more than normal—maybe there was somebody who we were contacting once a month, but with this crisis, the Whatsapp was hot!’

Through such communications, many people who were already remitting money on a regular basis prior to the pandemic began to feel acutely family members’ increased reliance on their support. Elderly parents were important beneficiaries: 21 per cent of the sample, and 46 per cent of the remitters sent money to parents in 2020 (few survey respondents reported having partners or children living abroad, or sending remittances to them). A Brazilian couple experienced various periods of unemployment during the pandemic, but the wife emphasized: ‘We always paid the bills at my mother’s house because she is retired and she can barely survive with her pension. If we don’t help there’s no way’. A restaurant worker who had lived for a decade in the UK and who struggled with a reduced income on furlough, noted his strong cultural responsibility towards parents in India: ‘our parents need our support always. They are not going to the old age home or something, no, never. They are living with us … everyone looking after each other … At the moment I am away from them … so I have to at least help through financially because I cannot look after them personally’. This echoes findings in the US, that ‘More than resilience, the lesson learned during the pandemic is that the rationale for sending money is about a family commitment’ (Orozco and Klaas 2021, 10; Smyth 2020). A sense of obligation was also a common theme in the Somali context where levels of dependency on remittances are high: ‘this thing [remittances] is really a livelihood … it is a lifeline for so many people, for their education … some of them, their rent if they rent a place, for their health—medical things and all this and it's really something, you know, they live on it'.

Economic upheavals overseas also prompted new people to reach out to migrant and diaspora contacts in the UK for assistance. The Brazilian couple mentioned above began occasionally sending money to unemployed siblings: 'My brothers are healthy and strong, I don't usually help … We had to help, because they needed it … we can send some help that will not hurt us financially but for them will mean so much because of the currency exchange'. An Indian interviewee commented on receiving calls from 'People who had never asked for help before. They wouldn't ask if they didn't have to, all these years they've never really asked. You feel that if you can, then yes, it's your duty to help'. As one Somali survey respondent indicated, even people who were doing relatively well economically before could be made vulnerable by the disruptions of the pandemic: 'My cousin lost his job in Somaliland because of the pandemic and needed more support. He was working for an international NGO which repatriated their international employees and closed their office in Hargeisa leaving him jobless'. Long noted in Somalia and India (Majid et al. 2020; Cabraal and Singh, 2013), there was also some indications of redistribution of funds by primary recipients in Brazilian accounts. One woman sending to her mum each month commented 'with this money … I know she cares for her siblings … She does this bridge … She doesn't even tell me about it, because I know the money is hers, but my aunt sends me a message thanking me … '. Another noted that when she knew her mum was helping her newly unemployed brother, she would quietly send something to her mum to ensure she was not in difficulty.

Many people observed that they were sending money to meet more basic needs than previously. One Brazilian interviewee described how his remitting peaked during the worst of the pandemic in Brazil: 'Until then I sent … for gifts, and then I started to send to help, for fundamental needs. They need to pay the bills, need to live, to feed their children … . It was an exponential thing … '. Participants repeatedly emphasized that there was limited government support for people whose livelihoods were affected by the pandemic in countries of origin, contrasting protections put in places in the UK via universal credit and furlough with the more limited support available in Brazil and India and lack of a public safety net in Somalia.

For some people, their engagement was more about helping care for relatives by supporting their staying at home or look after themselves in other ways, than making a financial contribution. Over half engaged in supportive social contact, 28 per cent helped manage finances and bill payments, and 23 per cent helped contacts access services that they needed. Nearly half of respondents reported that their engagement in these kinds of various care activities increased in 2020. One interviewee noted that her mother was doing fine financially on her pension in Brazil, but needed help with online administration: 'Everything that is possible to do online I do for her. I buy her groceries, I pay her bills … she doesn't have to go to places to pay for the bills and for food'. This highlights how remittances blend with other forms of care for family members, underscoring migrants' on-going role in social reproduction (Levitt et al. 2023).

Stepping back, then, we can see a mingling of remittance motivations largely oriented around need and obligation. In some of the examples above, there are elements of what Carling (2014) pinpoints as 'scripts' of obligation/entitlement, often directed parents as part of filial duty, but with siblings also prominent, intensified by the rising need of those abroad. Other remittances were framed by senders more as a gift, i.e. 'irregular, non-obligatory' recognition of the social relationship, or help i.e. 'worthy needs that senders are in a position to alleviate' (Carling 2014, 236 and 240). Further supporting the heavily needs-driven nature of UK residents, only 20 per cent of survey respondents sent money for savings, investment or loan repayment in 2019 or 2020. By contrast, some 42 per cent sent money for community support or charitable initiatives, although amounts were significantly lower than the average remittance (see also Canton 2021; Hassan et al. 2021).

But clearly not everyone was sending money. A (slim) majority of the survey sample overall did *not* send money. This is consistent with the *Understanding Society* survey, albeit with higher rates of remitting in our sample, likely due to focusing on three non-European migrant groups, for whom disparities between the UK and countries of origin/heritage are higher. Some people did not have friends or family abroad: as one Indian background participant put it, 'all my family is in East London and I'm more worried about people starving in Manor Park than in India because I don't keep that in touch'. Others did not feel that their relatives needed their help. Others wanted to send but could not—which we will address in the next section. While a lot of remittance research focuses on remitters alone, this finding highlights the importance of wider contextualization, and understanding limits on the desires of UK residents as regards remittances (Carling and Hoelscher 2013; Brown et al. 2014).

However, despite the common perception of 'remittance decay' over time, as migrants settled permanently in the destination country (Stark and Lucas 1988), it was not only recent migrants who were sending remittances. UK residents of less than 10 years in our sample did send the highest average amounts in 2020;[10] but overall age, length of residence, and immigration status did not correlate with significant differences in the likelihood of someone sending remittances or the amounts they sent. Other evidence on remittance duration varies,[11] but overall findings tend to undermine the idea of a sharp trade-off between transnationalism and integration, suggesting that they can be complimentary processes to some extent (see also Marcelli and Lowell 2005; Erdal et al. 2022).

The survey also revealed community variations in pressures to remit, shown in Fig. 2, reinforcing the idea that disparities in income and security are an important driver of remittances, with the highest levels of pressure and likelihood of remitting experienced by people with connections in Somalia, where livelihoods have been very strongly infused with a sense of family, cultural and religious obligation (see also Lindley 2010; Hammond et al. 2011; Carling, Erdal and Horst 2012; Hammond 2013).

In sum, via a surge in digital communications, many migrants in the UK were aware of the health situation and changing needs of members of their social networks abroad. While many were sending remittances prior to 2020, there is evidence that the sense of the importance of this intensified, and new people were drawn in, as a result of economic upheavals during Covid-19. At the same time, it is important to recognize that many people with connections abroad in these communities do not remit. The desire to remit seems to be sharpened by the desire to connect with family abroad during periods where physical visits were not possible, and shaped by the extent of perceived economic disparities and as well as

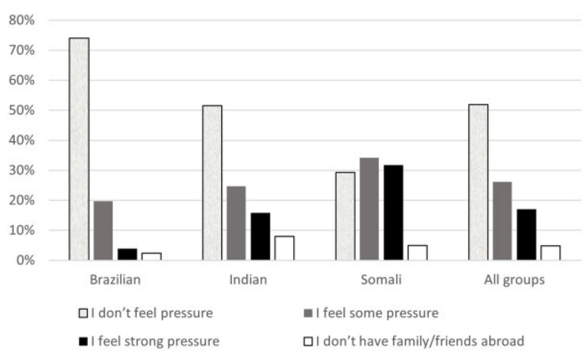

Figure 2. Pressure to support family/friends abroad.

socio-cultural expectations. But people's motivations are only one part of the picture: the fact that the average amounts sent by remitters had decreased invites consideration of the context people were living through the pandemic, and people's *capacities* to remit.

6. Exploring capacities to remit through crisis

One of the reasons that the World Bank initially predicted a global contraction in remittances, was the expectation that the economic situation would lead to massive unemployment and also the repatriation of many temporary migrant workers. If people are not abroad, they cannot remit. This played out to some extent, for instance, large-scale return of Indian migrant workers from the Middle East had a major impact in high emigration regions like Kerala (Jones, Mudaliar, and Piper 2021). But this did not occur as widely as anticipated. In the UK, with restrictions dampening fresh migration, movements ('inflows') of foreign population declined by around one third in 2020, but numbers ('stocks') of foreign-born population remained at around 14 per cent of the population (OECD 2022a). This is perhaps reflective of the fact that the demand for the labour of migrants in the UK is structural—not something that can simply be turned off in a crisis (Castles and Vezzoli 2011). Even recent migrants, who tend to experience most precarious immigration status and employment, having invested heavily in migrating, often preferred—or were forced—to 'bunker down' through the worst of the pandemic, than return to countries of origin also under pressure (also noted in the global financial crisis of 2008–9, e.g., Cornelius et al. 2010; see also Banta and Pratt 2022; Jones, Mudaliar, and Piper 2021). Meanwhile, many migrants have been living in the UK for years and are well-embedded in families, communities and workplaces. This continuity in migrant communities helped sustain remittances.

Various other factors worked to sustain people's capacities to remit through the pandemic. The ability to remit hinges upon access to money via work, savings, or other income: indicators of economic integration in terms of secure employment and household finances can be assumed to increase capacity to remit (Carling and Hoelscher 2013). Around a quarter of survey participants were key workers during 2020, many in 'close-contact' occupations (from nurses to supermarket workers) where demand for work was high. However, virus exposure was also high in these jobs. Migrants' 'outsized role on the frontlines of responding to the crisis' (Guterres 2020) fed into the racialized differentiation widely observed in pandemic morbidity and mortality (Banta and Pratt 2022; Datta and Guermond 2020; OECD 2022b; Smyth 2020). Other people also continued to work throughout the pandemic, from home when required, with the result that some people were actually able to remit more because daily travel and holiday expenditure reduced. Others were protected to an extent by government-financed furlough or self-employment support (off-setting the shortfall in income during lockdowns)—counter-cyclical measures in the country of residence thus helping to support capacities to remit (Ratha et al. 2021).

At the same time, livelihood problems were very real. In the first months of the pandemic, Datta and Guermond (2020) noted that '[w]hile long predating the pandemic, profound labour market inequalities have been laid bare'. Around half of the survey participants saw both their individual work earnings and overall household income decrease.[12] A third of respondents were struggling to cover essential costs like food, energy, and housing in 2020. Nationally, there was a greater increase in unemployment among migrant workers compared with the UK-born, related to migrant over-representation in some of the worse-affected sectors (e.g., hospitality) and temporary and less secure contacts (Fernández-Reino and Rienzo 2021). This precarity experienced by migrant labour is a well-recognized symptom of global structural inequality. Some people could not access government support due to their immigration status or insecure work situation.

Many were obliged to be creative and adaptive in terms of work. Secondly jobs and side hustles were particularly prominent in Brazilian accounts as people contended with navigating insecurities of status and labour market sectors hard-hit by the pandemic. One man exclaimed: 'I started to discover other talents I had but didn't know I had! I discovered that I could wash the dishes very well [laughs], I knew how to paint walls … I worked in construction, restaurants, and then I found the motorbike … '. Another newly minted motorbike delivery worker said he was maintaining a relatively stable income by working 11-hour days with 'lots of energy drinks'. A former Brazilian civil servant turned courier turned car valet explained: 'You must reinvent yourself … we learned long ago how to reinvent ourselves. Coming here, we had to get by, and learn to do things differently'. As this intimates, this versatility is not new, but was particularly salient in pandemic accounts.

Notwithstanding this, some people facing hardship had to reduce or stop sending money. A Somali interviewee in Cardiff commented that many diaspora members sending money were self-employed, often as taxi-drivers (self-employment can be a response to barriers to labour market entry, as noted in Datta and Guermond 2020). 'With this lockdown, they had a problem … the household income decreases … what they are able to send also decreases … If you could send every month \$300 or something, I think it was down to some \$250 or \$200'. A Somali mother of school-aged children explained 'I stopped [remitting] because my financial situation changed, there was no money. I was using all my money on gas and electricity bills'. An Indian couple who had overstayed their visas were working in construction and cleaning and had been managing to send their families struggling in India some £100 a month, but after the pandemic hit, work became intermittent, and they were only able to scrape together money to send on rare occasions. An undocumented Indian woman, whose husband was unemployed for a long period, did domestic work six days a week for £50 a day cash-in-hand and her teenage son was also working to help cover their rent of a room in an over-crowded shared house—they relied considerably on Indian community cash handouts and food charities, and were living in fear of deportation. For many months, they had to stop sending money to her husband's elderly parents.

However, it was not only better-off people who were remitting. Similar levels of income reduction and struggles with essential costs were reported among people sending remittances and people not sending; new remitters were of a similar profile to both the sample in general and remitters in general. Women were more likely to be employed in part-time, temporary, and precarious jobs than men, and take on additional childcare during lockdowns (House of Commons 2021), and our female survey respondents,[13] were somewhat less likely than men to remit, with those remitting sending around 60 per cent of the amount that men remitted on average. But the likelihood of remitting increased somewhat more for women than men between 2019 and 2020, and the decrease in average amounts was somewhat less.

People also drew on other strategies to maintain remittances, for instance reducing expenditure—through (even greater) thrift in meeting their own needs and wants; or digging into savings to offer support, where this was viable for a temporary period. Some commented on favourable exchange rates: 'Any 100 pounds we send here … it's a lot of money for them, and for us is not that much … the currency here is stronger'. Sometimes people borrowed, as one Somali woman commented: 'The money I was receiving—it was quite hard … . I kind of struggled, I had to borrow money off my father sometimes, or my sisters, I'd ask them all could you send me some money because I've used my savings—the bit of savings I had'. Others asked relatives to pitch in: a Somali interviewee already sending \$400 a month to his siblings noted that when distant relatives called he rallied his young adult children: 'you have to chip in because you know Mr So-and-so or Ms So-and-so is … calling and these [are] crisis days, you have to respond if you can … '

The pandemic and associated policy responses did have important impacts on participants' incomes and capacities to remit, leading to people reducing or stopping remittances. At the same time, the embeddedness of migration in the UK, a chunk of people having key worker or settled jobs, government counter-cyclical measures and migrants' efforts in terms of adaptation, sacrifices, savings, and social networks all helped to underpin continued remittances from the UK to other parts of the world. However, this also raises the question of the well-being of those involved in 'keeping remittances flowing' (Swiss Confederation and UK Government 2020).

7. Remitting at what cost? Migrant well-being

When well-being is discussed in relation to remittances, most often it is in relation to the well-being of recipients. Here, by contrast, we focus on the well-being of people sending money. Many people derive a strong sense of meaning and connection from being able to remit. Interviewees' comments suggest that this was accentuated during the pandemic. One young Indian interviewee found supporting his family felt empowering and in tune with his socialization as an adult: 'All this time … I never had a chance to pay back … For years I studied, I ate, I stayed, I lived with their money … when I got chance to send back home money, I was quite happy'. A Brazilian interviewee spoke with fond resignation about his handsome spendthrift brother: 'he only calls me when he needs money, the son of a b**** [laughs] But when he calls I always send, you know? … 'bro, I'm broke, my gas and water are delayed' and I say 'alright, how much is it?' … But I'm satisfied, because it's a request my mother asked me [before she died], to never abandon him'. People often felt a high degree of empathy and increased connection with family members: as a Brazilian woman put it, 'I understand how difficult it is for you to have … your life together … and then all of a sudden everything is upside down … [Sending money is] a good feeling … I think it strengthened the bond between a very big family'. The sense of generalized reciprocity and 'paying it forward' was strong (Carling 2014): as one young Indian woman put it, 'It's not something we are forcing, this is something that is sort of your responsibility. When you need something, definitely they will help you … when everything is back to normal, they don't need my help … At least I'm getting something [government help], but they're not getting anything … I was happy with what I was doing'.

While these comments demonstrate many people were glad to be able to assist, this was often mixed in with feelings of unease and stress, whether because people were struggling to send, or were unable to. New remitters commented on the new sense of responsibility. For example, a Brazilian man working in the creative industries reflected that 'it modifies the type of relationship. It creates dependency, you feel guilty and responsible … to realize that someone who I always relied on [now has] to be dependent of me was a big emotional shock'. Travel bans accentuated people's feelings of separation from family, and not being able to send remittances compounded this for some. A Brazilian cleaner had to reduce the amount she sent to her mum, a divorced retired teacher: 'even coming here, I felt [the] necessity to give, to be present somehow. So it felt like I was leaving her. The sensation I felt was that I was leaving her in need'. This sense of insufficiency was common, captured by a Somali survey participant: 'There is a lot of pressure because the money cannot reach all your family members … '. The Anti-Tribalism Movement (2020, 3) emphasized that, amongst all the other challenges the Somali community was facing in the first lockdown, the interruption of their ability to remit money was 'a very big feature in the anxiety landscape'. An Indian women interviewed commented '[Those were] very sad times and we felt drastically helpless … at the back of my mind, I know that they need money. I don't know how I have survived with all those thoughts in my mind'. The inability to meet sociocultural expectations has been shown to have serious psychological and social impacts for people living in poverty across diverse global contexts and to erode transnational networks in the context of migration (Chase and Bantebya-Kyomuhendo 2015; Chase and Allsopp 2020).

Communication with relatives abroad during the pandemic, although often intensified, as described in Section 5, could be complex. People were often aware that family members were hiding their difficulties. As one Indian man put it, 'Our parents … never ask us anything. If they have a problem … they never share with us … Sometimes they are struggling a lot, because many months I couldn't send … . when I was struggling, they were struggling'. But UK residents also sometimes hid their own difficulties: another Indian man explained 'I just buried it all in my mind and didn't share this with my family … . my wife [is] a fragile character and she will panic. It was easier to send money by borrowing rather than telling them about the tough living conditions in the UK for undocumented people'. Often interviewees felt they were contending with relatives' romanticized image of life in the UK. One commented that although his siblings in India were able to help his parents 'my brother and sister expect that I am sending [money], because I am abroad … If you are in England you are a rich man!' A Brazilian interviewee sought to avoid this by only helping her siblings when they actually asked: 'let them go after it … Otherwise they think we are rich, they think we need to send every month!' A Somali woman also tried to challenge the 'rich diaspora' image, albeit with limited success: 'Trying to explain to people, you know, nothing's working here … the rate of everybody dying of COVID is getting high … but everything was fine there. People were losing their jobs, there's less hours [of paid work] … trying to explain to our families who we were helping out, it was quite hard, very hard, they were not understanding'.

To sum up, while not everyone wanted or was able to send money, for many, sending remittances gave a rewarding sense of meaning and a strengthening of family feeling in the midst of crisis. But the research also highlighted significant stress and anxiety around remitting, and tensions and negotiations within transnational family networks, pointing to the importance of including migrants' well-being in discussions of remittance flows.

8. Concluding reflections

Analysis of official remittance flows to lower and middle-income countries points to their relative stability in comparison with other international financial flows, and examples of counter-cyclicality in relation to specific crises in countries of origin. Given the array of political, environmental and economic challenges that confront countries around the world which are connected through international migration, it is relevant to consider what lessons can be learned from remittance practices during the Covid-19 pandemic. Despite initial alarm, remittance flows during the pandemic have been characterized as resilient—ostensibly a good news story in times of crisis. This article began by outlining some reservations about this characterization. Systematic long-term macroeconomic analysis of the relationship between remittances and cyclical dynamics has been limited and inconclusive. Official remittance data is affected by measurement issues, making trends harder to discern than often assumed, and resilience has been used in relation to remittances in rather elastic ways. There are wider concerns about policy narratives mobilizing resilience as a form of neoliberal governmentality that pushes responsibilities for managing risk onto the most disadvantaged. All this prompted the question: what about the people and processes behind remittance flows?

Our micro-level, migrant-centred research with three UK diaspora communities found some evidence of *community-level* resilience in remittance practices. Remittances did keep moving through the crisis, with a decrease in average amounts sent counteracted by more people stepping in, in response to escalating needs abroad, particularly where there are large economic disparities existing or emerging within the transnational family and social network. Various factors underpinned capacities to remit, including migrant embeddedness, stability in certain jobs, government employment and welfare supports, and people's adaptation, sacrifices, and strategies. But precarity was also prominent: as the pandemic and lockdowns reduced incomes, many people experienced serious stress, either struggling to send money, or finding themselves unable to send money.

This suggests that the celebration of remittance resilience risks downplaying the major challenges navigated by migrant communities, both in general and during the pandemic. Too often 'resilience resonates more as a statement of survival than of aspiration' (Diprose 2015, 45). Moments of crisis often crystallize and amplify pre-existing injustices. Rather than looking at remittances as a disembodied financial flow, research needs to contextualize them within structures of inequality, understand the nature of the care that they embody and the hard work and sacrifices they can involve, and connect remittances more fully with discussions of migrant well-being and rights.

While earlier work emphasized the role of remittances in economic development, there is increasing emphasis on the idea that remittances are a form of social protection (Ratha et al. 2021). What we witnessed is arguably one component of what Levitt et al. call 'hybrid transnational social protection' (2023), i.e. migrants supporting family members to help them navigate risks and vulnerabilities, intersecting with whatever landscape of protection the state, private sector and civil society can provide. But the limits of this are clear: migration itself is driven by global inequalities in income and security shaped by colonialism and neoliberalism; many migrants are navigating complex hierarchies of immigration status, racism and labour market precarity; and their support remains heavily targeted at their own families. In context of the tendency of states in recent history to back away from welfare provision, it is important to avoid discursively shifting responsibility to migrants for social protection in crises (Levitt et al. 2023).

With families, communities, and countries around the world continue to grapple with economic, conflict, and climate challenges, the findings are relevant to any policy interventions targeting remittances (see also Lindley et al. 2023, Lindley 2023). First, it is clear that supporting migrants' livelihoods and rights is vital to maintaining remittances. The cost-of-living crisis is also squeezing people at both ends: simultaneously hitting both the capacities of migrants in the UK to remit, and increasing need in countries of origin (Elmi 2022). While the policy emphasis during the pandemic was on keeping remittances flowing smoothly through remittance transfer systems (Remittance Community Task Force 2020; International Day of Family Remittances 2020; Swiss Confederation and UK Government 2020), more attention should be paid to what underpins the capacity to remit, especially migrants' access to work and social rights. The predominantly domestic, inward-looking nature of the conversation about cost-of-living in the UK would benefit from being broadened to consider how it connects, through migration, to wider transnational dynamics.

Secondly, any efforts to leverage diaspora contributions for developmental goals in origin communities must take account of diaspora concerns and issues. Remittances, alongside diaspora charity and investments, can have important impacts on livelihoods and wellbeing. But there are various challenges in major countries of emigration, which drive migration, and cannot simply be 'fixed' by diaspora money. Remittances are embedded in intimate human relationships and wider global structural inequalities, which limit their susceptibility to policy influence. Successful initiatives will be attentive not only to how this cash is needed and deployed, but also to the motivation, capacities, and well-being of those providing it.

Notes

1. One study estimated that changes to the migration fundamentals underpinning remittances (migrant numbers and incomes) only account for 21 per cent of the growth registered in remittances during the 2000s (Clemens and McKenzie 2014)
2. Elsewhere, though, it has been highlighted that surveys may use different definitions of remittances and contain their own biases (Gibson and McKenzie 2016).
3. Bilateral flow estimates start off with the official recorded figure received by an origin country and then allocate this among the destination countries, weighting according to migrant stocks abroad, migrant incomes, and the difference between migrant and origin country incomes (Ratha and Shaw 2007).
4. Using this definition, Khan and Nandi (2012) estimated UK outbound remittances in 2010 at $3.4 billion (converted using average GBP to US$exchange rate for 2010 https://www.exchangerates.org.uk/GBP-USD-spot-exchange-rates-history-2010.html accessed 19.07.2022).
5. Options provided for own language completion in-person and online. Researchers worked with community organisations to target the less digitally literate and people in more marginal situations.
6. As a shorthand, in this article, we use here Brazilian, Indian, and Somali to refer to these groupings, including the small numbers of people in the sample who have family heritage in those places but who were born in the UK. This does not necessarily refer to how people identify, which is a more complex question.
7. Seventy-eight people who completed the first survey volunteered to be recontacted. Fifty-five people completed this follow-up survey. Owing to the smaller sample size, these findings are treated with caution but are included where relevant.
8. The proportion of participants who reported that other household members sent money remained steady at around 15 per cent.
9. Very few of our research participants sent remittances ‘in kind’ (non-money transfers e.g. goods of value), or received ‘reverse remittances’ (money sent by families abroad to migrants).
10. These variables also did not correlate with the likelihood of people making transfers for community/charitable initiatives. People who had been in the UK for longer, and people with permanent status in the UK were less likely to send money for savings/investment/loan repayments.
11. Clark and Drinkwater (2007), drawing on the Fourth National Survey of Ethnic Minorities, find no significant association between time in the UK and probability of remitting. By contrast, Arun and Ulku, focusing on South Asians in Manchester found that time in the UK was associated negatively with remittance amounts. The nationally representative Understanding Society survey found a decrease in likelihood of remitting with each additional decade living in the UK, but that it still exceeded 20 per cent for those who had lived 30 years in the UK, and was 12 per cent for those born to migrant parents (Khan and Nandi 2012).
12. 47 per cent of 2020 remitters earned less than £20,000 or were not themselves in paid work in December 2020, and 45 per cent were in households with incomes of less than £30,000.
13. All our participants identified themselves as either male or female.

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Conflict of interest statement

None declared

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Appendix: Profile of survey sample

		All groups	Brazilian	Indian	Somali
Sample size		356	128	103	125
Gender	Female	57%	70%	56%	44%
	Male	43%	30%	44%	56%
Age group	18–29	23%	13%	25%	31%
	30–39	36%	53%	24%	28%
	40–49	20%	20%	27%	14%
	50–59	15%	12%	14%	19%
	60+	6%	3%	10%	7%
Work earnings	Up to £9,999	16%	15%	15%	19%
	£10,000–19,999	16%	8%	8%	20%
	£20,000–29,999	18%	9%	9%	16%
	£30,000–39,999	12%	13%	13%	7%
	£40,000–49,999	9%	11%	11%	9%
	£50,000 +	9%	15%	15%	4%
	Prefer not to answer	10%	15%	15%	14%
	No paid work in 2020	11%	17%	17%	10%
	Decreased in 2020	43%	48%	39%	41%
Household income	Decreased in 2020	49%	51%	50%	49%
Struggled with essential expenses in 2020		34%	24%	36%	43%
Length of residence	Less than 10 years	34%	66%	31%	2%
	10 years+	50%	34%	42%	74%
	Born in UK	16%	0%	27%	23%
Permanent immigration status		75%	60%	67%	96%

Note: rounding may mean percentages do not add up to 100%. Missing answers excluded where applicable.

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