Reduced inequalities

Reduce inequality within and among countries

Key to RAG ratings

**GREEN:** Global or proposed UK target has been met, exceed or close to being met

**AMBER:** Some progress or aspect of the targets met

**RED:** Off target, poor progress, not addressed in existing policies

Prepared by
In April 2017, the Environmental Audit Committee found that the Government “seem[ed] uninterested in raising the profile of the [Sustainable Development] Goals” and “showed a marked reluctance to take this forward as a domestic agenda” [1]. The Government’s response of December 2017 does not provide details in relation to SDG 10: [2].

- ONS review of their stats [3]
- Policy paper “The UK Government’s approach to delivering the Global Goals for Sustainable Development - at home and around the world” [4]: “targeting the most vulnerable and disadvantaged, the most excluded, those caught in crises, and those most at risk of violence and discrimination with our aid spend; and promoting economic growth and participation by all, empowering and legislating against discrimination and devolving greater powers to the regions and constituent nations of the UK.”
- CESR’s paper on SDGs and socio-economic rights [5]

Target: 10.1 By 2030, progressively achieve and sustain income growth of the bottom 40 per cent of the population at a rate higher than the national average.

<table>
<thead>
<tr>
<th>Indicator</th>
<th>10.1.1 Growth rates of household expenditure or income per capita among the bottom 40 per cent of the population and the total population</th>
</tr>
</thead>
<tbody>
<tr>
<td>National SDG target</td>
<td>60% of median instead of 40% is commonly used in Europe. Bear in mind growing regional inequalities, one of the highest in Europe (IPPR CEF Report 2017), as well as wealth inequality.</td>
</tr>
<tr>
<td>UK commensurable indicator</td>
<td>World Bank Data on “Annualized average growth rate in per capita real survey mean consumption or income, bottom 40% of population (%)” (2014) More general data for the whole of society is available. ‘Income per capita’ data is available here: [6] Total figures for household expenditure can be found on the World Bank data, [7] EHRC’s cumulative impact assessment of tax, public spending and welfare reforms since 2010 (see 10.4 column) Nov 2017 Households Below Average Income [8]</td>
</tr>
<tr>
<td>Baseline status / performance</td>
<td>For 2012, this was 1.7% down on the previous year, but there is no other data available. The full data year-on-year is in the link, but a snapshot is shown below: 1980: -2.5% 1990: -0.2% 2000: +3.2% 2010: +2.7% 2014: +1.8% cannot find data broken down further into groups, such as the bottom 40%, for the UK. Total household expenditure in the UK (US$): 1970: $77.32bn 1990: $649.874bn 2010: $1.5tn 2015: $1.848tn</td>
</tr>
</tbody>
</table>

---

The ONS collects data which measures expenditure by income, but they focus mainly on the poorest fifth of households. See here [link](http://visual.ons.gov.uk/uk-perspectives-personal-and-household-finances-in-the-uk/). The Neighbourhood Statistics group has some useful interactive chart data on household spending between 2013 and 2014. [link](http://www.neighbourhood.statistics.gov.uk/HTMLDocs/dvc203/index.html).

**Assessment of current state**

RAG Rating: RED – changed after review

OFF TARGET. NO PROGRESS

**Notes/ Disaggregation**

ONS (Feb 2017) taken from data collected on the Living Costs and Food Survey [link](https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/expenditure/bulletins/familyspendingintheuk/financialyearendingmarch2016). “Lower income households spent a higher proportion of their total expenditure on food and non-alcoholic drinks; this is similar to patterns seen in previous years. In 2015/16, households with the lowest income spent 17% of total expenditure on food and non-alcoholic drinks. In comparison, households with the highest income spent 8% of total expenditure on this category, leaving these households more money to spend elsewhere, such as on eating out. [...] Households in the lowest income group spent 5% of their total food budget on milk while households in the highest income group spent 3%. There is a similar pattern for bread, suggesting lower income households assigned more of their food budget to basic groceries. In contrast, higher income households spent a higher proportion of their food budget on vegetables. [...] Those in the lowest income group spent 9% of their total expenditure on electricity, gas and other fuels. In comparison, expenditure on housing fuel made up 3% of total expenditure for those with the highest income. This is similar to patterns seen in previous years. [...] Housing costs can differ depending on tenure. In 2015/16, the breakdown of different types of households was: rented households (both private and social): 36% mortgage held: 30% owned the property outright: 34%.”

**Coherence issues & synergies**

**Local to International Dimensions**

Provide regional comparison from LCF

**Trends**

**Actions needed**


Para 41:

(a) Review the entitlement conditions and reverse the cuts in social security benefits introduced by the Welfare Reform Act 2012 and the Welfare Reform and Work Act 2016;

(b) Restore the link between the rates of State benefits and the costs of living and guarantee that all social benefits provide a level of benefit sufficient to ensure an adequate standard of living, including access to health care, adequate housing and food;

(c) Review the use of sanctions in relation to social security benefits and ensure that they are used proportionately and are subject to prompt and independent dispute resolution mechanisms.

Para 48:

The Committee also urges the State party to develop a comprehensive child poverty strategy and reinstate the targets and reporting duties on child poverty.
## UKSSD — Measuring up Appendix: Sustainable Development Goal 10

### Target 10.2: By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status

<table>
<thead>
<tr>
<th>Indicator</th>
<th>10.2.1 Proportion of people living below 50 per cent of median income, by age, sex and persons with disabilities</th>
</tr>
</thead>
</table>

#### Applicable UK policy / legislation

|---------------------|----------------------------------------------------------------------------------------------------------------------|

#### Baseline status / performance

| EHRC cumulative impact assessment of tax and impact reforms: “Black and ethnic minority households have paid a higher price than white households (Figure 3). Families with at least one member with a disability have bit hit particularly hard (Figure 4). Lone parents, more than 80% of whom are women, have suffered disproportionately (Figure 5). In fact, women have been more negatively affected by tax and welfare reforms in all income brackets (Figure 6).” Source: Analysis in [https://rightsincontext.eu/2017/11/17/you-cant-silence-the-data-when-its-so-deafening-the-poor-have-borne-the-cost-of-tax-and-welfare-reforms/](https://rightsincontext.eu/2017/11/17/you-cant-silence-the-data-when-its-so-deafening-the-poor-have-borne-the-cost-of-tax-and-welfare-reforms/) The EHRC study covers age too. |

#### Other relevant UK indicator/s

| DWP report covering 2015-2016 looks at proportion of people living below the 60 per cent threshold, not 50, but interesting all the same. See the full report here [https://www.gov.uk/government/statistics/households-below-average-income-199495-to-201516](https://www.gov.uk/government/statistics/households-below-average-income-199495-to-201516) (March 2017) 2015-2016. Percentage (%) in relative low income, below 60% of median threshold: (Absolute) Before housing costs: 15% (Absolute) After housing costs: 20% |

#### Assessment of current state

| RAG Rating: RED – Changed after review. |
| OFF TARGET. NO PROGRESS. |
Notes/ Disaggregation


Before housing costs, those living in families with at least one disabled member, 3.7 million individuals are in relative low income.

Working age adults ‘are much more likely to be in low income if their family had a disabled member - 22 per cent with a disabled member in relative low income compared to 12 per cent with no disabled member BHC’.

The percentage of individuals in relative low income BHC, in families where at least one member is disabled remained unchanged at 20 per cent in 2013/14”

“In 2013/14, 14 per cent of pensioners were in relative low income AHC, compared to 21 per cent of the whole population.”

“In 2013/14, 21 per cent of pensioners aged 85 and over were in relative low income BHC, compared to 12 per cent for those aged 65 to 69.”

“2013/14 estimates show that 27 per cent of pensioners living in a household headed by someone of Asian/Asian British background were in relative low income AHC, compared to 13 per cent living with a White head of household.”

“Northern Ireland had the highest percentage of individuals in relative low income at 20 per cent BHC” (3-year average, as yearly figures deemed too volatile)

“The South East had the lowest percentage of individuals in relative low income at 12 per cent BHC”

(Chart 3.4 (page 37) shows the regional breakdown of relative low income in full)

Percentage of people in households at risk of poverty (2016) %: 9.9
Female 10.1
Male 9.6
Under 16: 9.6
16 - 24: 13.6
25 - 49: 8.3
50 - 64: 10.2
65 - 74: 8.3
75 and over: 12.3


Coherence issues & synergies

Social Security (Scotland) Bill http://www.gov.scot/Topics/People/fairerscotland/Social-Security which declares the principle that social security is a human right, in line with Art. 11 ICESCR, and currently amendment under consideration to set up an independent mechanism to monitor compliance.

“There are significant gaps between ethnic groups. The median income of a family of Bangladeshi origin for example is 35% lower than the white British median. Source: Resolution Foundation http://www.resolutionfoundation.org/publications/diverse-outcomes-living-standards-by-ethnicity/ August 2017

The gap manifests itself geographically too (see comment earlier about regional inequalities in the UK). The amount of money that households can spend or save after taxes (the gross disposable income) has also become more unequal across UK regions since 2010. Source: NIESR https://www.niesr.ac.uk/media/niesr-general-election-briefing-no-6-regional-inequality-household-incomes-uk-closer-look%E2%80%99 May 2017

Actions needed

UN CESCR’s 2016 Concluding Observations to the UK Government
## Target 10.3: Ensure equal opportunity and reduce inequalities of outcome, including by eliminating discriminatory laws, policies and practices and promoting appropriate legislation, policies and action in this regard

<table>
<thead>
<tr>
<th>Indicator</th>
<th>10.3.1 Proportion of the population reporting having personally felt discriminated against or harassed within the previous 12 months on the basis of a ground of discrimination prohibited under international human rights law</th>
</tr>
</thead>
</table>

### Applicable UK policy / legislation


The Government claims that UK enjoys some of the “strongest equality and non-discrimination legislation globally”, and “we are halving the disability employment gap; and ensuring greater parity between men and women in the workplace.”

Among other outstanding clauses, the Government has not yet commenced the socio-economic duty (Section 1 of the Equality Act 2010) [https://www.1forequality.com/](https://www.1forequality.com/). Section 14 (intersectional discrimination) has not been commenced either.


**Comment:** As suggested in the 2010 research mentioned above, caste discrimination and harassment should be addressed through extending anti-discrimination legislation to cover caste (i.e. using the power in the Equality Act 2010 to make caste an aspect of race); and through educative routes. HMG might also extend the criminal law to address caste-motivated harassment and violence. Anti-discrimination legislation would provide access to redress for victims. It would also prompt employers, educators and providers of goods and services to develop non-discrimination and anti-harassment policies. This would lead to much greater understanding of the issues and reduce the acceptability of such discrimination/harassment. Despite this research, an amendment to the Equality Act (2010) section 9 (5) (a) to specifically mention caste as an aspect of race listed as a protected characteristics, recommended by the House of Lords in 2013, as part of the passage of the Enterprise and Regulatory Reform Bill has yet to become law. Demand from the Commons for further consultation led to a public consultation in 2017 the responses to which are still being considered.

### National SDG target

### UK commensurable indicator

| Home Office: [https://sustainabledevelopment-uk.github.io/10-3-1/](https://sustainabledevelopment-uk.github.io/10-3-1/)
| 1450 in 2016; 1130 in 2015. |


**Comment:** 1450 in 2016; 1130 in 2015

### Baseline status / performance

| In 2016/17, there were 80,393 offences recorded by the police in which one or more hate crime strands were deemed to be a motivating factor. This was an increase of 29 per cent compared with the 62,518 hate crimes recorded in 2015/16, the largest percentage increase seen since the series began in 2011/12. |
| In 2014/15, there were 52,528 hate crimes recorded by the police, an increase of 18 per cent compared with the 44,471 hate crimes recorded in 2013/14. |
| The Crime Survey for England and Wales (CSEW) shows that the estimated number of violent incidents experienced by adults aged 16 and over between the 2012/13 and 2016/17 surveys fell by 26 per cent. |

**Comment:** These are about recorded police hate crimes but the 29% increase in 2016-17 from the previous year is thought to reflect both a genuine rise in hate crime around the time of the EU Referendum and Westminster Bridge terrorist attack alongside improved identification of hate crime by the police, willingness of victims to come forward and an overall improvement in how police now record crime. The last 3 of these are obviously positive."

### Other relevant UK indicator/s


**Comment:** 1450 in 2016; 1130 in 2015

### Assessment of current state

| RAG Rating: AMBER |
Notes/ Disaggregation

The number of hate crime offences in 2016/17 for the five centrally monitored strands were as follows: 62,685 (78%) were race hate crimes; 9,157 (11%) were sexual orientation hate crimes; 5,949 (7%) were religious hate crimes; 5,558 (7%) were disability hate crimes; and 1,248 (2%) were transgender hate crimes.

There are debates surrounding the reasons behind the drop in claims. UNISON argue that employment tribunal fees (brought in 2013-2014) cause people to not bring claims about. The increasing role of ACAS in mediating disputes is also argued to be a large factor. See here for more detail: http://www.morton-fraser.com/knowledge-hub/employment-tribunal-awards-statistics-2014-2015 Note that employment tribunal fees were abolished by the Supreme Court in July 2017 http://www.just-fair.co.uk/single-post/2017/07/27/A-minimum-income-standard-has-been-defended-by-the-highest-court-in-the-land

Coherence issues & synergies

Local to International Dimensions

The Scottish Government is meant to commence the socio-economic duty in early 2018. Wales has the power to do so too. Some councils have implemented the duty in recent years: http://www.just-fair.co.uk/single-post/2017/09/20/The-socio-economic-duty-a-human-rights-remedy-against-austerity-and-inequality (good practices being studied by Just Fair in the first half of 2018)

Actions needed


Target 10.4 Adopt policies, especially fiscal, wage and social protection policies, and progressively achieve greater equality

Indicator 10.4.1 Labour share of GDP, comprising wages and social protection transfers


National SDG target N/A

UK commensurable indicator UK Economic Accounts: https://sustainabledevelopment-uk.github.io/10-4-1/.


The ratio of total income received by the 20% of the population with the highest income is 5.1 times greater than that of the 20% with the lowest income. Source: Eurostat (2016) http://ec.europa.eu/eurostat/tgm/table.do?tab=table&plugin=1&language=en&code=tstds260.
Baseline status / performance

From Bank of England report (page 5):
“Since the crisis real wages have fallen faster even than UK productivity, which itself has been extra-ordinarily weak having flat-lined for the past six years. Put differently, labour’s share of the national income pie has fallen since 2009, from around 58% to 53%”

EHRC cumulative impact assessment:
Households in the second and third decile (those who have to look upwards to find 70-90% of the people) lost more than twice as much as those in the top 20%. The roll out of the Universal Credit has led to further cash losses. While everyone has lost some money, not everyone has lost the same. Net cash losses for the bottom 40% have been about £1,500 per year. For the nearly wealthiest ones (decile 9), the average cash loss has been £200.


Other relevant UK indicator/s

Gini coefficient provides an index from which to measure inequality, with 0 representing a society where everybody earned the same, and 1 representing a society where one person earned all income. UK gini statistics can be found here: http://www.ons.gov.uk/ons/rel/household-income/nowcasting-household-income-in-the-uk/2014-15/chd-fig-3.xls

The Palma ratio looks at the income share of the top 10%, compared to that of the bottom 40%. The higher the number, the higher the proportion of income in the top 10%. Data available here: https://stats.ukdataservice.ac.uk/index.aspx?DataSetCode=IDD

Gini coefficient over time (selected dates – full data in link in left column)
1977: 0.27
1987: 0.33
1997: 0.35
2007: 0.34
2014: 0.32

Palma data over time:
1975: 0.97
1985: 1.19
2000: 1.46
2005: 1.32
2010: 1.37

Assessment of current state

RAG Rating: RED - changed after review

OFF TARGET. NO PROGRESS
Notes/ Disaggregation


“The wealthiest 10 per cent of households own 45 per cent of the nation’s wealth, while the least wealthy half of all households own just 9 per cent. Financial wealth is particularly unequally held: the wealthiest 10 per cent own almost 70 per cent of the UK’s financial wealth. As a result, the rising share of national income going to capital has become a major driver of inequality. […] This downward trend has continued in the UK since the financial crisis (Haldane 2015; see figure 2), and looks likely to continue into the foreseeable future. Over the last decade average weekly earnings have become decoupled from GDP growth, with the result that the period from 2008 to 2021 is expected to be the longest period of earnings stagnation for around 150 years (IPPR 2017). Even if the economy grows in size it is no longer guaranteed to translate into higher earnings for a majority of the working population, nor a growing share of national income going to labour. […] Three powerful trends make it likely that capital’s share of national income will continue to increase. First, the value of land continues to rise faster than economic growth. […] Second, growing automation in the economy represents a substitution of capital for labour. […] Third, the rise of highly profitable digital platform monopolies, with workforces that are small relative to value added, is also likely to put downward pressure on labour’s share of income.”


Real incomes are projected to fall for the poorest 20% between 2017 and 2022. Source: IFS [https://www.ifs.org.uk/publications/9192](https://www.ifs.org.uk/publications/9192) May 2017

Together the richest 1,000 people are wealthier than the poorest 40% of households; the wealthiest 1,000 saw their worth grow by £2,615 for every second of 2016 (Equality Trust’s Wealth Tracker 2017) [https://www.equalitytrust.org.uk/wealth-tracker-2017-0](https://www.equalitytrust.org.uk/wealth-tracker-2017-0)

Coherence issues & synergies

Local to International Dimensions

Actions needed

UN CESC’s 2016 Concluding Observations to the UK Gov.

Para 32

(a) Take all appropriate measures to progressively reduce the use of temporary employment, precarious self-employment and “zero hour contracts”, including by generating decent work opportunities that offer job security and adequate protection of labour rights;

(b) Ensure that the labour and social security rights of persons in part-time work, precarious self-employment, temporary employment and “zero-hour contracts” are fully guaranteed in law and in practice.

Para 37:

The Committee recommends that the State party ensure that the national minimum wage is periodically reviewed and set at a level sufficient to provide all workers and their families with a decent standard of living. It also recommends that the State party extend the protection of the national minimum wage to those under the age of 25.

Target 10.5: Improve the regulation and monitoring of global financial markets and institutions and strengthen the implementation of such regulations

Indicator 10.5.1 Financial Soundness Indicators
UK SSD — Measuring up Appendix: Sustainable Development Goal 10

**Applicable UK policy / legislation**


Trusts, City of London Corporation, Euromarkets, Overseas Territories and Crown Dependencies

Tax Justice Network (2015-16) http://tbinternet.ohchr.org/Treaties/CESCR/Shared%20Documents/GBR/INT_CESCR_CSS_GBR_23980_E.pdf “The United Kingdom not only maintains policies that facilitate registration of offshore companies and the use of financial vehicles that obscure ownership and accountability; it also allows financial secrecy practices to flourish in its OTs and CDs—ten of which have consistently ranked as top financial secrecy jurisdictions. For instance, the United Kingdom exercises sovereignty over six of the top 20 jurisdictions that the World Bank found were used to establish corporate vehicles involved in “grand corruption”: the British Virgin Islands, the Cayman Islands, Bermuda, Jersey, and the Isle of Man, as well as the United Kingdom itself. Three of those jurisdictions—the British Virgin Islands, the United Kingdom, and the Cayman Islands—rank among the top ten. The European Union also has “blacklisted” the same territories as “tax havens,” along with a number of others under UK control, including, inter alia, Anguilla, Bermuda, Montserrat, and Turks and Caicos. Together with the United Kingdom’s own policies, this network of UK-led financial secrecy jurisdictions administers a variety of financial secrecy laws and policies, as well as low tax rates and preferential tax regimes, which compete to attract high-net worth individuals and corporations from around the world, seeking to avoid paying taxes in the countries where they derive economic value. The inevitable result is lower tax revenues in affected countries. [...] the United Kingdom takes a comparatively lax approach to corporate taxation. This approach has led to drastic tax cuts for corporations in recent years, coupled with significant corporate subsidies and reduced funding for enforcement of regulations governing large-scale corporate tax avoidance and evasion. Furthermore, the government has effectively hollowed out existing enforcement laws intended to protect against the use and abuse of foreign tax havens by controlled foreign companies (CFC), which are UK-based multinationals that UK law already exempts from taxation on profits made elsewhere.”

**National SDG target**

N/A

**UK commensurable indicator**


**Baseline status / performance**


Capital to assets ratio:

- 2011: 5.10
- 2017: 6.74

Bank non-performing loans, to total loans:

- 2011: 3.96
- 2017: 0.99

Bank Regulatory Capital to Risk-Weighted Assets:

- 2011: 15.73
- 2017: 20.23


**Other relevant UK indicator/s**


“Taken together, the United Kingdom and its satellite jurisdictions rank as the most important financial secrecy network in the world. Through regulations and standards designed “for the primary benefit and use of those not resident in their geographical domain,” financial secrecy jurisdictions “enable people or entities to escape (and frequently undermine) the laws, rules and regulations of other jurisdictions elsewhere, using secrecy as a prime tool.” Although the United Kingdom was itself ranked 15th in the world in the 2015 Financial Secrecy Index (based on the depth of its financial opacity and the scale of its offshore financial activities), this ranking is artificially low because it analyses UK laws separately from the network of secrecy jurisdictions over which it exercises political control.”
Assessment of current state  
GREEN as per FSI  
RED-AMBER as per Secrecy

Notes/ Disaggregation

Coherence issues & synergies

Local to International Dimensions

Actions needed

“While noting the efforts that the State party and, notably, its Overseas Territories and Crown Dependencies are undertaking to tackle tax avoidance and cross-border tax abuse, the Committee is concerned that financial secrecy legislation and permissive rules on corporate tax are affecting the ability of the State party, as well other States, to meet their obligation to mobilize the maximum available resources for the implementation of economic, social and cultural rights.” UN CESCR Concluding Observations 2016, para 16-17 http://docstore.ohchr.org/SelfServices/FilesHandler.ashx?enc=4slQ6QSmlBEDzFEovLCuW3XRInAE8KCBFogQHNx%2FvuCC%2bTeEKAiI8bzE0UifQhJkxxOSGuoMUxHGPpYjNFkwxnMR6GmqoqLJF8BzscMe9rpGFjTXBkZ4pEaiqi44xqik.

Target 10.6 Ensure enhanced representation and voice for developing countries in decision-making in global international economic and financial institutions in order to deliver more effective, credible, accountable and legitimate institutions

Outside of the scope of the research

Target 10.7 Facilitate orderly, safe, regular and responsible migration and mobility of people, including through the implementation of planned and well-managed migration policies

Indicator 10.7.1 Recruitment cost borne by employee as a proportion of yearly income earned in country of destination

Applicable UK policy / legislation

National SDG target

UK commensurable indicator N/A

Baseline status / performance No data found

Other relevant UK indicator/s Insufficient evidence


Notes/ Disaggregation
## Sustainable Development Goal 10

### Indicator 10.7.2 Number of countries that have implemented well-managed migration policies

<table>
<thead>
<tr>
<th>Applicable UK policy / legislation</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>National SDG target</td>
<td></td>
</tr>
<tr>
<td>UK commensurable indicator</td>
<td></td>
</tr>
</tbody>
</table>

### Baseline status / performance

### Other relevant UK indicator/s

### Assessment of current state

### Notes/ Disaggregation

### Coherence issues & synergies

### Local to International Dimensions

### Actions needed

10.a Implement the principle of special and differential treatment for developing countries, in particular least developed countries, in accordance with World Trade Organization agreements

Outside of the scope of the research

10.b Encourage official development assistance and financial flows, including foreign direct investment, to States where the need is greatest, in particular least developed countries, African countries, small island developing States and landlocked developing countries, in accordance with their national plans and programmes

Outside of the scope of the research

**Target 10.c: By 2030, reduce to less than 3 per cent the transaction costs of migrant remittances and eliminate remittance corridors with costs higher than 5 per cent**

<table>
<thead>
<tr>
<th>Indicator</th>
<th>10.c.1 Remittance costs as a proportion of the amount remitted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applicable UK policy / legislation</td>
<td>-</td>
</tr>
<tr>
<td>National SDG target</td>
<td>N/A</td>
</tr>
<tr>
<td>UK commensurable indicator</td>
<td>Ranges of applicable and useful data available, but not directly from government or not exact sources.</td>
</tr>
</tbody>
</table>
### Baseline status / performance

(next update in March 2018)

There is no official mechanism for recording remittances to and from the UK.

Estimated amounts of remittances sent from the UK in 2014 vary widely from £1.5 billion to £16.5 billion. However, all main data sources agree that the UK is one of the top-10 remittances sending countries in the world.

The UK accounts for 15% of remittances to Pakistan.

The cost of remitting from the UK varies per destination country and transfer method. The major money transfer operators (e.g. Western Union, MoneyGram) typically charge from 7 to 11% of the total amount remitted.

There is little information on the characteristics of remitters in the UK, including characteristics such as income levels and welfare programme participation. Some studies suggest that there are ethnic differences in remittance behaviour in the UK.

World Bank data from 2015 (cited in the MO report) showed costs of 6%-9% to transfer money to Bangladesh, 7%-9% to Nigeria, 7%-10% to Pakistan, and 8%-10% to Poland.


UK Remittances Working Group report [http://webarchive.nationalarchives.gov.uk/+/http://www.dfid.gov.uk/Documents/publications/uk-remittances-report.pdf](http://webarchive.nationalarchives.gov.uk/+/http://www.dfid.gov.uk/Documents/publications/uk-remittances-report.pdf) “There is significant uncertainty regarding market size (i.e. the value of outward remittances from the UK by transfer corridors), market economics (i.e. pricing, costs, commissions, elasticity of demand to price or other changes), lessons from other corridors and customer preferences/behaviour. This information is needed by industry to realise the potential of the market, as well as by the Government and regulators of the sector to underpin future policy development and regulatory actions of the remittances market.”

### Other relevant UK indicator/s

#### Assessment of current state

**Insufficient data**


#### Notes/ Disaggregation

“In the UK Balance of Payments (i.e. Pink Book), there is a category call ‘other payments by households’, which includes workers’ remittances and transfers to UK non-profit institutions. However, it is not possible to disaggregate workers’ remittances from flows to non-profit institutions serving households”

### Coherence issues & synergies

### Local to International Dimensions

### Actions needed