

HOUSEHOLDS & WORKERS' CHOICES KEEP REMITTANCE COSTS HIGH

DEVPOLICY BLOG, 14 FEB 2024—ONLINE APPENDIX

Table A1 The main remittance channels reported by households with temporary migrants in Australia or New Zealand

Channel	Freq.	Percent
Online/Bank	85	16.67
Online/MTOs	193	37.84
Counter/MTOs	198	38.82
Mobile wallet	31	6.08
Other	3	0.59
Total	510	100.00

Source: Author's calculation using the PLMS household dataset

Table A2 The main RSPs reported by the surveyed households

RSPs	Freq.	Percent
Bank of South Pacific (BSP)	18	1.90
ANZ	6	0.63
TDB (Ave Pa'anga Pau)	89	9.42
MBF	3	0.32
Currency online	2	0.21
Digicel	48	5.08
IMEX Money Transfer	11	1.16
KlickEX	2	0.21
Melie Mei Langi	5	0.53
MoneyGram	448	47.41
Nikua Money Transfer	4	0.42
Pacific Ezy	3	0.32
Western Union	268	28.36
Other	38	4.02
Total	945	100.00

Source: Author's calculation using the PLMS household dataset

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Table A3 The main RSPs reported by households with temporary migrants in Australia

RSPs	Freq.	Percent
Bank of South Pacific (BSP)	8	2.22
ANZ	2	0.55
TDB (Ave Pa'anga Pau)	28	7.76
MBF	1	0.28
Digicel	15	4.16
IMEX Money Transfer	9	2.49
KlickEX	2	0.55
Melie Mei Langi	2	0.55
MoneyGram	196	54.29
Nikua Money Transfer	2	0.55
Pacific Ezy	2	0.55
Western Union	72	19.94
Other	22	6.09
Total	361	100.00

Source: Author's calculation using the PLMS household dataset

Table A4 The main RSPs reported by households with temporary migrants in NZ

RSPs	Freq.	Percent
Bank of South Pacific (BSP)	1	0.67
TDB (Ave Pa'anga Pau)	46	30.67
Currency online	1	0.67
Digicel	14	9.33
IMEX Money Transfer	1	0.67
Melie Mei Langi	1	0.67
MoneyGram	50	33.33
Nikua Money Transfer	1	0.67
Pacific Ezy	1	0.67
Western Union	32	21.33
Other	2	1.33
Total	150	100.00

Source: Author's calculation using the PLMS household dataset

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Table A5 The main RSPs reported by temporary migrants in Australia

RSPs	Freq.	Percent
ANZ	11	2.03
Westpac	5	0.92
Western Union	75	13.81
Moneygram	285	52.49
KlickEx	5	0.92
Ria money transfer	11	2.03
Wantok money	2	0.37
TDB (Ave Pa'anga Pau)	54	9.94
Island Flexi	36	6.63
Other (specify)	59	10.87
Total	543	100.00

Source: Author's calculation using the PLMS worker dataset

Table A6 The main RSPs reported by temporary migrants in New Zealand

RSPs	Freq.	Percent
ANZ	7	3.43
Kiwi bank	2	0.98
BNZ	3	1.47
Westpac	14	6.86
Western Union	31	15.20
Moneygram	25	12.25
KlickEx	9	4.41
KlickEx pacific	1	0.49
Wantok money	1	0.49
TDB	66	32.35
Island Flexi	2	0.98
Other (specify)	43	21.08
Total	204	100.00

Source: Author's calculation using the PLMS worker dataset

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Table A7 The average costs of remittances (%) by RSPs in the Aust-Tonga corridor (SP)

MTOs	Mean	Standard deviation
ANZ	3.626	1.018
Ave Pa'anga Pau	2.628	.145
Moneygram (Cash)	5.169	.204
Moneygram (Online)	2.509	.207
OFX	15.727	1.167
Ria	1.209	.345
Wantok	5.549	.13
Western Union (Cash)	7.034	.12
Western Union (Online)	6.934	.12

Source: Author's calculation using market audit dataset (Saver Pacific)

Table A8 The average costs of remittances (%) by RSPs in the NZ-Tonga corridor (SP)

RSPs	Mean	Standard deviation
ANZ	5.736	.083
Ave Pa'anga Pau	3.529	.414
Kiwi Bank	15.482	.086
Moneygram (Cash)	5.478	.061
Moneygram (Online)	9.299	.059
Wantok	6.024	.426
Western Union (Cash)	7.467	.12
Western Union (Online)	7.328	.119
iMEX	3.849	.072

Source: Author's calculation using market audit dataset (Saver Pacific)

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Table A9 The main RSPs reported by the surveyed RSE workers from 2007-2010

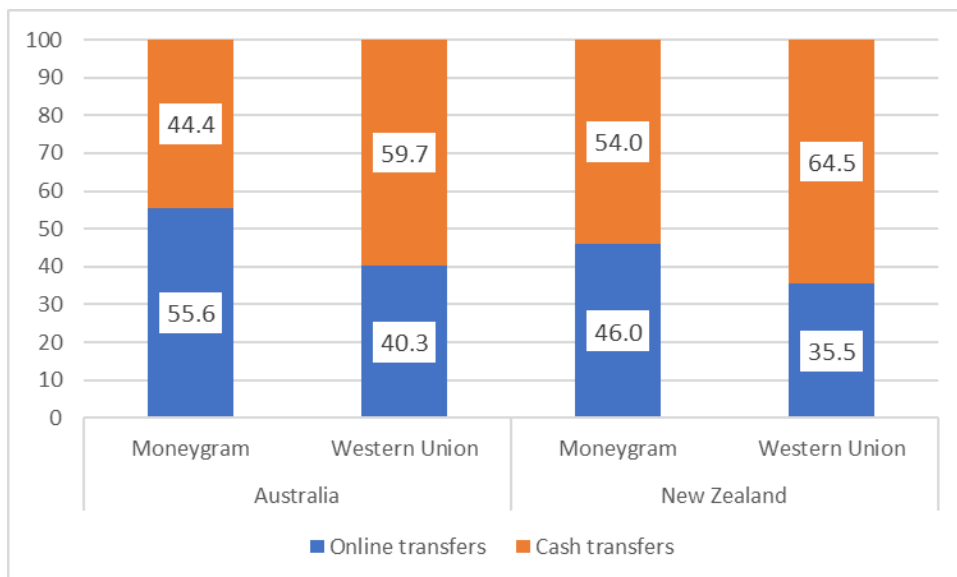
Methods of receiving money last time	Freq.	Percent
Relative or friend bringing money back on visit	3	0.91
Westpac	11	3.35
Western Union	197	60.06
Moneygram	67	20.43
Melei Mai Langi	50	15.24
Total	328	100.00

Source: Author's calculation from Tonga Recognised Seasonal Employer Program Impact Evaluation (RSEIE) 2007-2010

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Figure A1 The share of transfer methods used by Moneygram and Western Union users



Source: Author's calculation using the PLMS household survey