



STATE COLLAPSE AND THE PROTECTION OF REMITTANCE PAYMENTS

Haiti in 2024

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Introduction

The collapse of the Haitian state is now an imminent reality. By any account, the capacity of the state to provide physical, economic, or food security for its population is near zero. The nation-state of Haiti lacks any political authority in which sovereignty is deposited onto a legitimate leader. The state's monopoly of force is fractured and its capacity to exert territorial protection for its citizens' safety is limited. The economy is sustained largely by migrant remittances and foreign assistance alongside serious food insecurity. Overall, public administration has nearly collapsed as foreign assistance is focused more on humanitarian relief than on sustaining a state apparatus that does not have the infrastructure or human resources on hand.

Under these circumstances, a continued flow of migration with slightly declining remittances poses challenges for a transition to recovery. More importantly, the chaos and violence that prevails in Haiti is also affecting payment networks that guarantee remittance transfers into Haiti. Given the gravity of violence in Port-au-Prince, into which more than half of the flows have traditionally been sent, insecurity such as robberies, assaults, and attacks on payment networks and their branch locations will negatively affect effective cash delivery at a time it is most needed.

Just over one million Haitian households receive remittances, ensuring the protection of this payment network will accelerate Haiti's recovery as it enters a new political chapter.

A Failing State

By all accounts, prolonged state fragility has led to state collapse in Haiti. Robert Rotberg stresses that weak or fragile states are those whose political institutions are unable to perform their basic functions and activities.¹ The World Bank adds another layer that characterizes state fragility as including:

“Periods when states or institutions lack the capacity, accountability, or legitimacy to mediate relations between citizen groups and between citizens and the state, making them vulnerable to violence.”²

In the following sections, we examine the prolonged effects of the fragmentation of authority, the loss of the state's monopoly of force, a fragile economy, and poor public administration as core determinants of state failure in Haiti.

Political Authority: Near Total Fragmentation Despite Political Agreements

Political crises in Haiti historically have followed a near three-year cycle. Elites or opposition groups first challenge electoral outcomes, negotiate and introduce brief periods of political stability while the newly elected leader tries to exercise their political authority. The crisis cycle is renewed prior to another election, after which the election results are challenged and an eventual partial resolution to the crisis is reached. This continues until a new election period restarts tensions.

Following the return of Jean-Bertrand Aristide in 1994, Haiti's political forces have operated in a hybrid, conflictive environment with tensions that, at times, have escalated into violence. A critical player in these conflicts have been gangs, militias, and other forces who support members of the political elites as part of power grab efforts. Since the earthquake of 2010, gangs have risen and expanded not only to work in support of politicians, but have achieved quasi-independence, asserted control over neighborhoods and polling stations, and have fought [rival politicians or gangs in the process](#).

More recently, the alliances that President Michel Martelly and his successor, Jovenel Moïse, forged between the Pati Ayisyen Tèt Kale (PHTK) party and the G9 gang led by Jimmy Chérizier, a former police officer implicated in criminal activities, were [unsustainable due to the](#) growing strength of [Chérizier](#). This alliance did not survive Moïse's assassination in 2021 when Prime Minister Ariel Henry [controversially assumed](#) the presidency.

Henry's unpopularity and perceived illegitimacy turned into an opportunity for gangs and opposition parties alike to unite in opposition to the central government. To fill the power vacuum created by Moïse's assassination, political actors alongside gangs have competed for political power outside the electoral process, forcing Henry to resign in exile in Puerto Rico as he was unable to return home due to violence and attacks on the Port-au-Prince airport. The capital city has been under siege by criminal forces since 2023.

TABLE 1: POLITICAL CYCLES IN MODERN HAITIAN HISTORY

Period	Ruler	Trend
1957-1971	François "Papa Doc" Duvalier	First dynastic rule
1971-1986	Jean Claude "Baby Doc" Duvalier	Second dynastic rule
1986-1990	Post-Duvalier period, Gen. Nampy and other provisional rules	Political reorganization; influence of the army and new constitution is established
1990-1991	Aristide elected and ousted in less than a year	Street demonstrations; Military presence grows
1991-1994	Raul Cedras military regime	Social movement surrounding Aristide; forced mass migration and repression killing over 4,000 people; a death squad group is formed, FRAPH, led by Emmanuel Constant
1994-1995	Aristide's return	Tensions continue between Aristide and so called 'post-Duvalierists'; Army is disbanded;
1996-2000	Rene Prévál	Aristide's ally wins, Fanmi Lavalas (FL) party is formed; first legislative crisis occurs in opposition to FL
2001-2004	Return and forced ousting of Aristide	Second legislative deadlock against FL organized by the Democratic Convergence led by Evans Paul, which also did not recognize Aristide's presidential victory; Allegations of Aristide and allies' involvement in corruption and narcotrafficking become widespread; police repression increases and death squad group, FRAPH returns to headlines as they perpetrate abuses
2004-2006	Interim government	The United Nations arrives with a peacekeeping force; Violence continues and government performance is limited; United Nations Stabilisation Mission in Haiti (MINUSTAH) is established
2006-2010	Rene Prévál	Preval wins elections amidst street protests over rising prices and civil disobedience among FL. Nearing the end of his term, Haiti is hit by major earthquake
2011-2016	Michel Martelly	Martelly wins against Mirlande Manigat with support from the economic elite. Evans Paul returns as Prime Minister; Political tensions emerge within the context of reconstruction. Tensions deal with the positioning of three political forces, FL, the ruling elite (and so called Post-Duvalierists) and a third force composed of centrists; another legislative deadlock occurs. Presidential elections take place and are contested by an opposition candidate – Jude Celestin
2016-2021	Jovenel Moïse	Elite fragmentation, continued conflict over Jovenel Moïse's legitimacy; Growth of criminal gangs and economic decline; Continued dependence on foreign assistance for public works; Economic growth stagnation and increased dependence on external funding—remittances; mass protests following the discovery that over US\$2 billion in PetroCaribe funds were embezzled in 2019; Moïse assassinated
2021-2024	Ariel Henry's contested rule	Fragmentation of authority, force, and public administration explodes into street violence, large migration, and economic losses; central government competes with gangs for territorial control; rise of vigilante violence movement "Bwa Kale"

This political chaos has escalated to an almost complete fragmentation of authority and elite disunity.

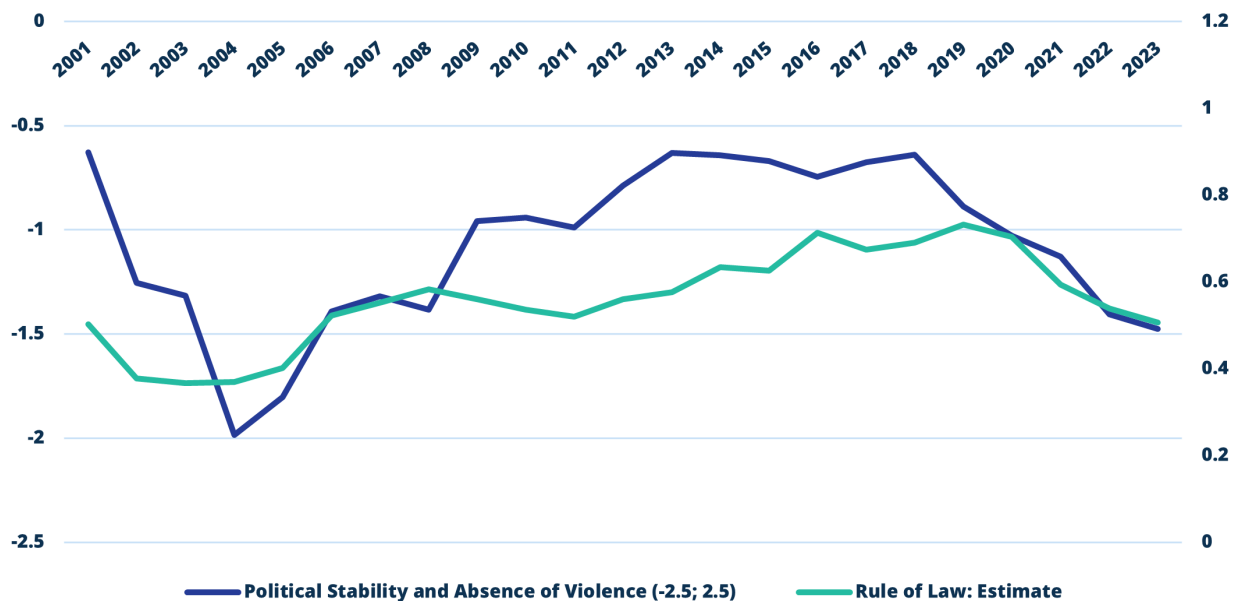
While [the current nine-member presidential transition council](#) that emerged with support of the international community includes most of Haiti’s major political parties, it is not clear that such arrangement is synonymous with a solid elite consensus for political stabilization. Past accords that have attempted to address Haiti’s political

vacuum, like the Montana and December 21 accords, have not succeed in part due to infighting and power-seeking among political factions.

Overall, the World Bank has reported declining rule of law and political stability in Haiti circa the post-earthquake period which have been exacerbated since the assassination of Moïse.

FIGURE 1: HAITI’S CHRONIC POLITICAL INSTABILITY AND LACK OF RULE OF LAW

Source: World Bank Group
 Note: Estimate of governance (ranges from approximately -2.5 (weak) to 2.5 (strong) governance performance)



The Monopoly of Force Is Absent, Dispersed, or Fragmented

Accompanying the fragmentation of political authority, the Haitian state’s monopoly of force has declined substantially alongside their territorial control. First, Haiti is a country without an [operationally capable](#) National Guard or National Army in a country with a history of political and criminal violence. To prevent military politicization, Haiti disbanded its military in 1995 before deciding to gradually reinstate it in 2017. Second, its police force, the Haitian National Police (HNP) is an institution that has been ill-prepared since its creation. Despite increases in crime, the size of the HNP has declined to no more than 13,000 officers. Meanwhile, gangs have gradually taken territorial control over allegedly [80% of Port-au-Prince](#) fighting both government officials, civilians, and other gang members. Their membership is unknown but at least two of the largest groups (G9 and 5 Seconds) have militias in the thousands of members.

Force is primarily distributed among the police, private security forces, gangs, vigilante organizations, and a dysfunctional army, which together comprise an armed contingent of entities that are putting people’s lives at risk. For example, since mid-2023, gangs have focused their attention on territorial control of the capital. These organizations have attacked government officials’ homes, the Port-au-Prince airport, hospitals, schools, and police stations. Access in and out of the capital is controlled through street blockades set up by gangs as they [solidify territorial control](#).

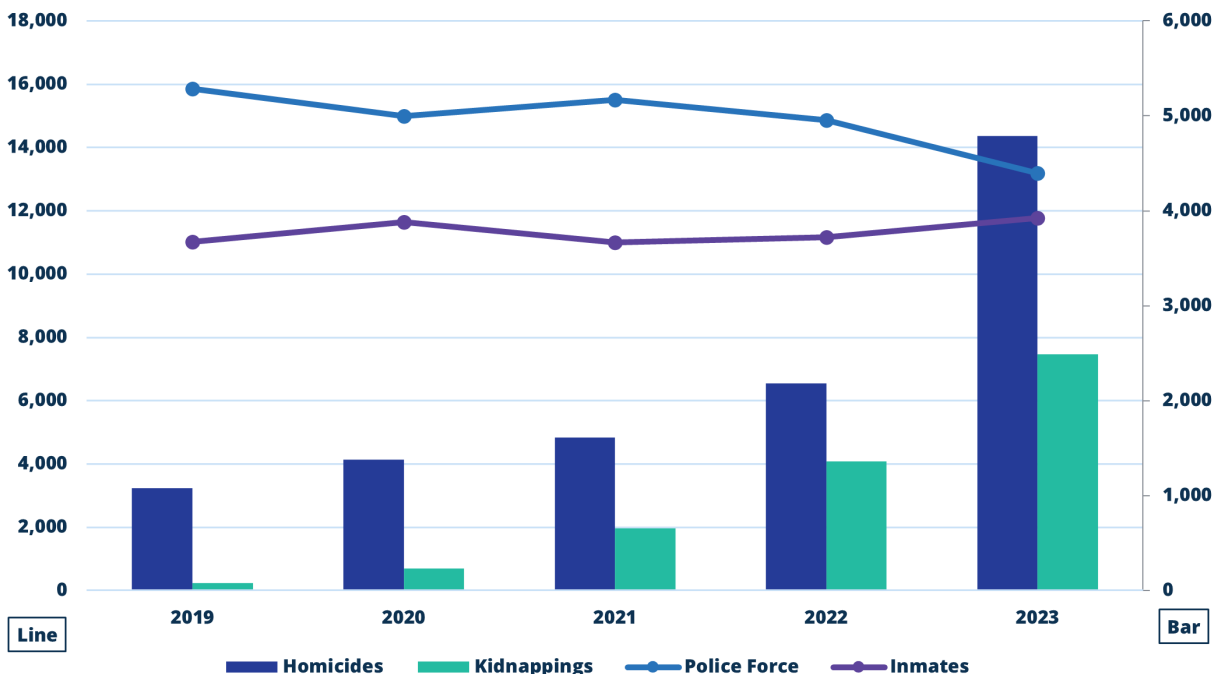
The lack of police effectiveness accompanied by growing gang presence, has given rise to a vigilante movement known as “Bwa Kale”, which includes civilians attacking gangs, taking [force into their hands](#). The [United Nations](#), reports that over 557 alleged gang members have been targets of extrajudicial killings in 2023. These vigilante forces have even partnered with private security forces to attack the “Ti Makak” gang and kill its leader.

The extent of violence is seen in the numbers, the number of homicides was nearly 5,000 in 2023, more than double from the year before and three times that of 2021. In addition, there are lootings, robberies, and other forms of violence in the absence of the state. In the first quarter of

2024, the UN reported more than [1,500](#) homicides, while at the same time, official inmate levels have been rising against the backdrop of [jailbreaks](#), court system [strikes](#), and [overcrowded prisons](#).

FIGURE 2: INSECURITY IN HAITI, 2019-2023

Source: United Nations Integrated Office in Haiti (BINUH)



Worsening Economic Performance

Another key factor in the country’s vulnerability is the economy. Historically, the Haitian economy has been structurally weak given its limited integration within the global economy alongside the country’s strained natural resources. At less than 10% of the country’s income, the country does not export a great volume and its commodities are not globally competitive. For the most part, 85% of exports are from one source: textiles. Moreover, the economy is largely dependent on imports of a wide range of goods and services, predominantly fuel and food imports, the latter due to its vulnerable agricultural sector that does not provide food security for the entire population.

Unfortunately, the earthquake in 2010 exacerbated this economic vulnerability. The event caused gross domestic product (GDP) to contract by nearly six percent – the lowest since 1994 due to the destruction of local markets.

Modest growth between 2010 and 2018 has not been enough to address the country’s needs and as political crises began mounting before the pandemic, Haiti’s GDP has contracted each year since 2019.

The labor force is relatively uneducated, underpaid, and largely [informal](#), and those with a limited competitive capacity, migrate. According to Vanderbilt’s University LAPOP survey, Haiti is the country with the highest intention to migrate in the Americas.³

Overall, the country’s income is heavily dependent on the international economy; as of 2023, *remittances* (26%), *trade* (exports and imports, 50%), and *foreign assistance* (7%), represented 83% of total income – an increase from 53% in 2003. Trade dependence on the US (80%) is one of the highest in the region and its exports are mostly of one type of commodity: textiles.

Employment in a few free trade zones that export mostly

to the US market is not sufficient for a labor force of at least six million workers. Moreover, since the pandemic, the country has been confronted by [rising inflation](#) and

exchange rate devaluation. In turn, the value of imports exceeds the capacity for which exports and remittances can account.

FIGURE 3: US IMPORTS FROM HAITI BY COMMODITY, 2023

Source: <http://usatrade.census.gov/Perspective60>

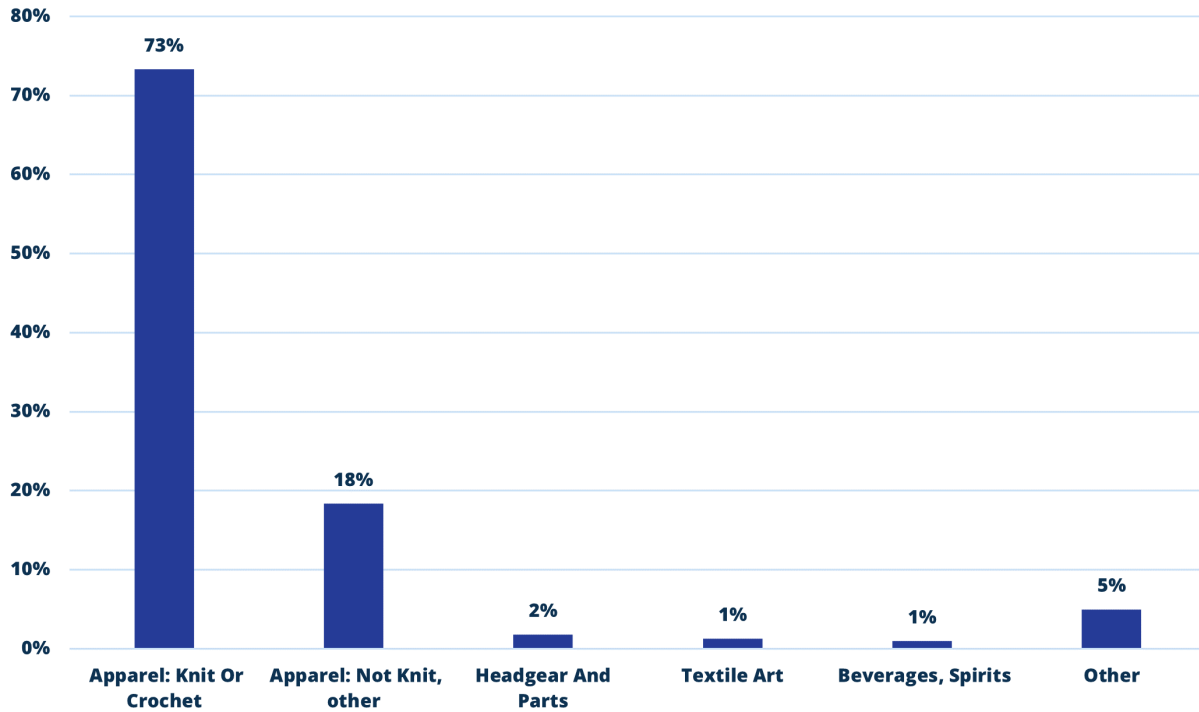
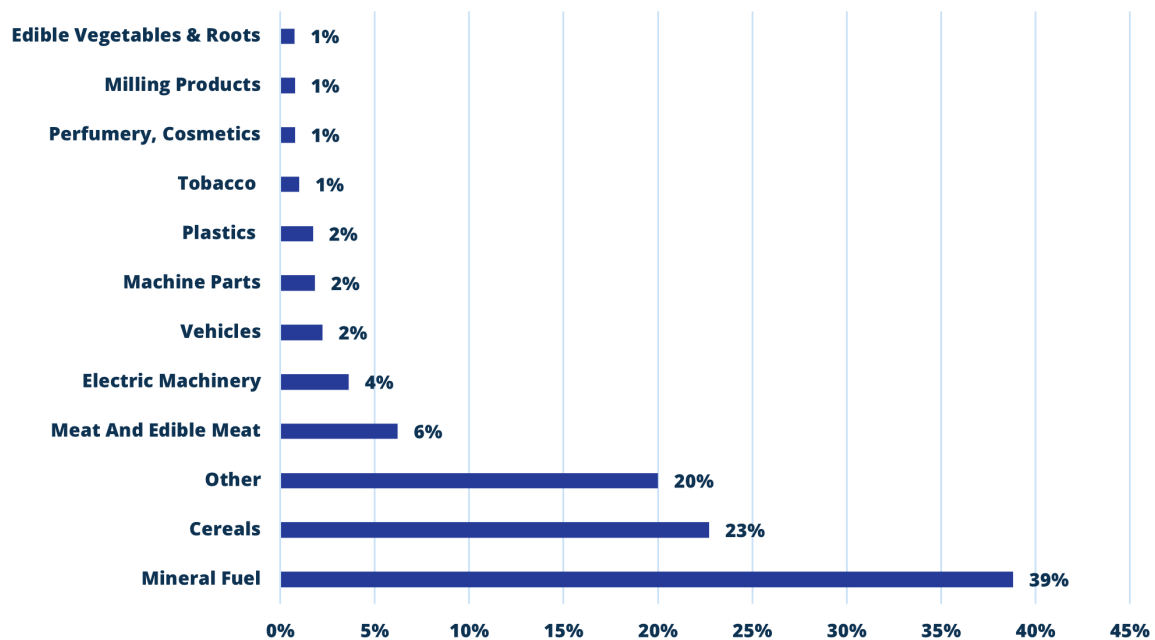


FIGURE 4: US EXPORTS TO HAITI BY COMMODITY (2023, %)

Source: <http://usatrade.census.gov/Perspective60>



Public Administration

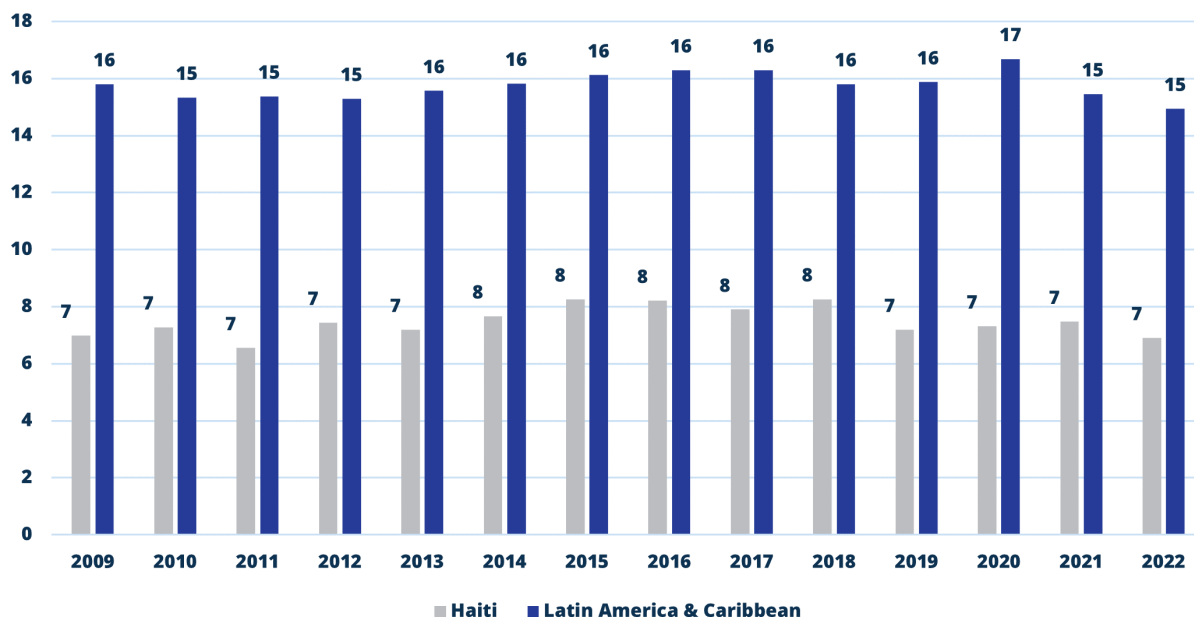
Public administration in Haiti has historically been inadequate. Government expenditure is less than 7% of the country's national income, as it derives little revenue from trade and taxation. For the most part, foreign assistance, particularly through the support of the Inter-American Development Bank has been the main source of financial support guaranteeing a semblance of public administration.

Dysfunction and violence within the Haitian political class has meant that Haitians are left without a government.

The central government does not have sufficient revenue and thus government spending is one half of what it is in the rest of the region.⁴ Basic services typically provided by the government are realized either by NGOs, citizens themselves, or are not delivered. The absence of government services can have potentially disastrous consequences. It has been suggested that a lack of enforcement of building codes⁵ in Port-au-Prince contributed, at least in part, to the disparate death tolls between the 2010 Chile earthquake (magnitude 8.8; 500+ deaths) and Haiti earthquake (magnitude 7; 200,000+ deaths).

FIGURE 5: HAITIAN GOVERNMENT EXPENDITURE (% OF GDP)

Source: World Bank Open Data



Migration and Family Remittances into Haiti: A Lifeline in a Collapsed State

Migration from Haiti has been a material consequence of Haiti’s state fragility. People leave because of insecurity in all its aspects but also because of the historical transnational ties between the diaspora and their families. Partly in response to those realities and ties, remittances have become the most reliable source of income on the entire island, however violence currently threatens their effective delivery.

Haitian Migration

Amidst such instability, Haitian migration continues. Migrants are embarking on perilous journeys to get to the Dominican Republic, Panama, Colombia, Chile, Brazil, Canada, and the US. While many Haitian migrants reached Chile before the pandemic, many have continued to the US through Colombia, Nicaragua, and Panama – transit points for those headed north.

There are now too many factors that explain current migration. These include the political crisis, economic insecurity, violence, and strained social protection systems, all of which are compounded by the effects of the COVID-19 pandemic and natural disasters. Official statistics from 2023 put the number of Haitians abroad at two million, or 17% of the population. However, this figure may be higher, particularly as it pertains to those who have gone to the Dominican Republic. Either way, the number of people leaving has doubled both in number and relative to the Haiti’s population – in a country that also has one of the highest demographic growth rates.

The US has become the principal point of destination for Haitians after the COVID-19 pandemic. The number of arrivals at the Mexico-US border was near 60,000 in 2021 and 2022 respectively, jumping to nearly 200,000 people in 2023.

Now, as of 2024, the number of Haitians in the United States is close to one million. The increase is attributed mostly to the arrivals at the US border with Mexico. The number of arrivals at the Mexico border alone over the past four years is over 300,000. These arrivals are people with families who have harsh experiences of living in the country.

TABLE 2: HAITIAN MIGRATION BY COUNTRY OF DESTINATION, 1990-2023

Source: UNDESA, for the US, US Census and DHS.

Migration to	1990	2000	2010	2015	2023
Canada	38,271	53,390	80,100	92,911	101,555
Chile	36	45	90	39,825	182,925
Dominican Republic	187,210	228,652	311,969	475,084	500,833
France	26,253	27,950	69,806	77,330	83,491
United States	225,393	429,964	570,290	682,521	913,854
Brazil					91,800
Other	51,710	65,429	91,504	101,462	102,000
World	528,873	805,430	1,123,759	1,469,133	1,956,672
As % of Haitian pop.	8%	9%	11%	14%	17%

TABLE 3: HAITIAN MIGRATION TO THE UNITED STATES, 2020-2023

Source: DHS, US Census, Immigrant Visa Statistics, USDOS

*Note: Most Haitian arrivals took place under the field of operations category in charge of the Humanitarian Parole.

	2020	2021	2022	2023	2020-2023
Non-Immigrant Visas	11,782	8,559	14,232	14,000	48,573
Encounters	5,089	57,262	64,839	197,864	325,054
Immigrant Visas	2,427	3,799	5,123	10,783	22,132
Haitian Migrants in the US		696,982	730,780	913,854*	

Family Remittances to Haiti

This movement of people has been followed by the sending of remittances to Haiti which have become a lifeline to an extremely challenged economy. Haiti is now highly dependent on remittances, which reached US\$3.4 billion in 2023, a decline from US\$3.8 billion in 2020. For every ten dollars remitted to Haiti in 2020, at least eight came from the United States. This is particularly the case as the United States remains the primary destination of Haitian migrants.

The increase of these flows is occurring within the context of tragic events worldwide and in Haiti. The growth of these flows is uneven relative to all migration to the US because Haitians not only left from their homeland but also from other third countries as they have sought to reach the US. For example, Haitian Central Bank (BRH) numbers show how remittances from Chile and countries other than the US declined at the time of Haitian migration to the US border with Mexico. In turn, the flow of volume has not increased, but has slowed in 2022 and 2023.

FIGURE 6: HAITI'S EXTERNAL DEPENDENCE

Source: Banque de la République d'Haïti (BRH), World Bank Open Data

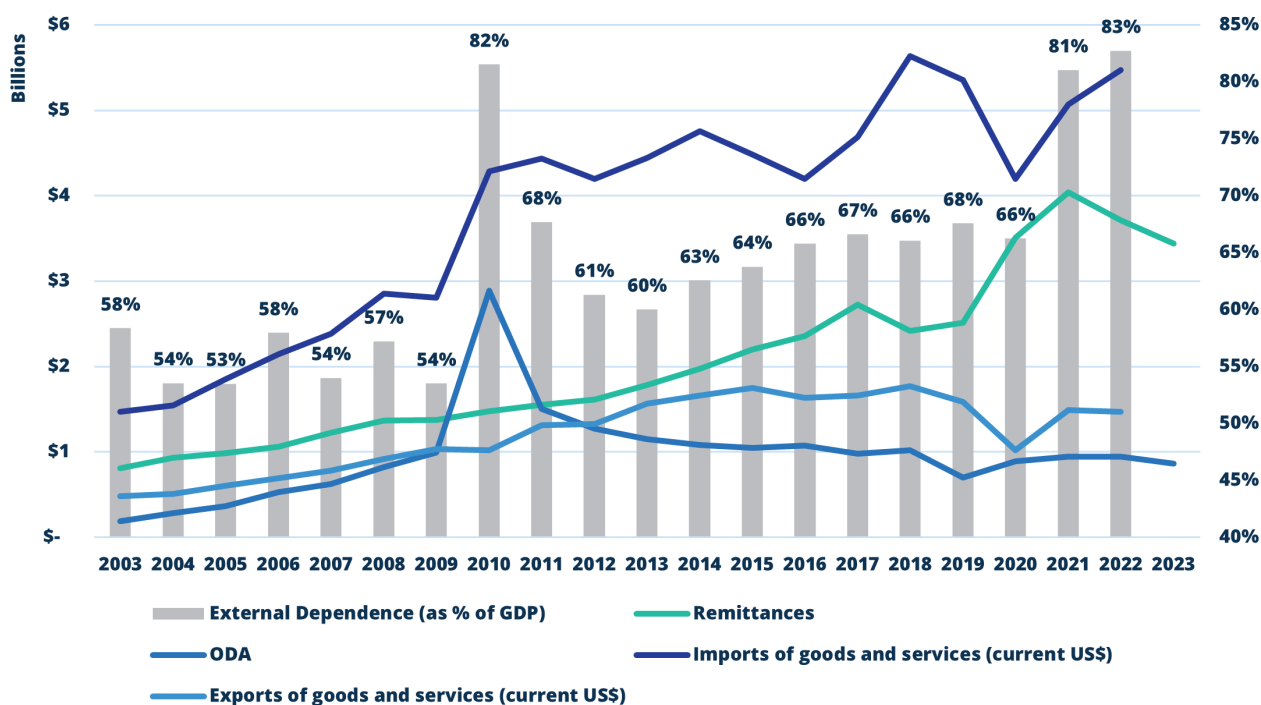


FIGURE 7: REMITTANCES FROM US (US\$,000,000) TO HAITI, AND HAITIAN MIGRATION TO THE US

Source: Banque de la République d’Haïti (BRH), DHS



FIGURE 8: REMITTANCES FROM CHILE AND THIRD COUNTRIES, AND MIGRATION TO THE US (OCT 2009-DEC. 2023)

Source: Banque de la République d’Haïti (BRH), DHS

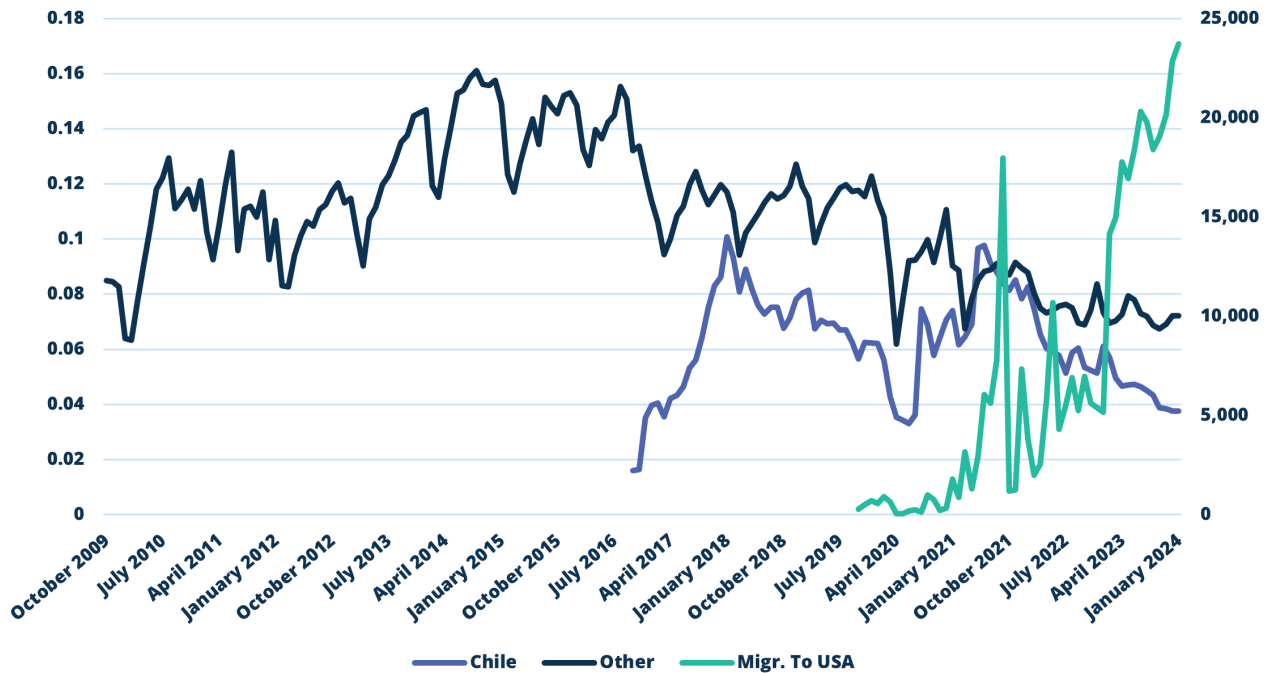


FIGURE 9: DECLINING PC INCOME AND REMITTANCES TO HAITI

Source: World Bank Open Data, Banque de la République d’Haïti (BRH)

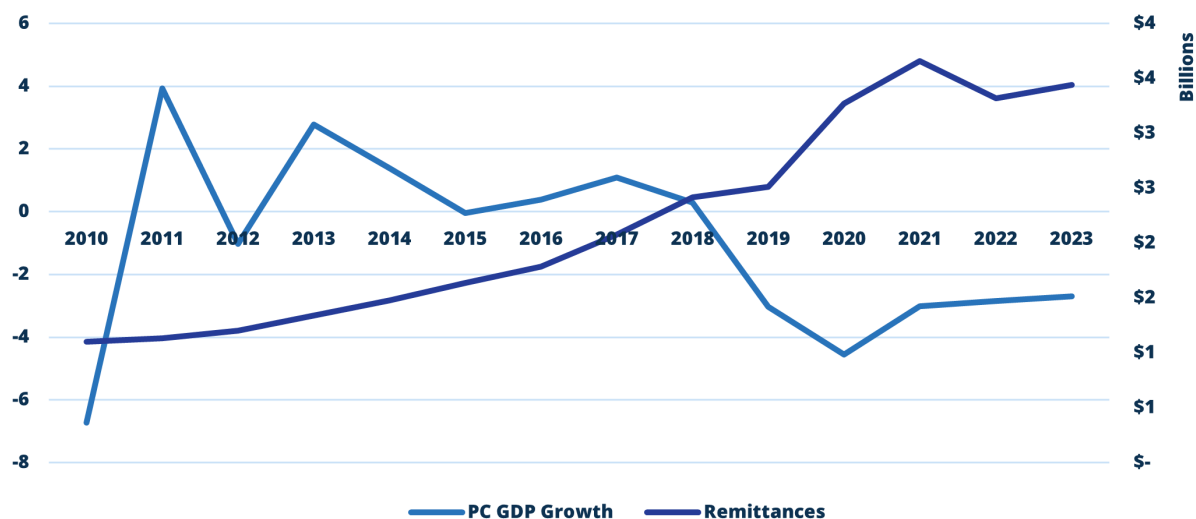


TABLE 4: COSTS TO SEND MONEY TO HAITI, 2024

Source: Inter-American Dialogue mystery shopping collected in late March 2024.

Amount Sent	A2A	A2C	C2C	Foreign Exchange Margin	Unweighted Average
US\$400 (Received as USD)	1.44%	2.24%	2.00%	0.00%	2.52%
US\$400 (Received as HTG)	2.16%	2.82%	4.00%	1.49%	3.83%
US\$200 (Received as USD)	3.40%	4.75%	3.50%		4.17%
US\$200 (Received as HTG)	3.16%	3.66%	6.00%	1.49%	4.92%

Yet, these funds are helping a significant number of families while per capita income is falling and inflation is occurring due to rising values of imports, a lower subsidization of fuel, and transaction costs caused by gang blockades and violence.

Remittance service providers like CAM and Unitransfer and payers are operating to a certain extent, albeit with some difficulty. Despite these disruptions, it is not yet reflected in pricing. While some sending methods have become temporarily unavailable, or only available in one currency, pricing remains competitive and sending methods diverse.

Family remittances can play an important role in economic recovery and can mitigate the impact of the Haitian state’s collapse. Specifically, steps can be taken to secure the safety of payment networks and to protect them from extortion, robbery, or bank attacks.

Given incidents of violence against branch locations, and difficulties in delivering funds, it is important to devise ways to ensure that the flows are delivered and picked up successfully. These remittances provide resources for food imports and allow for the minimum operation of merchant stores.

TABLE 5: REMITTANCE SERVICE PROVIDER (RSP) OPERATIONS IN HAITI, 2024

Source: Inter-American Dialogue mystery shopping collected in late March 2024.

*Note: Transfers through Xoom are only available in USD currently.

**Note: Sending money through WorldRemit is only available for transfers under US\$201.00 and in USD. For more detailed pricing data, see pricing tables in appendix.

RSP	Available Sending Methods	Currency	Cash Pickup Locations	Cost to Send US\$400 (USD)	Cost to Send US\$400 (HTG)
MoneyGram	8	USD and HTG		2.16%	4.45%
Remitly	9	USD and HTG	CAM and Unitransfer locations	3.16%	2.49%
Ria	8	USD and HTG	1,000+	2.81%	4.64%
Western Union	13	USD and HTG	1,200+	0.83%	2.96%
WorldRemit	6	USD	CAM and Unitransfer locations	**	**
Xoom	6	USD	1,782	3.75%	*

TABLE 6: REMITTANCES TO HAITI AND PERSON TO PERSON TRANSFERS

Source: Banque de la République d’Haïti (BRH). Author’s estimate of principal amount remitted as reported by money transfer operators.

Year	Remittance Volume	Person to Person (P2P) Transactions
2018	\$2,417,296,755	928,257
2019	\$2,509,973,822	954,054
2020	\$3,268,203,146	1,073,502
2021	\$3,655,760,565	1,241,625
2022	\$3,316,282,132	1,022,267
2023	\$3,440,332,854	1,100,000

In times of street violence, the options of securing payment networks are limited.

One safe mechanism includes the physical security of branch payment locations, accompanied by the use of electronic payment networks. The latter can reduce the physical amount money in the street, which makes recipients less vulnerable to robbery. Merchants and remittance recipients can temporarily be integrated

into digital payment mechanisms that would employ a functional and mobile financial ecosystem handling almost entirely direct remittance funds. The initial integration process can take place through basic checking account openings for payment purposes that process only through secured means (using call centers) in order to ensure connectivity. Meanwhile local stores can use this system to facilitate safe merchandise home delivery, when possible.

APPENDIX

FIGURE I: HAITIAN MONTH TO MONTH ENCOUNTERS AT THE US-MEXICO BORDER

Source: Department of Homeland Security (DHS)

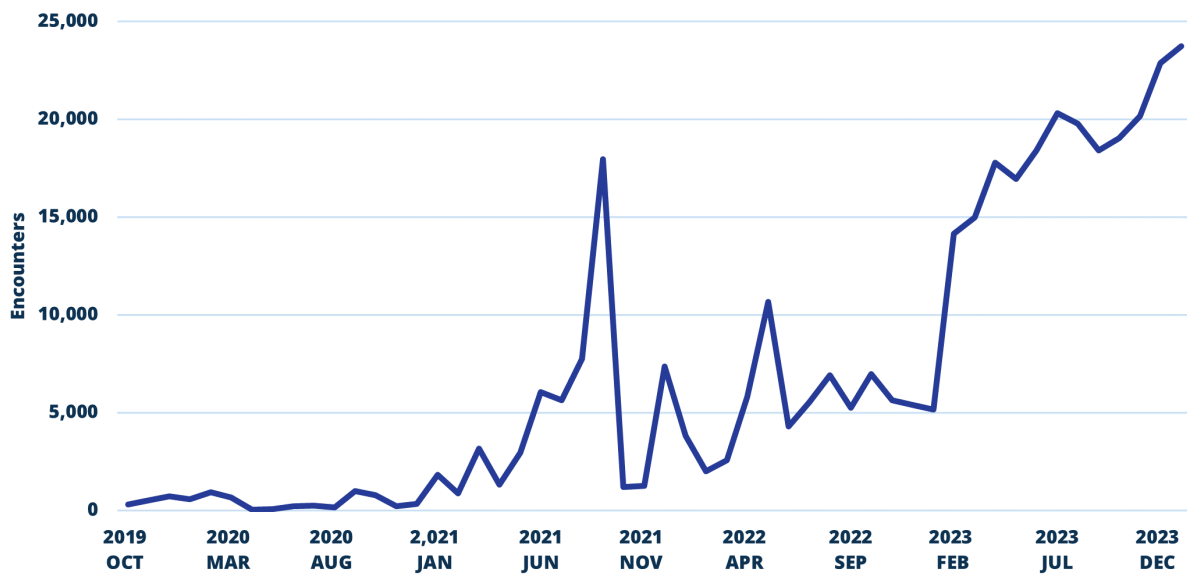


FIGURE II: HAITIAN TRADE WITH THE UNITED STATES AND REMITTANCES TO HAITI

Source: Banque de la République d’Haïti (BRH), World Bank Open Data

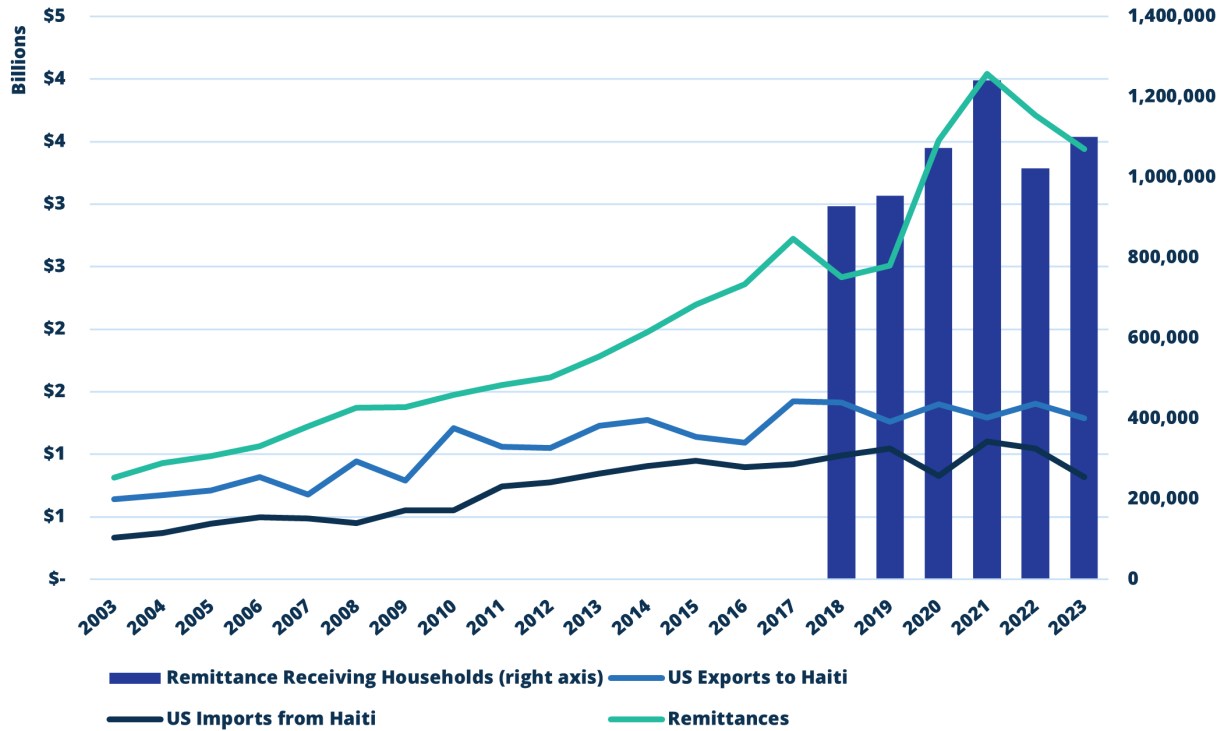


FIGURE III: NATURAL DISASTERS IN HAITI, 1989-2023

1989	Flooding in Gonâve
1994	Hurricane Gordon
1998	Hurricane George: displaces 170,000 people
2004	Hurricane Ivan, Jeanne and rains destroy housing, more than 300,000 people displaced and over 3,000 die
2005	Hurricane Dennis floods several cities
2006	Floods affecting the entire country for a week
2007	Floods and rain damage infrastructure
2008	Tropical storm fay, hurricane Gustav; Hanna and Ike displace 20,000 people
2009	Heavy rains in the capital
2010	Earthquake kills over 10,000 people and infrastructure; cholera pandemic explodes
2012	Hurricane Sandy affects 200,000 people
2016	Hurricane Matthew
2018	Earthquake kills 12 people
2020	Hurricane Laura kills 32 people
2021	Earthquake 7.2 scale, causes infrastructure damages
2023	Deadly floods and landslides kill at least 51 people

FIGURE IV: UNITED STATES TRADE WITH HAITI

Source: <http://usatrade.census.gov/Perspective60>

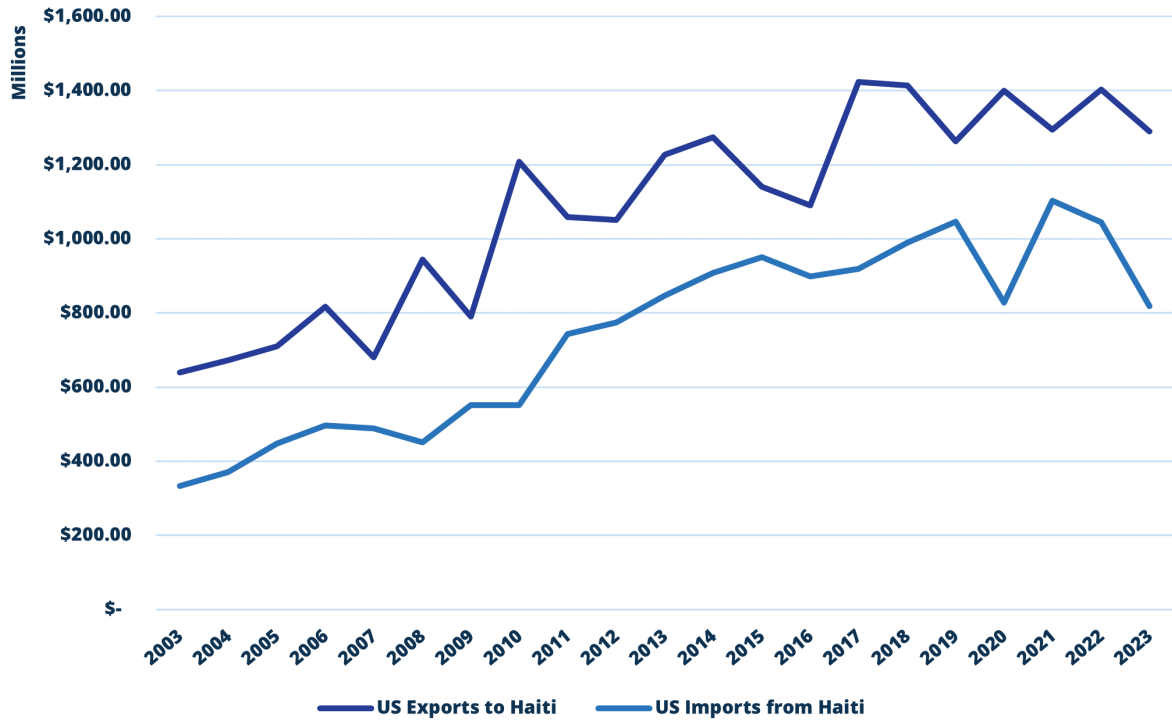


FIGURE V: MIGRATION AND POLITICAL INSTABILITY IN HAITI

Source: Department of Homeland Security (DHS), World Bank Group

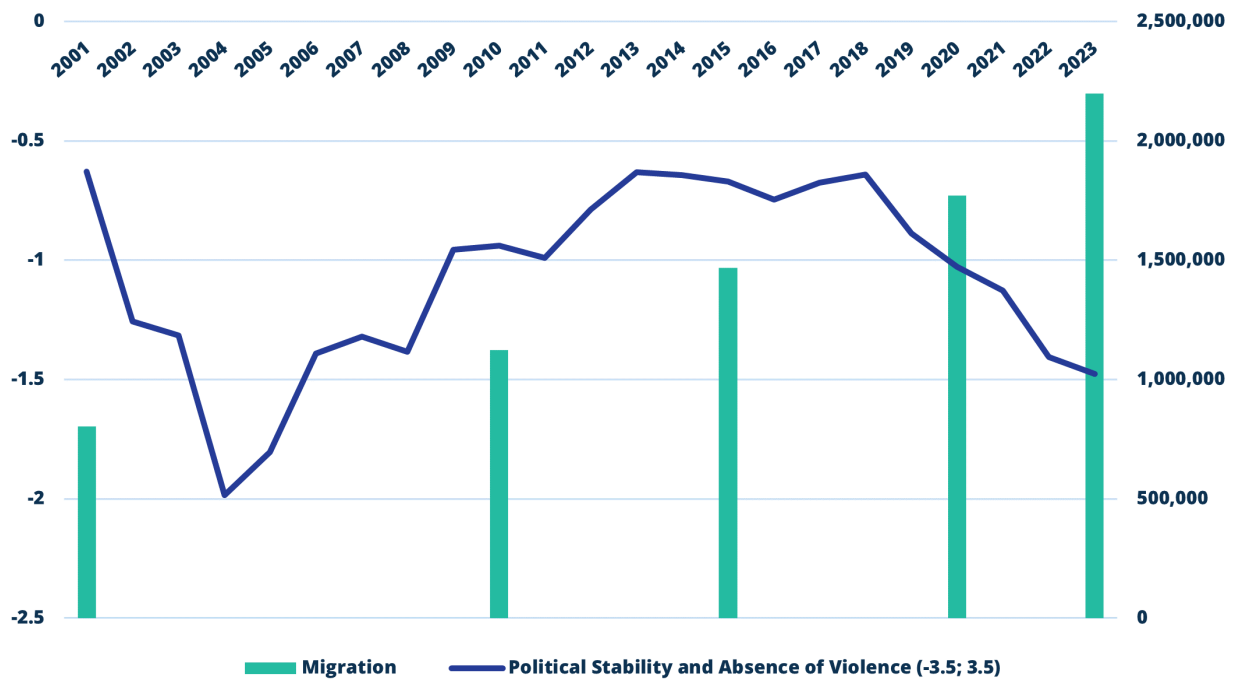


FIGURE VI: DECLINING POLITICAL STABILITY AND REMITTANCES TO HAITI

Source: World Bank Group, Banque de la République d’Haïti (BRH)

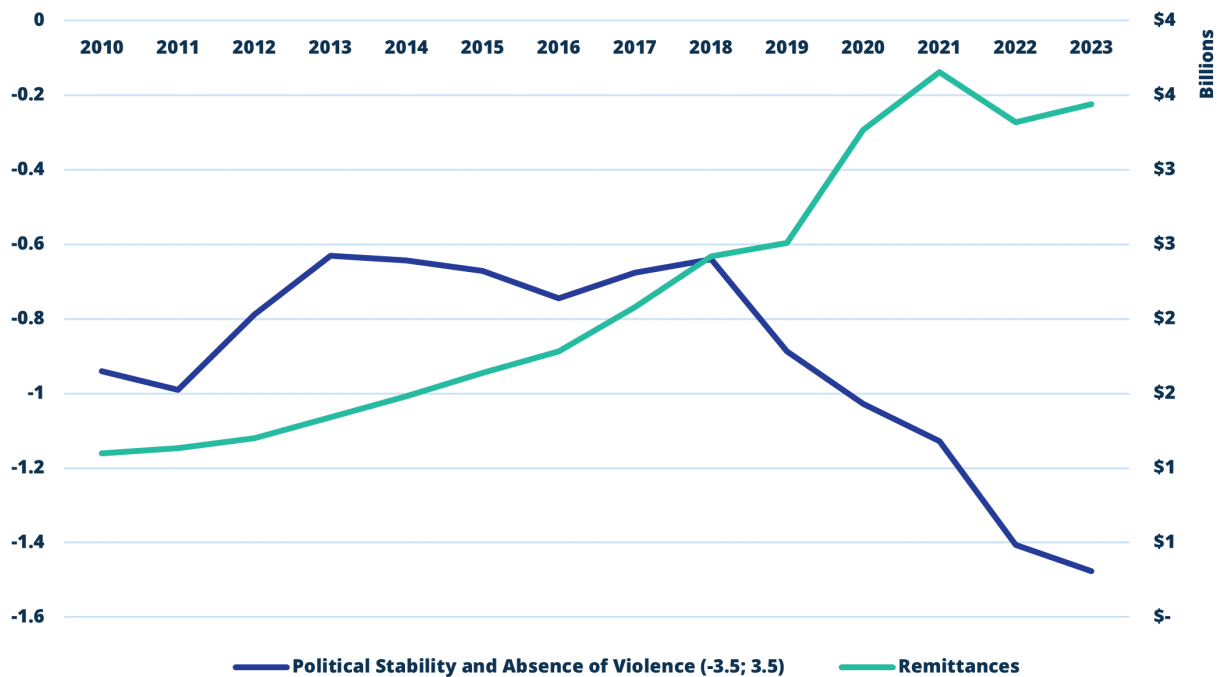


FIGURE VII: HAITI'S GDP YEAR ON YEAR GROWTH, 2009-2024

Source: World Bank Open Data

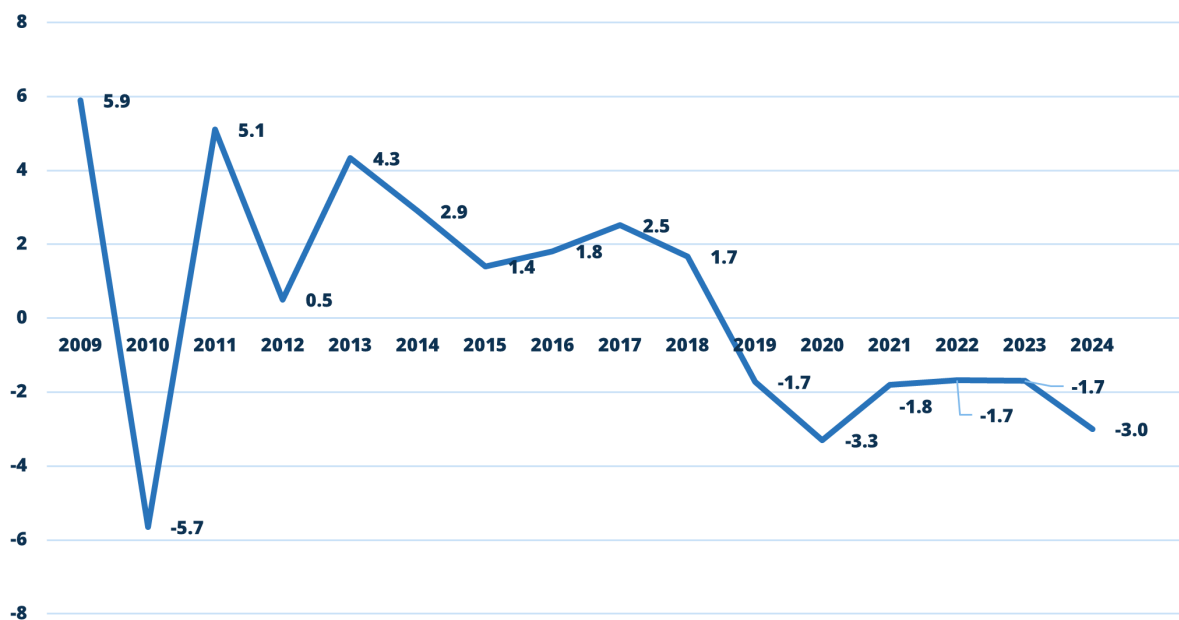


FIGURE VIII: GDP GROWTH AND REMITTANCE GROWTH, 2003-2023

Source: World Bank Open Data, Banque de la République d’Haïti (BRH)

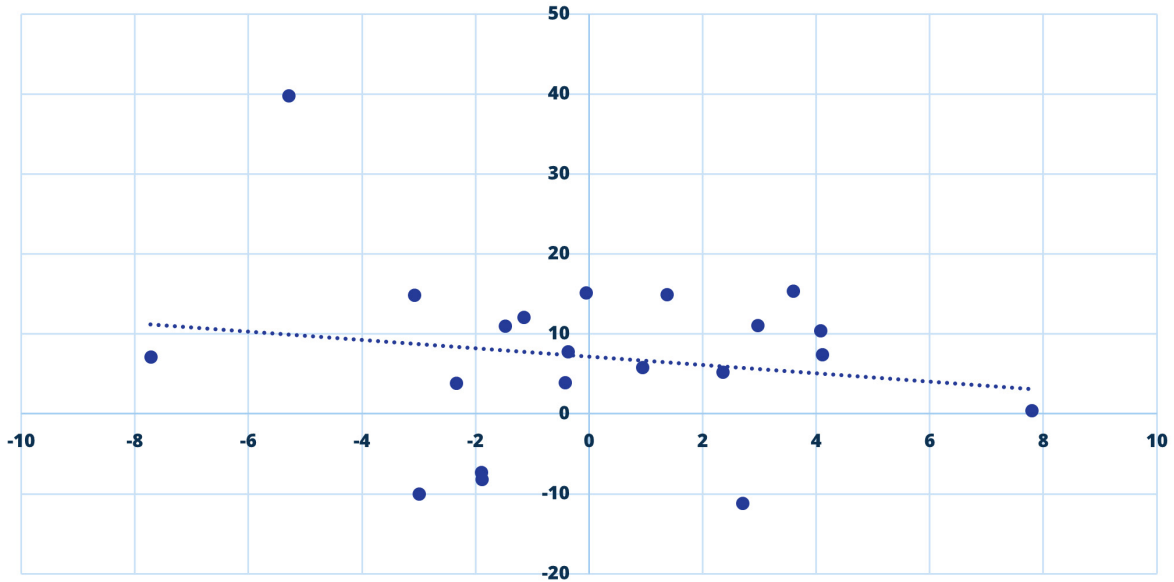


FIGURE IX: HISTORIC INFLATION IN HAITI, 1984-2023

Source: World Bank Open Data

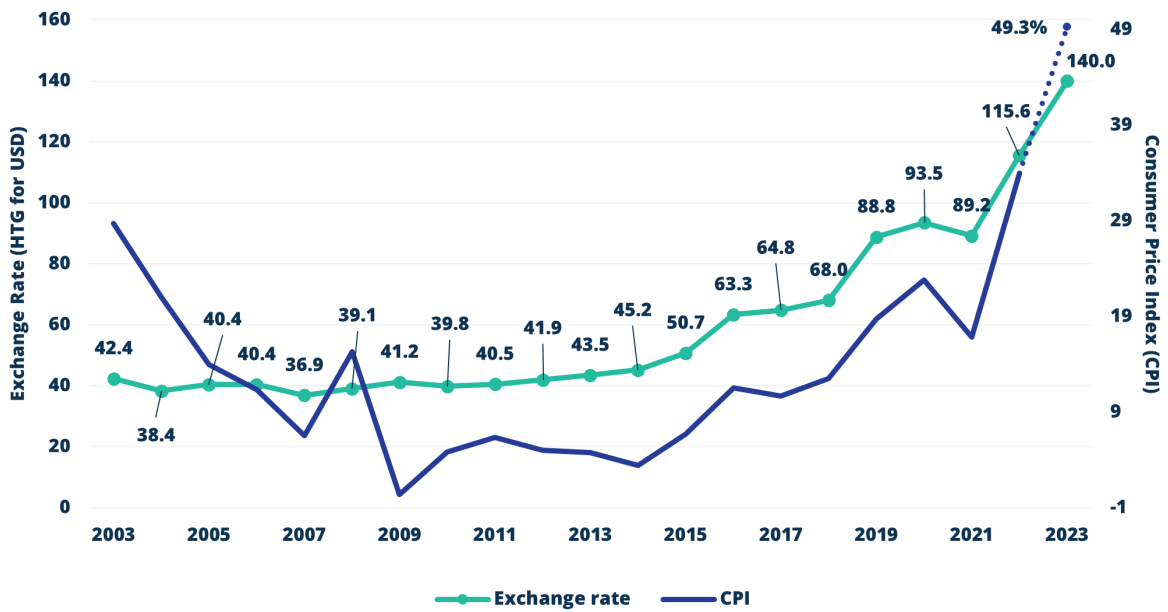


TABLE I: COST TO SEND US\$400 (HTG) TO HAITI BY RSP, 2024

Source: Inter-American Dialogue mystery shopping collected in late March 2024.

RSP	A2A	A2C	C2C	Foreign Exchange Margin	Unweighted Average
Remitly	2.16%			0.16%	2.49%
Western Union		1.83%	3.83%	1.83%	2.96%
MoneyGram		3.33%	4.33%	1.83%	4.45%
Ria - Mobile Wallet				1.81%	4.62%
Ria		3.31%	3.83%	1.83%	4.64%

TABLE II: COST TO SEND US\$400 (USD) TO HAITI BY RSP, 2024

Source: Inter-American Dialogue mystery shopping collected in late March 2024.

RSP	A2A	A2C	C2C	Unweighted Average
Western Union	0.00%			0.83%
MoneyGram	0.50%			2.06%
Ria		1.48%	2.00%	2.81%
Remitly	2.50%	2.50%		3.16%
Xoom	2.75%	2.75%		3.75%

TABLE III: COST TO SEND US\$200 (HTG) TO HAITI BY RSP, 2024

Source: Inter-American Dialogue mystery shopping collected in late March 2024.

RSP	A2A	A2C	C2C	Foreign Exchange Margin	Unweighted Average
Western Union		1.83%	5.83%	1.83%	3.46%
Remitly	3.16%			0.16%	3.82%
Ria - Mobile Wallet				1.81%	5.69%
Ria		4.33%	5.33%	1.83%	5.71%
MoneyGram		4.83%	6.83%	1.83%	5.95%

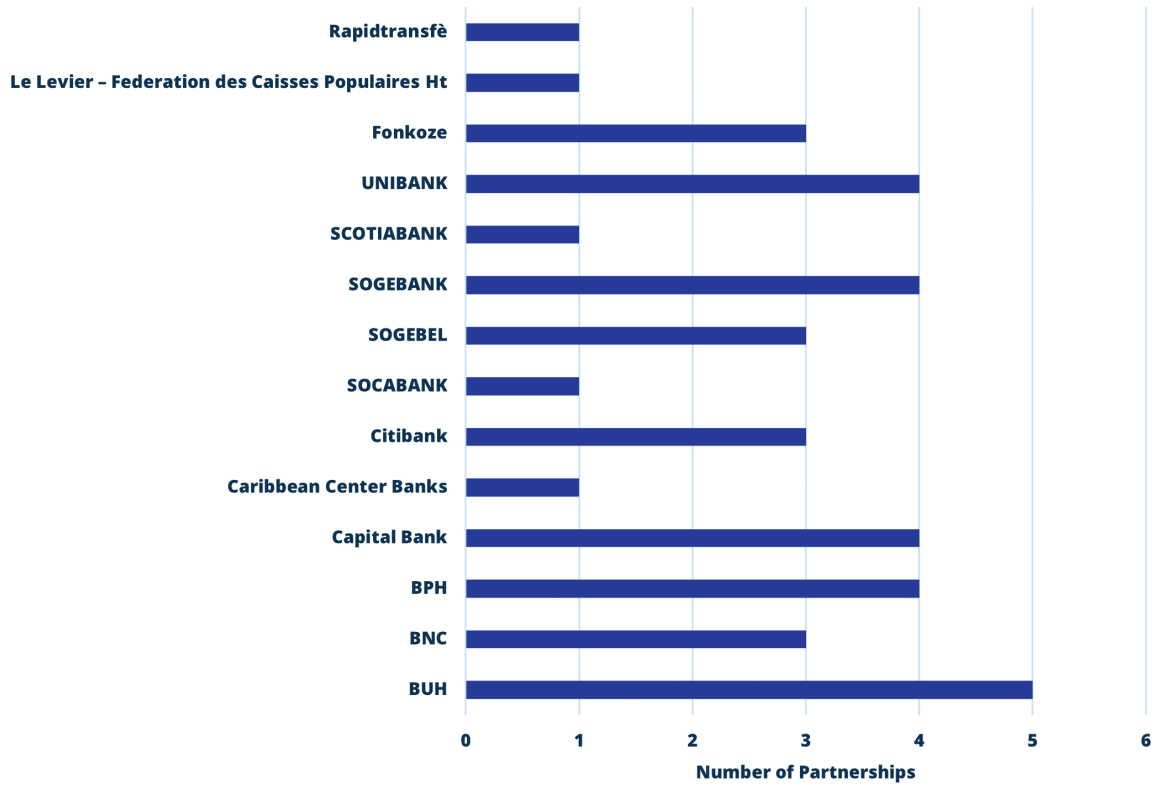
TABLE IV: COST TO SEND US\$200 (USD) TO HAITI BY RSP, 2024

Source: Inter-American Dialogue mystery shopping collected in late March 2024.

RSP	A2A	A2C	C2C	Unweighted Average
Western Union	0.00%			0.83%
MoneyGram	1.00%			3.25%
Ria		3.00%	3.50%	3.94%
Remitly	4.00%	4.00%		4.99%
Xoom	5.50%	5.50%		5.50%
World Remit	6.50%	6.50%		6.50%

FIGURE X: PAYMENT NETWORK PARTNERSHIPS, 2024

Source: Money Transfer Organization (MTO) Websites



Endnotes

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