Kenya - 2025 Remittances Household Survey

Kenya National Bureau of Statistics, Central Bank of Kenya, inancial Sector Deepening Trust Kenya (FSD-Kenya)

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Overview

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Overview

ABSTRACT
The Kenya National Bureau of Statistics (KNBS), in collaboration with the Central Bank of Kenya (CBK) and Financial Sector Deepening Kenya (FSD Kenya), conducted the 2025 Remittances Household Survey (RHS) in August 2025. This survey represents the first effort to comprehensively capture both inflows and outflows of remittances to Kenyan households, complementing official administrative data from commercial banks and mobile money operators in Kenya. The findings provide valuable insights into the scale, channels, uses, and socio-economic impacts of remittances, enhancing the evidence base for effective policy formulation and strategic decision-making.

The survey revealed that households in Kenya received a total of KSh 931.8 billion in remittance inflows during the reference period, June 2024 to May 2025, with cash transfers accounting for 91.0 per cent, and in-kind inflows comprising the remaining 9 per cent. The United States of America was the largest source of inflows, contributing 43.5 per cent of total remittances, followed by Germany and Australia. Formal channels remain the preferred mode for remittance transfers, with banks and mobile money platforms accounting for over 92.0 per cent of inflows. The fastest remittance corridors were the United States of America, Saudi Arabia, and Qatar, where most transfers were received on the same day. While cash transfers dominate, inkind remittances continue to play a significant role, particularly among households with lower educational attainment and those residing in rural areas.

Households in Kenya sent a total of KSh 40.5 billion in remittances during the reference period, with cash transfers accounting for 89.5 per cent of total outflows. These remittance flows were primarily directed to students abroad, who received more than two-thirds of the total, highlighting education as a major driver of outflows from Kenya. The prominence of education-related remittances underscores the critical role of households in supporting tuition, living expenses, and settlement costs for Kenyans studying overseas. In addition, the concentration of outflows to students suggests that remittances are not only a source of household support but also an investment in human capital, with potential long-term benefits for both recipients and the broader economy.

Socio-demographic analysis shows that rural households constitute the majority of both remittance recipients and senders, highlighting a pronounced rural-urban divide in remittance patterns. Educational attainment influences the form of remittances: urban and more educated households predominantly receive cash, whereas rural and less educated households rely more on in-kind transfers. Return migration was primarily driven by family reunification and the expiry of work contracts, linking household remittance dynamics to broader migration trends and illustrating the interplay between migration decisions and financial flows.

A strong positive relationship was observed between financial inclusion and remittance receipt, with 82.5 per cent of recipients owning mobile money accounts and 55.4 per cent holding bank accounts. Despite this, the uptake of investment-oriented financial products remains low: only 6.5 per cent of recipients owned securities, 5.4 per cent held microfinance accounts, and 1.6 per cent held crypto accounts. Trends in remittance flows were mixed, with 29.9 per cent of households reporting increased receipts compared to the previous year, while 10.3 per cent experienced declines. Employment opportunities and higher income prospects were the main drivers of remittance growth, whereas economic uncertainties and financial pressures contributed to reductions.

Overall, the survey confirms that remittances play a critical role in supporting household livelihoods. Among households surveyed, 42.3 per cent reported remittances as a supplementary source of income, 36.4 per cent as additional income, and 22.3 per cent as their main source of livelihood. The findings underscore the need for policies that reduce transaction costs,

expand access to affordable formal transfer channels, and leverage remittances for education, health, and environmentally sustainable investments. They also highlight the importance of diaspora engagement in advancing Kenya's Vision 2030 and supporting the implementation of the Diaspora Policy.

UNITS OF ANALYSIS
Household and individuals

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National coverage

Producers and Sponsors

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Kenya National Bureau of Statistics	State Department of Economic Planning
Central Bank of Kenya	
inancial Sector Deepening Trust Kenya (FSD-Kenya)	

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Sampling

Sampling Procedure

The Remittances Household Survey 2025 was a cross-sectional survey implemented in all 47 counties to produce national and rural-urban estimates of both cash and in-kind remittance inflows and outflows. The survey targeted individuals who had either sent or received remittances to or from abroad in the 12 months preceding the survey. The survey reference period was from June 2024 to May 2025.

Weighting

The survey data were not self-weighted due to the disproportionate allocation of the sample across strata. Weights were calculated and adjusted for non-response to ensure representativeness. The sampling weight (W) was computed as the inverse of the product of the probabilities of selection at each stage.

Questionnaires

No content available

Data Collection

Data Collection Mode

The survey was conducted using face to face method using CAPI

Data Processing

No content available

Data Appraisal

No content available