Transmitting In/equality Across Borders:
Shifting Inheritance Practices and Outcomes among Indian Migrants in London.

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Overview

This project aims to interrogate the migration-inheritance nexus to better understand transnational migrants' inheritance practices and outcomes. At its core is a concern to make visible the extent and patterns of transnational inheritance among migrant men and women; interrogate the informal and formal mechanisms through which migrants' inheritance rights are negotiated, maintained and translated and assess the extent to which inherited assets translate into economic security and productivity. The proposed project brings together a programme of research undertaken by the applicants on migrants' financial practices and financial intermediaries (Datta, 2016, 2012, 2009), inheritance and wealth (Owens, 2017; Green et al,. 2011; Green and Owens, 2004; Owens, 2001) and asset inequality, race and poverty (Khan et al., 2014; Khan and Mawhinny with Aznar, 2010; Khan, 2008). It builds upon a previous collaboration between Khan and Datta on an ESRC-CASE doctoral project exploring the role of risk in shaping migrants' financial practices (2010–2014). This project resonates with the Runnymede Trust's current research priorities on 'Economic Equality' and 'Belonging'. The project will be mutually beneficial enabling the Trust to better link its priorities with the most up-to-date research evidence and QMUL to strengthen its networks with policymakers and civil society organisations.

Intellectual context and rationale

Investigations of migrants' inheritance norms, practices and outcomes are limited in multi-disciplinary migration and inheritance studies (Cooper, 2010; Cooper and Bird, 2012; Datta, 2012; Finch and Mason, 2000). This omission is surprising given that more than a billion people are migrants, 244 million of whom are international migrants (IOM, 2015). Furthermore, although recent research has tended to focus on groups at risk of disenfranchisement and economic exclusion such as women, children and disabled populations, inheritance is arguably likely to be more widespread among transnational migrants (Groce et al., 2014; Evans, 2016, UN 2013). This is attributable to the significant increase in professional migration entailing the co-movement of migrants and money, as well as the fact that migrants engaging in long distance south to north migrations (estimated at 85.3 million in 2015) are generally not drawn from the poorest strata of society (Li and Lo, 2008; IOM, 2015; Singh, 2016). This said, it is also clear that limited inheritance prospects play a key role in motivating migration as well as in shaping mobility patterns particularly in relation to return migration (Kosec et al., 2017; Joseph, 2012).

While addressing key empirical lacunae, a focus on transnational migration and inheritance also pushes research in new conceptual directions. First, it affords a *spatial* lens through which inheritance norms, practices and outcomes can be understood. This is significant given the predominant temporal focus of extant research as evidenced by research on intergenerational transfers (Finch and Mason, 2000). In turn, while the transnational turn in migration studies has been critical in foregrounding relational understandings of space and identifying networks which connect people, places and transactions, less attention has been afforded to transnational assets (Datta, 2012; Levitt and Glick-Schiller, 2004; Singh, 2016). Second, a focus on migration and inheritance brings into purview not only informal familial arrangements by which inheritance rights are negotiated, maintained and translated but also *formal intermediaries* who have hitherto largely escaped interrogation. Given plural, overlapping and potentially contradictory legal systems as well as increasingly onerous tax implications of inheriting transnational assets, the professional services of wealth and asset managers and solicitors is arguably increasingly significant. Third, while researchers have long recognized the role of inheritance practices in reproducing the structural transmission of wealth, privilege and inequality, the prevalence of asset inequality among BME and migrant groups and the significant intergenerational consequences of this, the potentially contradictory financial and economic consequences of *transnational inheritance on economic security and productivity* are as yet unexplored (Finch et al., 1996; Finch and Mason, 2000; Khan, 2008; Owens, 2017; Piketty, 2014; Shapiro, 2004). Arguably, given the proclivity of migrants to remit – a practice which can be interpreted as a form of living inheritance – and evidence that a portion are invested in housing, asset poverty in the UK might be offset by asset acquisition in home countries (Datta, 2016). Indeed, we know very little about whether/how migrants are able to 'sweat' transnational assets in order to derive financial benefit, and given the diversity between and within migrant communities, whether overseas held assets exacerbate *or* protect against income poverty and promote social mobility in host and/or home countries.

Project aim and objectives

Focusing on Indian migrants in London, we advance the following research objectives to interrogate the migration-inheritance nexus:

- RO1: Examine the gendered and class specific extent and patterns of inheritance among migrant men and women in relation to their roles as both testators and beneficiaries.
- RO2: Identify the informal familial and formal professional intermediaries through which migrants' inheritance rights and entitlements are negotiated, maintained and translated in London and in India.
- RO3: Interrogate the extent to which inherited assets translate into economic security and productivity in London and/or India.

Proposed methodology

A multi-method research strategy is proposed. Indian migrants in London are the chosen case study given the socio-economic diversity of this community which consists of new and old, semi-skilled and professional migrants. In relation to the latter, the ONS (2017) estimates that 58 per cent of all skilled Tier 2 visas were granted to Indian nationals working in IT, banking and finance. In addition, there is an emerging financial and property industry serving the financial needs of this community in London. It is envisaged that the research will unfold in overlapping stages utilising a combination of qualitative and quantitative methods, and primary and secondary research. This will include a questionnaire survey (n=150) of both professional and semi-skilled Indian migrant men and women. Exploring migrants' roles as both testators and beneficiaries, the survey will collect baseline information on the extent and patterns of transnational inheritance as well as how transnational assets are used, shared or built to support economic security and productivity. Building on these findings, in-depth interviews will be conducted with two causal sets of actors: (i) migrant men and women exploring shifting inheritance practices and outcomes (30 interviews) and (ii) wealth and asset managers, solicitors and other financial advisors who mediate migrant inheritance (15 interviews). While we recognise that migrant men and women might make and prove wills in home countries, have more than one will especially where they have immovable property in an overseas location where its transmission would be subject to local inheritance laws, we will seek to analyse wills (available via https://www.gov.uk/search-will-probate) made in the UK which are a key resource in understanding inheritance practices. Decisions on the number of interviews and extent of survey is based upon previous knowledge of the resource intensive nature of the proposed research.

Timescales

Year 1: Reading and review of academic and policy literature on transnational migration, inheritance, asset and income inequality, and policy documents relating to legal and financial regulations shaping transnational inheritance; finalisation of case study gatekeepers and sites; identification of framework for surveying wills and questionnaire survey; progression meeting; produce briefing report for Runnymede Trust (see below). **Year 2:** Secure ethics approval; design methodological tools; conduct main field work, including questionnaire survey, in-depth interviews, reading wills; transcription and preliminary analysis of materials. Production of second briefing report for Runnymede Trust. **Year 3:** completion of data analysis; help organise workshop (see below); write and revise chapters for thesis; produce final report for Runnymede Trust; draft one article for submission to an academic journal; submit thesis. *Note: supervisions fortnightly in year one; monthly thereafter.*

Plans for dissemination and knowledge exchange

In addition to the PhD thesis and academic articles that result from the research, the student will:

(i) Be based at the Runnymede Trust for one day a week (to vary across the 3-year studentship) where s/he will contribute to research activities related to the 'Economic Equality' and 'Belonging' theme.

(ii) Produce three briefing reports, one in each year, linked to a review of academic and policy literature; the methodological challenges of researching migrants' inheritance practices and outcomes and research findings and recommendations.

(iii) Organise a one-day workshop on *Migration, Inheritance and Asset In/equality* in Year 3 of the studentship. Bringing together academics, policy makers and industry practitioners, this workshop will capitalise on the Runnymede Trust's strong contacts across Westminster, among parliamentarians, policymakers and other think tanks and charities as well as its position as secretariat for the All Party Parliamentary Group on Race and Community.

(iv) Work with the Runnymede Trust's communications coordinator to develop an active communications strategy for the project. Utilising Runnymede's contacts with the media, this will also entail developing and maintaining a project web site and associated social media to disseminate project findings.

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