Remittances From Japan to Latin America
Study of Latin American immigrants living and working in Japan

April 6, 2005
Okinawa, Japan
## I. Methodology

<table>
<thead>
<tr>
<th>Sample</th>
<th>Latin American immigrant adults living in Japan.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Number of Interviews</strong></td>
<td>1,070 interviews</td>
</tr>
<tr>
<td><strong>Language of Interviews</strong></td>
<td>Portuguese, Spanish and Japanese</td>
</tr>
<tr>
<td><strong>Margin of Error</strong></td>
<td>+/-3 percentage points, margin of error is larger for sub-groups</td>
</tr>
<tr>
<td><strong>Dates of Interviews</strong></td>
<td>February 2nd — February 28th of 2005</td>
</tr>
</tbody>
</table>
Countries represented in the sample

Brazil

Peru

Bolivia

Colombia

Argentina

Paraguay
The Sample Design

- Brazil: 82%
- Peru: 14%
- Other Latin American Country: 4%
II. Demographics of Latin American Immigrants living in Japan
Latin American immigrants are younger on average than the Japanese population overall.

Peruvian immigrants have lived in Japan longer than immigrants from Brazil and other Latin American countries.

Most work as laborers or in manufacturing jobs.
Residency in Japan

- Less than five years: 45%
- Five to ten years: 29%
- Ten years or more: 25%
- Entire life / born in Japan: 1%
## Residency in Japan

<table>
<thead>
<tr>
<th>Group</th>
<th>Less than five years</th>
<th>Five to ten years</th>
<th>Ten years or more</th>
<th>Entire life/ born in Japan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brazilians</td>
<td>48%</td>
<td>29%</td>
<td>22%</td>
<td>1%</td>
</tr>
<tr>
<td>Peruvians</td>
<td>46%</td>
<td>26%</td>
<td>28%</td>
<td>0%</td>
</tr>
<tr>
<td>Other Latin Americans</td>
<td>51%</td>
<td>34%</td>
<td>15%</td>
<td>0%</td>
</tr>
</tbody>
</table>

- Red: Less than five years
- Light blue: Five to ten years
- Yellow: Ten years or more
- Tan: Entire life/ born in Japan
Education

- Less than high school: 12%
- High school diploma: 32%
- Some college / Technical school: 14%
- College graduate or higher: 40%
- No answer: 2%
**Education**

- **Brazilians**
  - Less than high school: 16%
  - High school diploma: 32%
  - Some college/Technical school: 30%
  - College graduate or higher: 39%

- **Peruvians**
  - Less than high school: 6%
  - High school diploma: 30%
  - Some college/Technical school: 15%
  - College graduate or higher: 47%

- **Other Latin Americans**
  - Less than high school: 7%
  - High school diploma: 35%
  - Some college/Technical school: 7%
  - College graduate or higher: 51%
Age of Latin American Immigrant Population

- 15% age 18-24
- 38% age 25-34
- 7% age 35-49
- 2% age 50-64
- 1% age 65 or older
- 2% no answer
Age

- **Latin American Population**
  - 18-24: 15% Latin, 11% Japanese
  - 25-34: 37% Latin, 18% Japanese
  - 35-49: 38% Latin, 23% Japanese
  - 50-64: 7% Latin, 26% Japanese
  - 65 or older: 2% Latin, 23% Japanese

- **Japanese Population**
Gender

- Male: 57%
- Female: 43%
Do you have any children under the age of 18?

- Yes, living in Japan: 28%
- Yes, living in Latin America: 2%
- Yes, living in another country: 18%
- No children: 51%
- No answer: 1%
Do you have any children under the age of 18?

- Yes, living in Japan: 28% (29% total)
- Yes, living in Latin America: 18% (24% total)
- Yes, living in another country: 1% (1% total)
- No children: 51% (44% total)

Total population and Remittance senders distribution.
Annual Income in Japan

- Less than $30,000: 16%
- $30,000 to $50,000: 32%
- $50,000 to $75,000: 10%
- $75,000 or more: 2%
- No answer: 40%
Annual Income in Home Country

- Less than $10,000: 30%
- $10,000 to $30,000: 9%
- $30,000 to $50,000: 3%
- $50,000 or more: 1%
- No answer: 57%
What type of work do you do?

- Laborer / Manufacturing: 70%
- Service: 15%
- Unemployed / Housewife / Retired: 4%
- Professional / Skilled: 4%
- Student: 3%
- Semi-skilled / Manager: 3%
III. Migration Patterns
Is this the first time that you have come to live in Japan?

- Yes: 77%
- No: 23%
What was the main reason you decided to move to Japan?

- Job / Work opportunity / To make more money: 49%
- Better life: 35%
- Family and friends in Japan: 11%
- School: 3%
- Some other reason: 1%
IV. Banking Practices
Bank Accounts

Over 90 percent of Latin American immigrants living in Japan have a bank account in Japan while less than half have a bank account in their home country.
Do you have a bank account in Japan?

- Yes: 92%
- No: 8%
Japanese bank accounts by nationality

- **Brazilians**: 93% Yes, 7% No
- **Peruvians**: 87% Yes, 12% No
- **Other Latin Americans**: 93% Yes, 7% No
Do you have a bank account in your home country?
Do you have a bank account in your home country?
Do you have a bank account in your home country?

- **Brazilians**: 47% Yes, 53% No
- **Peruvians**: 38% Yes, 60% No
- **Other Latin Americans**: 42% Yes, 58% No
V. Savings and Future Business Plans
Savings and Future Business Plans

- Most Latin Americans are saving money mainly to improve their quality of life, start a business or buy a home.

- Many Latin American immigrants plan to start a business in the future.
Are you currently saving money?

- Yes: 85%
- No: 15%
What is the main reason that you are saving money?

- Improve quality of life (32 percent)
- To start a business in your home country (19 percent)
- To buy a house in your home country (14 percent)
- Education for children (13 percent)
- To start a business in Japan (8 percent)
- So I don’t have to work anymore/ retirement (4 percent)
- To buy a house in Japan (4 percent)
- For some other reason/ luxuries (4 percent)
Do you have any plans to start your own business in the future?

- Yes, in Japan: 14%
- Yes, in your home country: 40%
- Yes, in some other country: 1%
- No: 24%
- Don't know / No answer: 21%
Do you have any plans to start your own business in the future?

- Yes, in Japan: 14% (Remittance senders: 13%)
- Yes, in your home country: 40% (Total population: 49%)
- Yes, in some other country: 1% (Remittance senders: 1%)
- No: 24%
Plans to start a business in the future
By Residency in Japan

- Less than five years
  - Yes, in Japan: 7%
  - Yes, in your home country: 0%
  - Yes, in some other country: 19%
  - No: 27%

- Five years or more
  - Yes, in Japan: 0%
  - Yes, in your home country: 2%
  - Yes, in some other country: 23%
  - No: 42%
VI. Communication with Family and Remittances
Do you have family back home?

- Yes: 96%
- No: 4%
How often do you communicate with your family back home?

- 31% Once a week or more
- 19% Once a month
- 12% Few times a year
- 1% Don't communicate regularly
- 37% Don't know / No answer
How often do you communicate with your family back home?

- **Once a week or more**: 31% (Total population), 38% (Remittance senders)
- **Once a month**: 19% (Total population), 18% (Remittance senders)
- **Few times a year**: 12% (Total population), 4% (Remittance senders)
- **Don't communicate regularly**: 4% (Total population), 1% (Remittance senders)
70 percent of the Latin American adult immigrants living in Japan send remittances on a regular basis.

Our study indicates that 304,824 Latin American immigrants living in Japan send about $2.65 billion to their families on a yearly basis. Each remittance averages approximately $600.

Our study also indicates that these Latin Americans send money home about 14.5 times a year. Those that send to one person send about 11 times a year and send to an additional relative about 3.5 times a year.
Have you ever sent money to a family member back home?

- Yes: 70%
- Yes, but more than a year ago: 19%
- No: 11%
Have you ever sent money to a family member back home?

- **Yes**
  - Brazilians: 79%
  - Peruvians: 91%
  - Other Latin Americans: 89%
- **No**
  - Brazilians: 21%
  - Peruvians: 8%
  - Other Latin Americans: 11%
How much money – on average – do you send each time?

- Less than $100: 6%
- $100 to $200: 11%
- $200 to $300: 21%
- $300 to $400: 20%
- $400 to $500: 18%
- More than $500: 16%
- No answer: 8%
How frequently do you send money to your family member?

- More than once a month: 6%
- About once a month: 59%
- 4 to 6 times a year: 15%
- 2 to 5 times a year: 15%
- About once a year: 2%
- Less than once a year: 2%
- No answer: 1%
How frequently do you send money to your family member?

- **More than once a month**: 5%
- **About once a month**: 16%
- **4 to 6 times a year**: 15%
- **2 to 5 times a year**: 17%
- **Once a year or less**: 15%

### By Region:

- **Brazilians**
  - More than once a month: 5%
  - About once a month: 16%
  - 4 to 6 times a year: 15%
  - Once a year or less: 15%

- **Peruvians**
  - More than once a month: 7%
  - About once a month: 14%
  - 4 to 6 times a year: 17%
  - Once a year or less: 15%

- **Other Latin Americans**
  - More than once a month: 4%
  - About once a month: 8%
  - 4 to 6 times a year: 16%
  - Once a year or less: 15%
Do you regularly send money to more than one family member?

- Yes, two: 23%
- Yes, three: 5%
- Yes, four or more: 2%
- No: 70%
Is there anyone else in your family or household who sends money to your home country?

- Yes: 65%
- No: 33%
- Don't know / No answer: 2%
How long have you been sending money to your family member?

- Less than one year: 14%
- One to three years: 17%
- Three to five years: 24%
- Five to ten years: 25%
- Ten years or more: 17%
- Don't know / No answer: 3%
How long have you been sending money to your family member?

- Less than three years: 35%
- Three to five years: 24%
- Five to ten years: 24%
- Ten years or more: 14%

Brazilians

Peruvians
Methods of Sending Money

- A large majority of Brazilian immigrants living in Japan send their money through Banco do Brazil; while most Peruvian immigrants in Japan send money home through Convenio Kyodai or Aelucoop.
- Over half of these remittance senders pay $10 to $20 each time they send money.
- Nearly 80 percent of remittance senders say their family members have a bank account in their home country.
How do you send money to your family member?

- **Banco do Brazil**: 70%
- **Some other bank**: 12%
- **Convenio Kyodai**: 8%
- **Aelucoop**: 3%
- **Mail**: 2%
- **Some other method**: 3%
- **Don't know / No answer**: 2%
How do you send money to your family member?

- **Banco do Brazil**: 80% (Brazilians), 28% (Peruvians), 47% (Other Latin Americans)
- **Some other bank**: 13% (Brazilians), 7% (Peruvians), 27% (Other Latin Americans)
- **Convenio Kyodai**: 1% (Brazilians), 5% (Peruvians), 41% (Other Latin Americans)
- **Aelucoop**: 18% (Brazilians), 1% (Peruvians), 0% (Other Latin Americans)
- **Mail**: 3% (Brazilians), 1% (Peruvians), 1% (Other Latin Americans)
- **Some other method**: 19% (Brazilians), 4% (Peruvians), 1% (Other Latin Americans)
What is the amount of the average fee that you pay to send your remittances?

- No charge: 14%
- Less than $10: 12%
- $10 to $20: 55%
- $20 to $30: 4%
- More than $30: 2%
- Don't know / No answer: 13%
Does your family member that you send money to in your home country have a bank account?

- **Yes**: 79%
- **No**: 9%
- **Don't know / No answer**: 12%