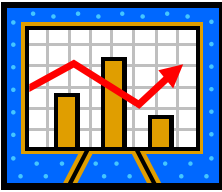




Remittance Recipients in Central America A Public Opinion Research Study

June-July 2003





A. National Polls of Central America Region

- 1,008 interviews were conducted with a representative sample of adults in Honduras, El Salvador and Guatemala. A total of 3,024 interviews were conducted in the region.
- The margin of error for each national poll is 3.2 percentage points.
- Borge y Asociados conducted the field work for the poll in June and July of 2003.



Regions of Poll Honduras

- **Caribe** – San Pedro Sula, Puerto Cortes, Tela, La Ceiba
- **Central** – Guaimaca, Tegucigalpa
- **Oriente** – Juticalpa, Choluteca
- **Occidente** – Puerto Lempira

Honduras



Regions of Poll El Salvador

- **Metropolitana** – San Salvador
- **Oriental** – La Union, San Miguel
- **Central** – Chalatenango, La Libertad, San Vicente
- **Occidental** – Ahuachapan, Santa Ana, Sonsonate

El Salvador



Regions of Poll Guatemala

- **Central** – Guatemala City
- **Altiplano** – Quetzaltenango, Huehuetenango
- **Oriente** – Chiquimula, Zacapa
- **Sur** – Suchitepequez, Retalhuleu
- **Norte** – Alta Verapaz, Quiche

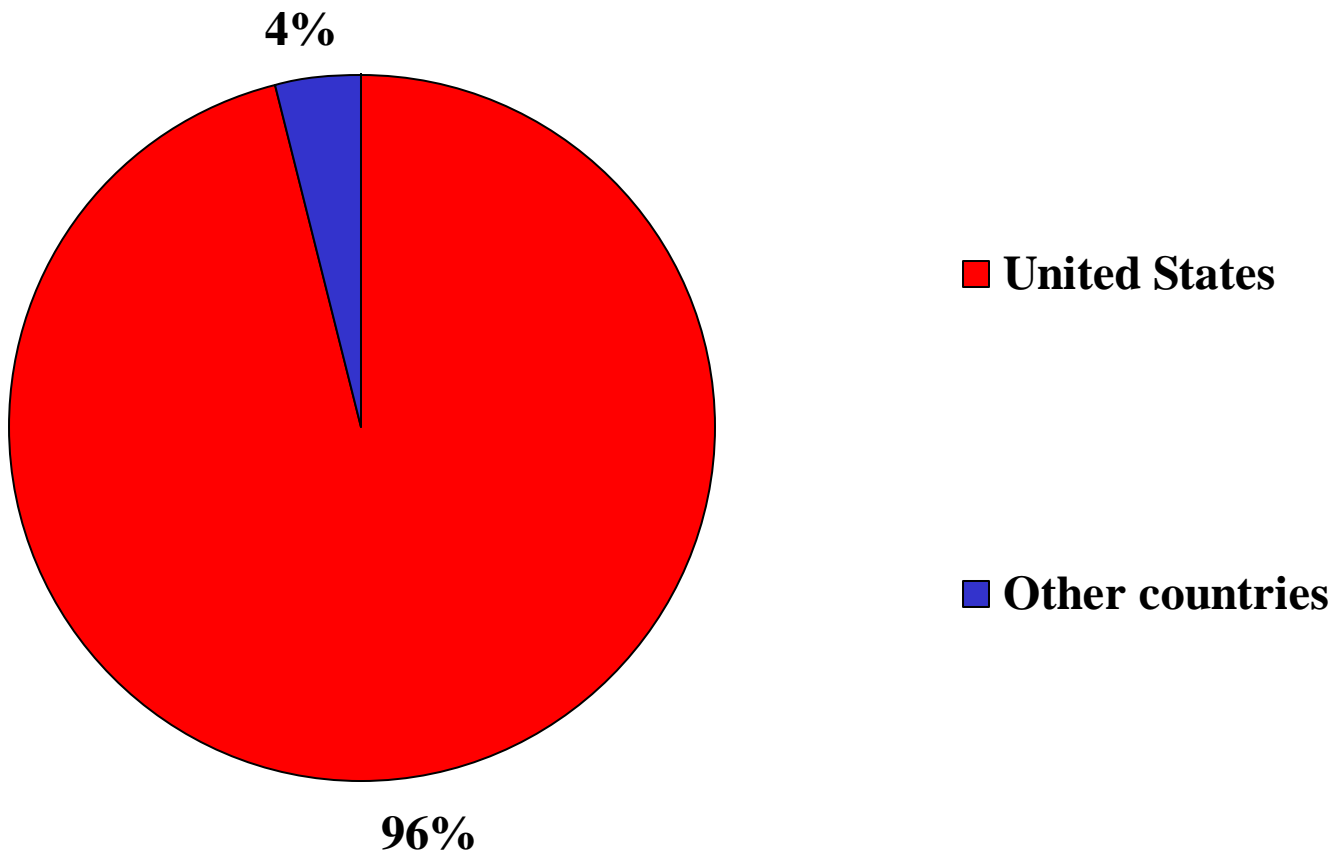
Guatemala



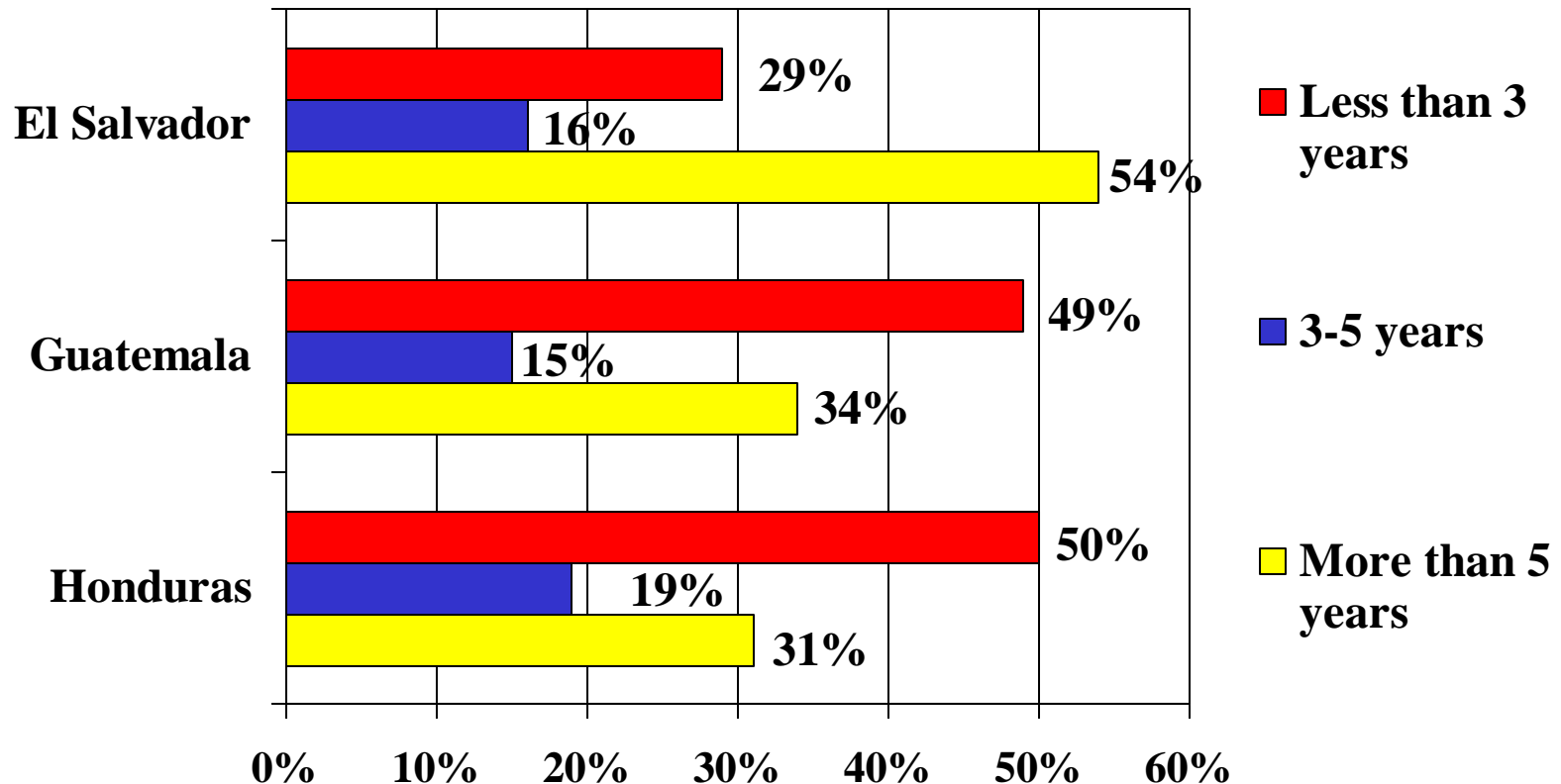
B. Remittance Recipients

- A total of 685 remittance recipients were interviewed in the three Central American countries included in the study.
- The overwhelming majority of remittance senders to Central America live in the United States.
- The majority of remittance recipients in El Salvador have received financial help from their relatives abroad for more than five years. The majority of remittance recipients in Honduras and Guatemala have received financial help for less than five years.
- The socio-economic level of remittance recipients in El Salvador is somewhat higher than the level of those in Honduras and Guatemala.

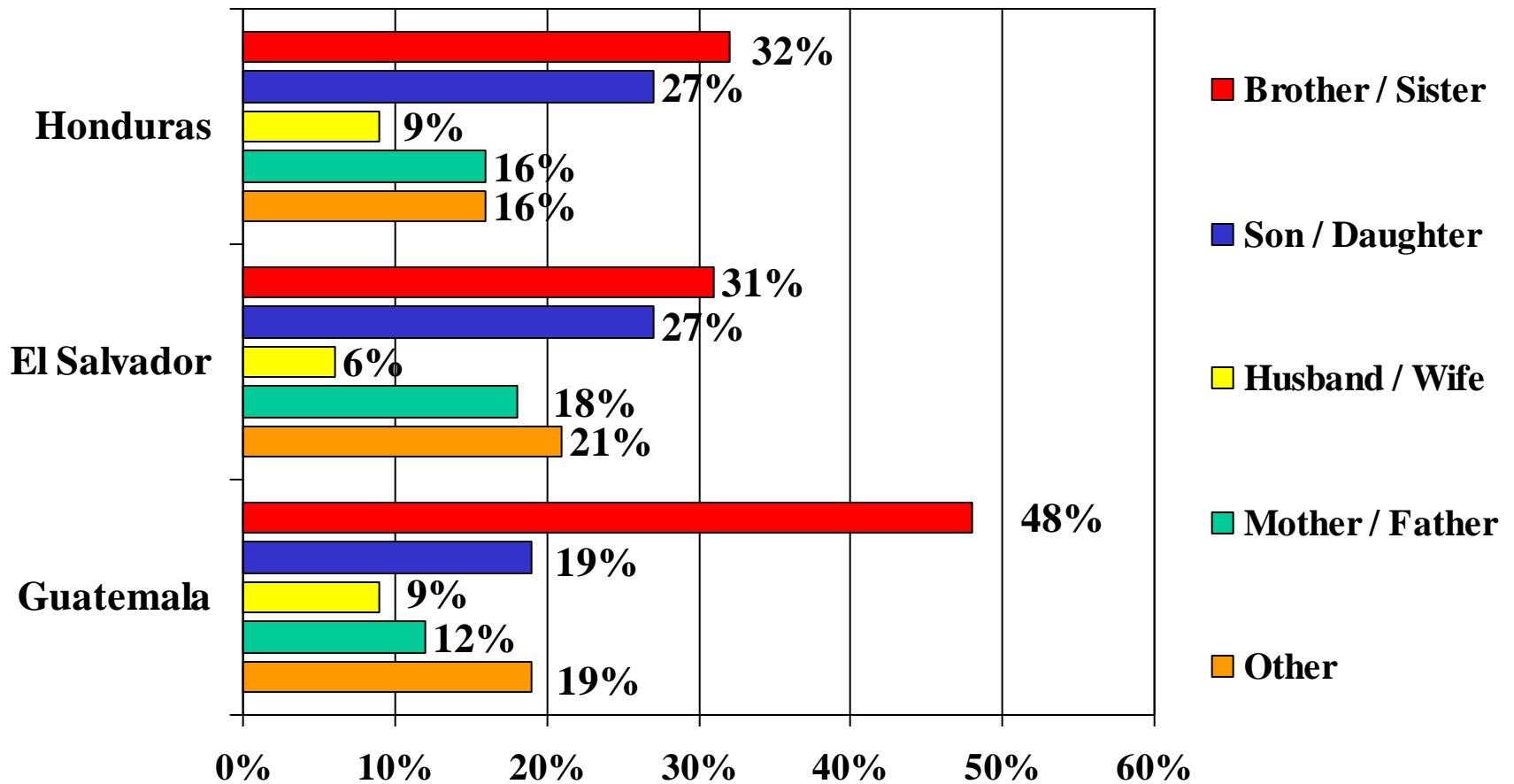
Country of Residence of Remittance Senders to Central America



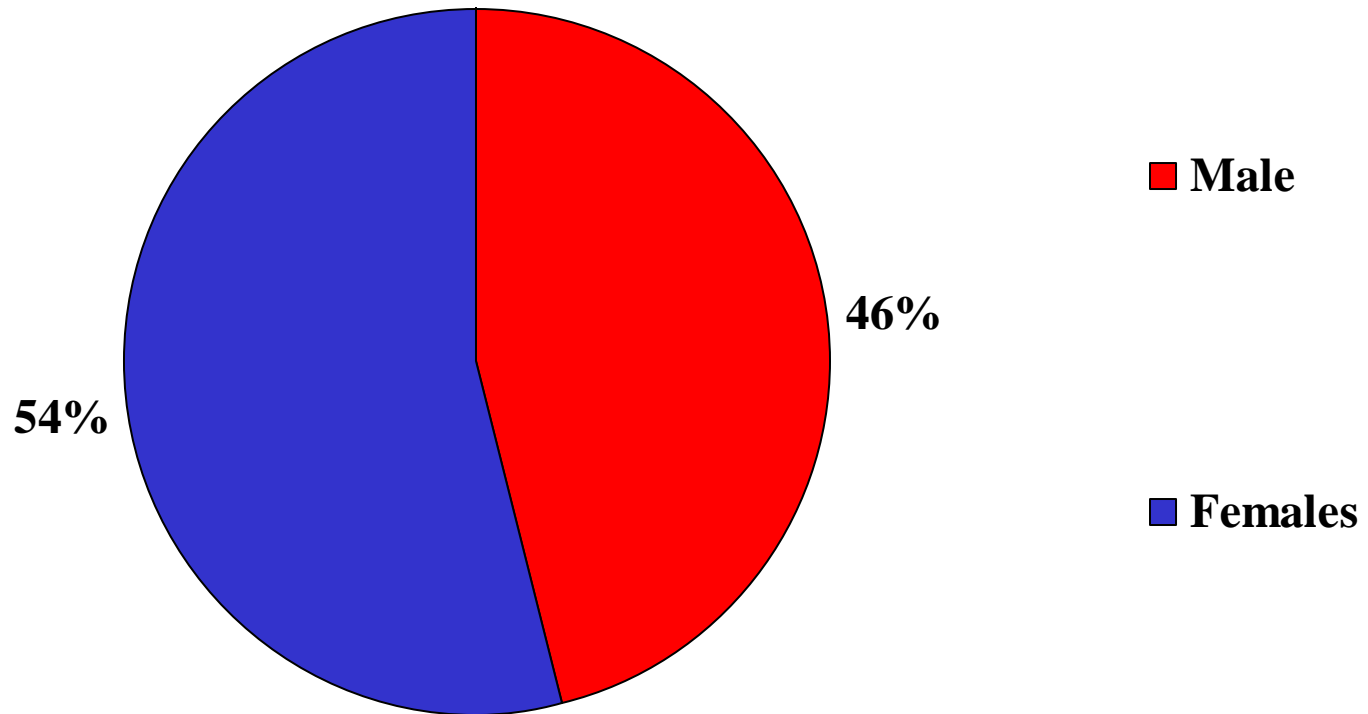
How many years has your family member been sending you remittances?



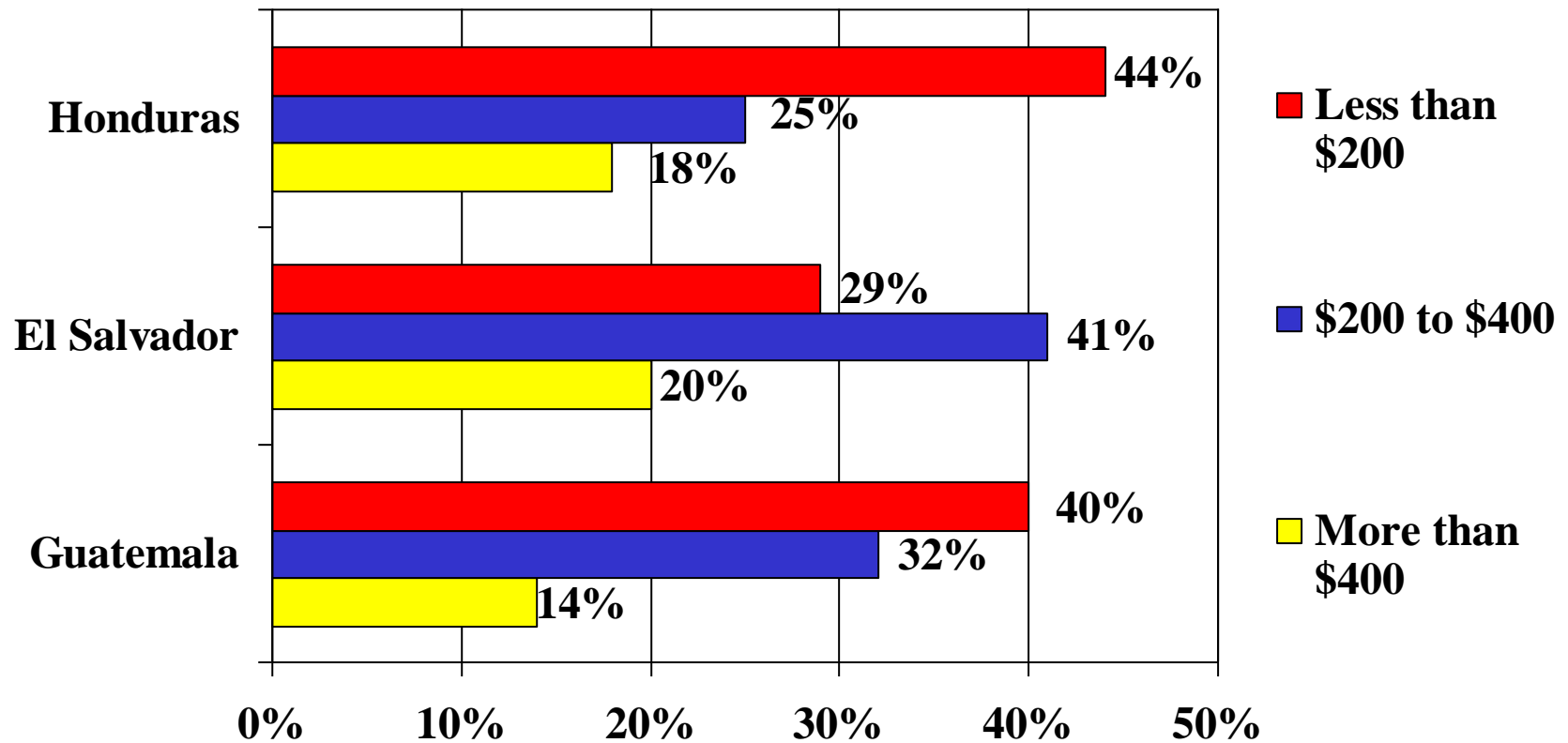
Type of Relatives that send Remittances



Gender of Remittance Recipients in Central America

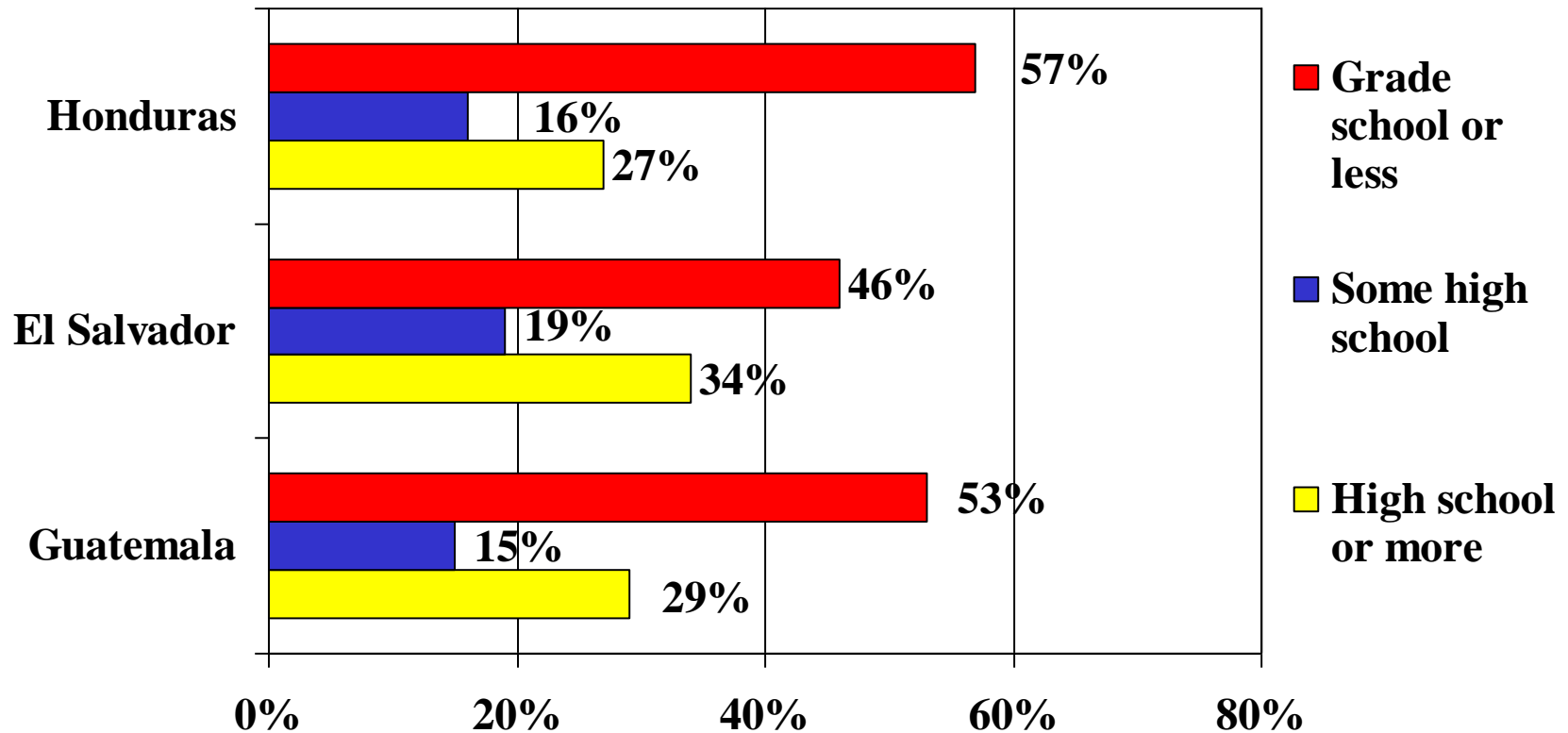


Monthly Income Remittance Recipients

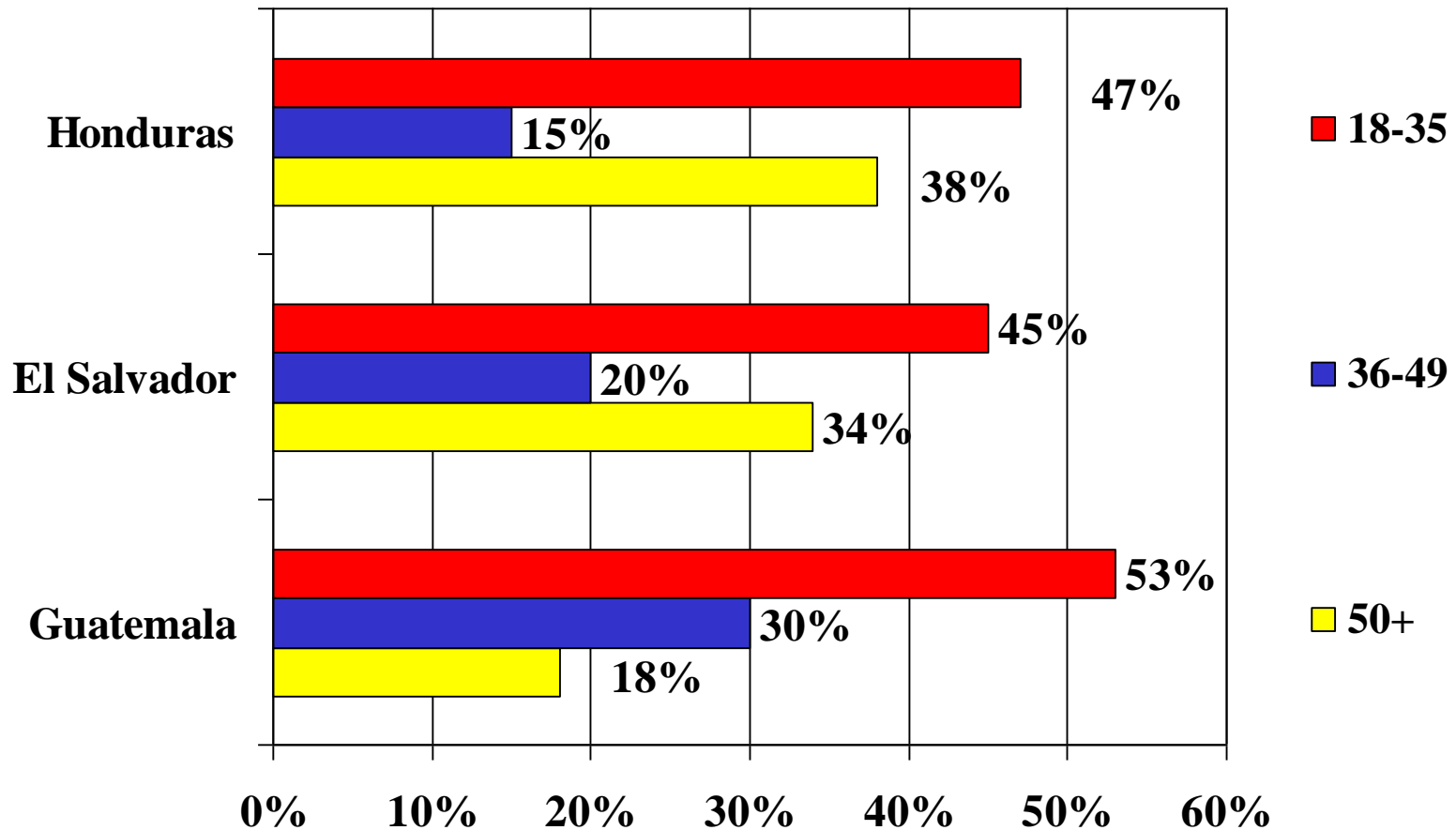


Education

Remittance Recipients

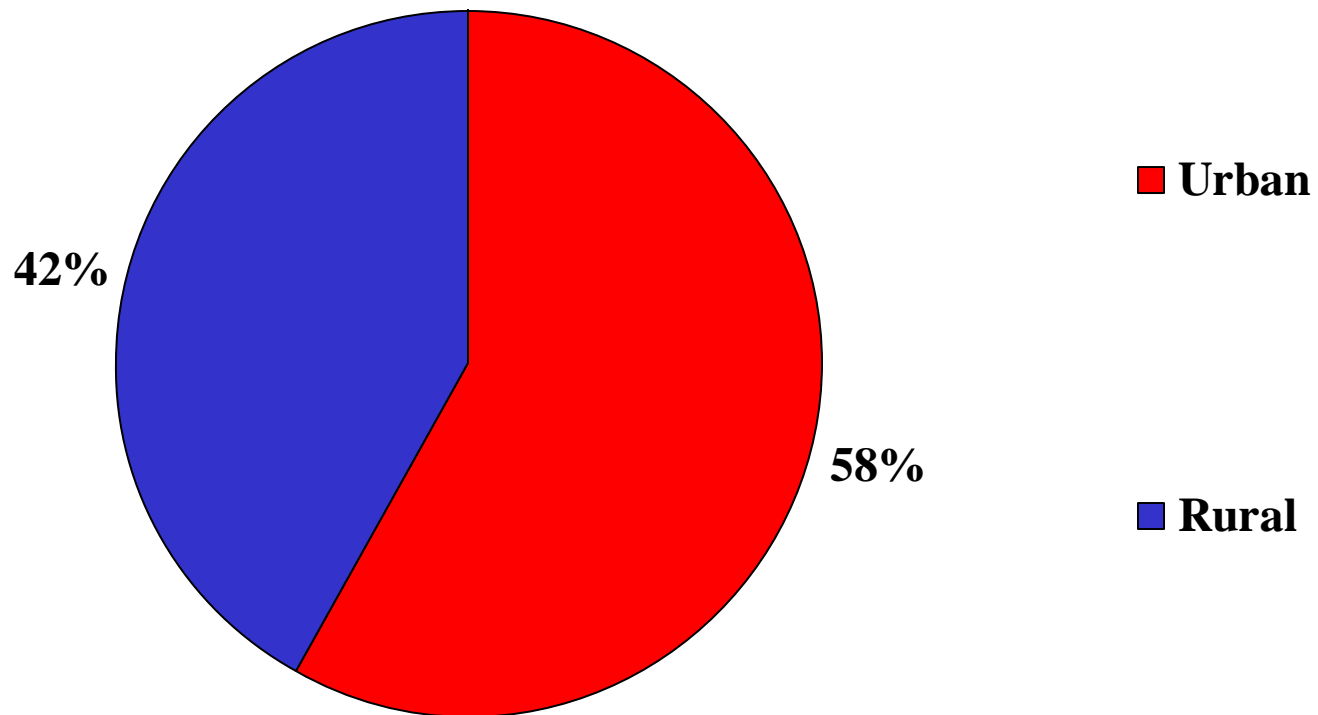


Age Remittance Recipients

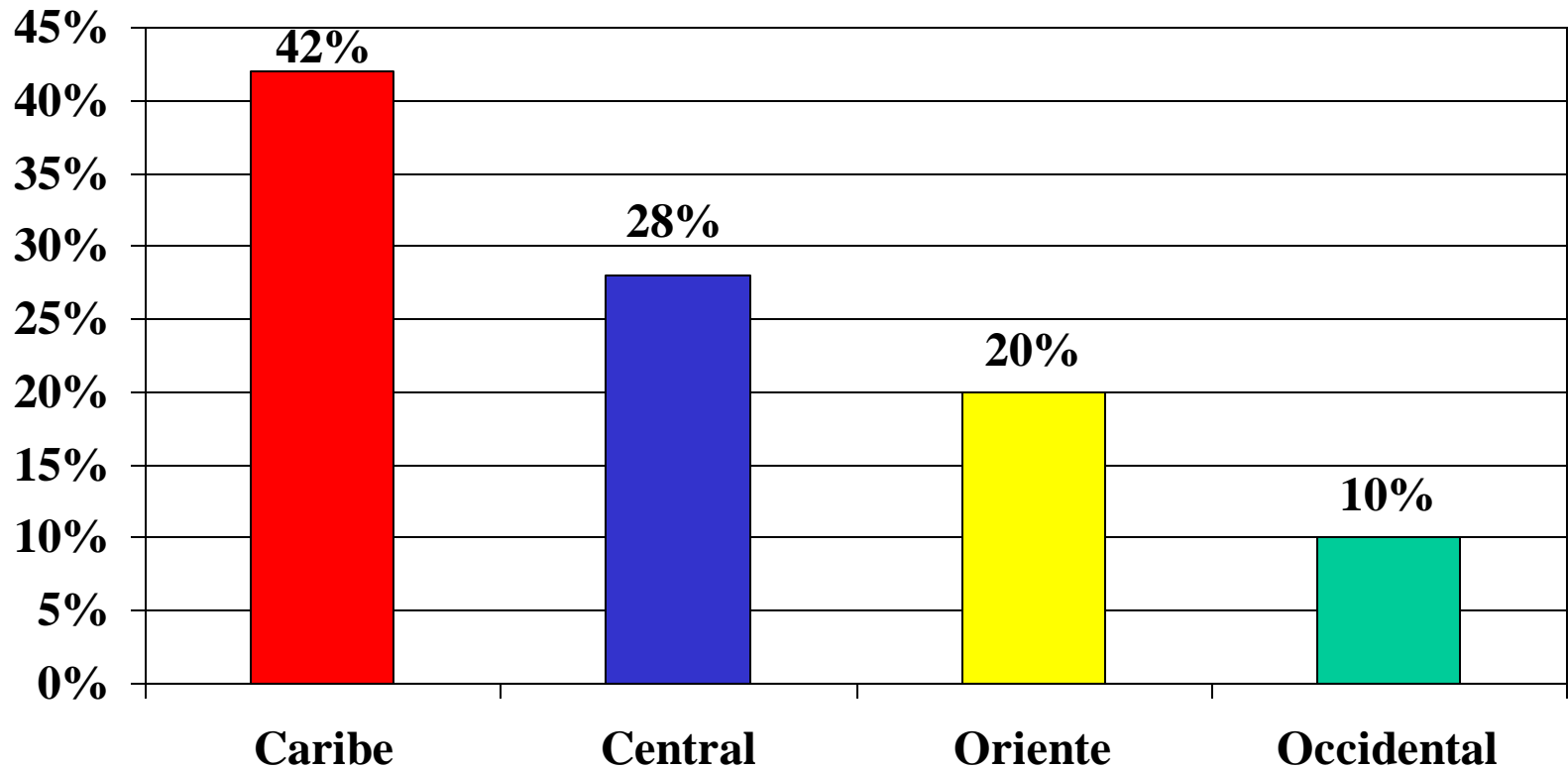


Remittance Recipients in Central America

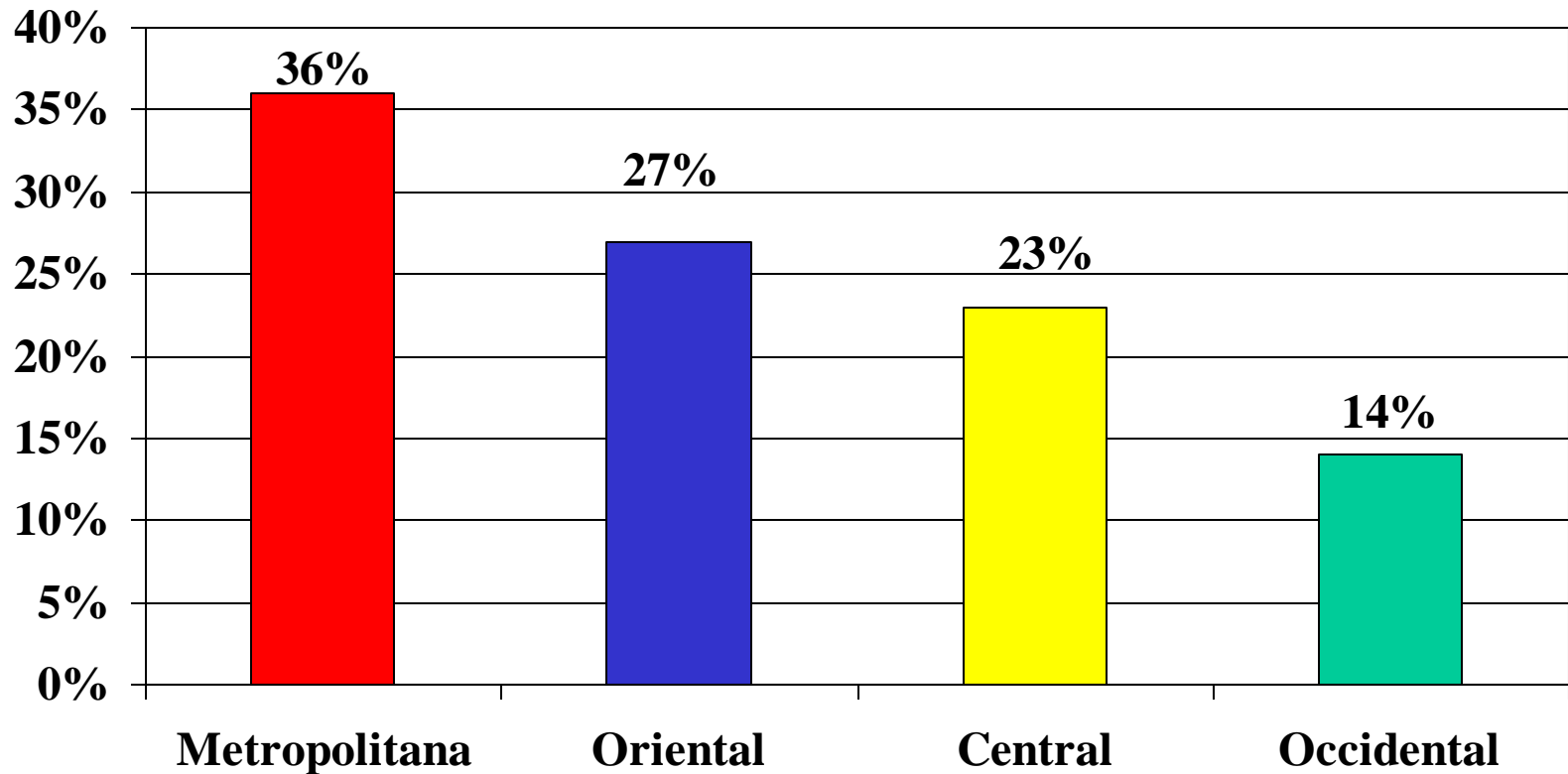
Urban vs. Rural



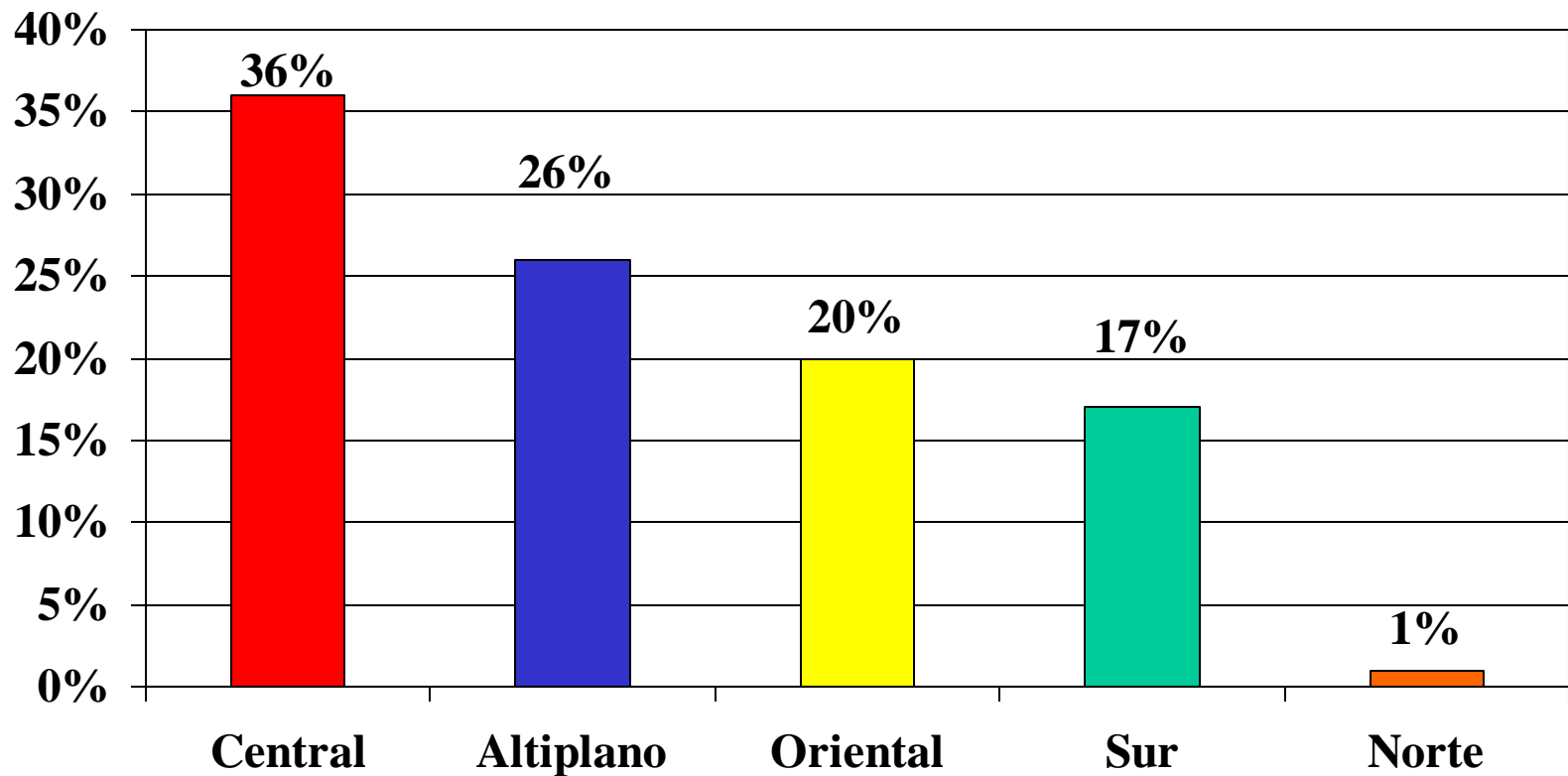
Region of Remittance Recipients Honduras



Region of Remittance Recipients El Salvador



Region of Remittance Recipients Guatemala

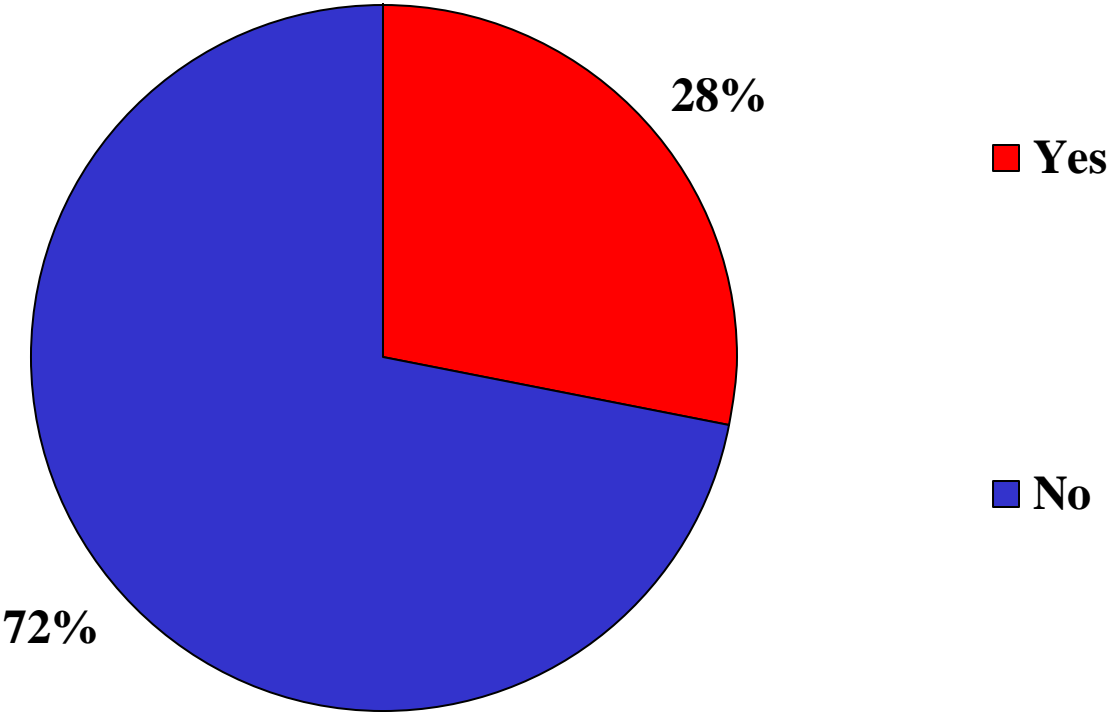


C. El Salvador receives approximately \$2.2 Billion in remittances yearly

- Twenty-eight percent of Salvadorian adults – approximately 1.3 million people – receive remittances from relatives who live in a foreign country.
- The average Salvadorian remittance recipient gets money from their relatives abroad about 10 times per year.
- The average remittance sent to El Salvador is approximately \$170 dollars.

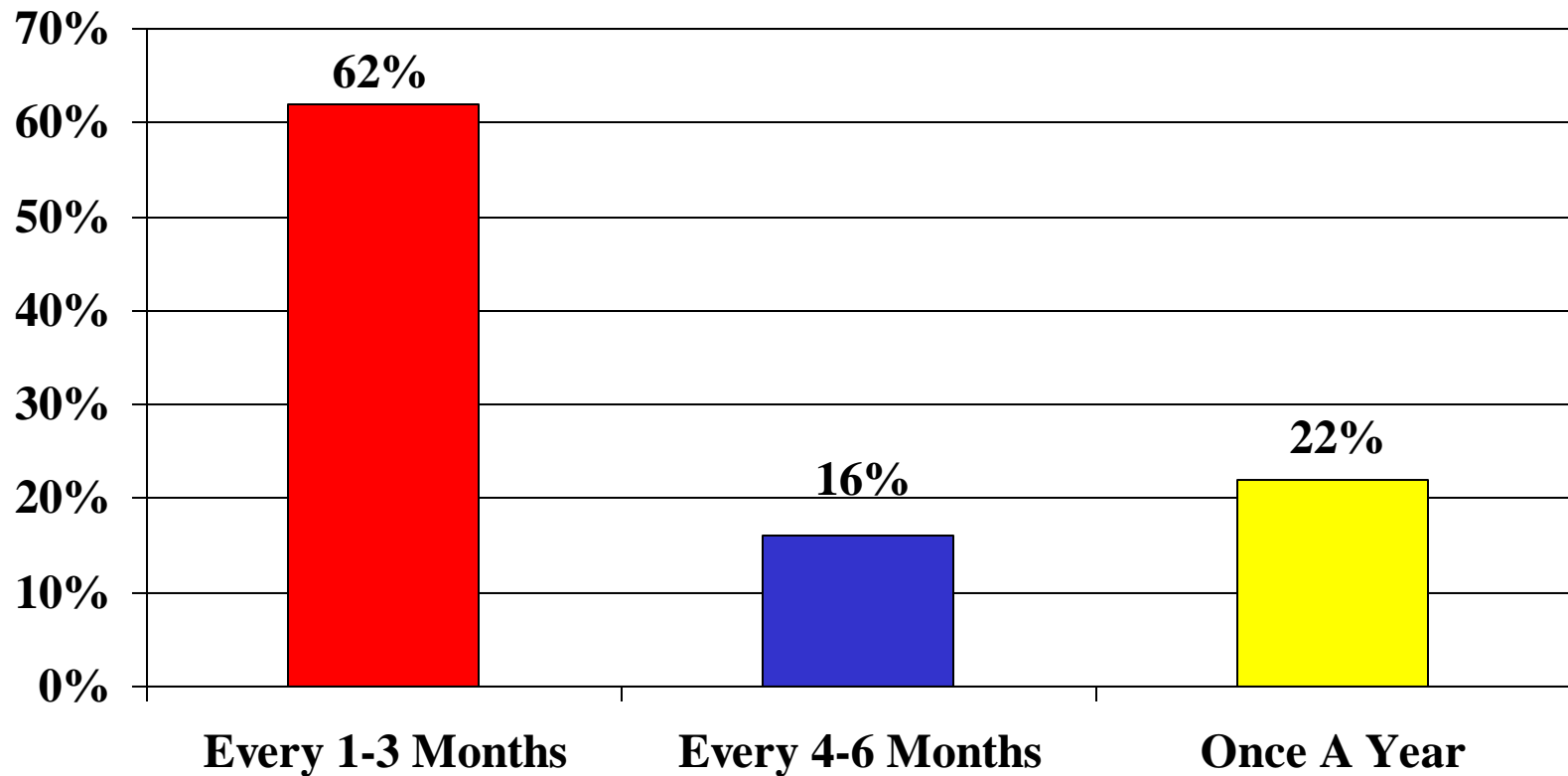
Do you receive remittances from family members in other countries?

El Salvador



How frequently do you receive remittances?

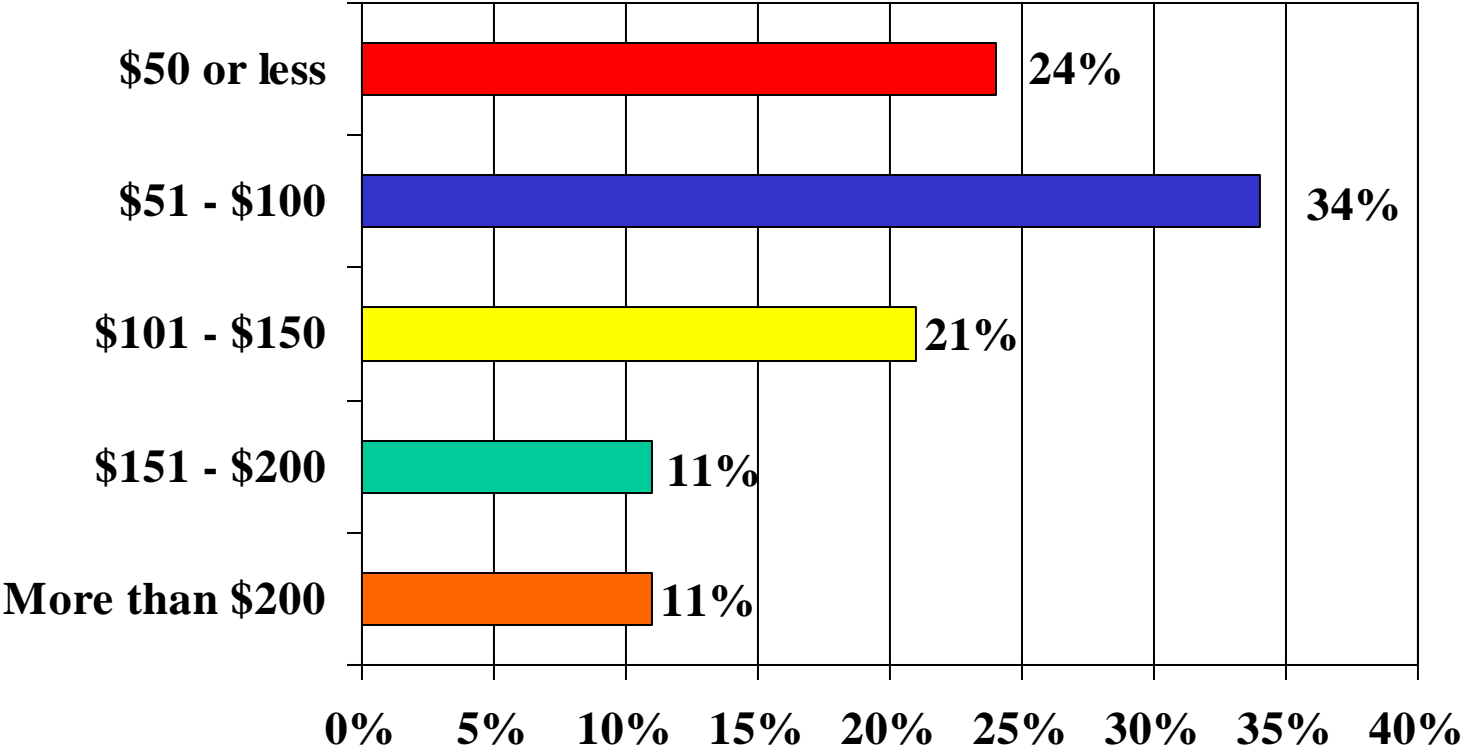
El Salvador



How much money do you receive with each remittance?



El Salvador

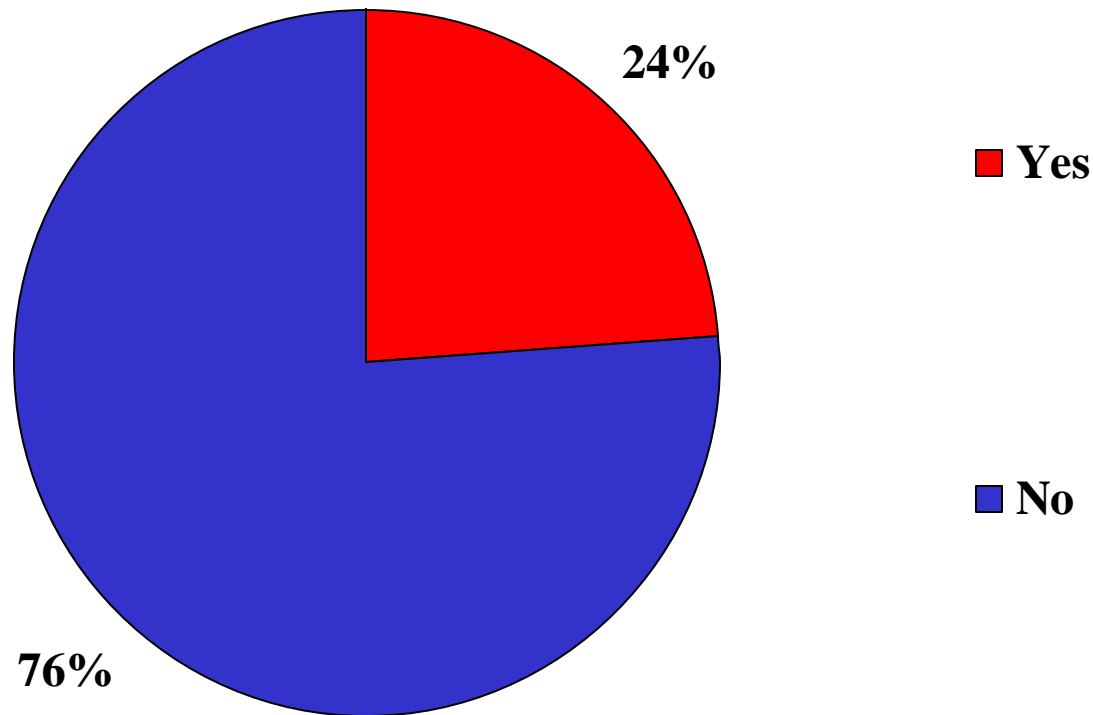


D. Guatemala receives \$1.8 Billion in remittances yearly

- Twenty-four percent of Guatemalan adults – approximately 1.5 million people – receive remittances from relatives who live in a foreign country.
- The average Guatemalan remittance recipient gets money from their relatives abroad about 8 times per year.
- The average remittance sent to Guatemala is approximately \$150 dollars.

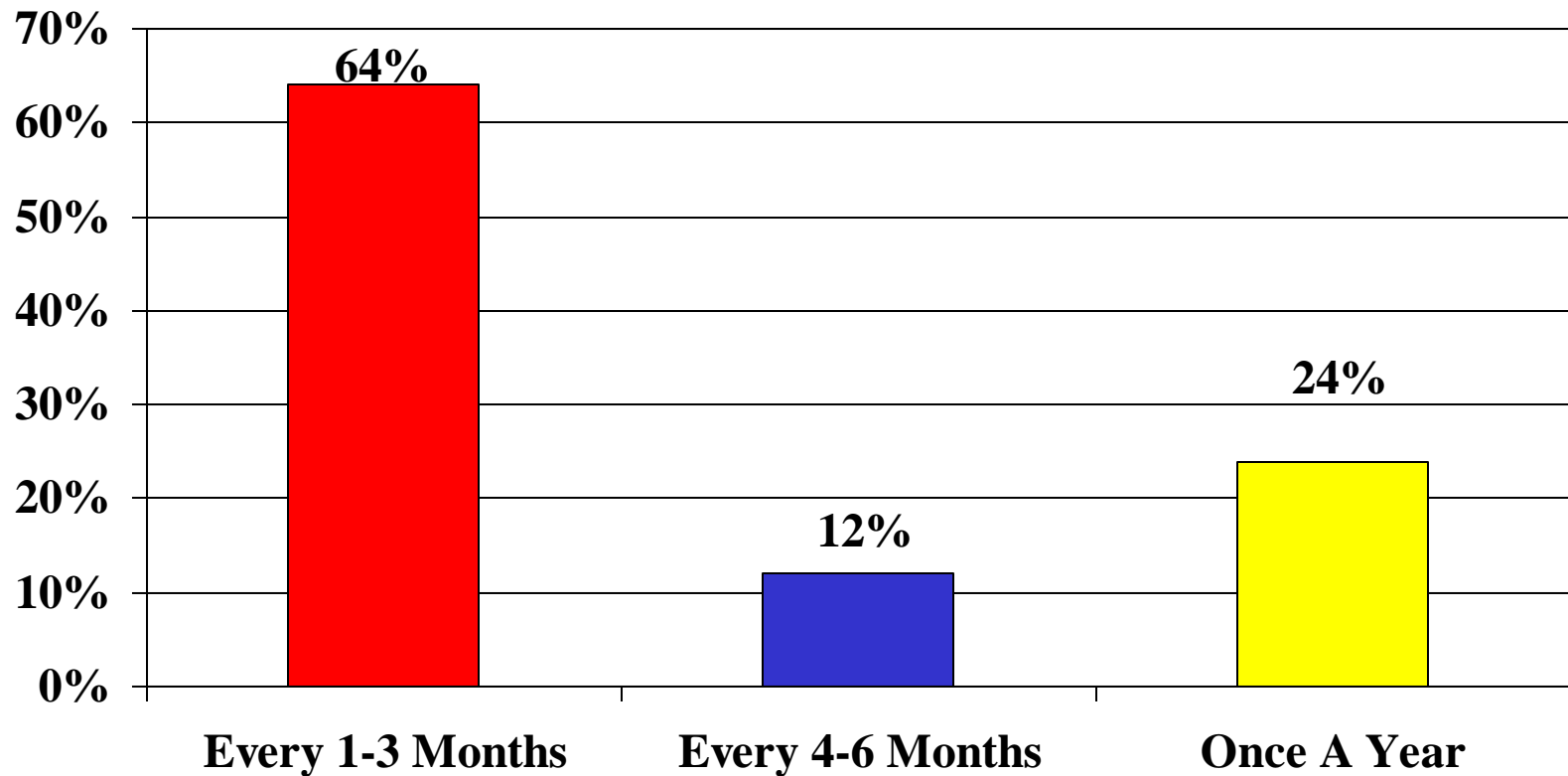
Do you receive remittances from family members in other countries?

Guatemala



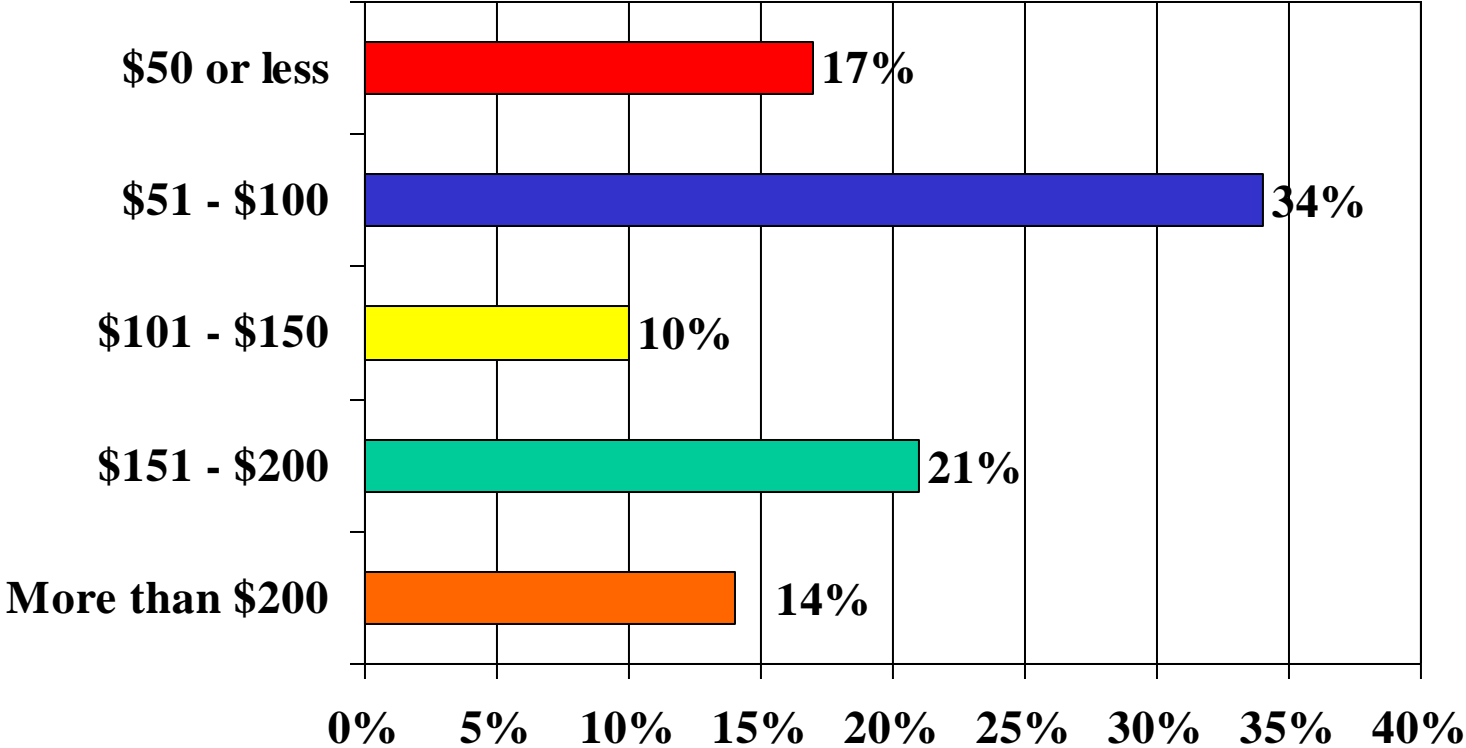
How frequently do you receive remittances?

Guatemala



How much money do you receive with each remittance?

Guatemala

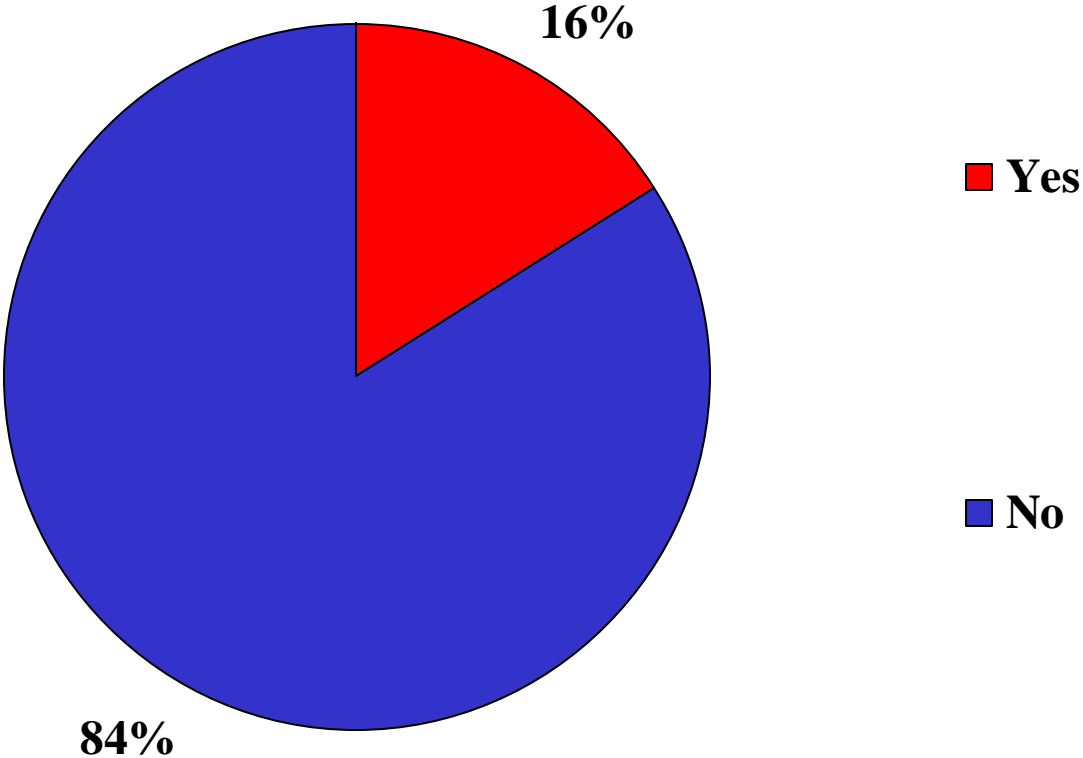


E. Honduras receives \$800 Million in remittances yearly

- Sixteen percent of Honduran adults – approximately 600,000 people – receive remittances from relatives who live in a foreign country.
- The average Honduran remittance recipient gets money from their relatives abroad about 8 times per year.
- The average remittance sent to Honduras is approximately \$170 dollars.

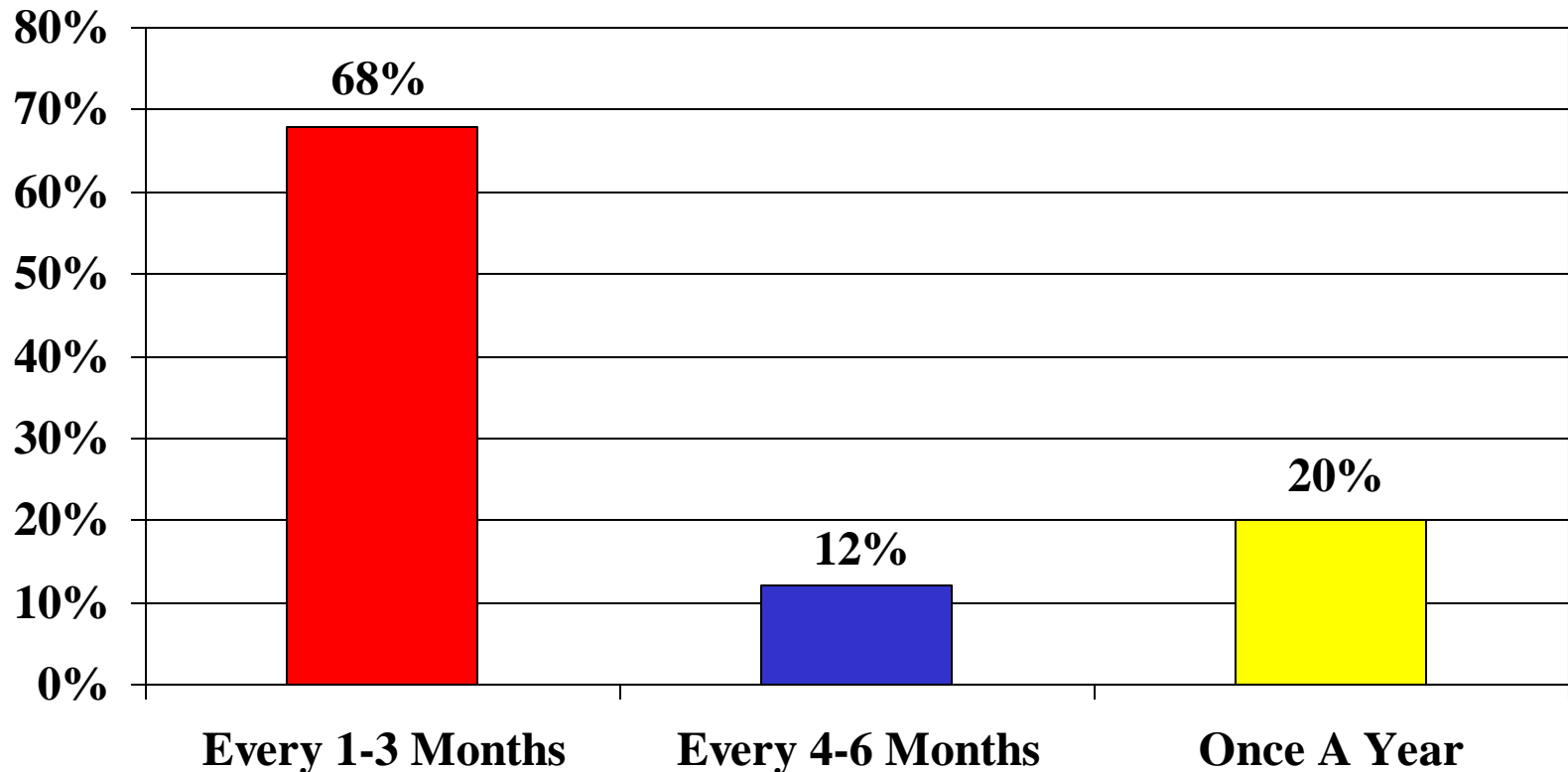
Do you receive remittances from family members in other countries?

Honduras



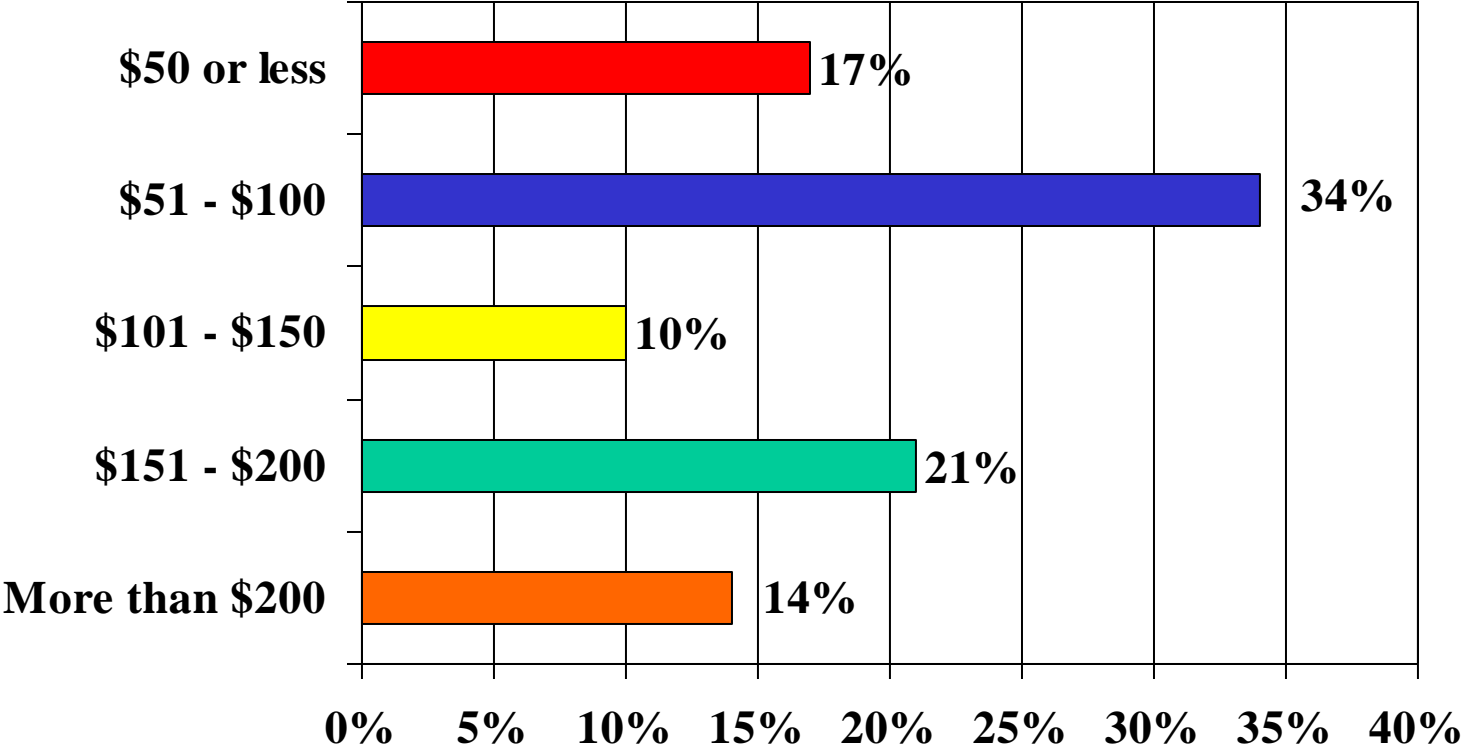
How frequently do you receive remittances?

Honduras



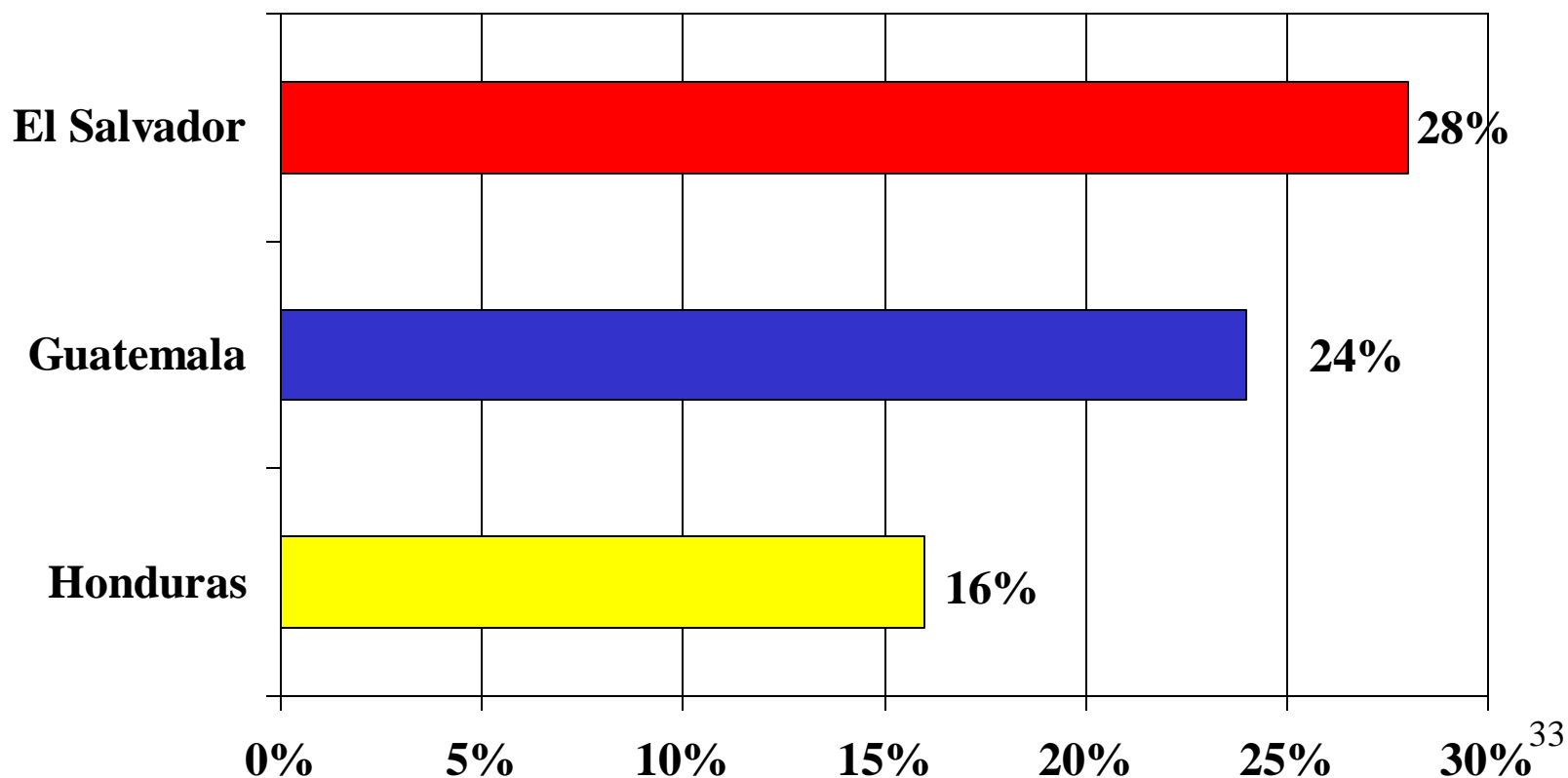
How much money do you receive with each remittance?

Honduras



F. El Salvador, Guatemala and Honduras receive approximately \$4.8 billion in remittances yearly

**Do you receive remittances from family members in other countries?
“yes” answers**

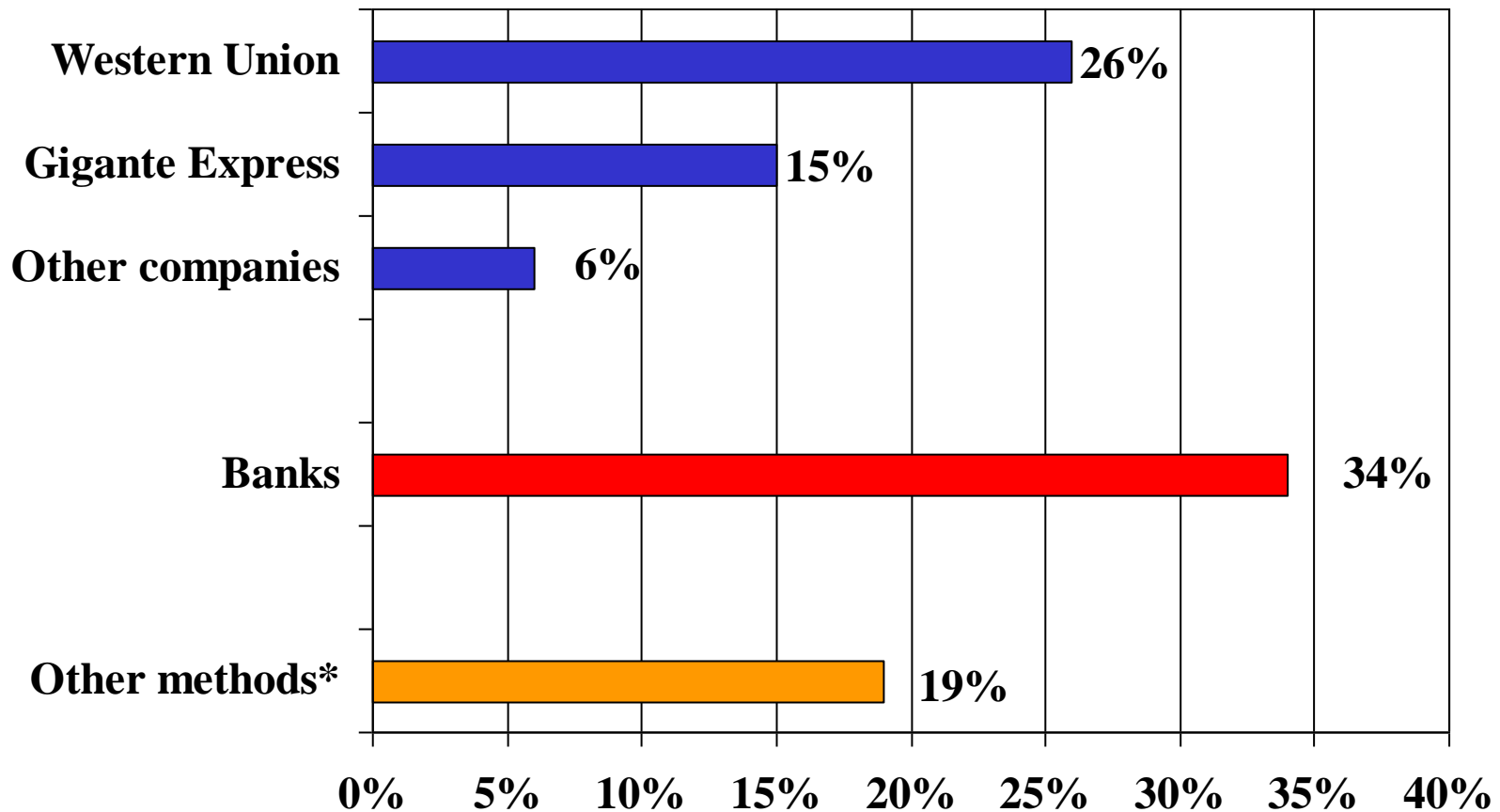


G. A majority of Guatemalans and Hondurans receive their remittances through Western Union and other international cash remittance companies.

- Salvadorians are more likely to utilize the banking system in the remittance process.
- Gigante Express is popular in El Salvador.
- King Express is popular in Guatemala.
- Western Union is popular in Honduras.

How does your family normally send money?

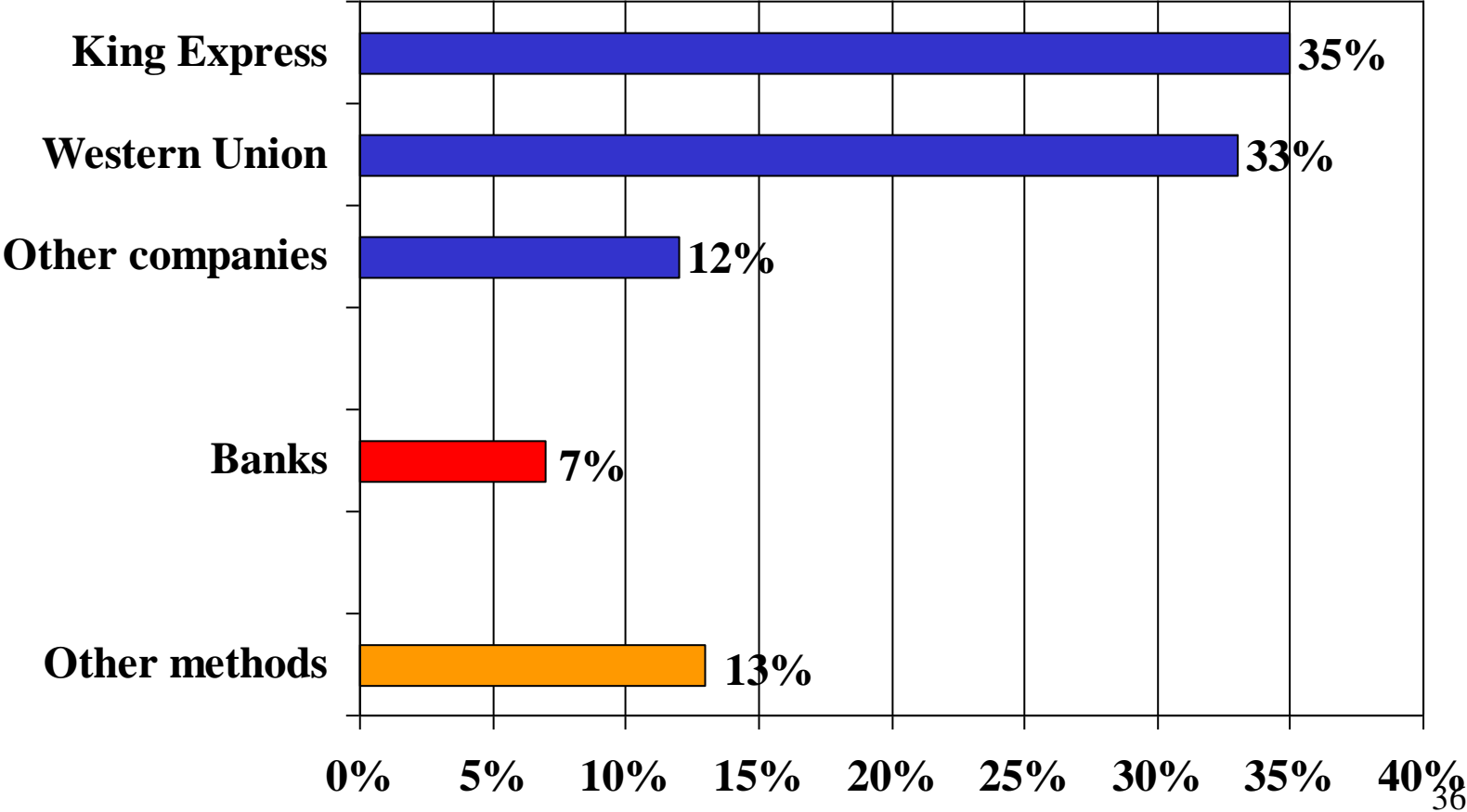
El Salvador



* Mail, couriers, persons traveling, etc.

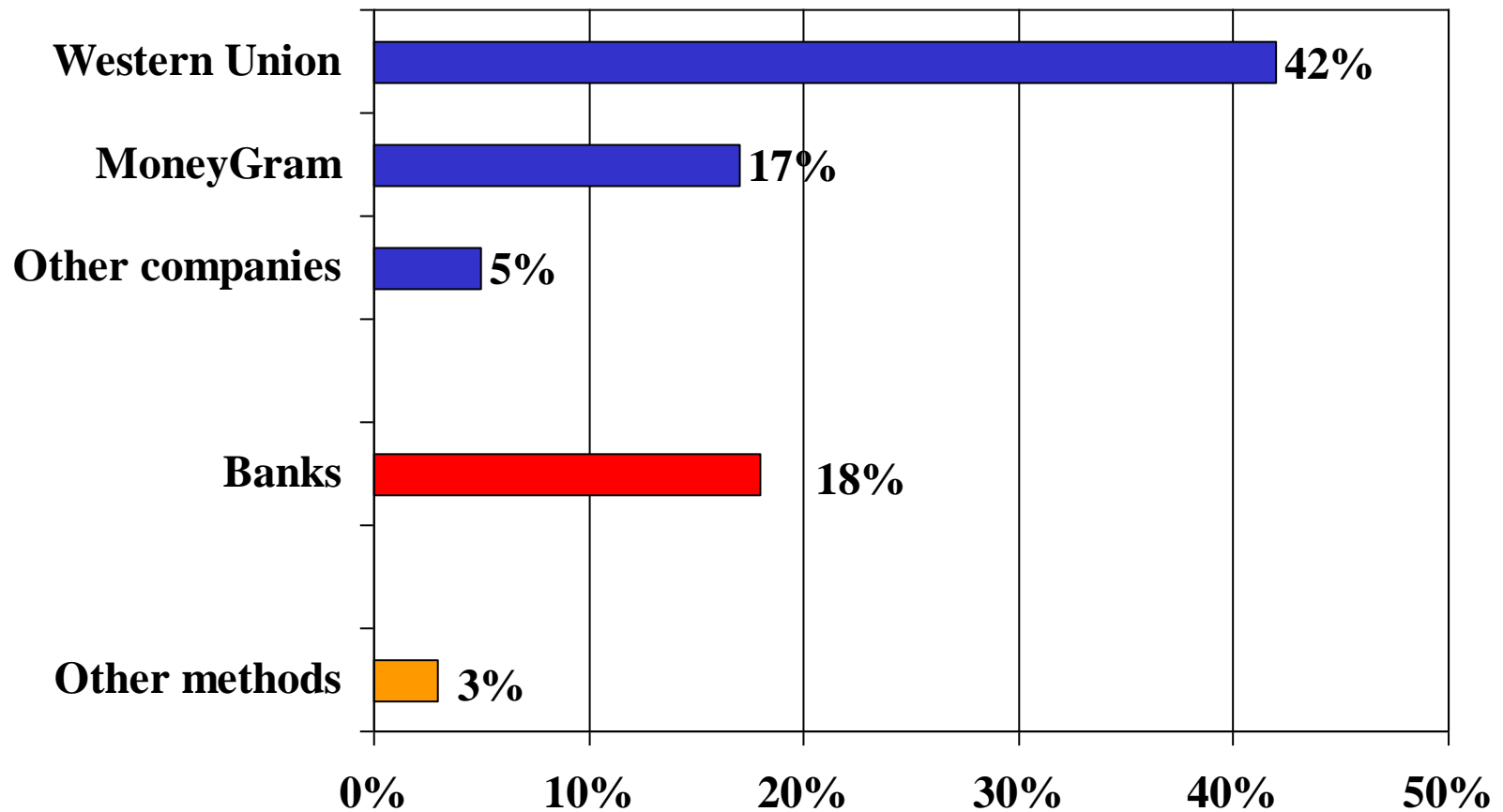
How does your family normally send money?

Guatemala



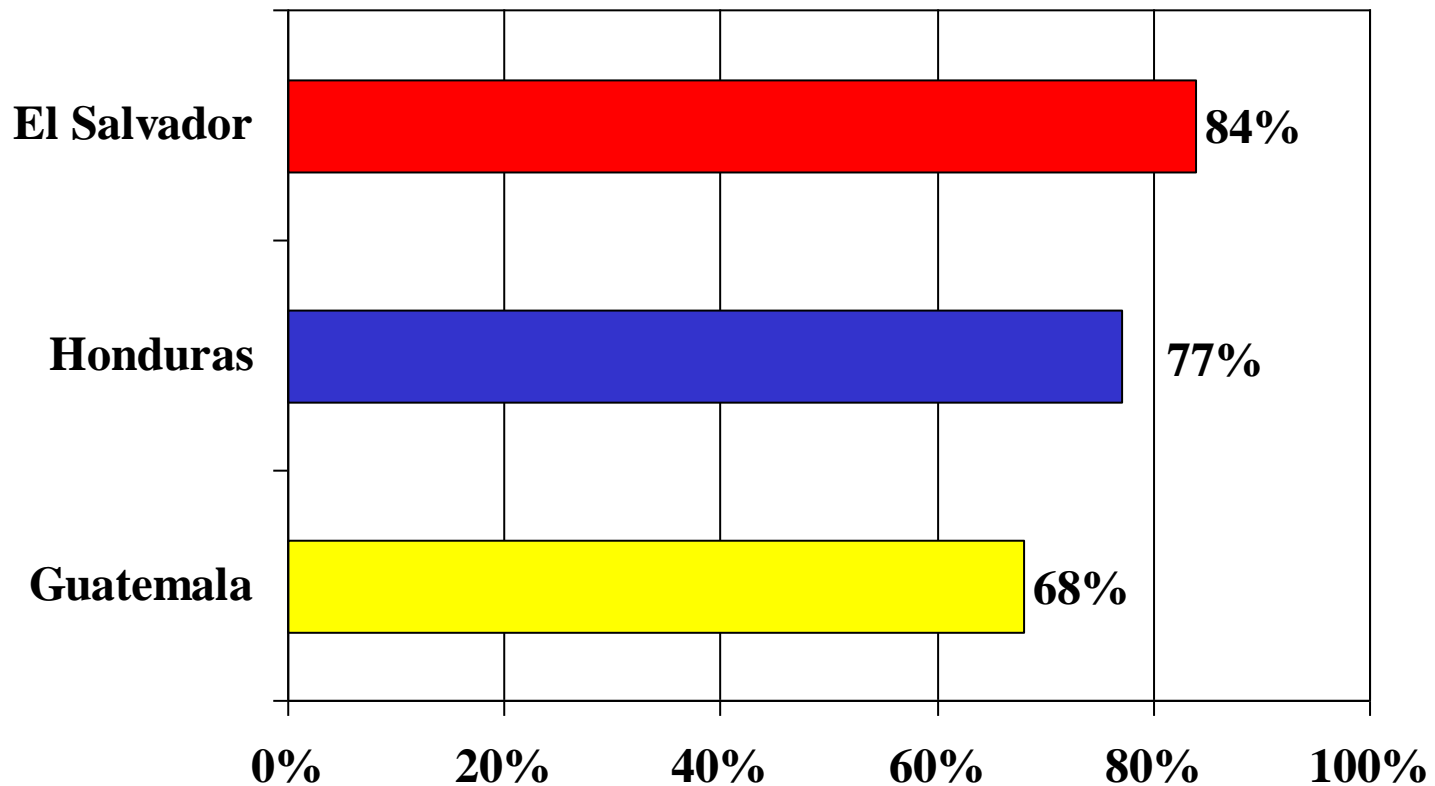
How does your family normally send money?

Honduras



H. A large majority of Central American remittance recipients use the money on “regular / day-to-day” expenditures.

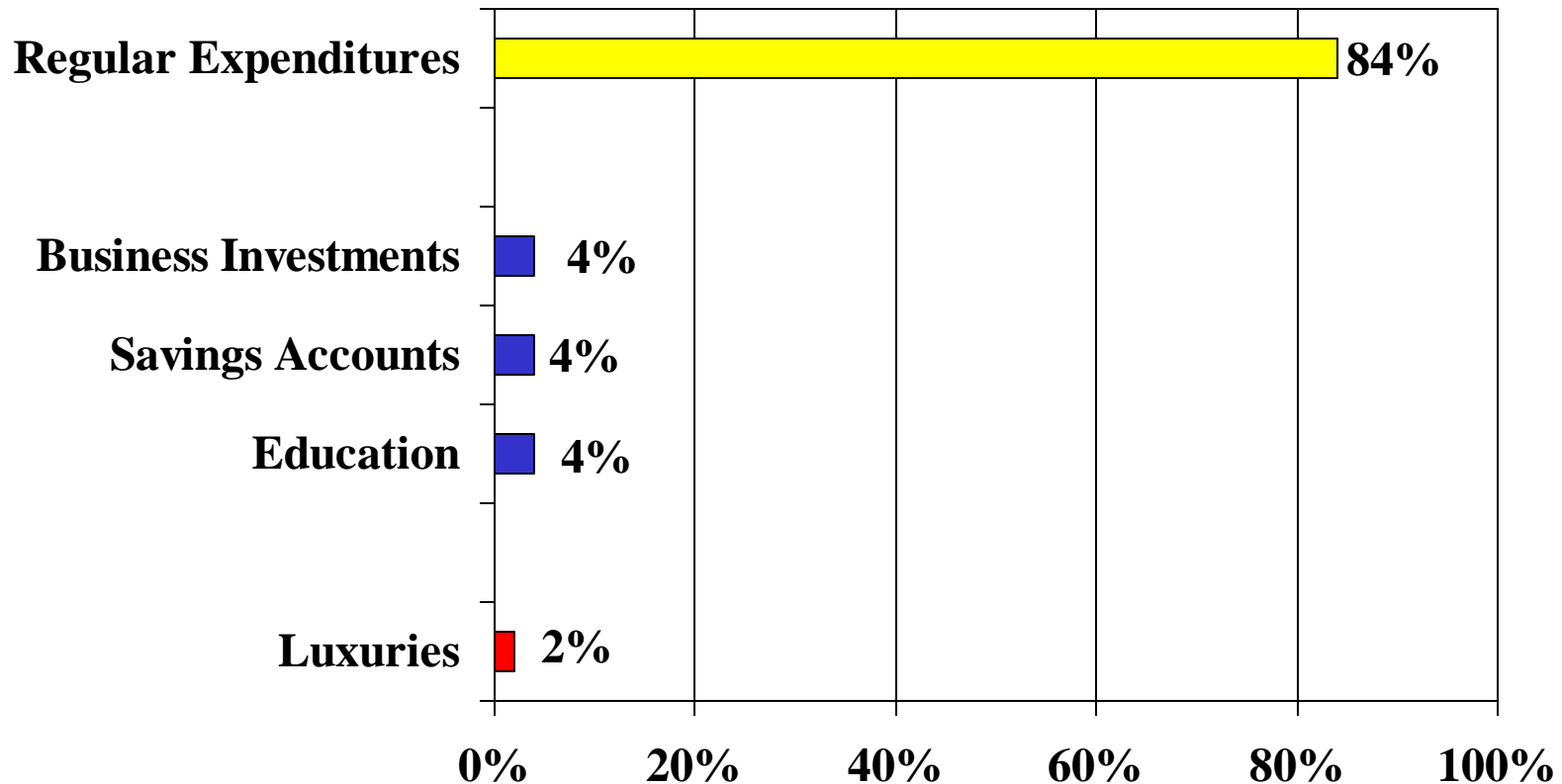
**How do you spend your remittance money?
“Regular expenditures” answers**



How do you spend your remittance money?



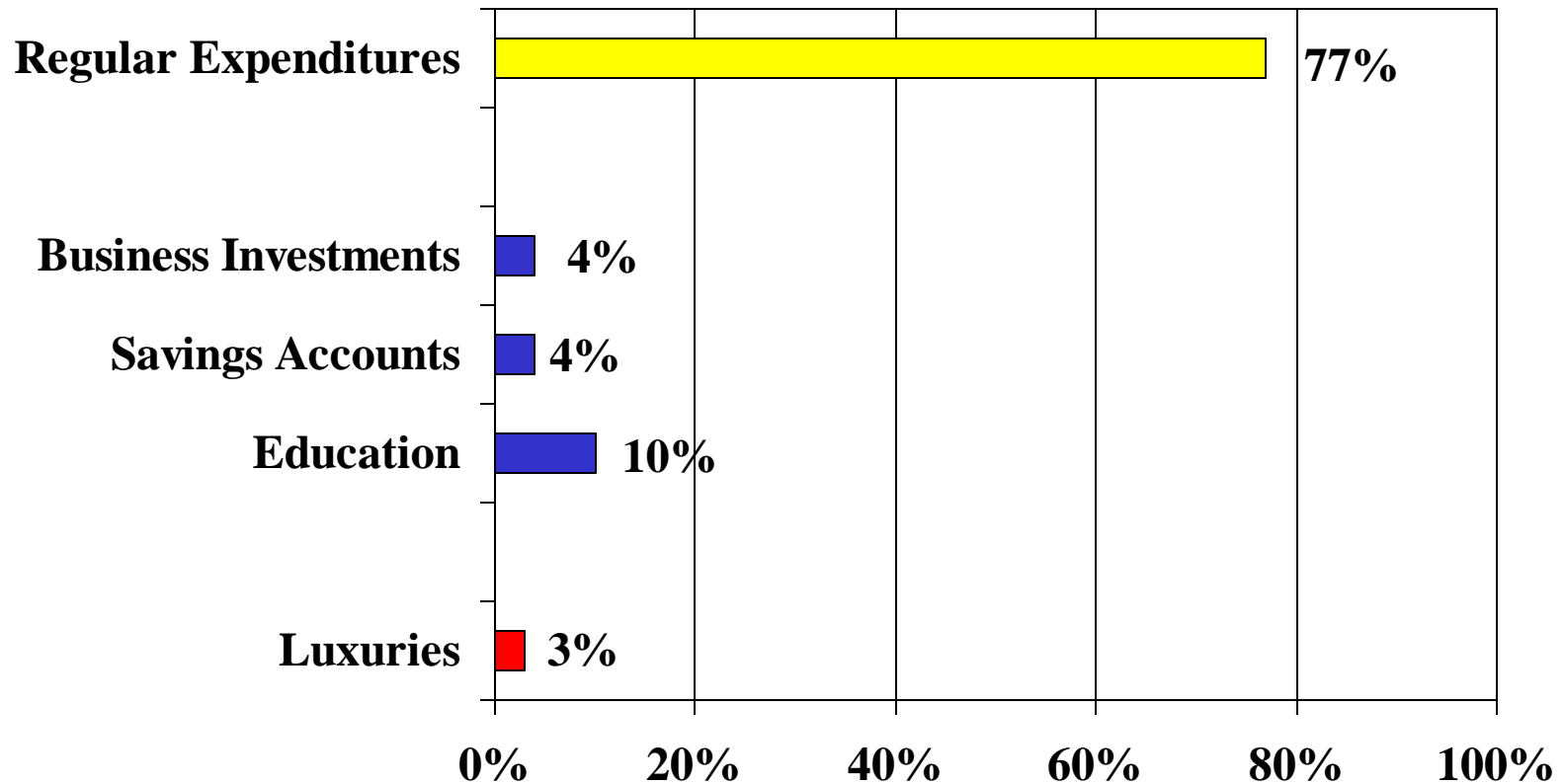
El Salvador



How do you spend your remittance money?

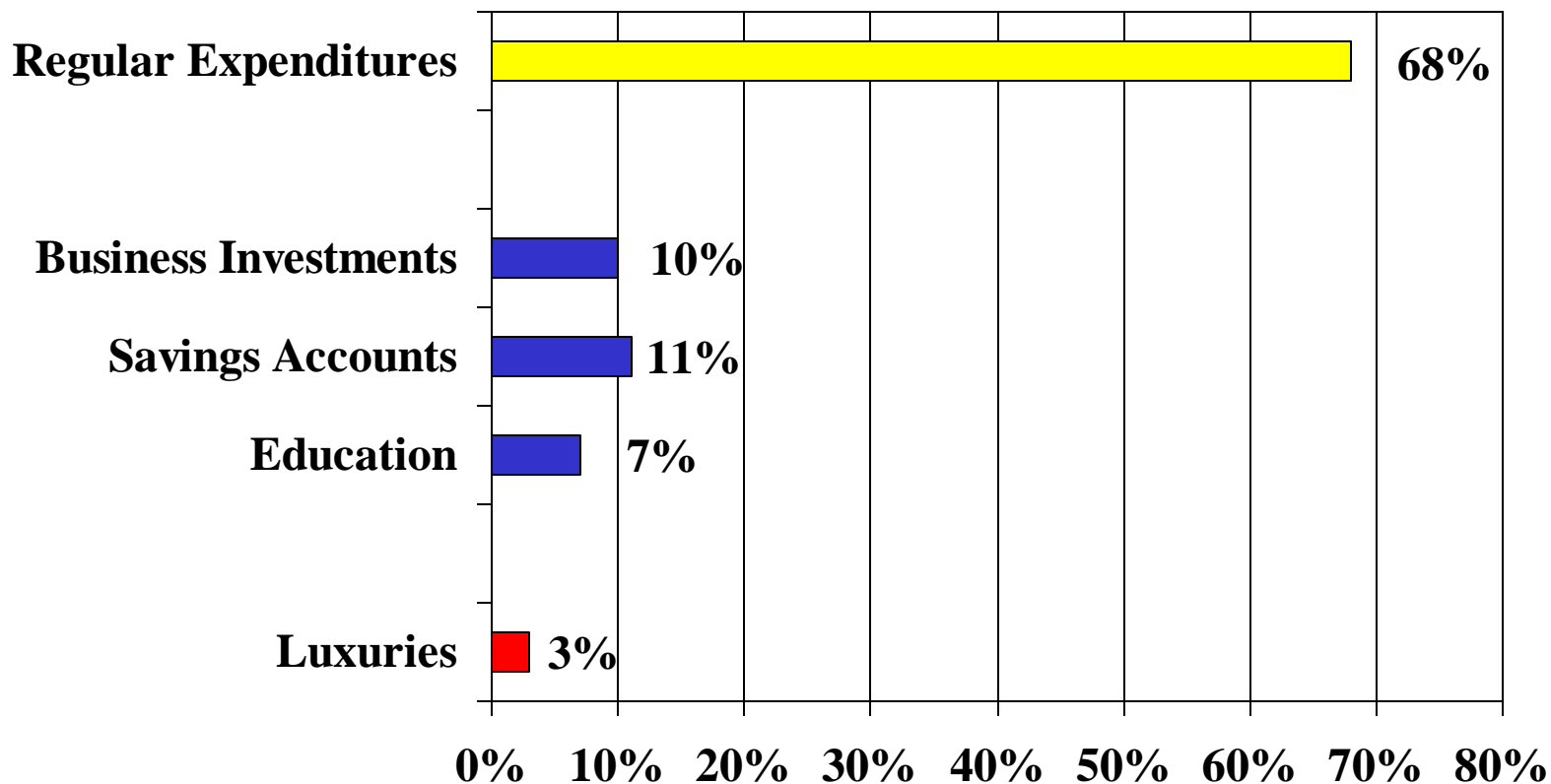
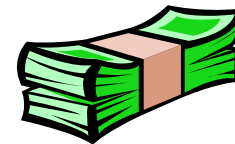


Honduras



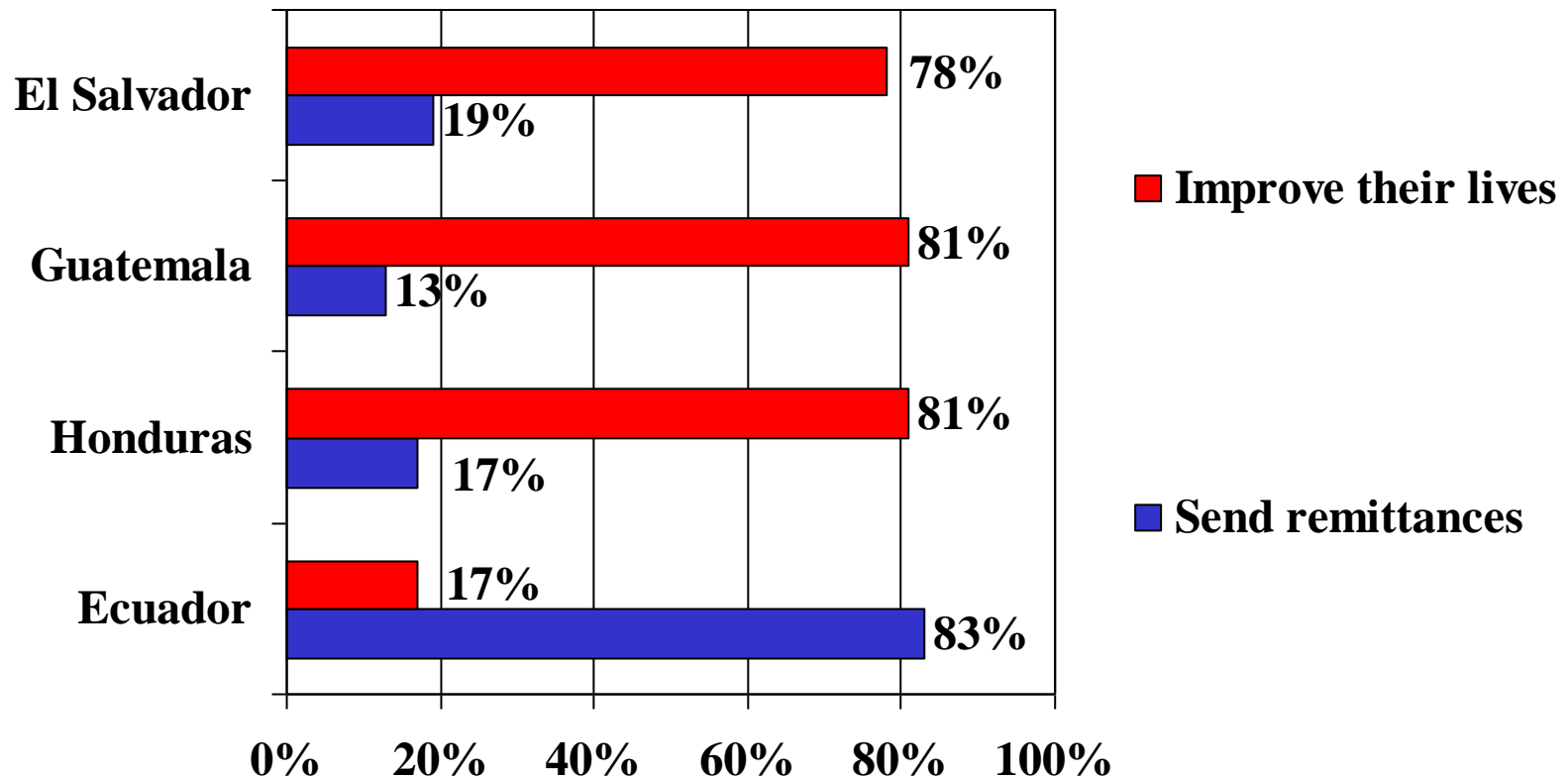
How do you spend your remittance money?

Guatemala



I. A large majority of Central Americans emigrated to “improve their lives.”

What’s the most important reason that people leave your country?

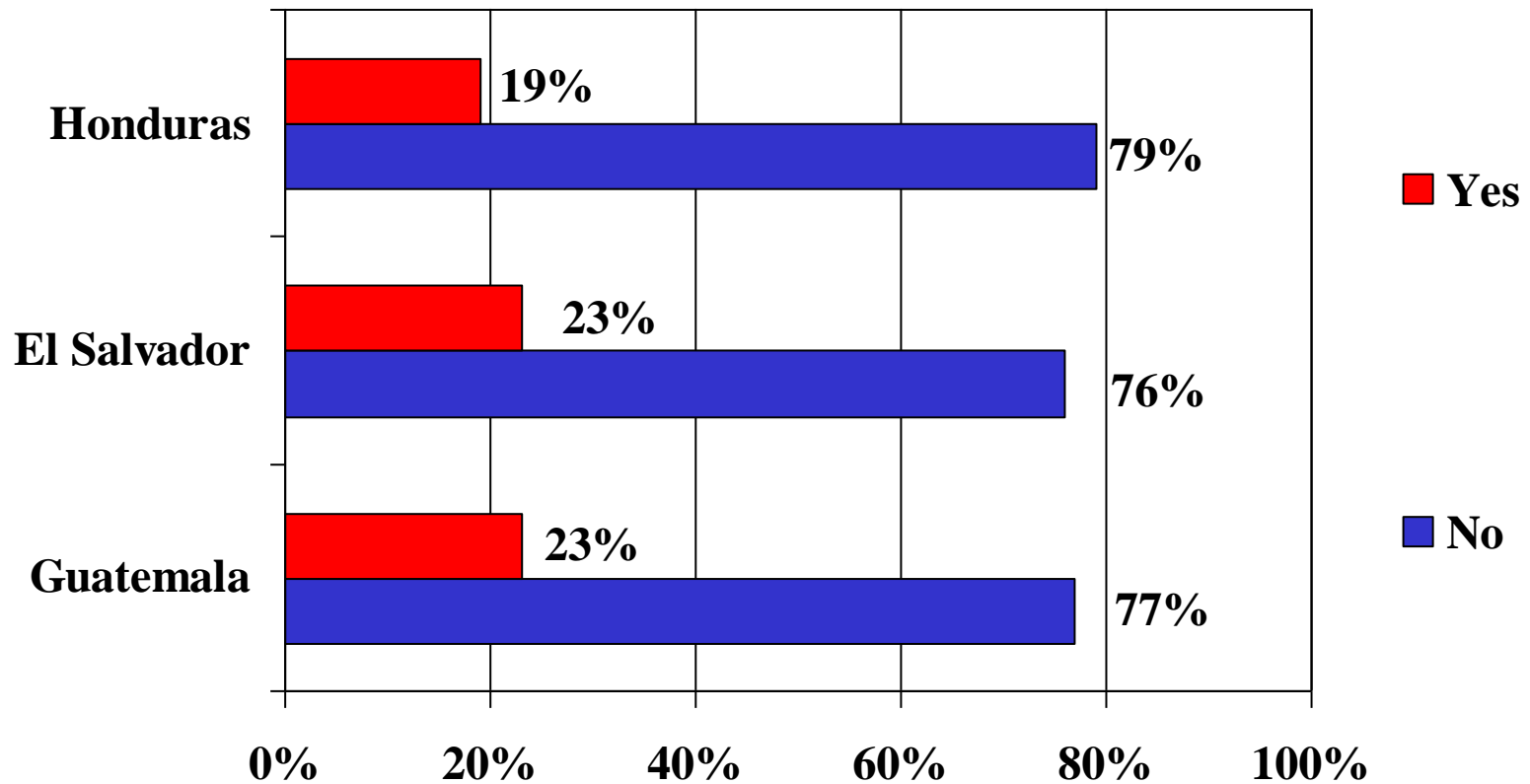


J. Other Findings

- Only about one-fifths of remittance recipients in El Salvador, Guatemala and Honduras have a bank account.
- Less than two-thirds of Central American remittance recipients know how to use an ATM machine.
- About one-fifth of Central Americans that are now sending remittances had a job waiting for them in the United States when they left.
- A surprisingly large percentage of Central Americans think that their national government should regulate the remittance process.

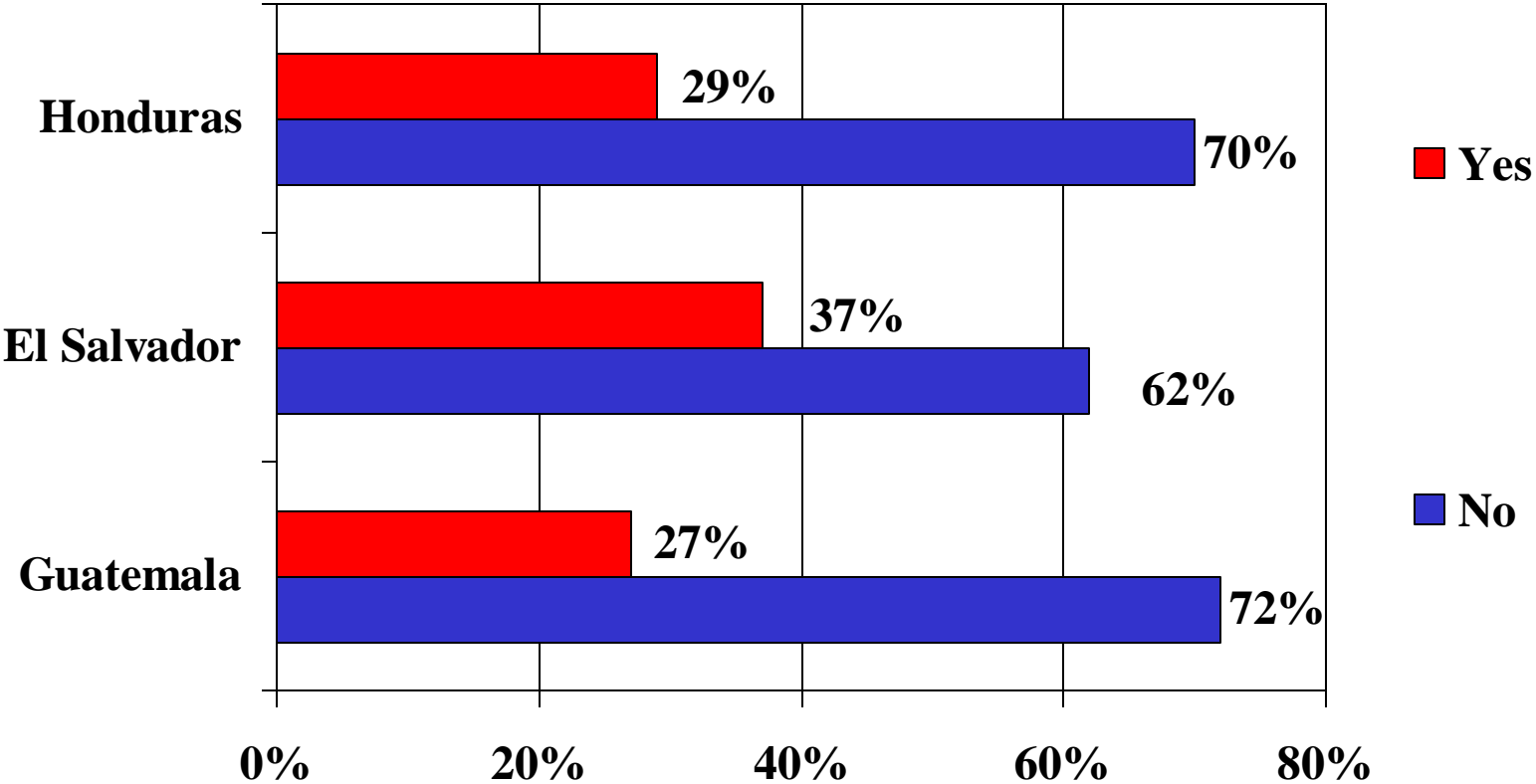
Do you have a bank account?

Remittance Recipients

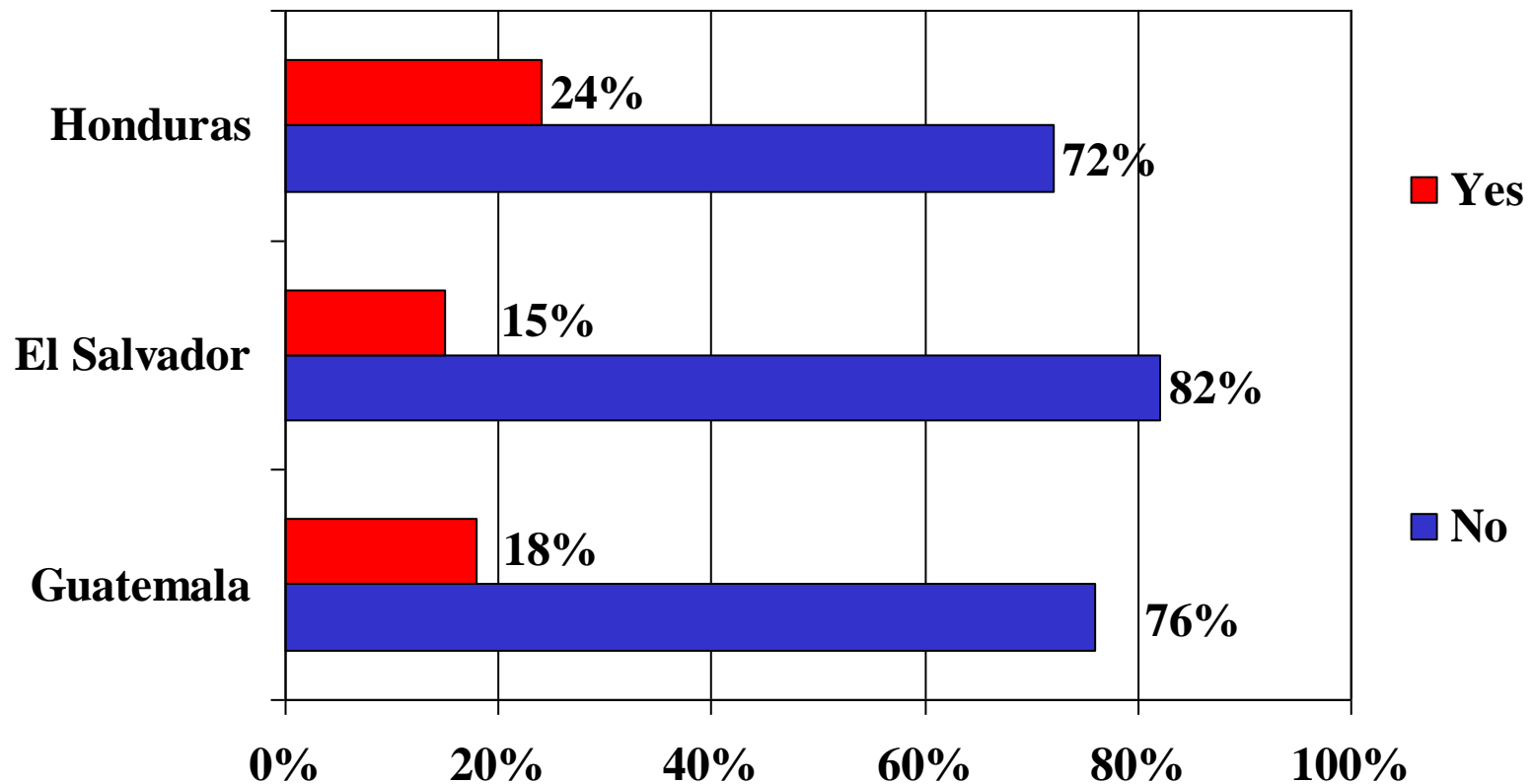


Are you familiar with ATM machines and how to use them?

Remittance Recipients

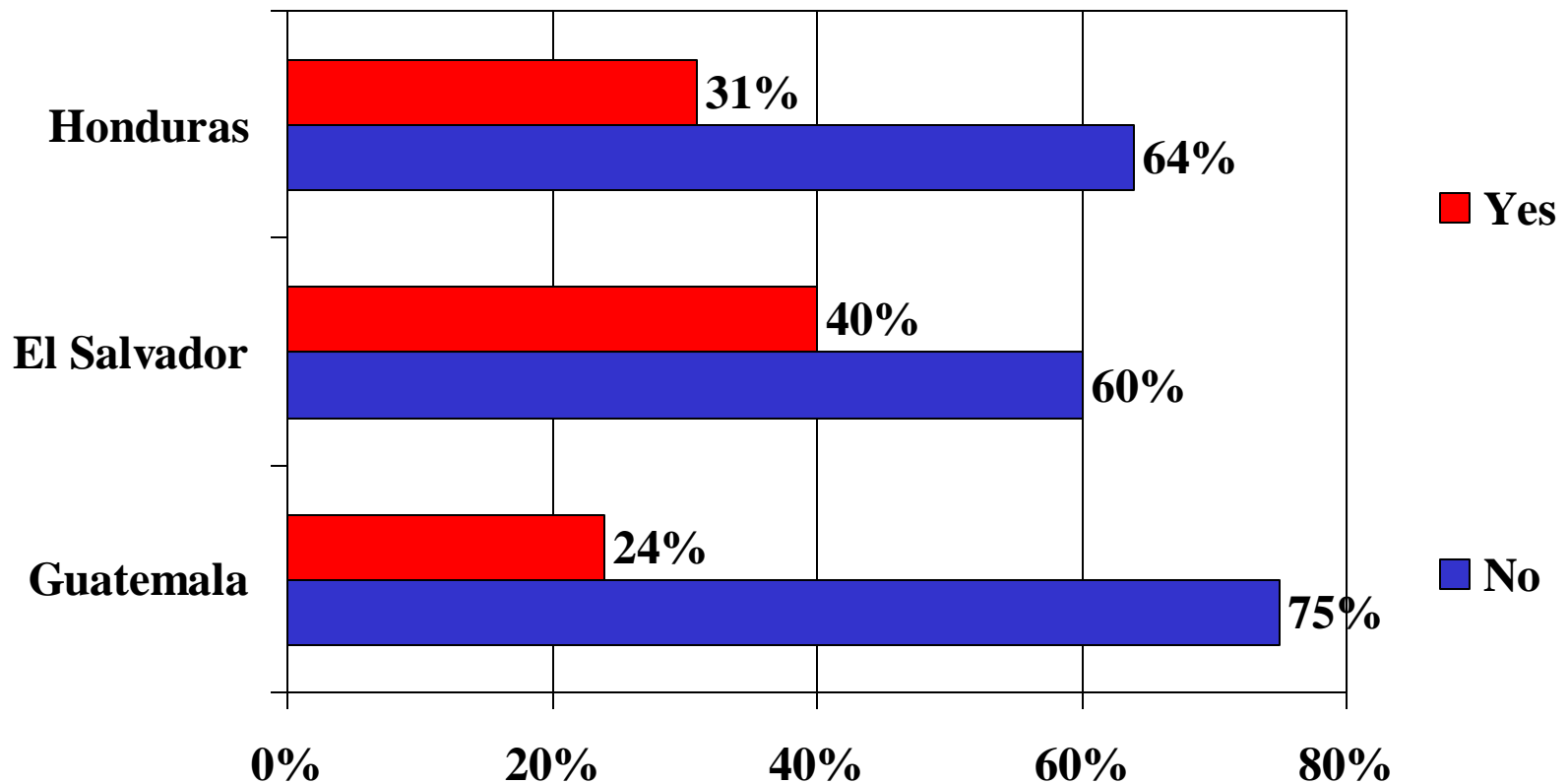


Did the remittance sender have a secured job when he left the country?



Do you think your national government should regulate the remittance process?

Remittance Recipients



The most important finding of our regional poll is that approximately 25 percent of the population of El Salvador, Honduras and Guatemala receives money from the United States.

