



Remittance Recipients in Mexico

A Public Opinion Research Study

September – October 2003





A. National Poll of Mexico

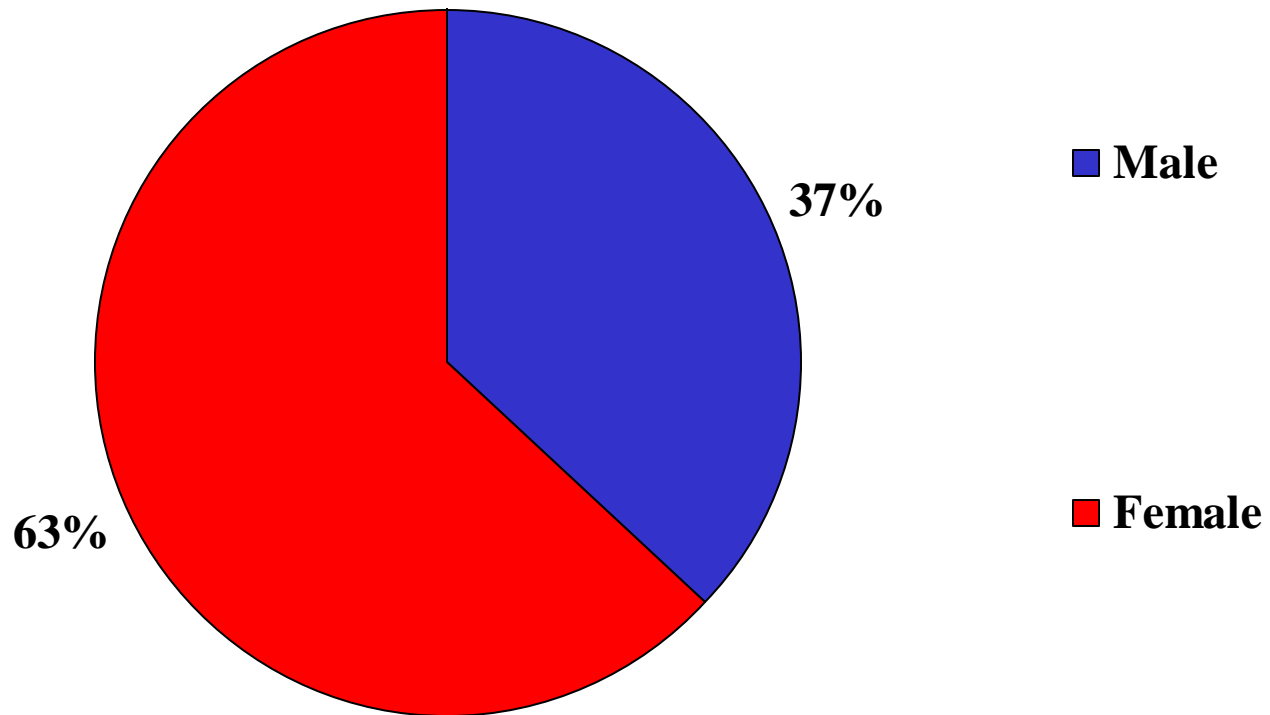
- 3,263 interviews were conducted with a representative sample of adults in Mexico.
- The margin of error for the full sample is approximately 2 percentage points.
- 583 interviews were conducted with Mexican adults that regularly receive money from relatives in a foreign country.
- The margin of error for the “remittance recipient” sample is approximately 4 percentage points.

National Poll of Mexico

- MUEVETE conducted the field work for the poll in September and October of 2003.
- A large majority of remittance recipients (RR's) are female.
- Almost half of all RR's live in the five original "sending states:" Jalisco, Zacatecas, Michoacan, San Luis Potosi and Guanajuato.
- Ninety-nine percent of RR's in Mexico receive money from their relatives in the USA.

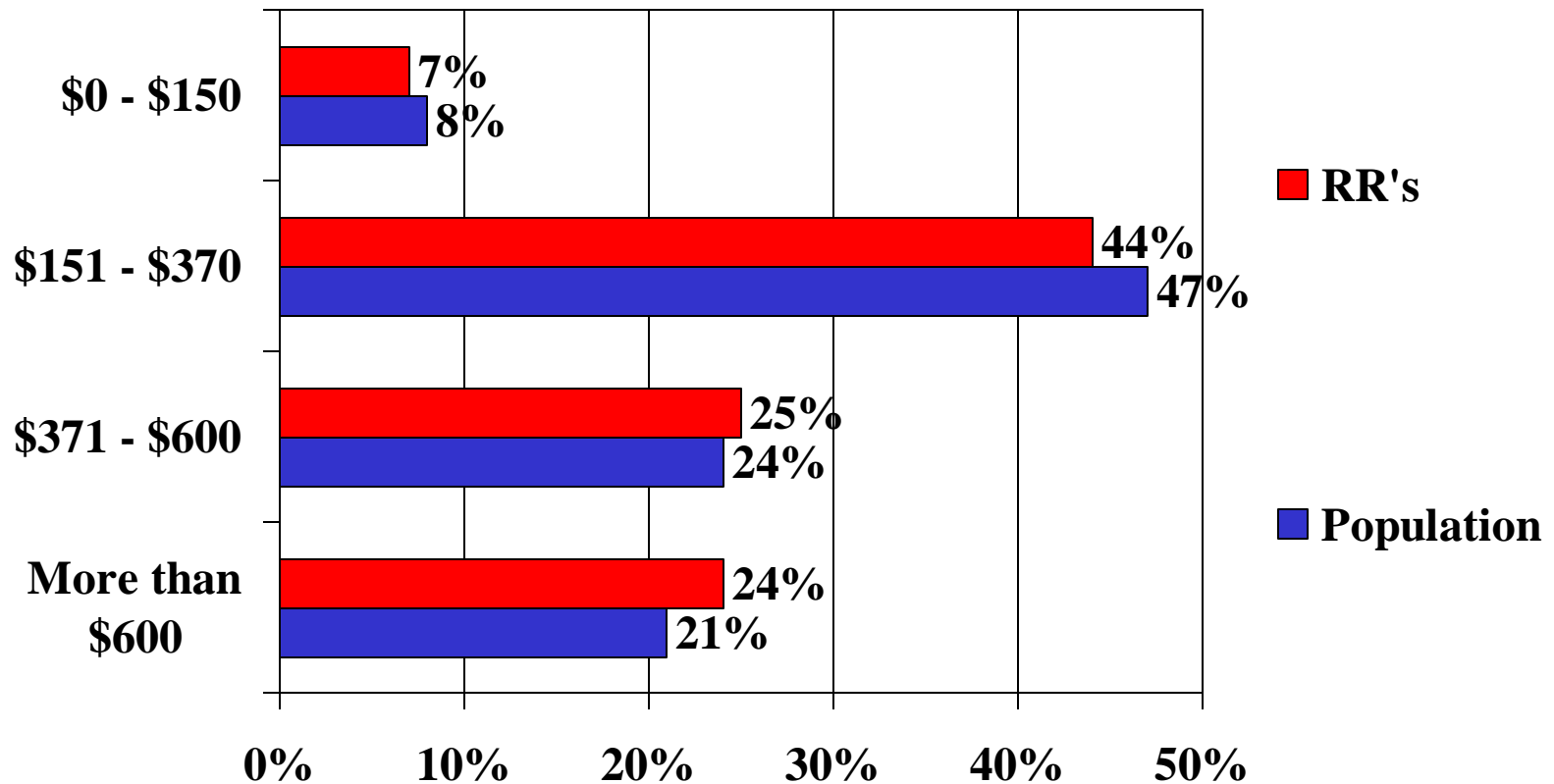
Gender

Remittance Recipients

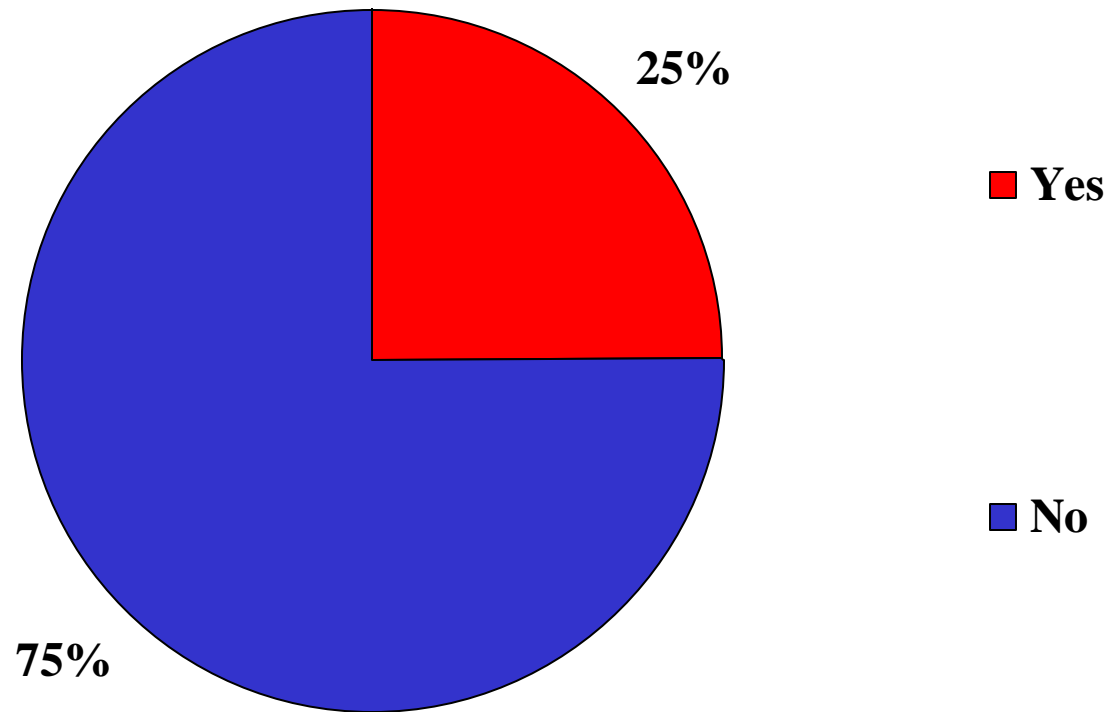


Monthly Income

Remittance Recipients vs. Population

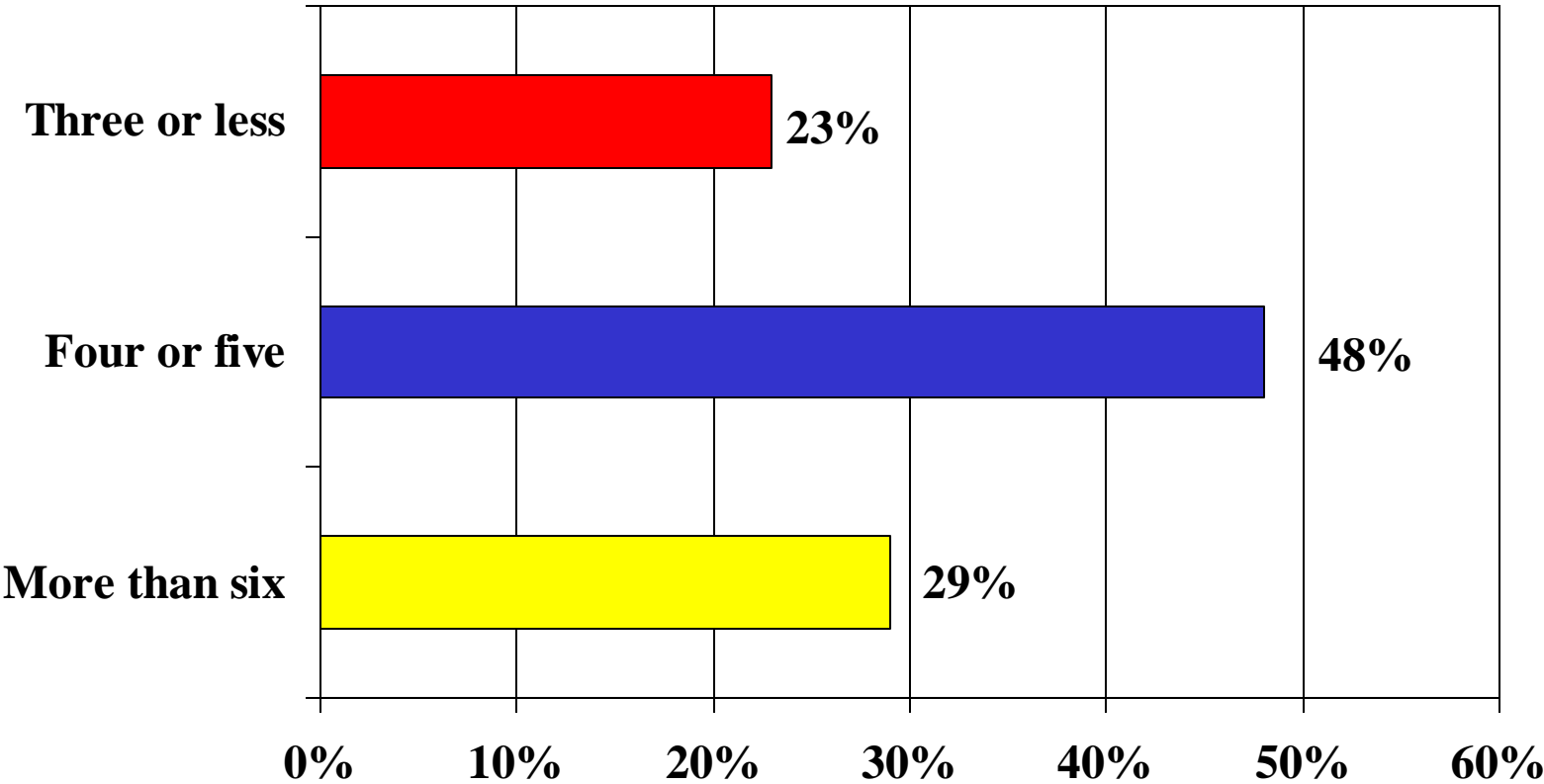


Does your monthly income include remittances?



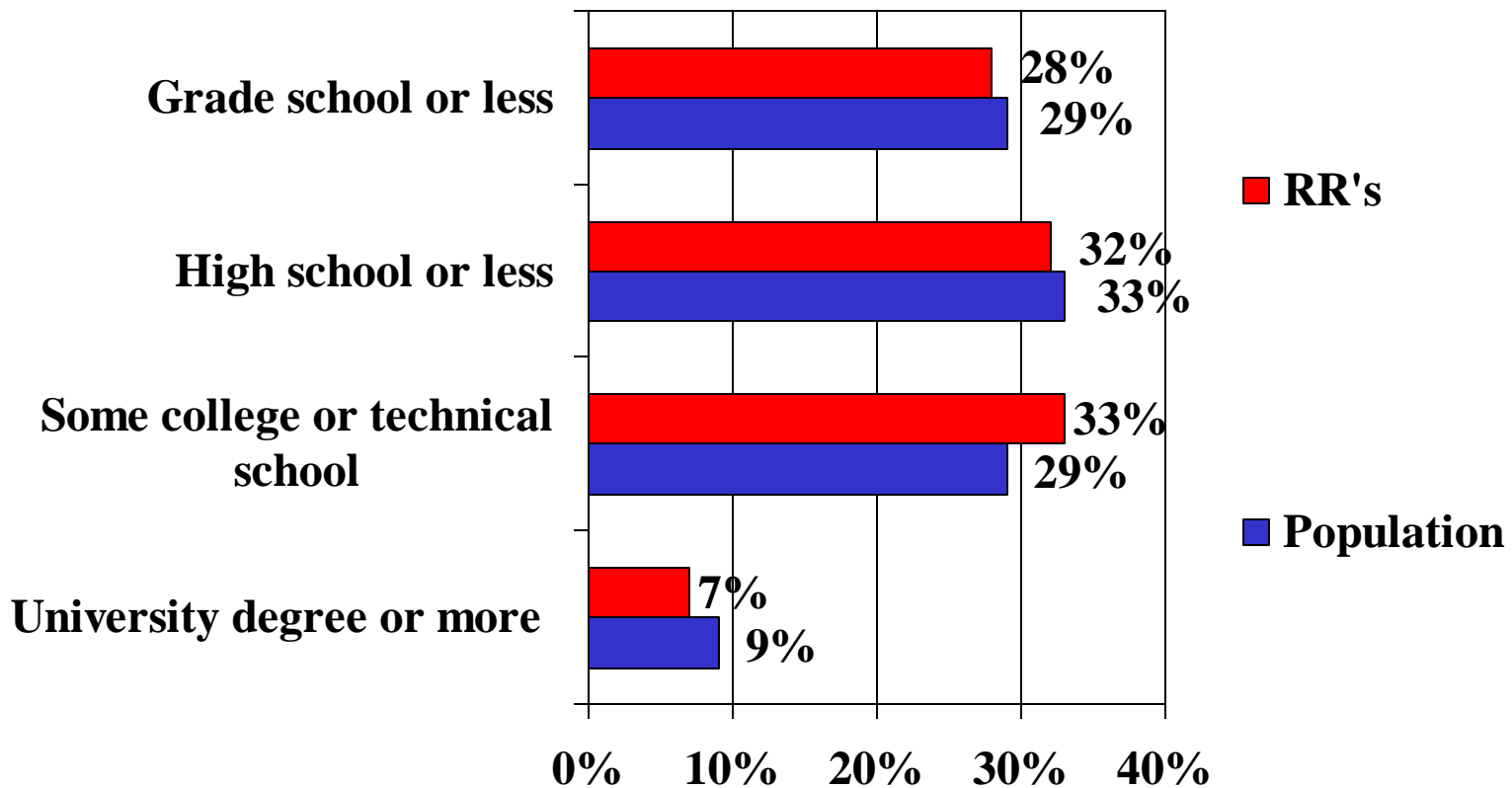
How many people live in your house?

Remittance Recipients



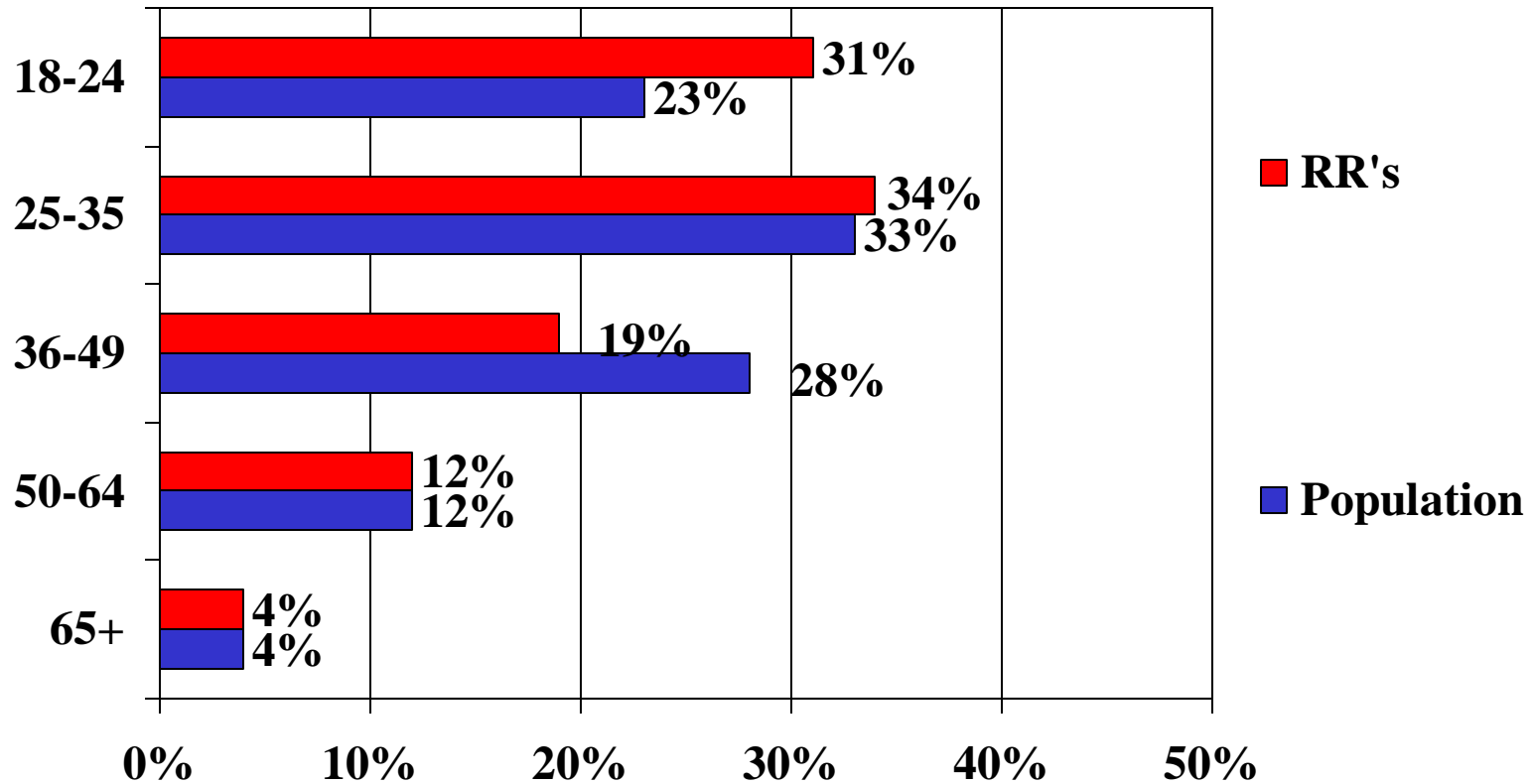
Education

Remittance Recipients vs. Population



Age

Remittance Recipients vs. Population



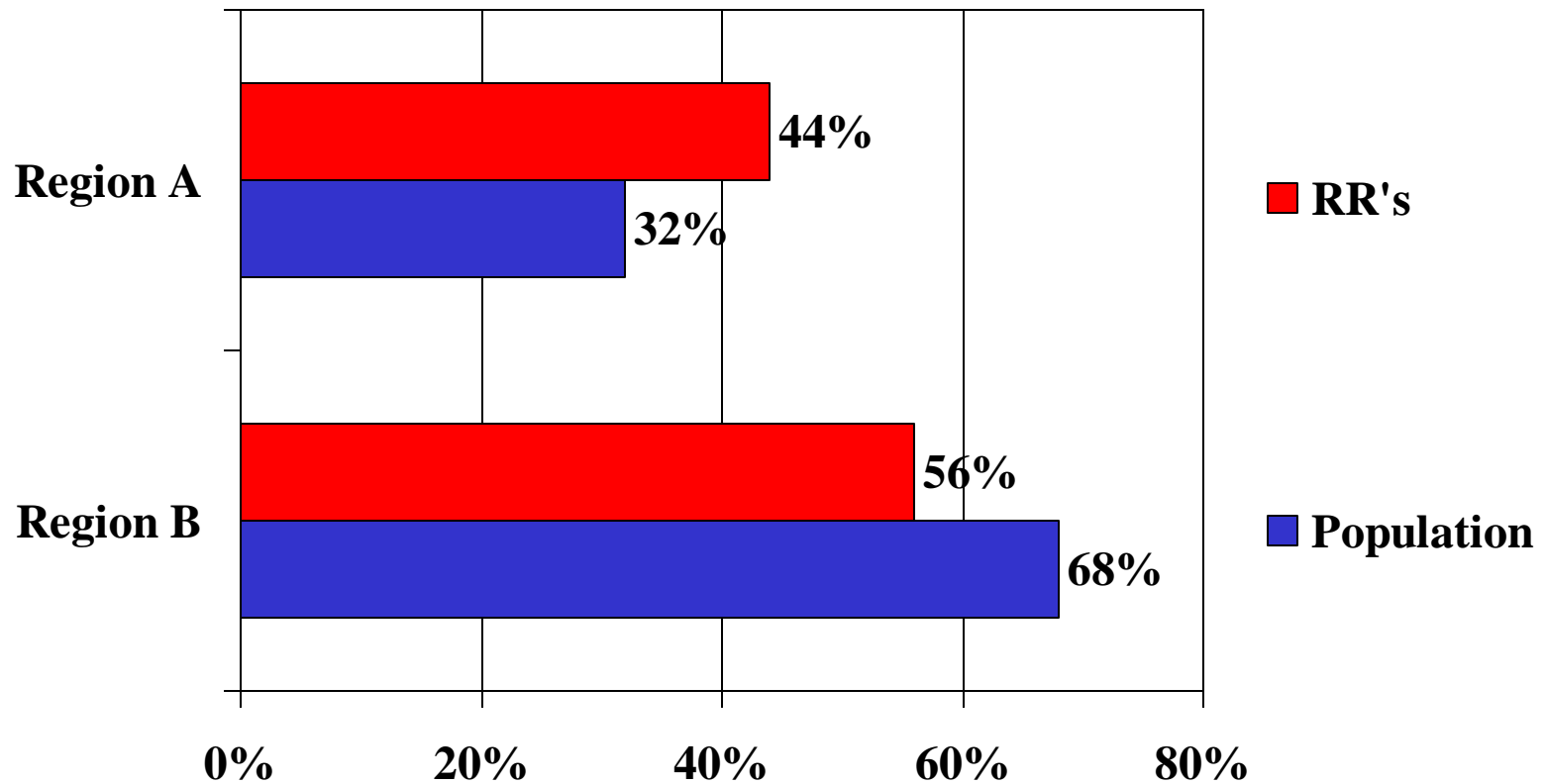
Regions of National Poll

- Region A: Guanajuato, Jalisco, Michoacán, San Luis Potosí, Zacatecas
- Region B: Coahuila, Chiapas, Chihuahua, Distrito Federal, Estado de México, Guerrero, Nuevo León, Oaxaca, Puebla, Sonora and Tabasco.



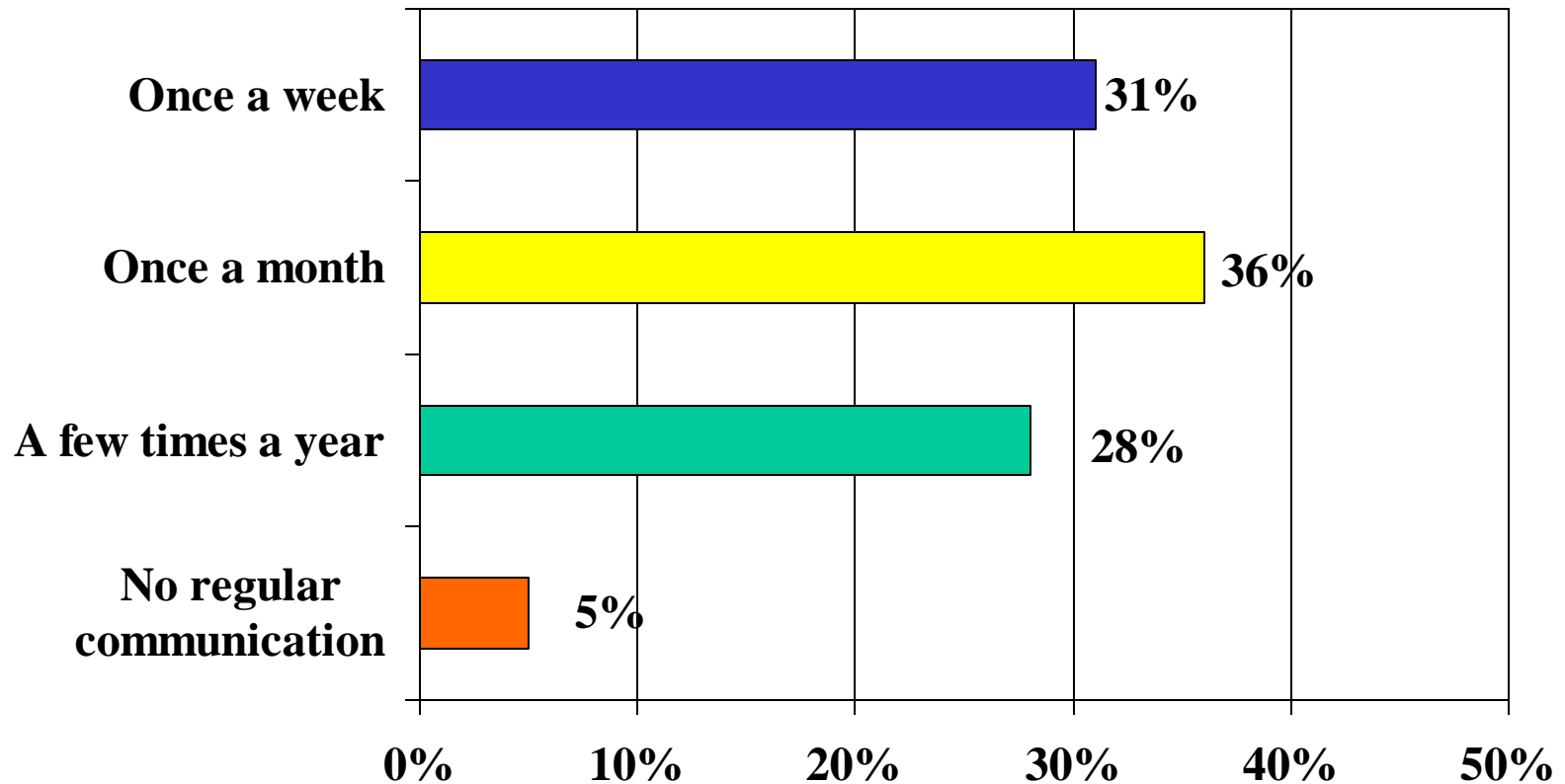
Region

Remittance Recipients vs. Population



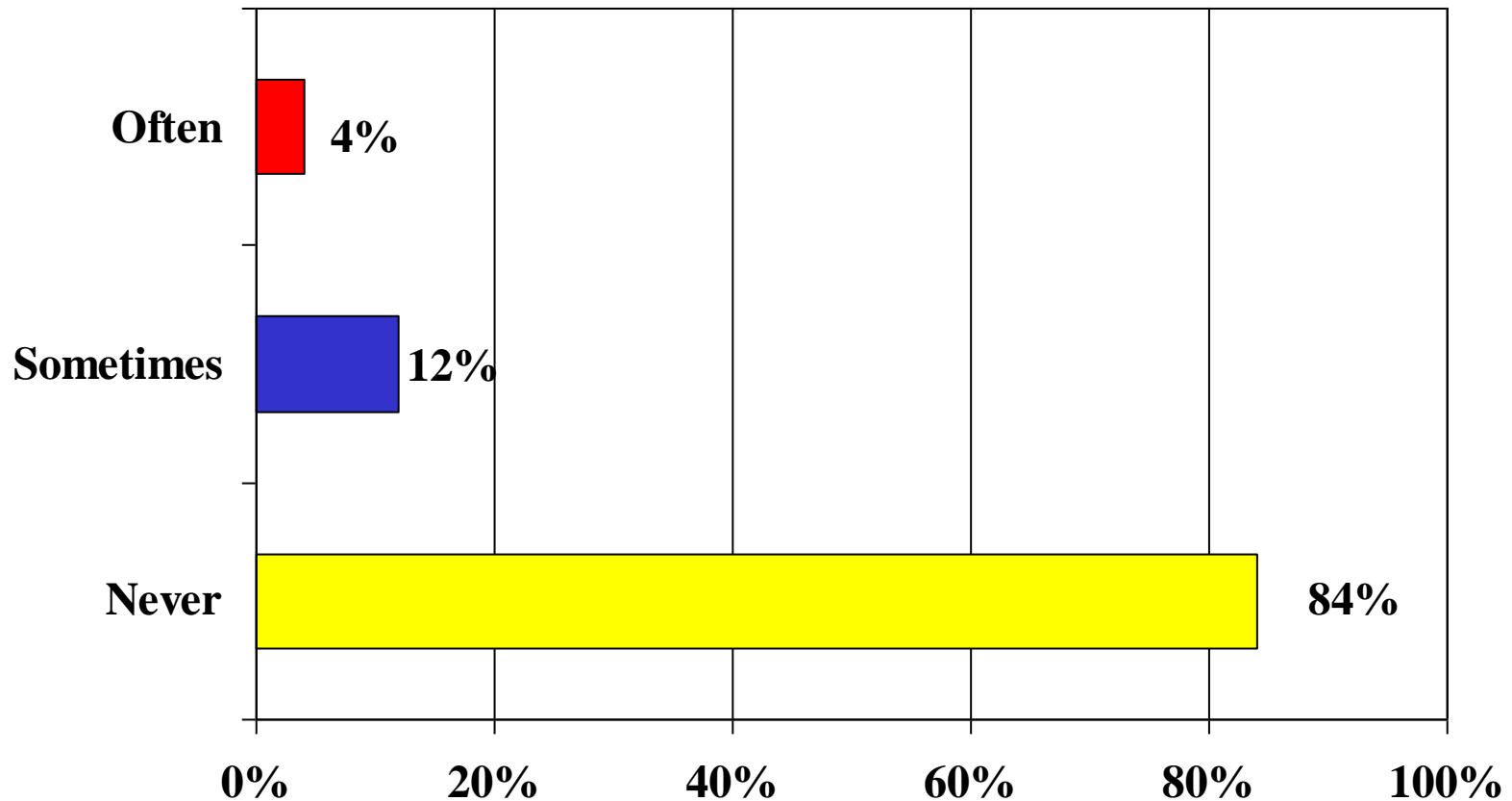
How frequently do you communicate with the relative that sends you money?

Remittance Recipients

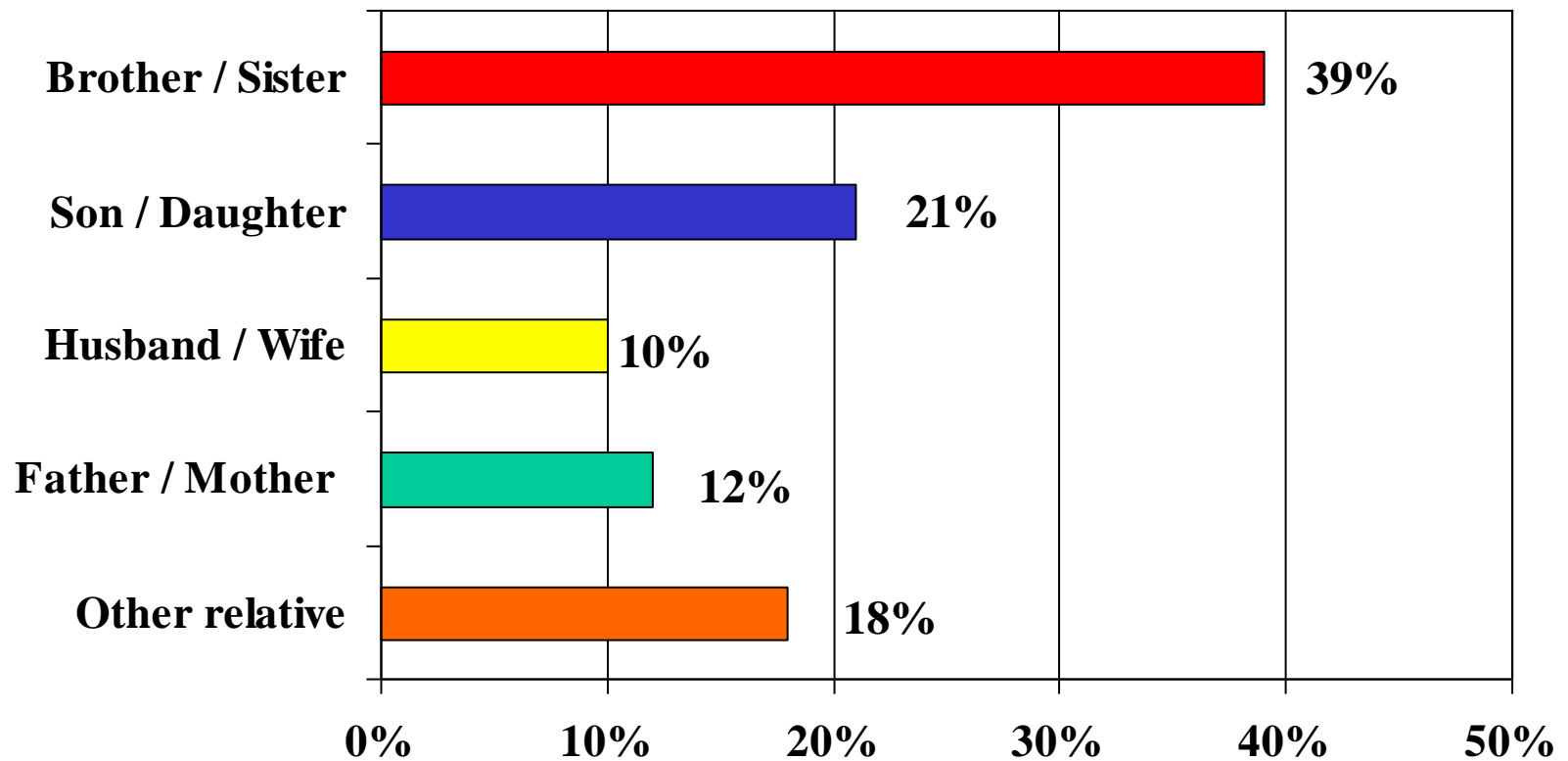


Have you visited your relative in the USA?

Remittance Recipients



Type of relative that sends remittances



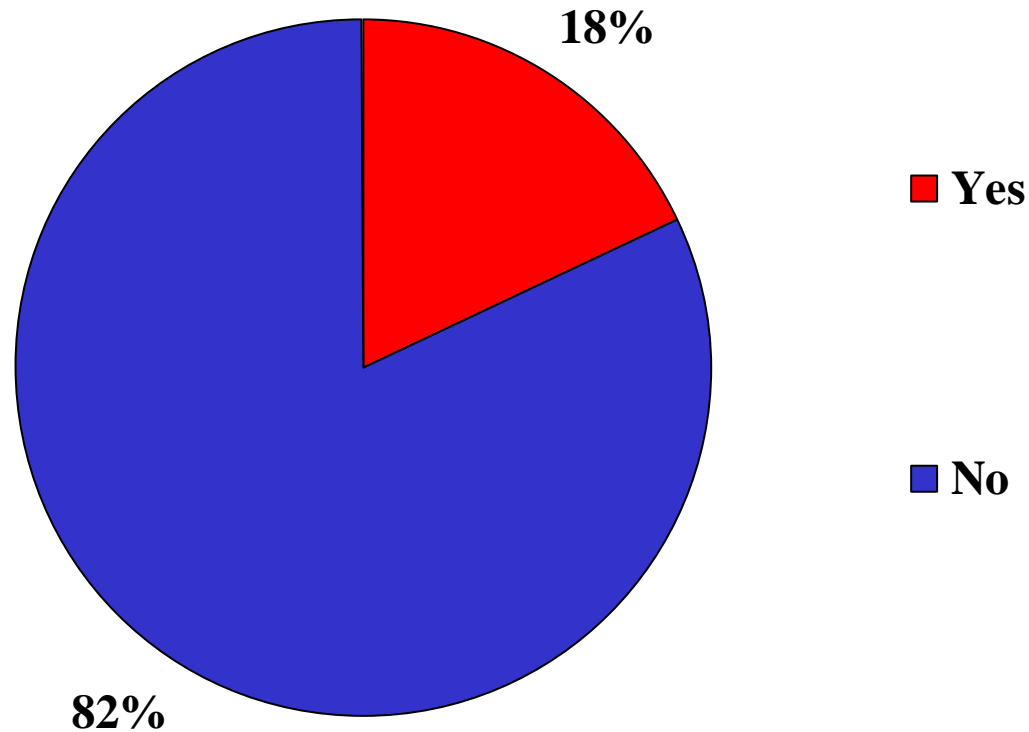
B. Major Findings

1. Mexico receives approximately \$14.5 billion dollars in remittances yearly.
 - 18 percent of Mexican adults – approximately 11 million people – regularly receive money from relatives that live in a foreign country.
 - The average Mexican remittance recipient gets money from their relatives abroad about 7 times per year.
 - The average remittance sent to Mexico is approximately \$190 dollars.

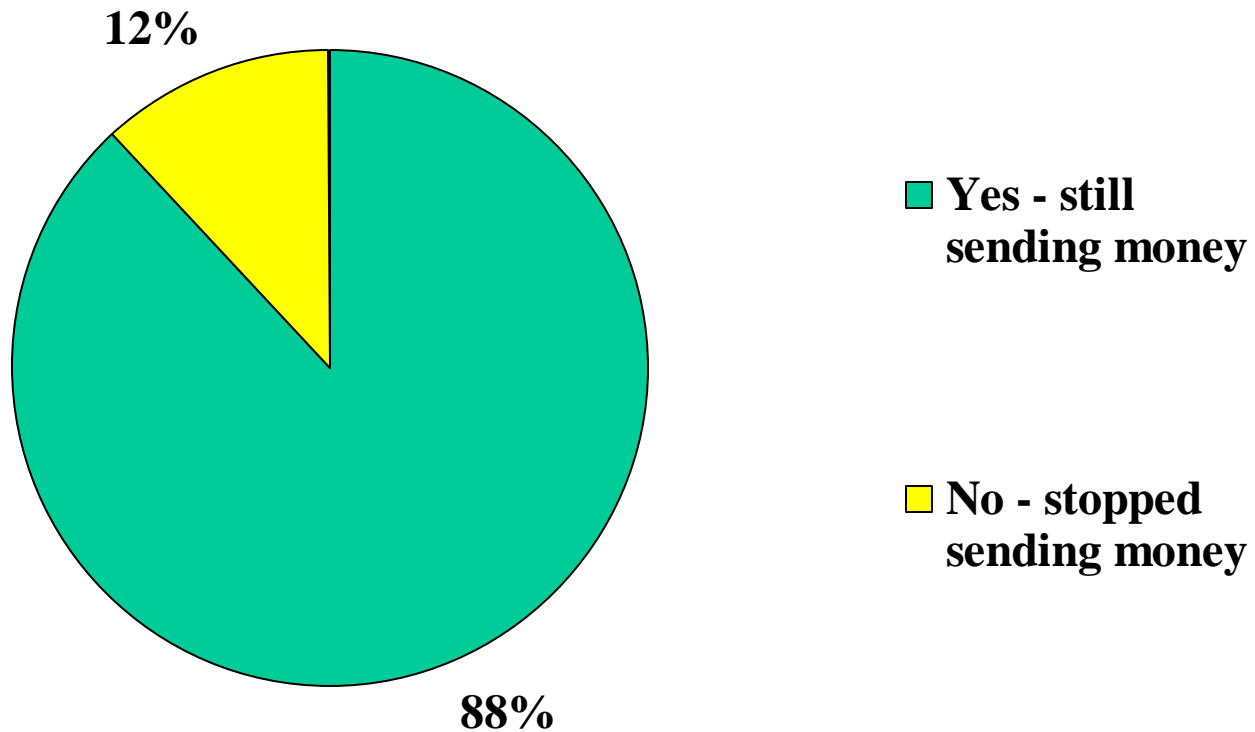
Mexico receives approximately
\$14.5 billion dollars in remittances yearly

- RR's report a small increase in the average amount of money they have received from their relatives in the last two years.
- The percentage of RR's that have been receiving money for less than three years is relatively the same as the percentage of RR's that have been receiving money for more than five years.
- A majority of RR's report that they expect to continue to receive money from their relatives for the next few years or longer.

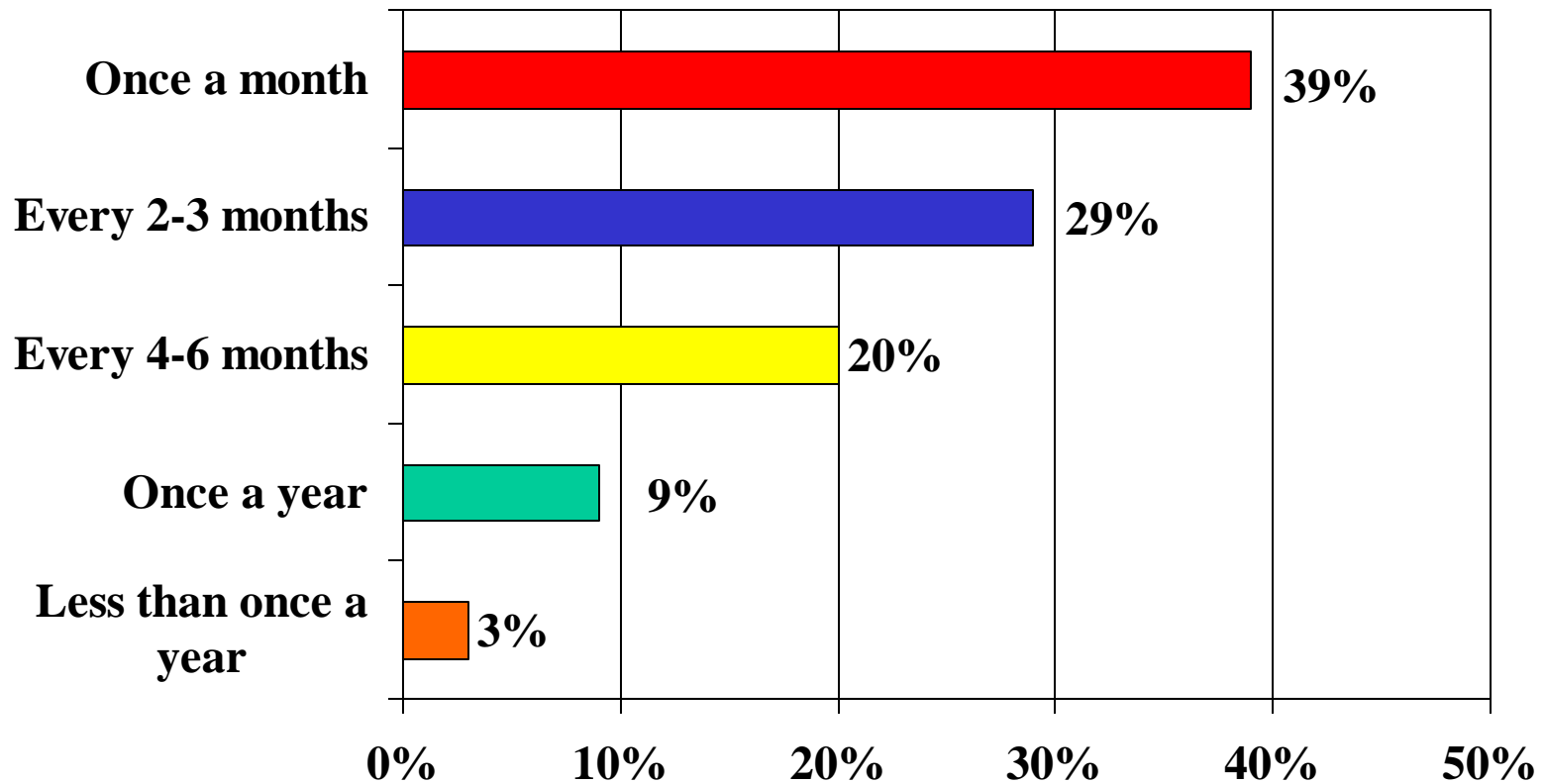
Do you receive remittances from relatives that live in a foreign country?



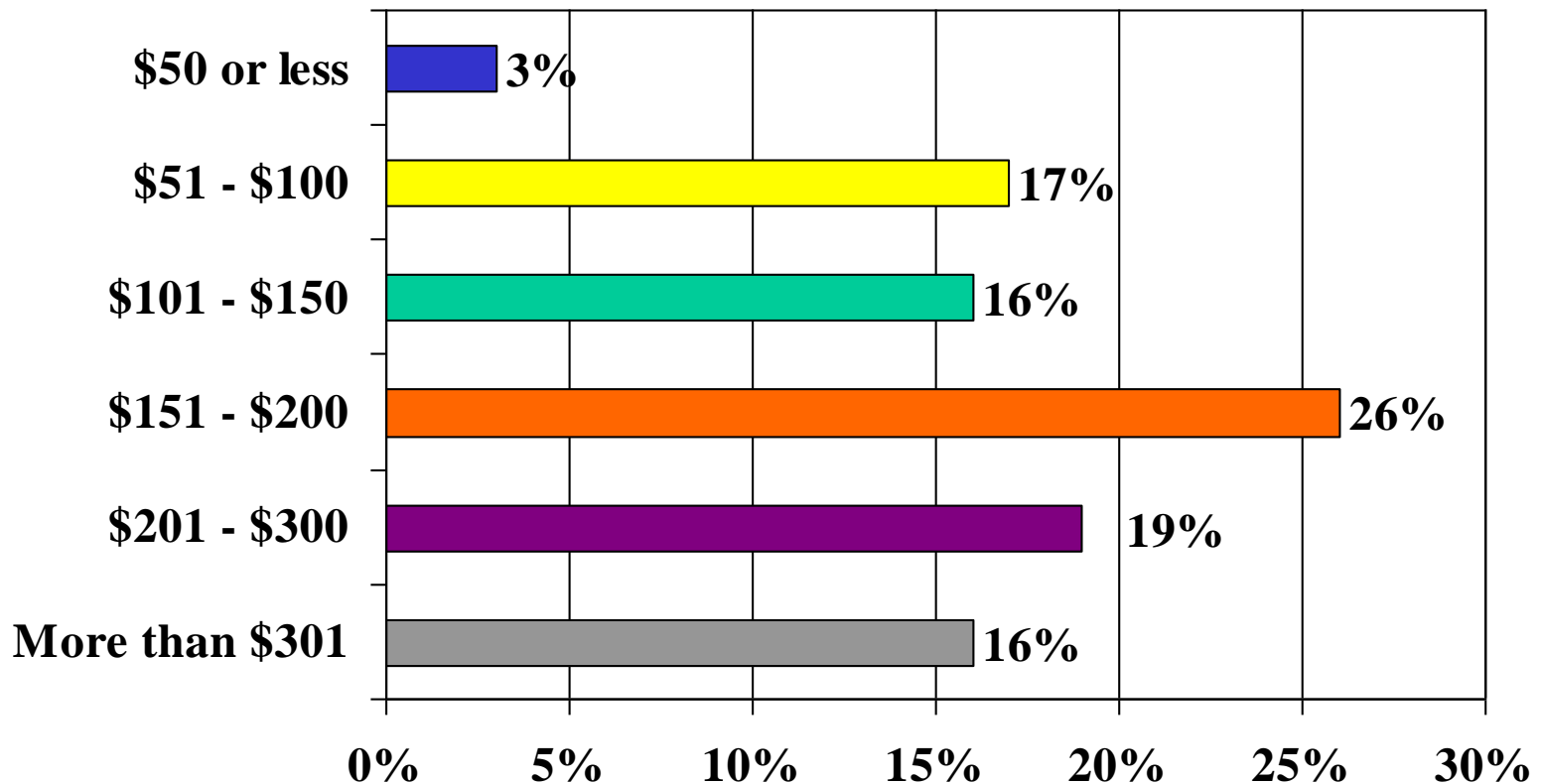
Is your relative sending you money now,
or has your relative stopped sending you
money?



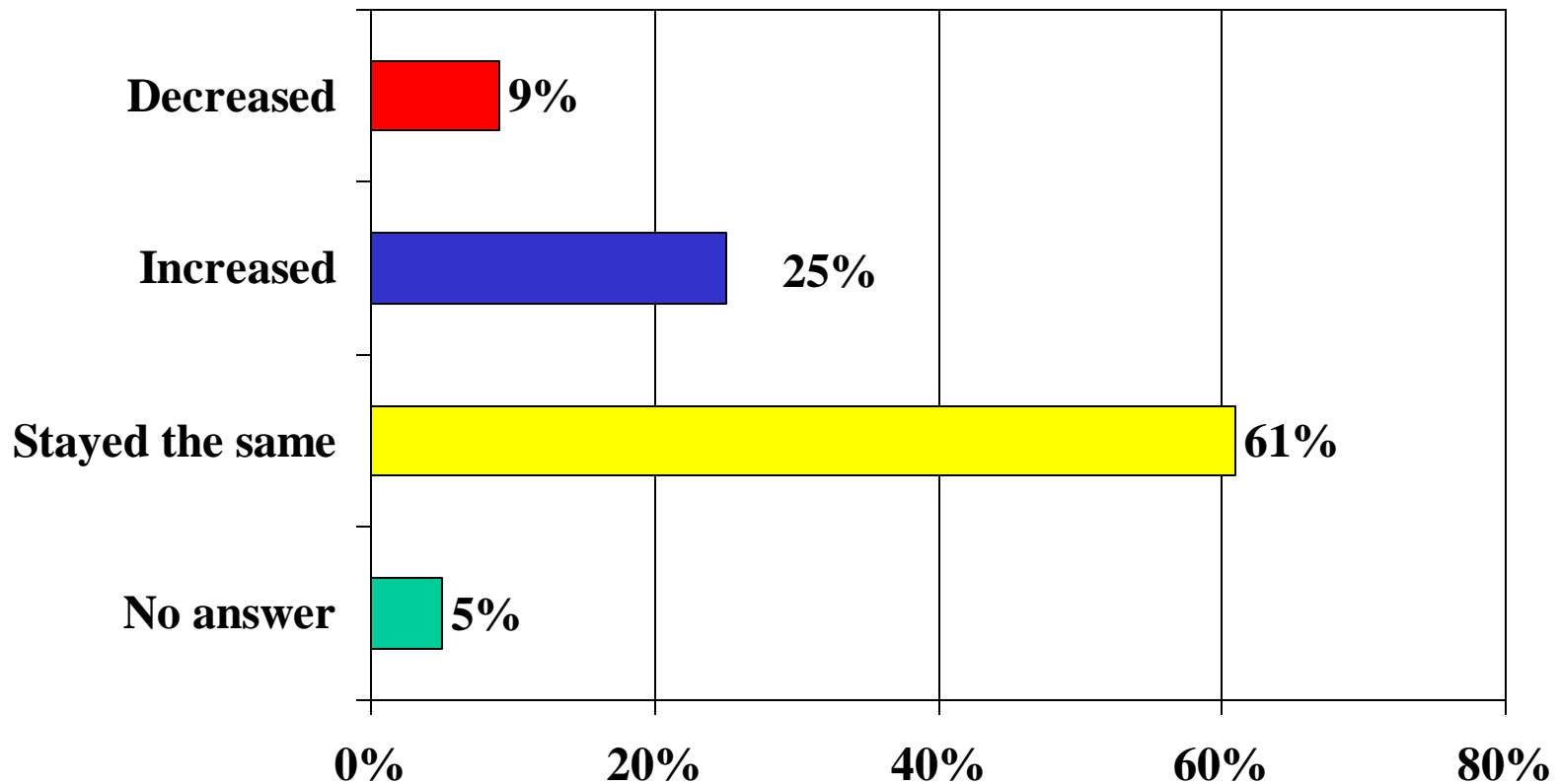
The average Mexican remittance recipient gets money **7 times per year**



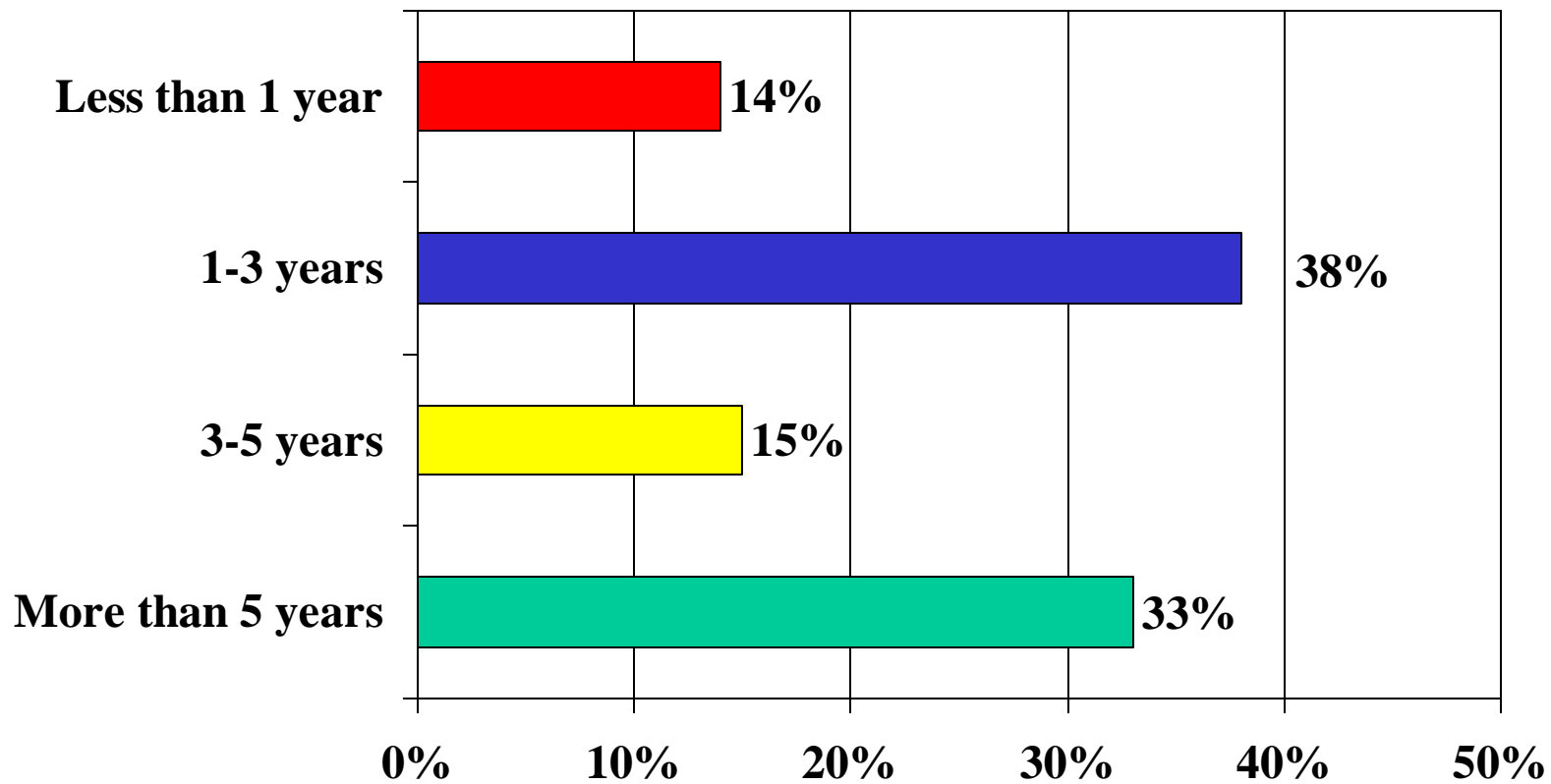
The average remittance sent to Mexico is approximately **\$190 dollars**



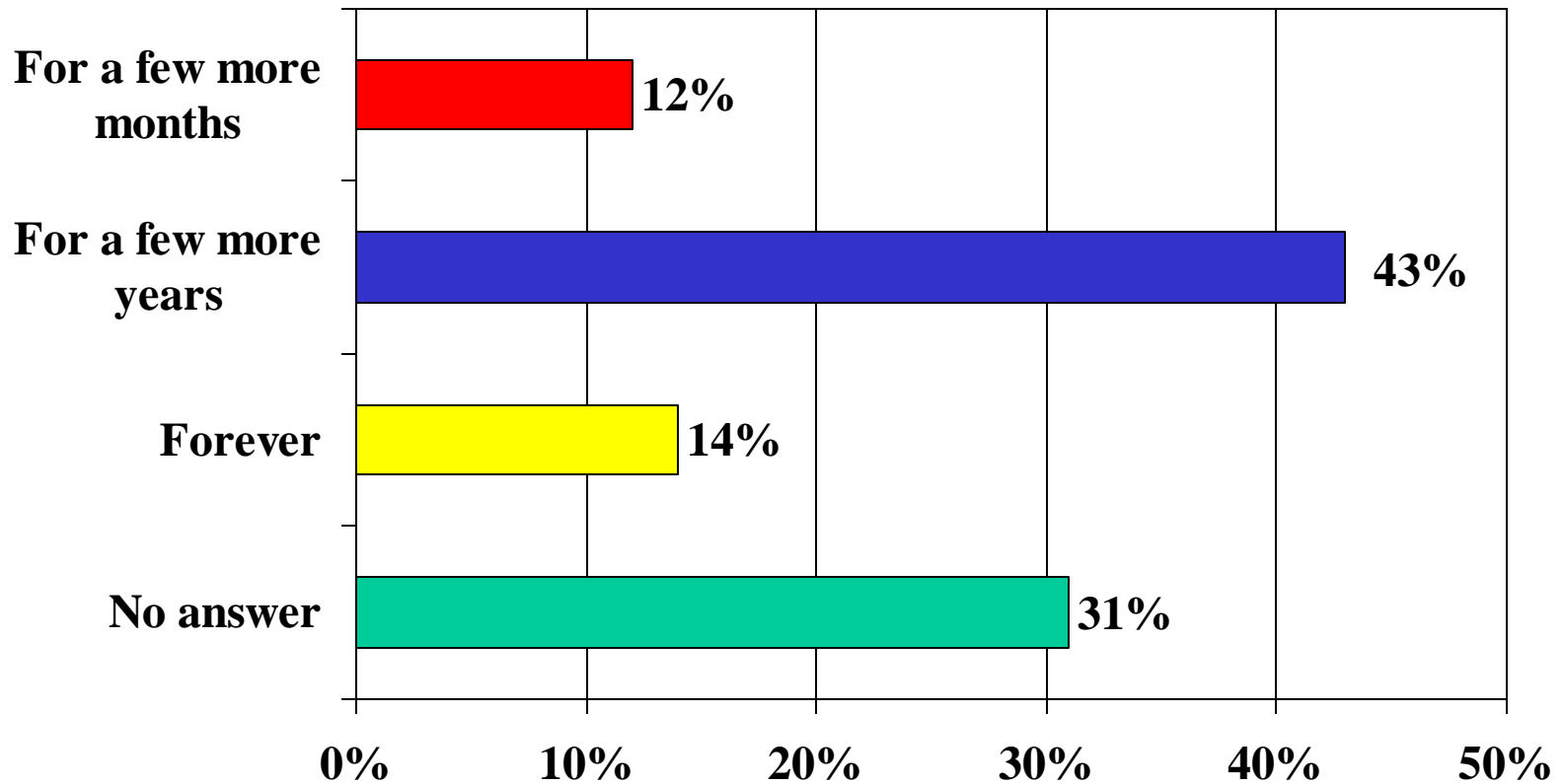
Has your remittance decreased, increased or stayed the same over the last two years?



How long have you been receiving remittances?



How much longer do you think you will continue to receive remittances?



B. Major Findings

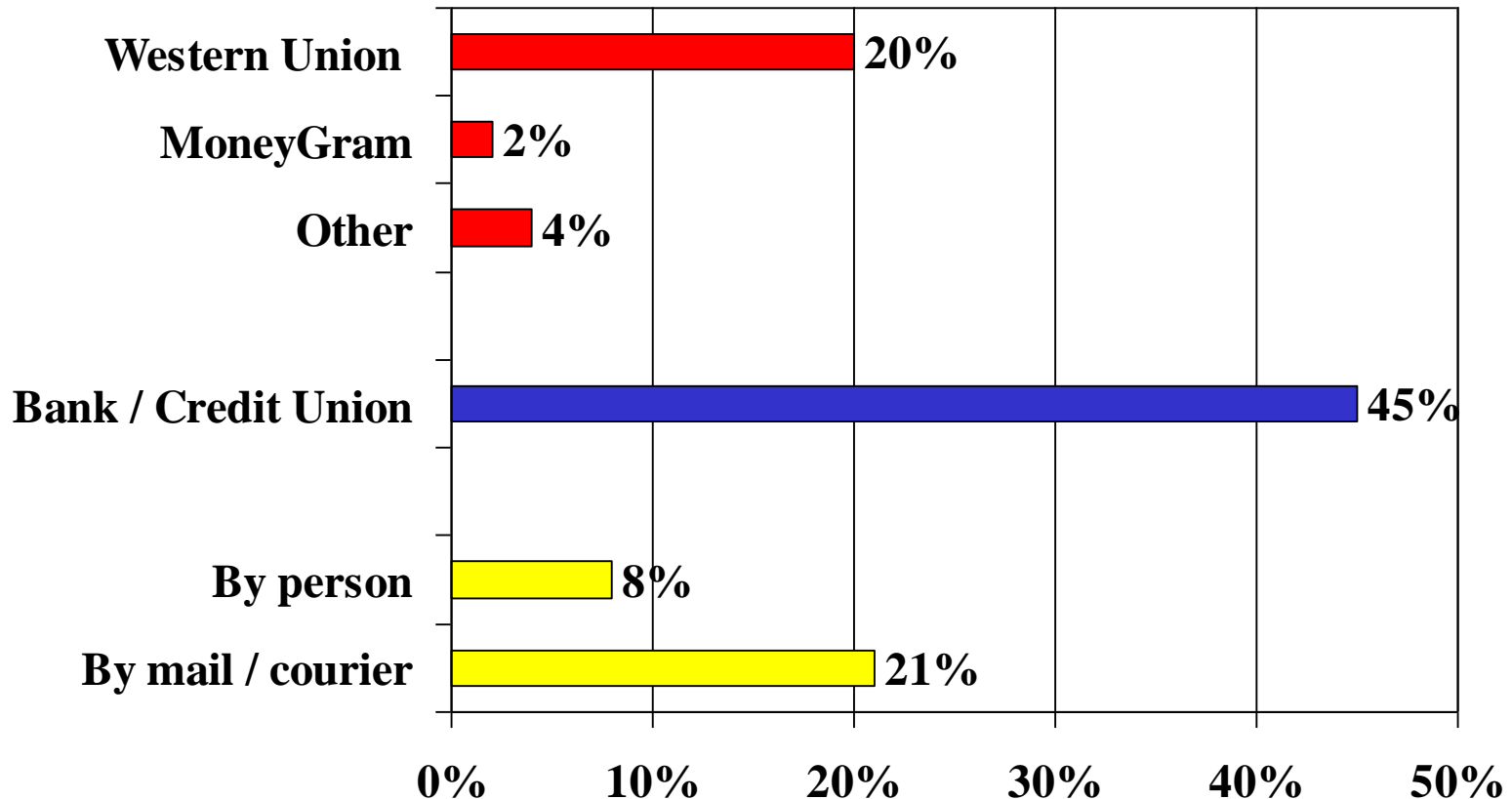
2. More than two-fifths of all remittance recipients get their money through a Mexican bank.

 - One – fourth of remittance recipients in Mexico get their money through Western Union, MoneyGram or another international cash remittance company.
 - A significant percentage of remittances arrive in Mexico through international mail / courier services.
 - Three-quarters of RR's say that the economic problems of Mexico were an important factor in their relatives' decision to emigrate.

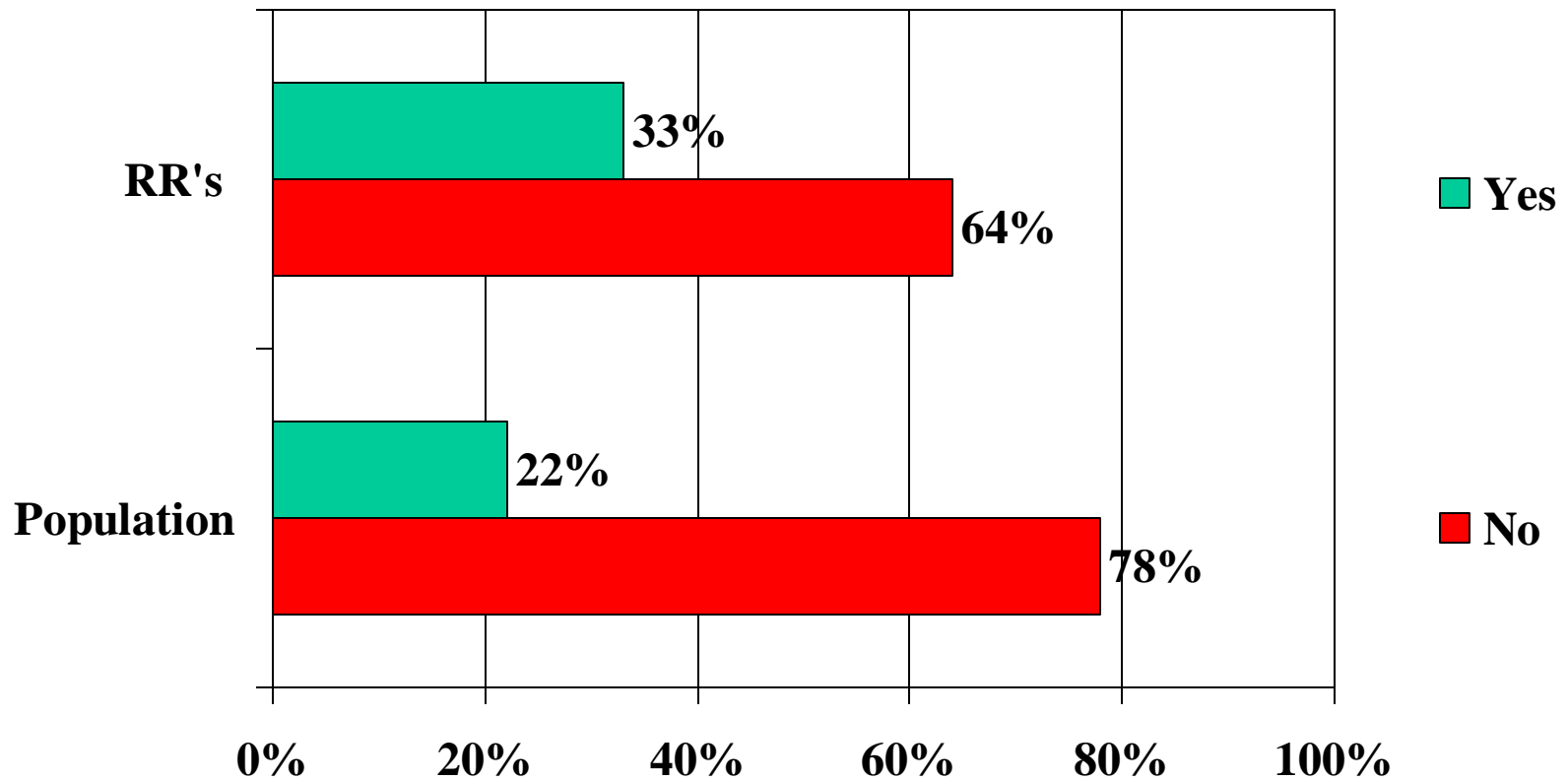
More than two-fifths of all remittance recipients get their money through a Mexican bank

- A majority of RR's report that their relative did not make a commitment to send them money before they left Mexico.
- RR's are more likely to have a bank account than the rest of the Mexican population.
- Most Mexicans have a positive opinion of Mexican banks.
- A large majority of the Mexican population report being familiar with ATM machines.

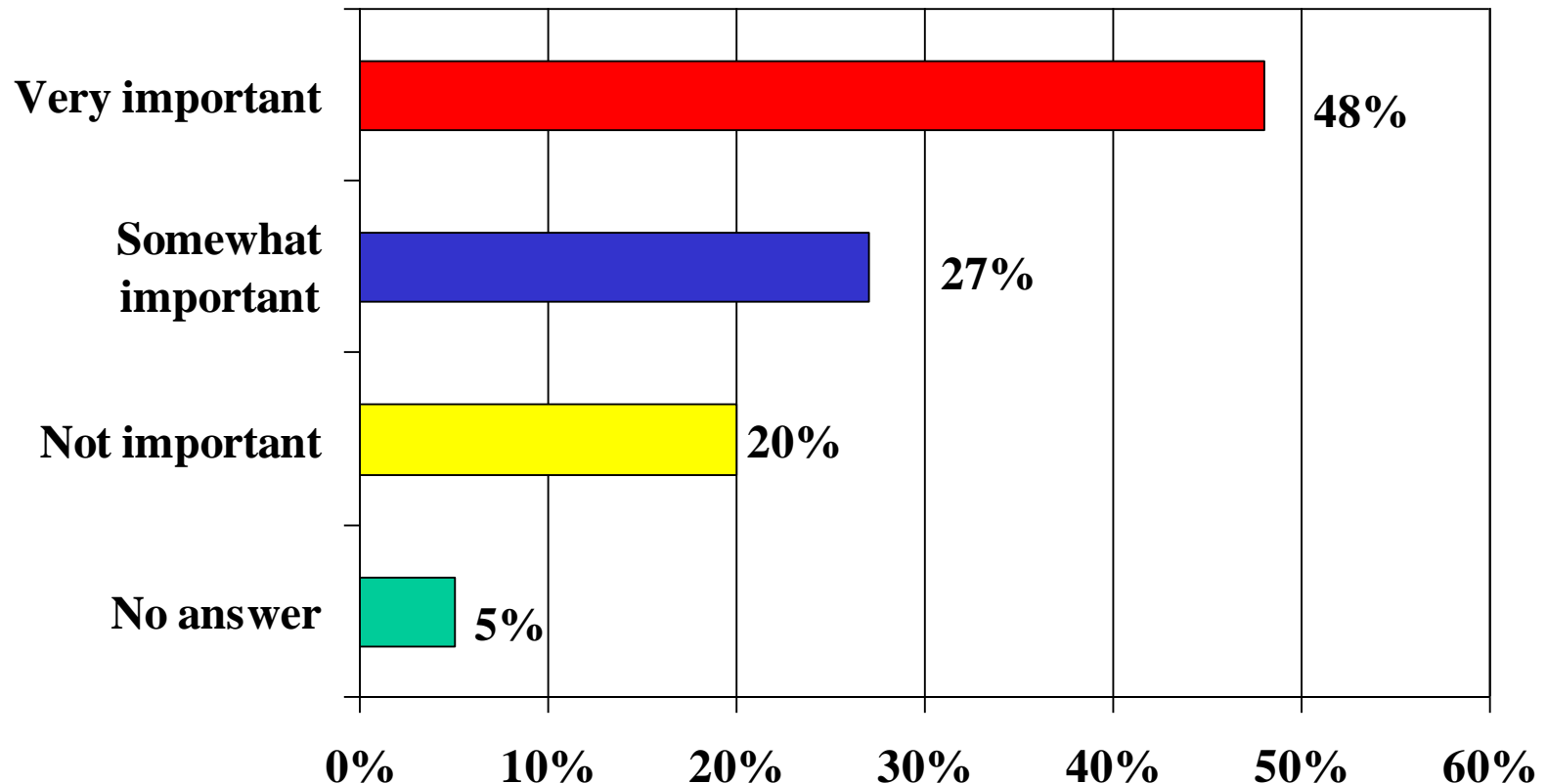
How do you receive the money that your relative sends?



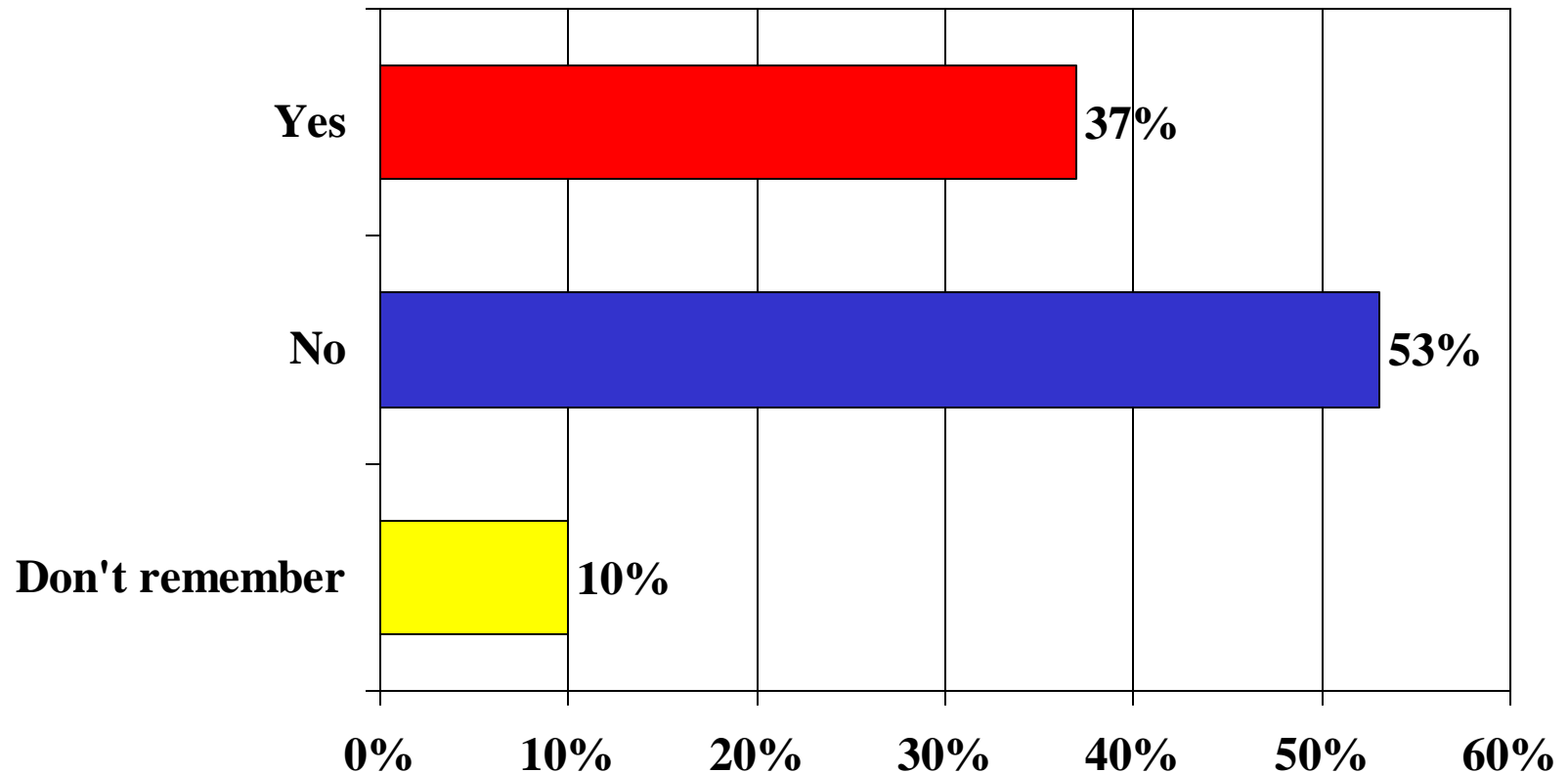
Do you have a bank account?



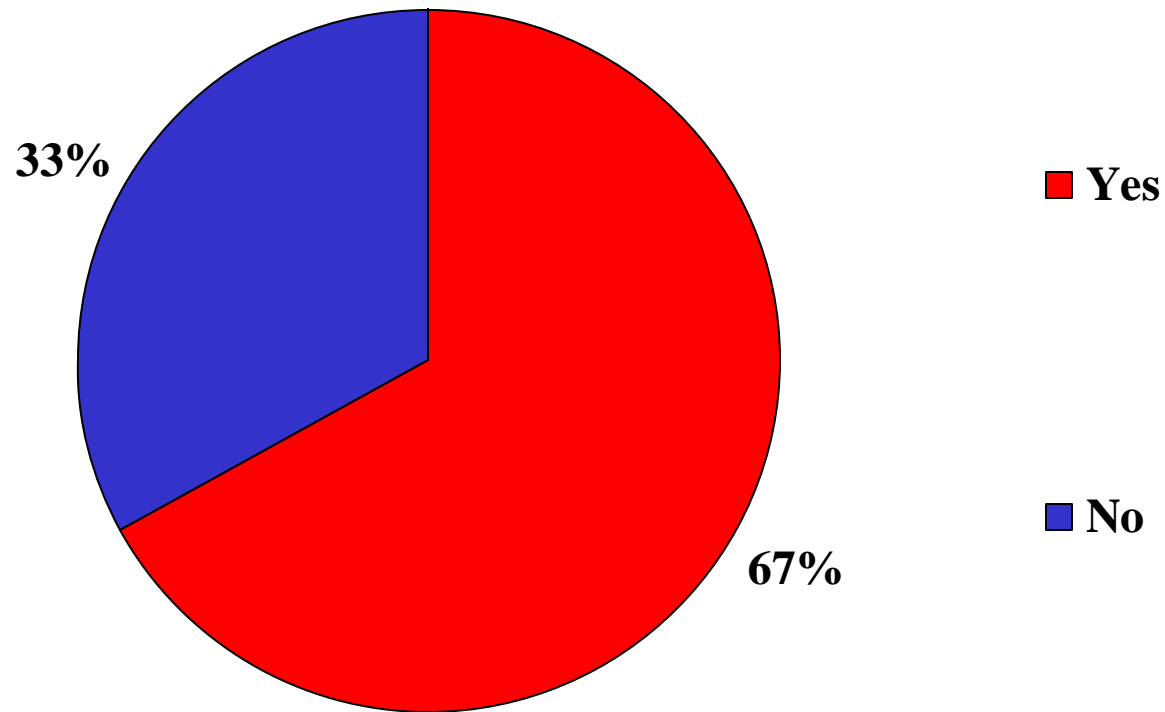
Were Mexico's economic problems a major factor in your relative's decision to leave?



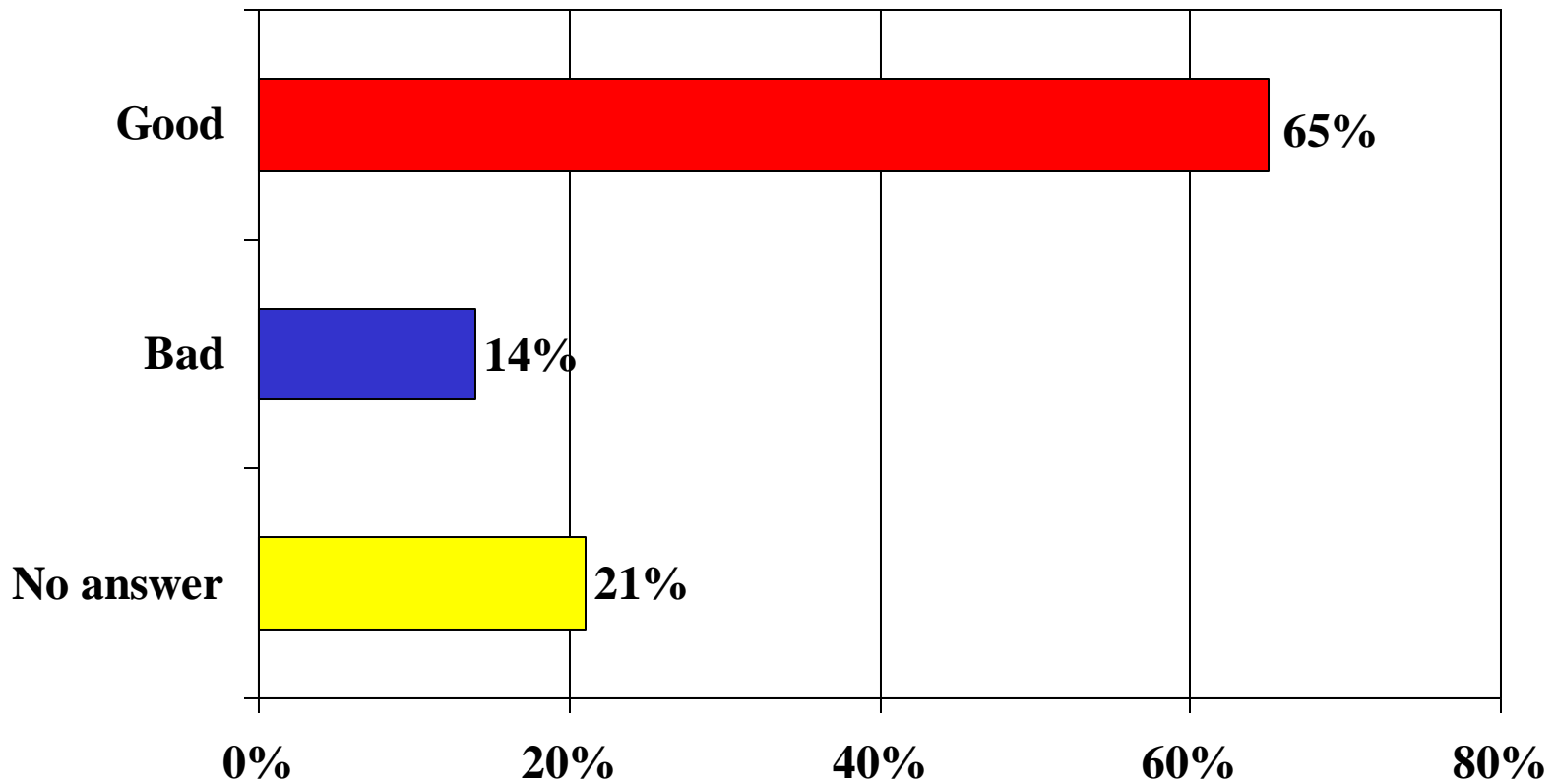
Before leaving Mexico, was there an arrangement with that relative to send remittances?



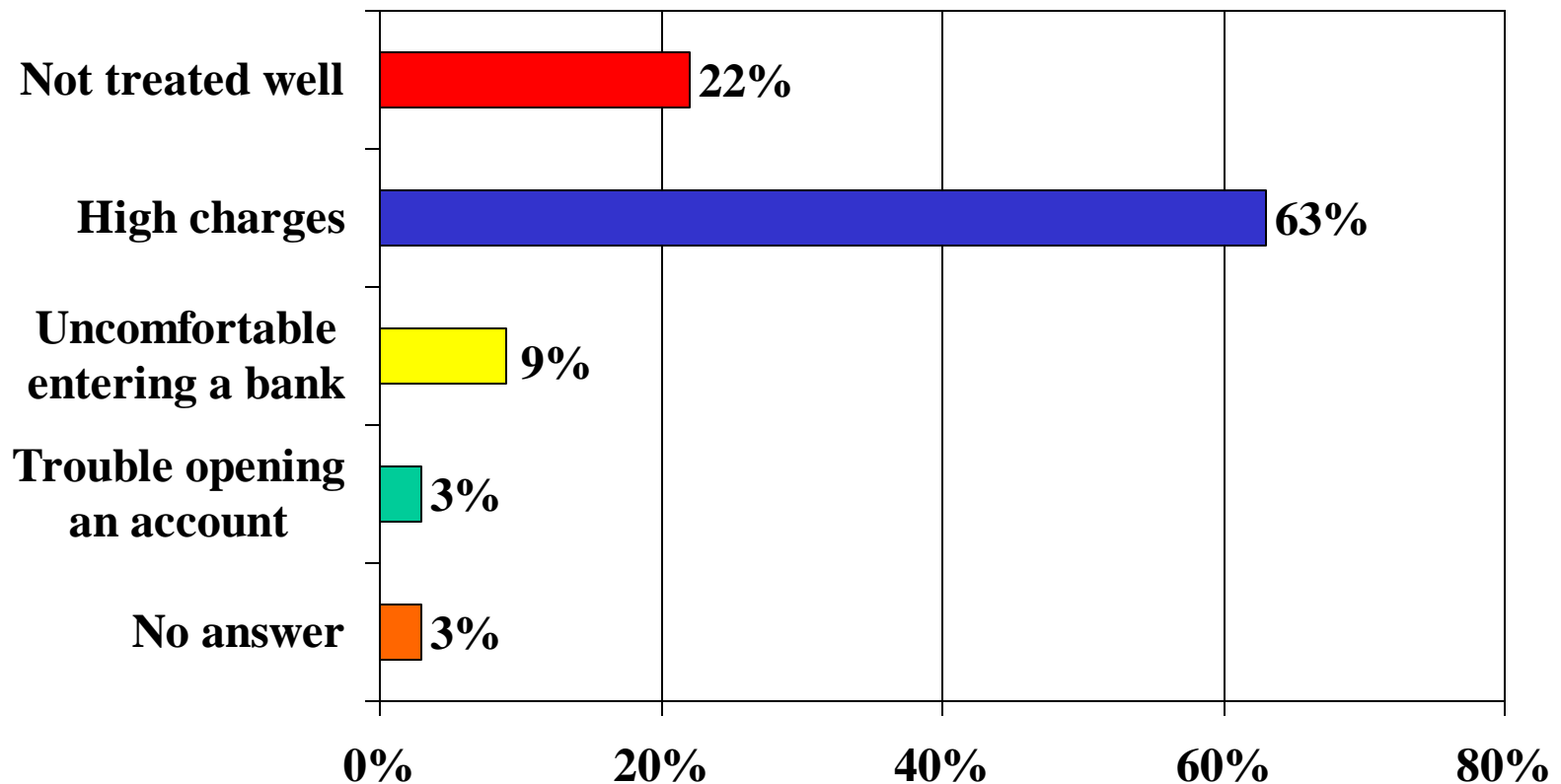
Is there a bank in your area?



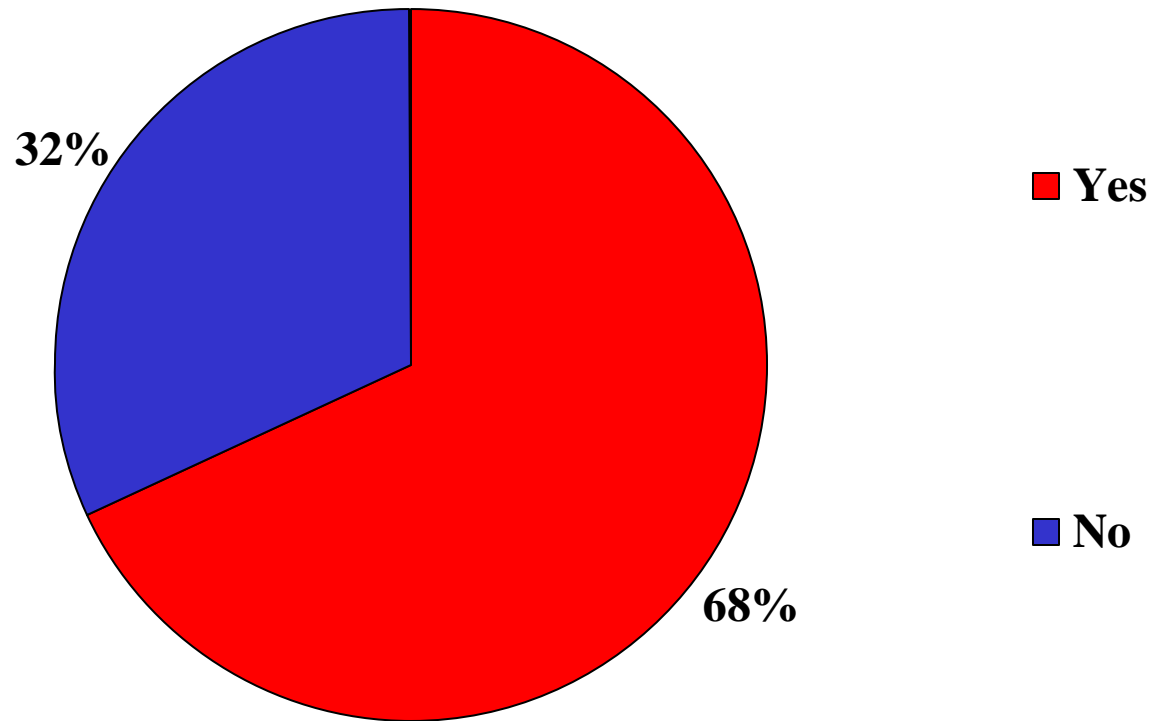
What opinion do you have of the banking system?



Why do you have a bad opinion of the banking system?



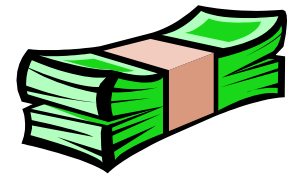
Are you familiar with ATM machines and how to use them?



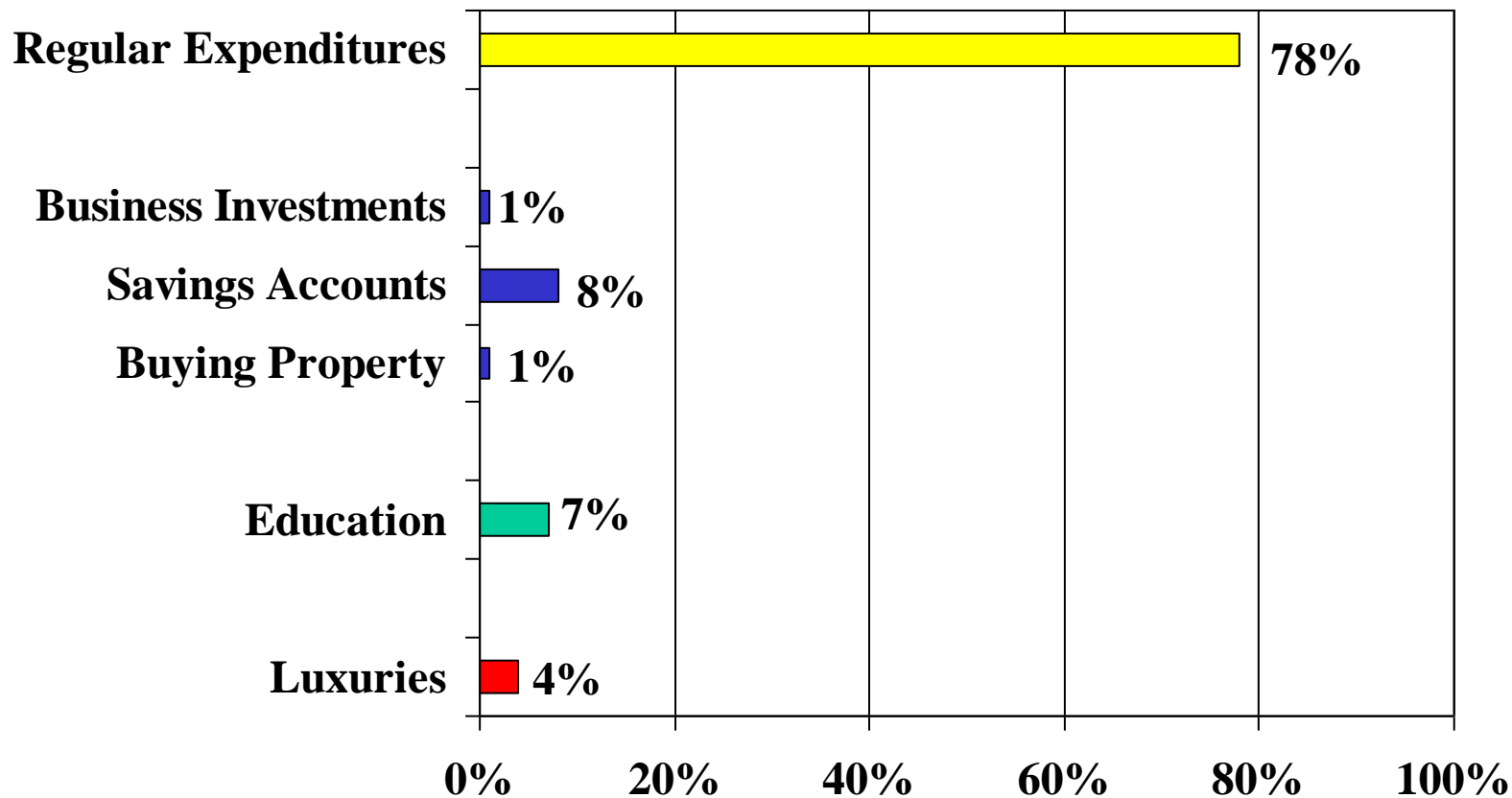
B. Major Findings

3. A large majority of Mexican remittance recipients use the money on “regular” expenditures.

- Seventy-eight percent of Mexico remittance recipients use the money for day-to-day expenditures like paying rent and buying food or medicine.
- Approximately ten percent of RR’s invest the money they receive in a savings account, property or a business.
- Seven percent of RR’s spend the money they receive for educational purposes.
- Two-thirds of RR’s report an improvement in their lifestyle because of the money they receive.

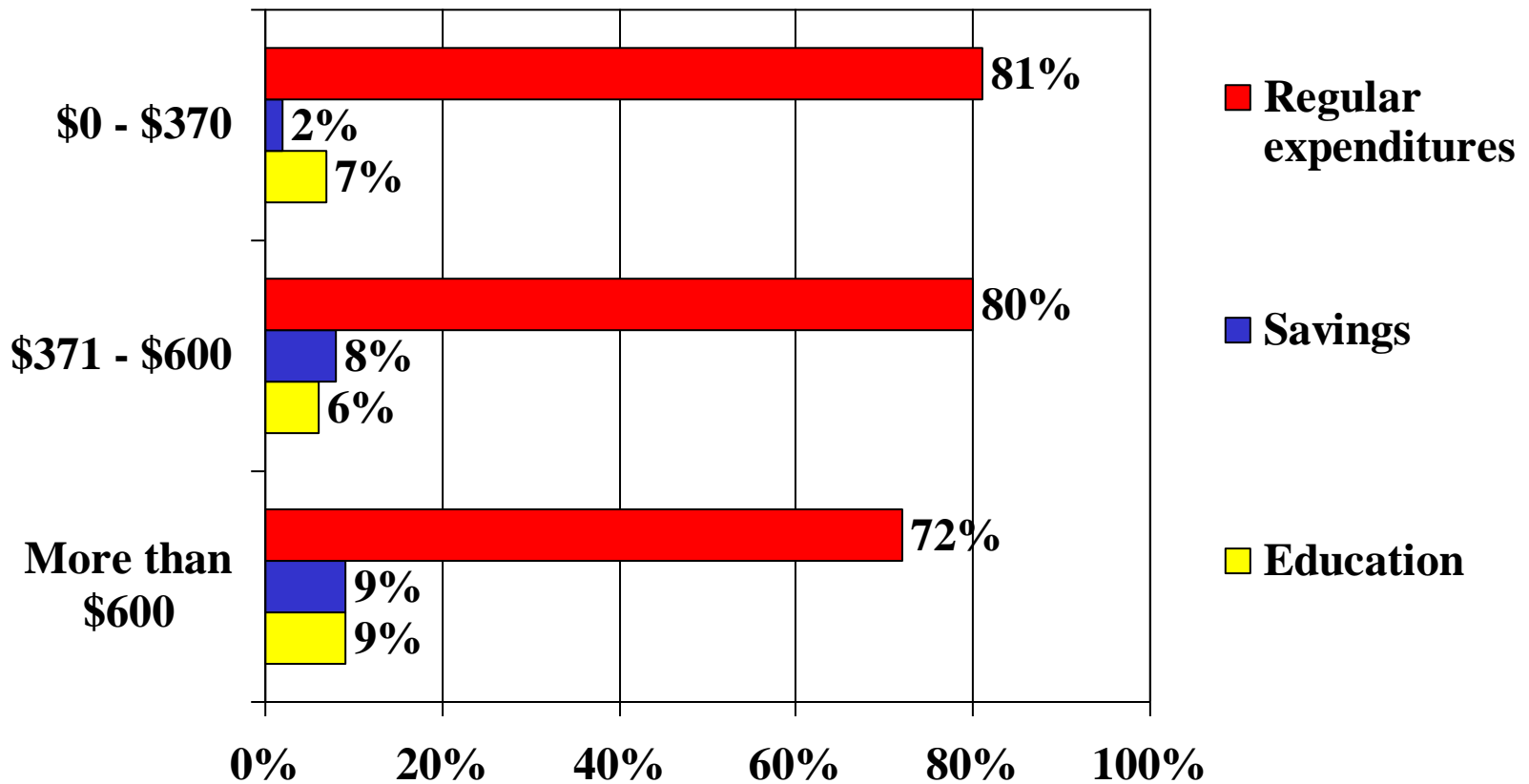


How is the money spent?

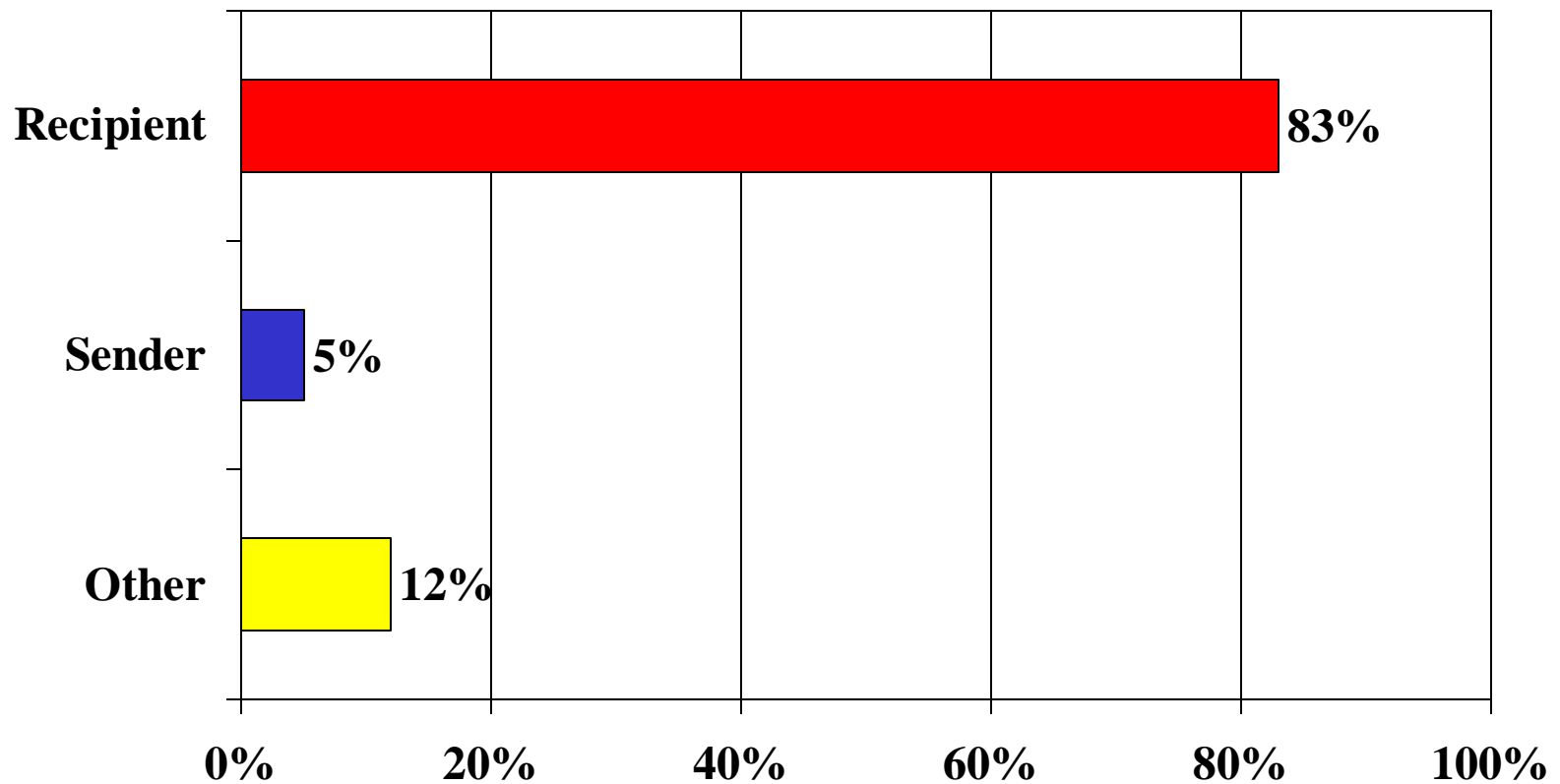


How is the money spent?

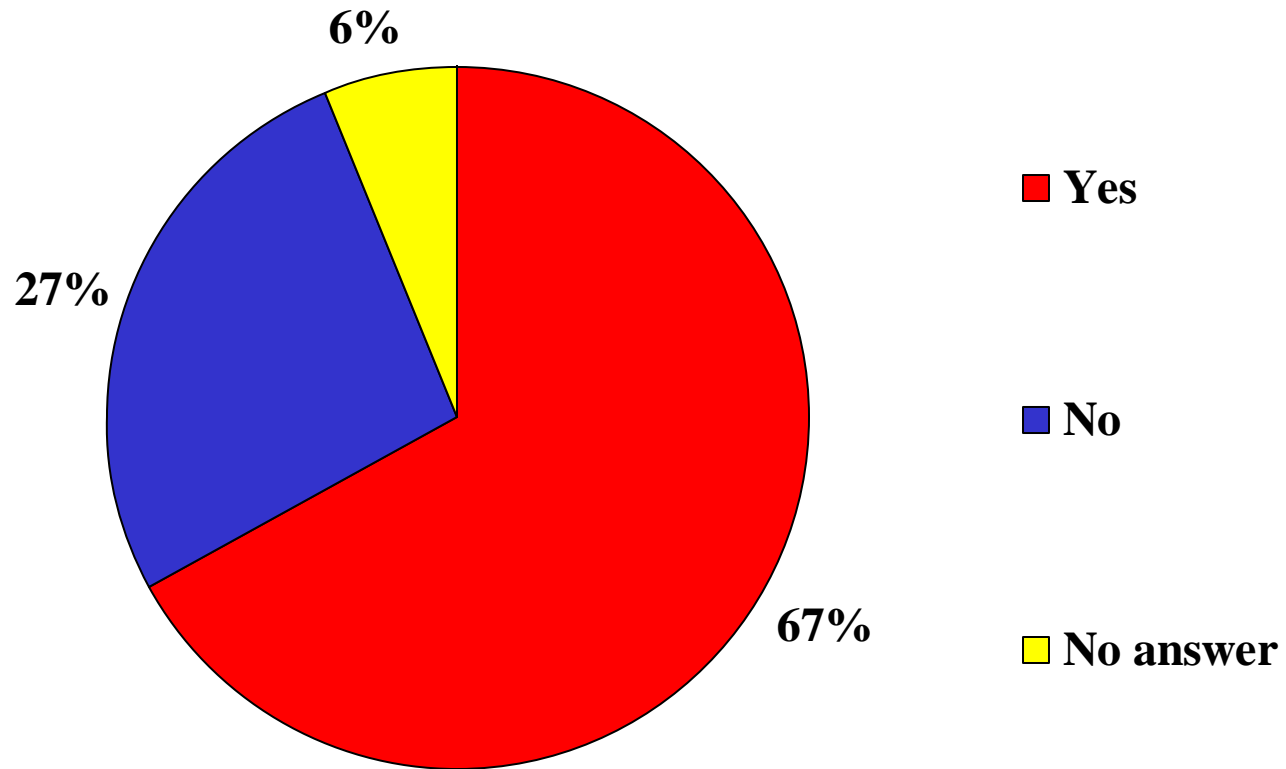
Income



Who decides how the money is spent?



Has your life improved due to the remittances?



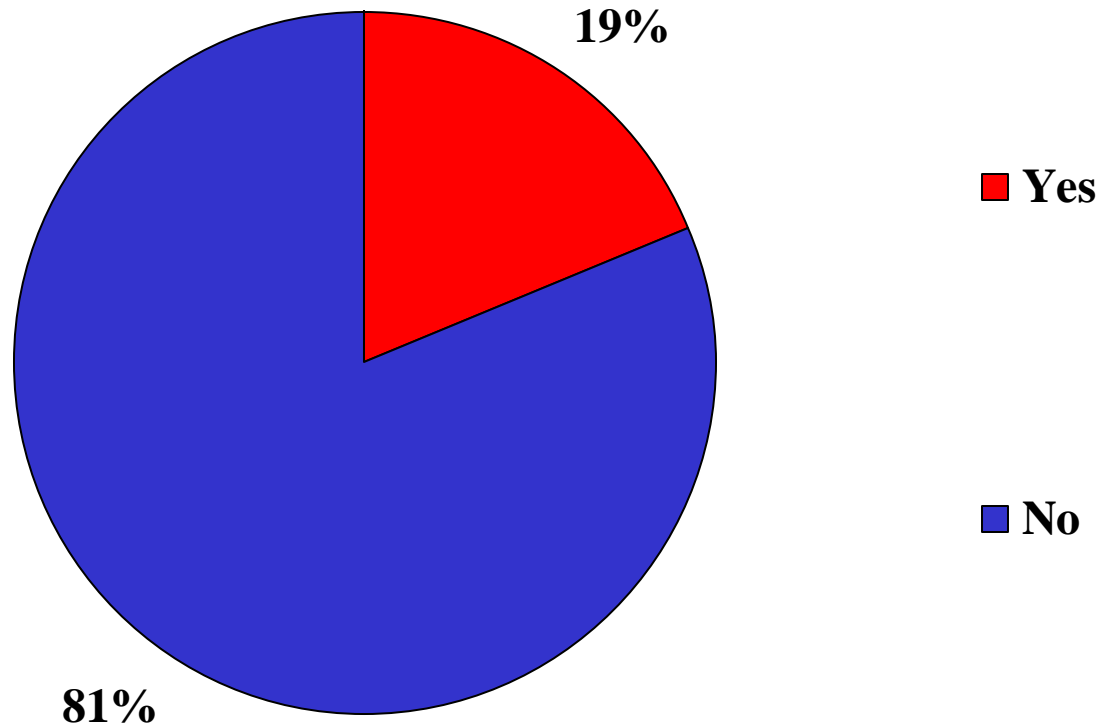
B. Major Findings

4. Remittance Recipients are somewhat more likely to emigrate to the United States than other Mexicans.

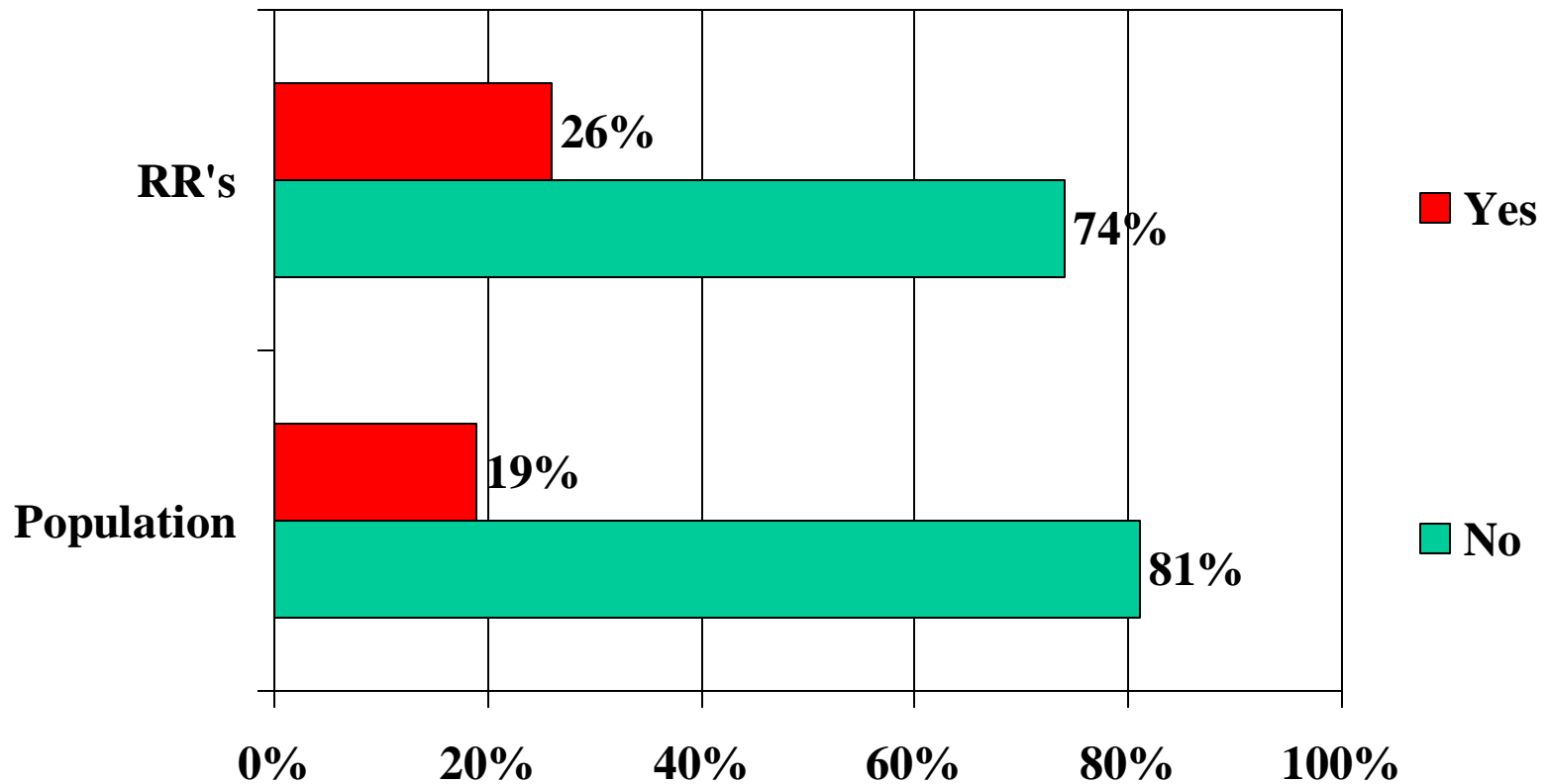
- There's a consensus in Mexico that it is now more difficult to cross the U.S. border than before the terrorist attacks of September 11, 2001.



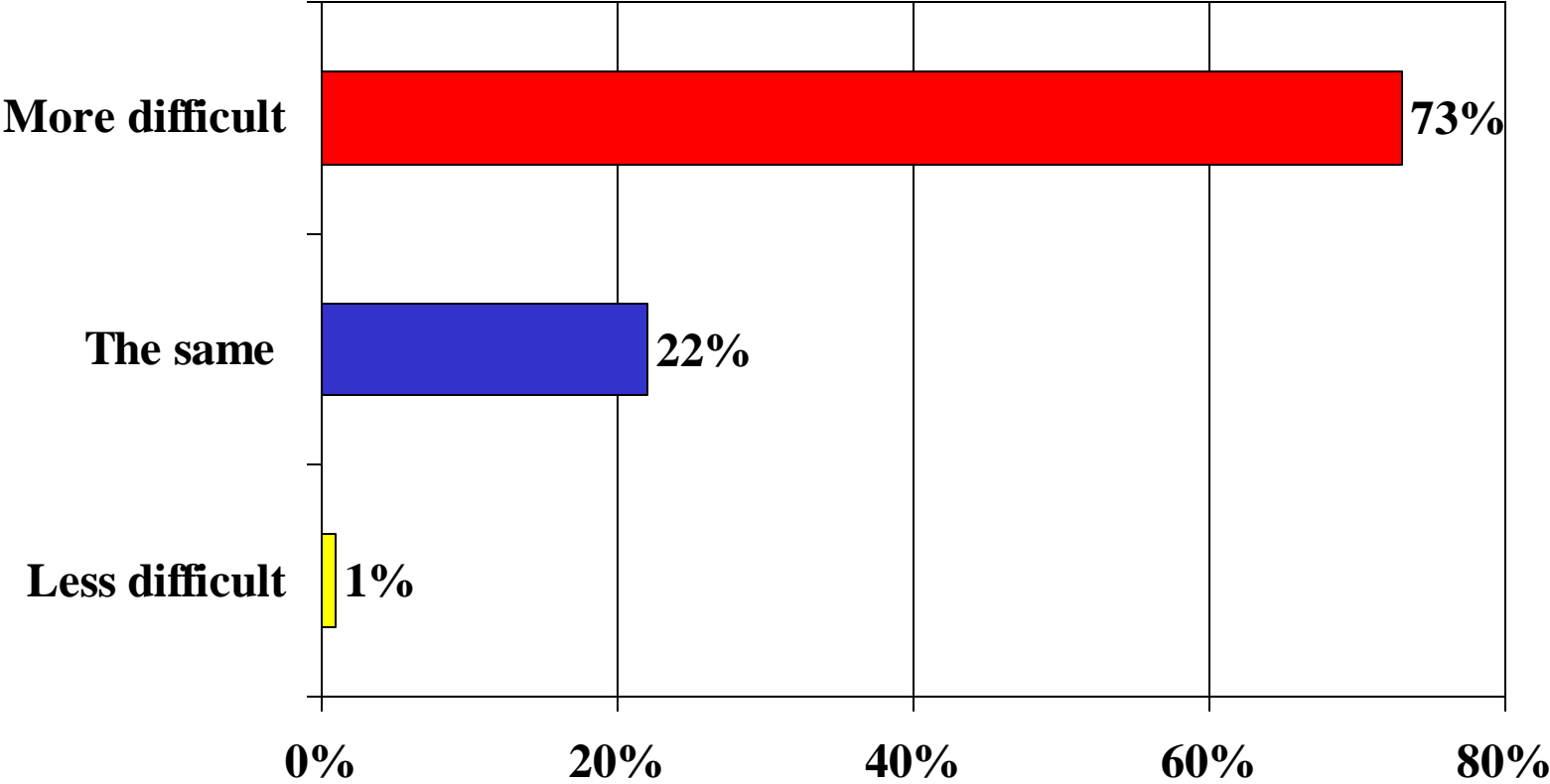
Have you been thinking about migrating to the U.S.?



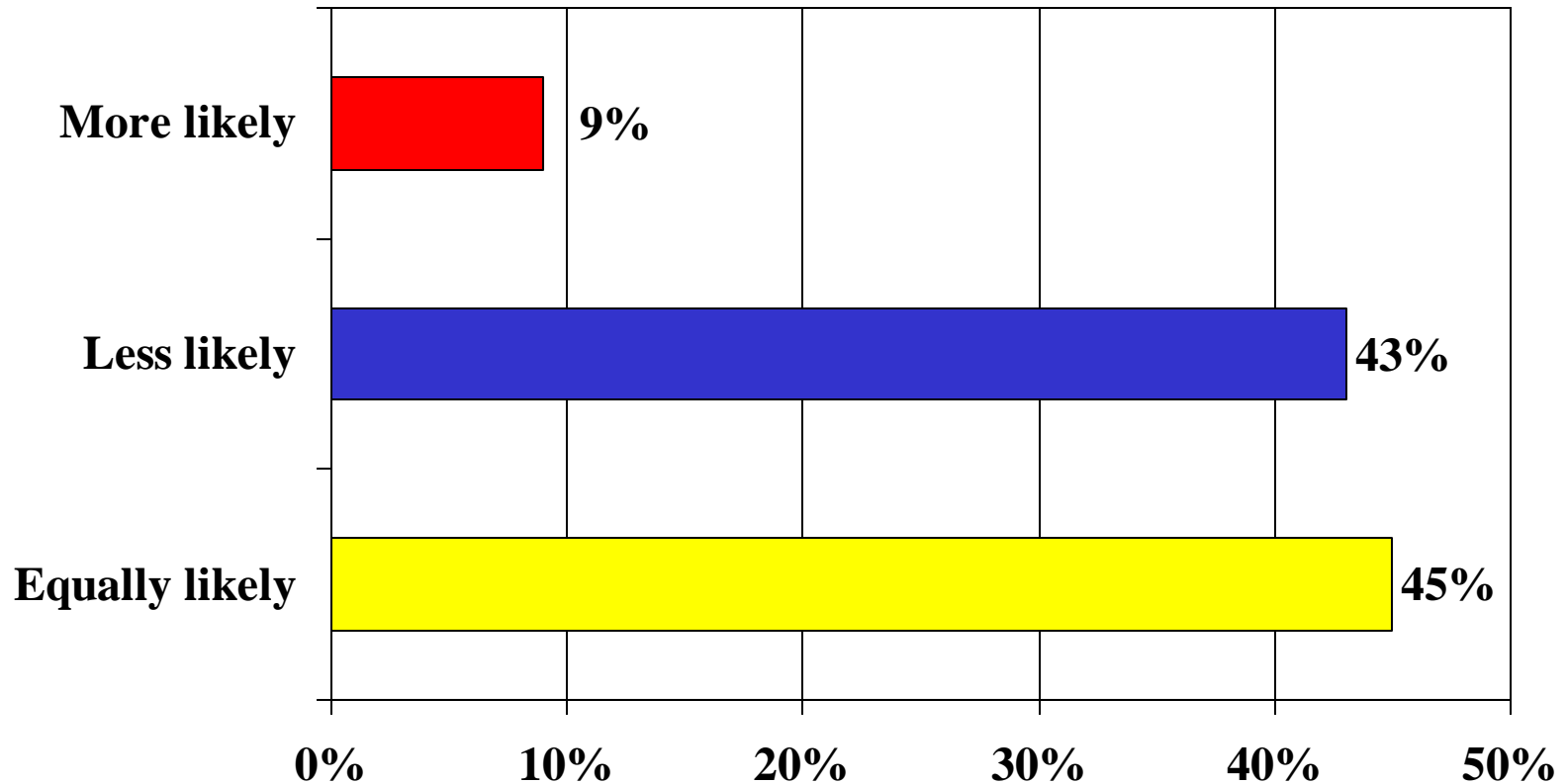
Have you been thinking about migrating to the U.S.?



How difficult do you think it is to cross the U.S. border now without documents?



As a result of the recent terrorist attacks, are people more or less likely to emigrate to the U.S.?



C. “The Fund”

- If an investment fund was created, controlled by an international institution, that paid interest and financed projects that would benefit your community, would you be willing to deposit ten percent of the money you receive from your relatives in this fund or would you not be willing to make such an investment?

Would you invest in this fund?

Remittance Recipients

