



Remittances and the Dominican Republic

Survey of Recipients in the Dominican Republic

Survey of Senders in the United States

Columbia University

New York City

November 23, 2004





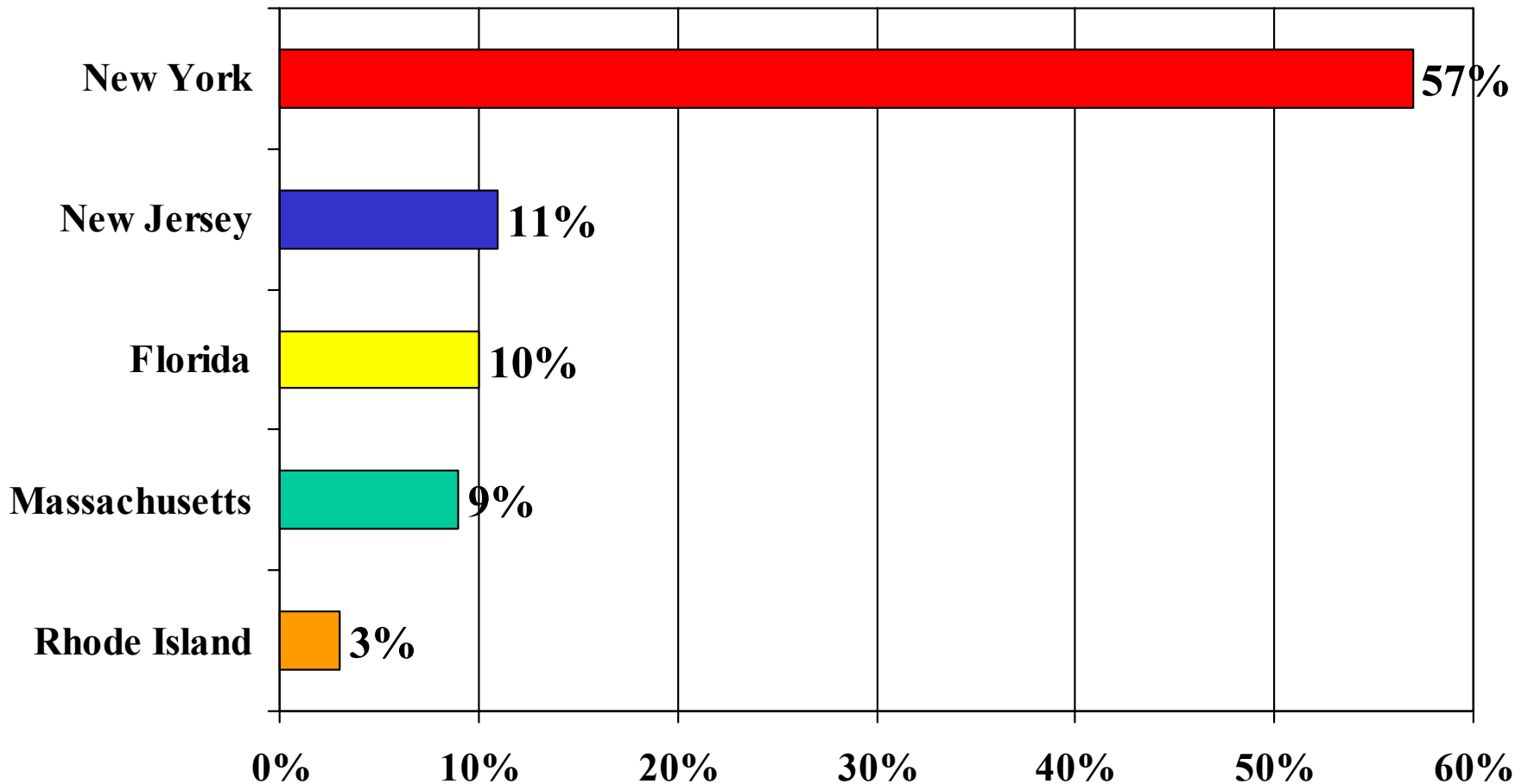
I. The U.S. Sample



- National sample of Dominican adult immigrants in the United States.
- 801 national interviews conducted from October 18 to October 30 with a margin of error of 4 percentage points.
- 567 interviews of regular remittance senders.

States where interviews were conducted

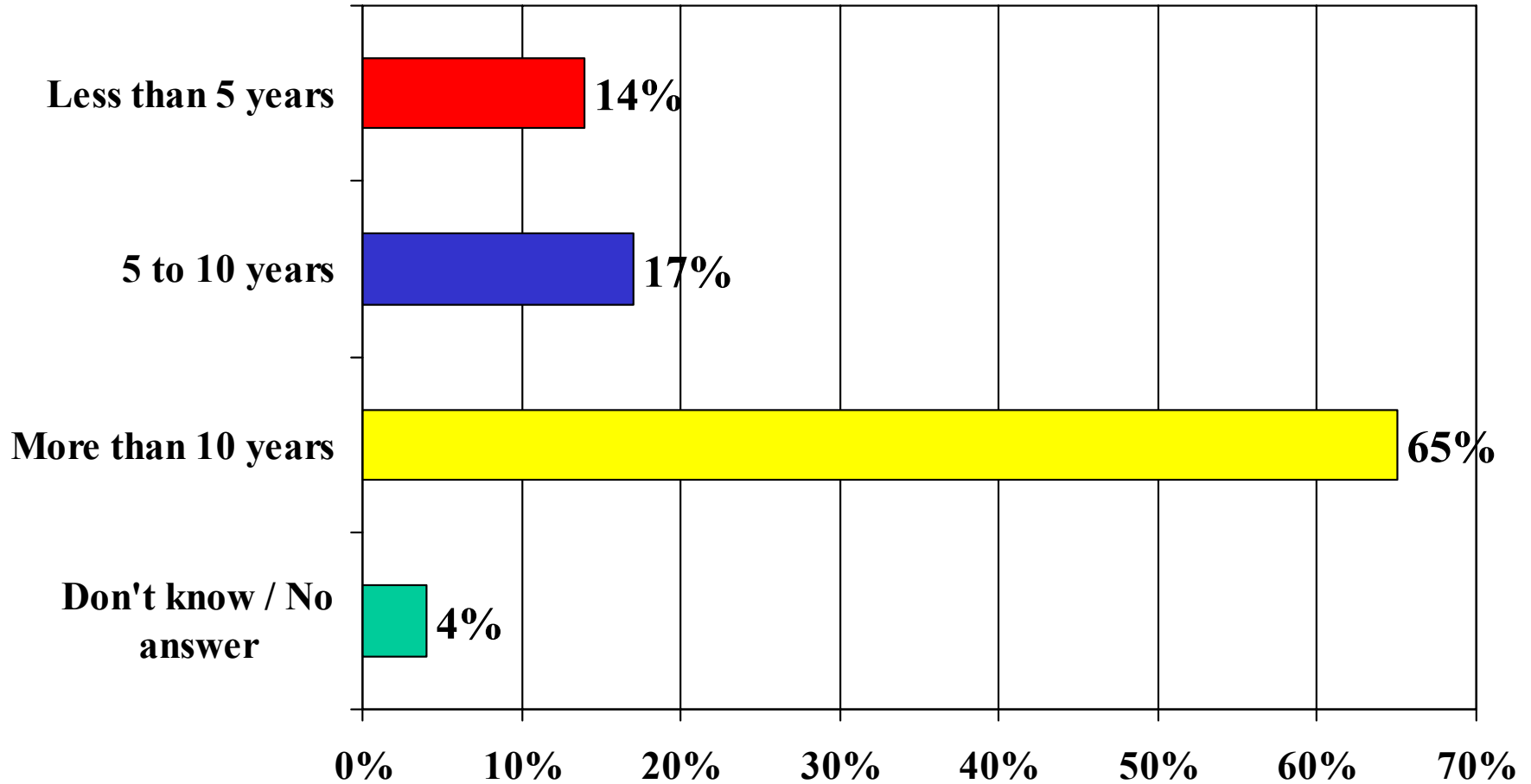
Interviews were conducted in the 5 states where **90%** of the Dominican adult immigrant population resides in the United States



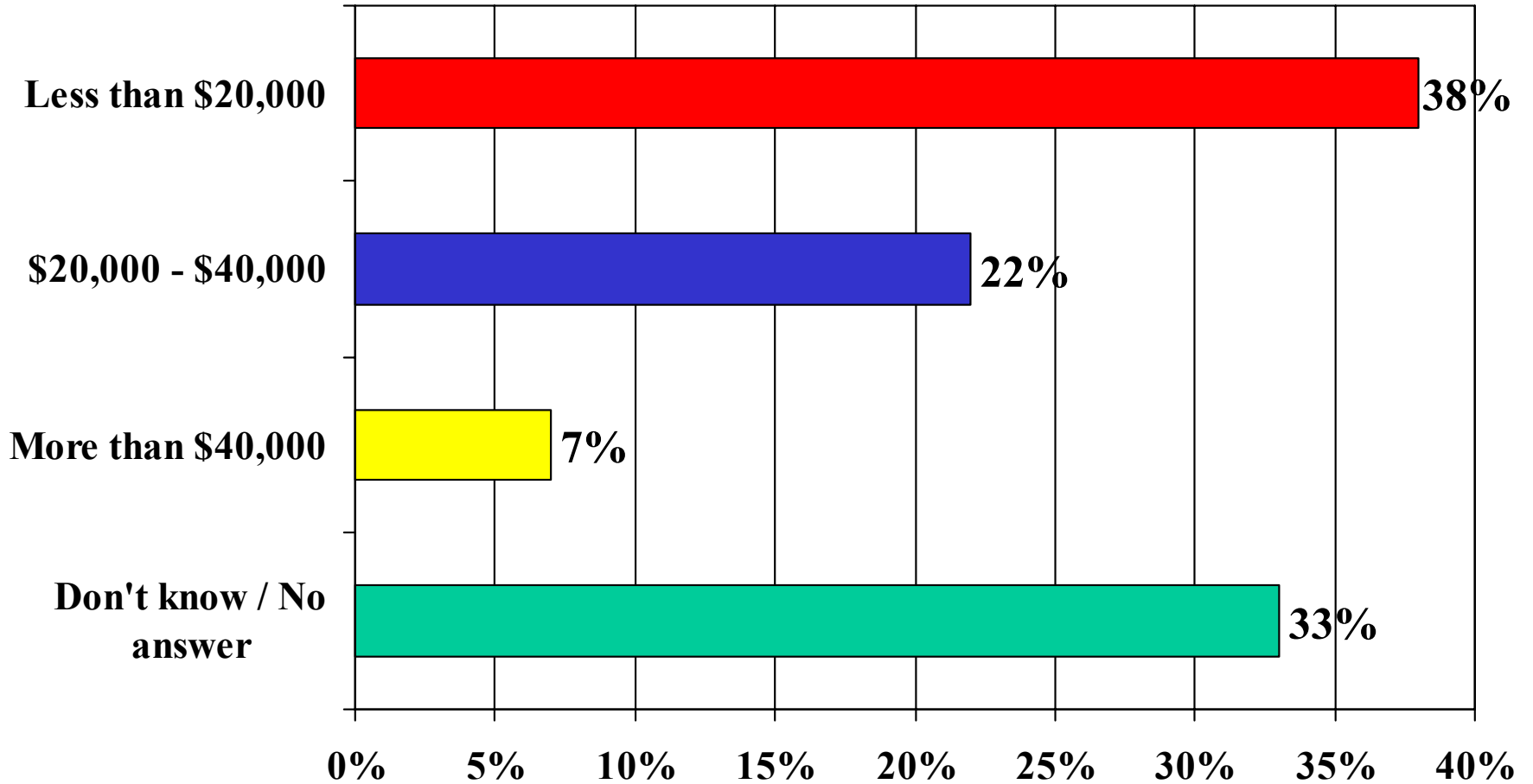
II. Demographics of Dominican Immigrants in the United States that send Remittances on a Regular Basis



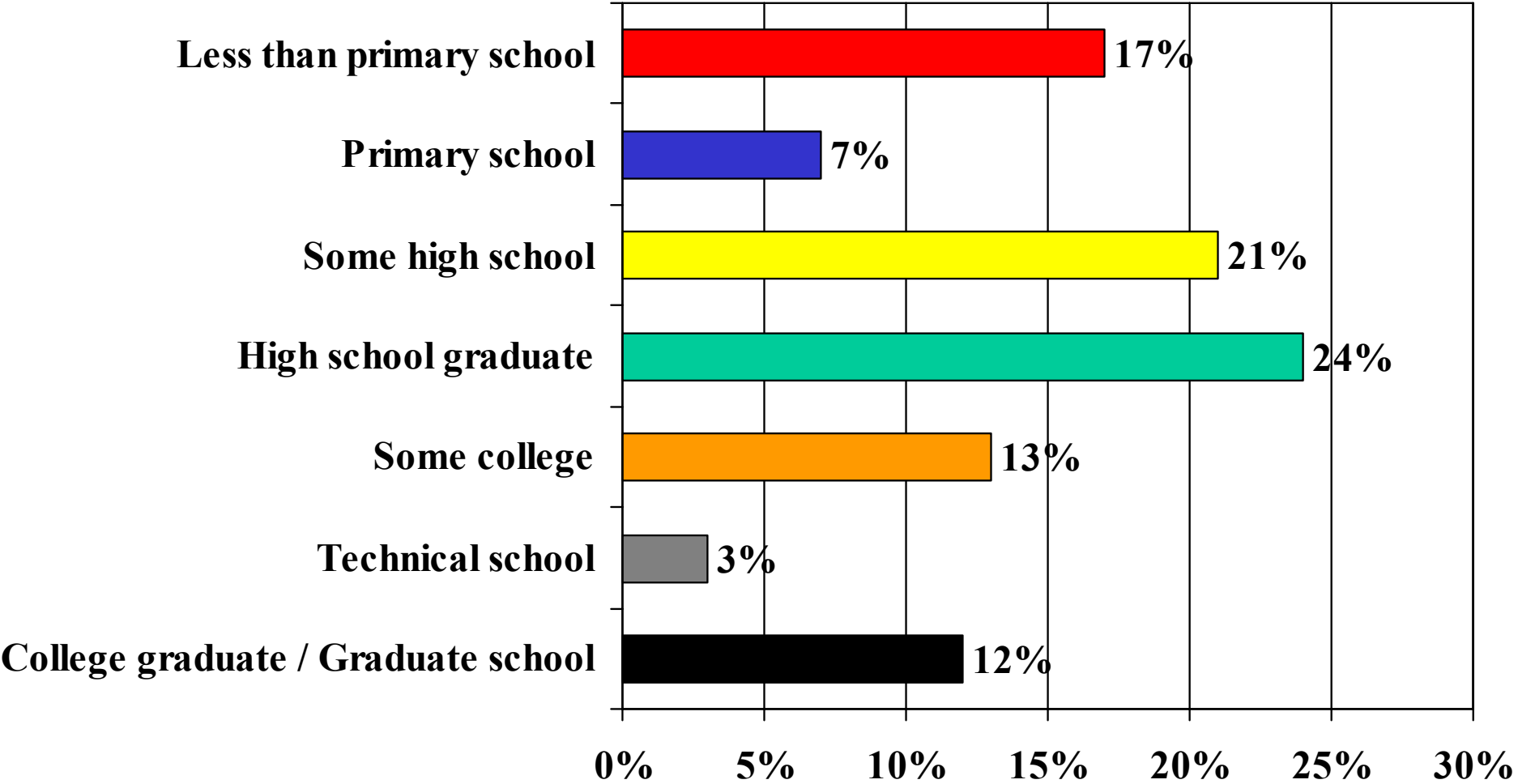
Residency in the United States



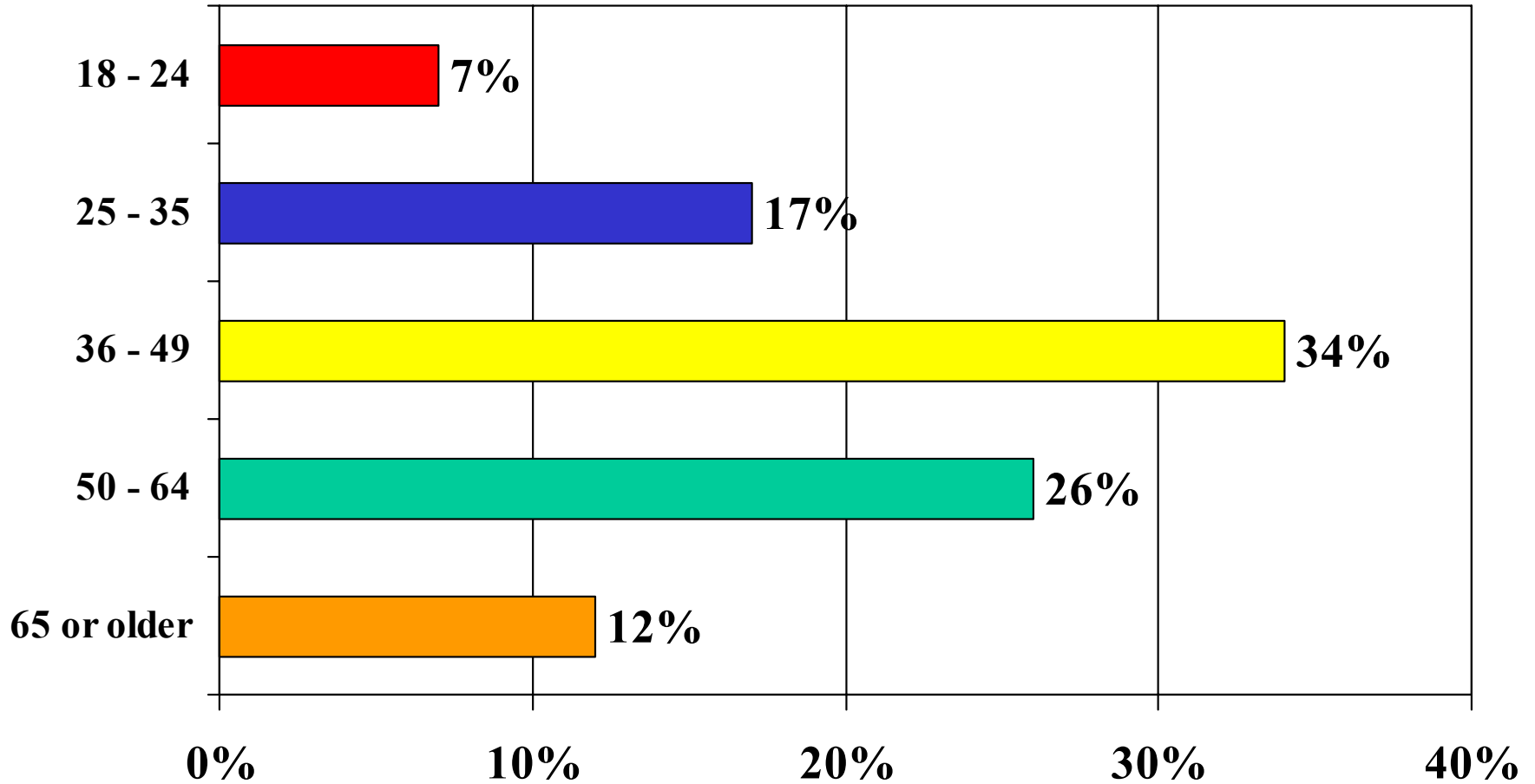
Annual Income



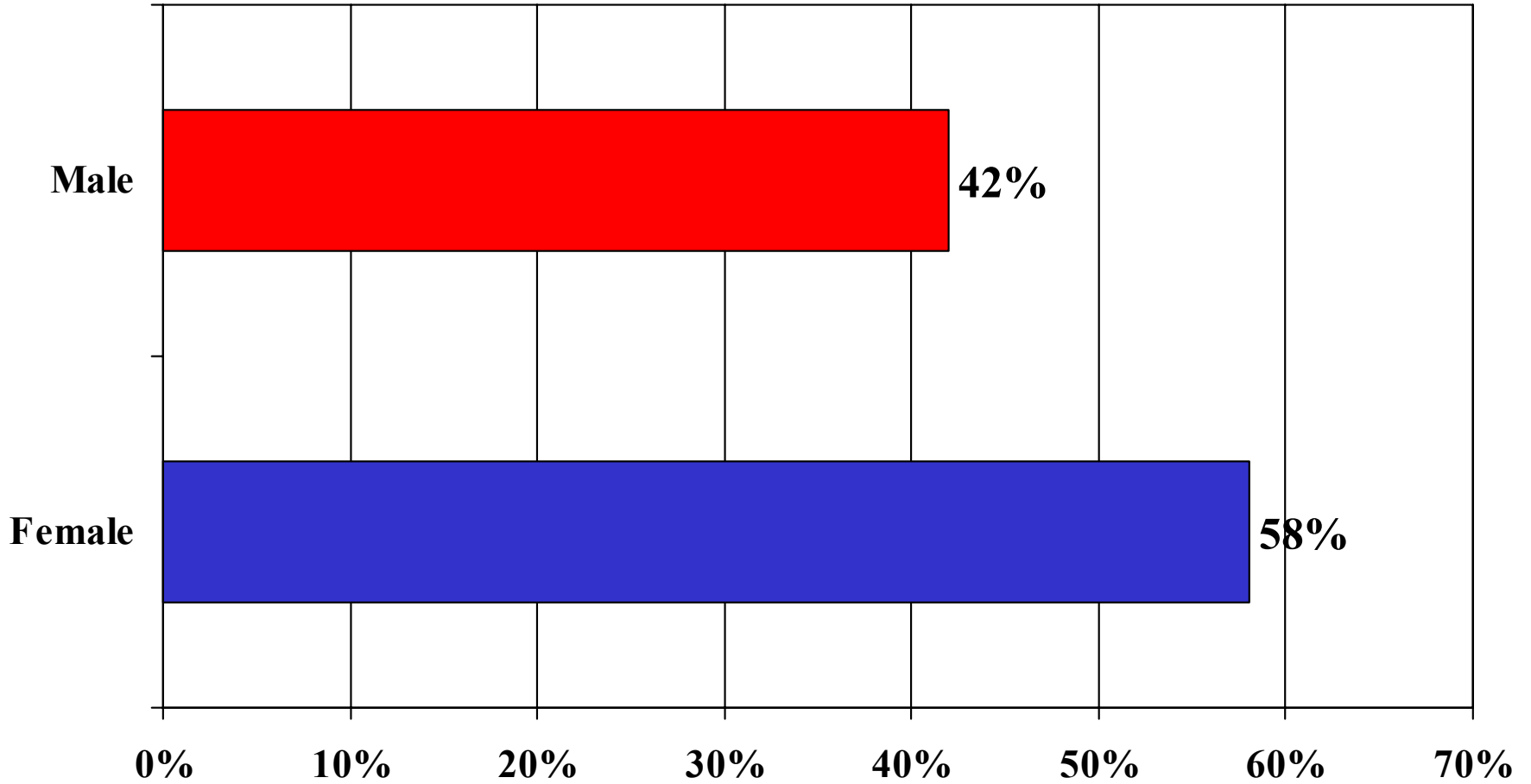
Education



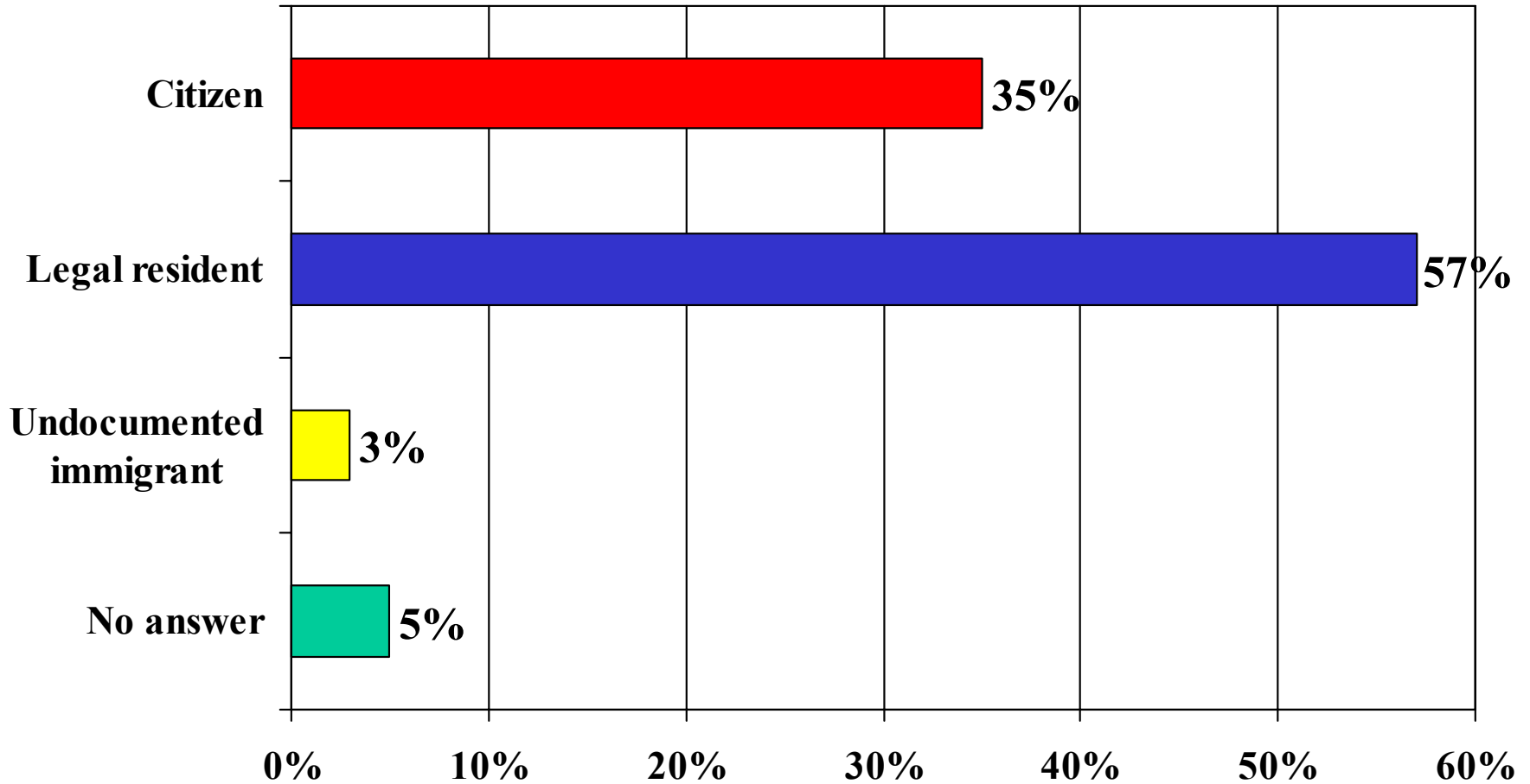
Age



Gender



Citizenship Status

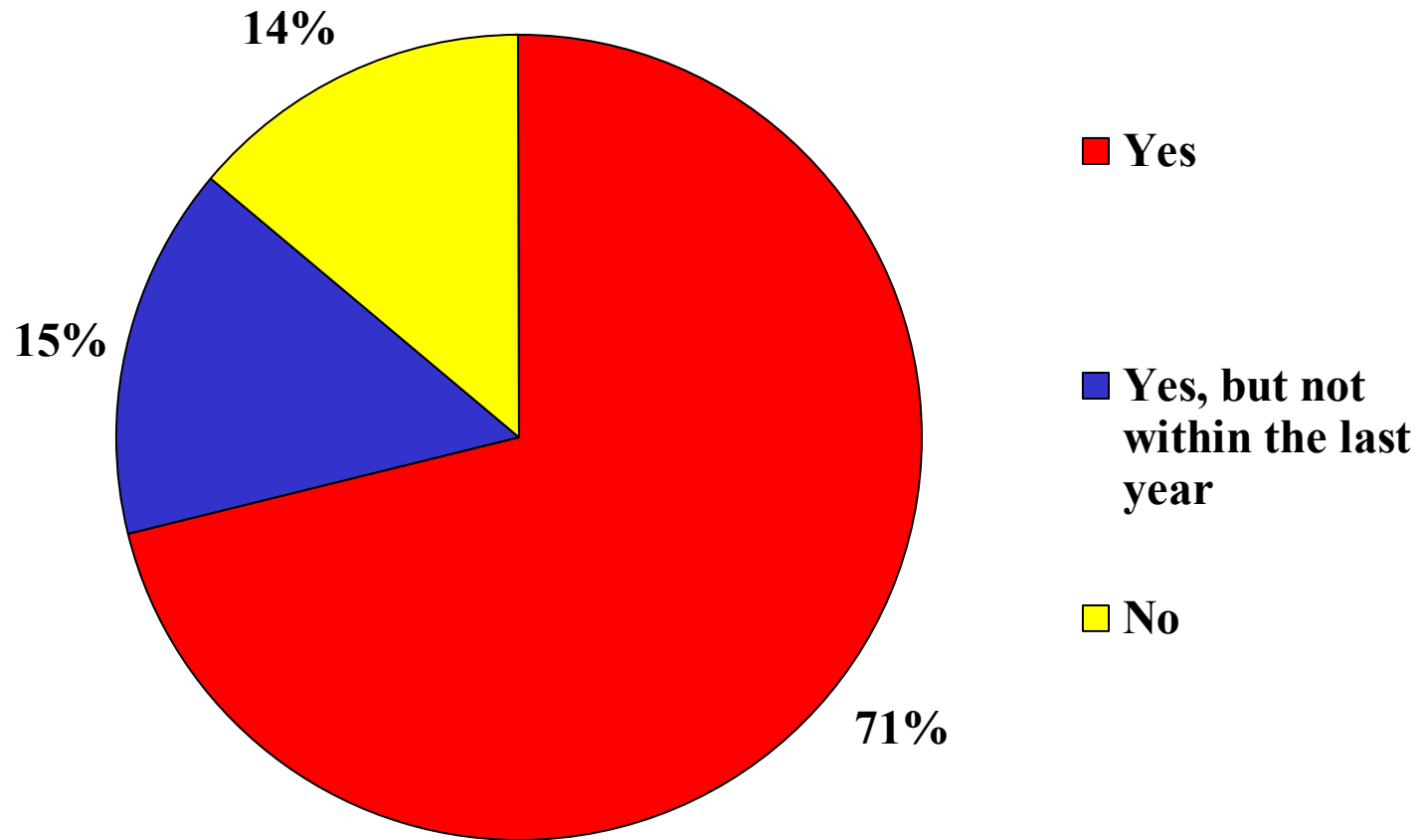


III. Remittance Senders

- **71 percent** of the estimated 1 million (U.S. Census 2003) Dominican adult immigrants in the United States send remittances on a regular basis.
- Our study indicates that approximately **710,000** Dominican immigrants living in the United States send about **\$1.6 billion** to their families on a yearly basis. Each remittance averages approximately **\$150**.
- Our study also indicates that Dominicans living in the U.S. send money home about **15** times per year.

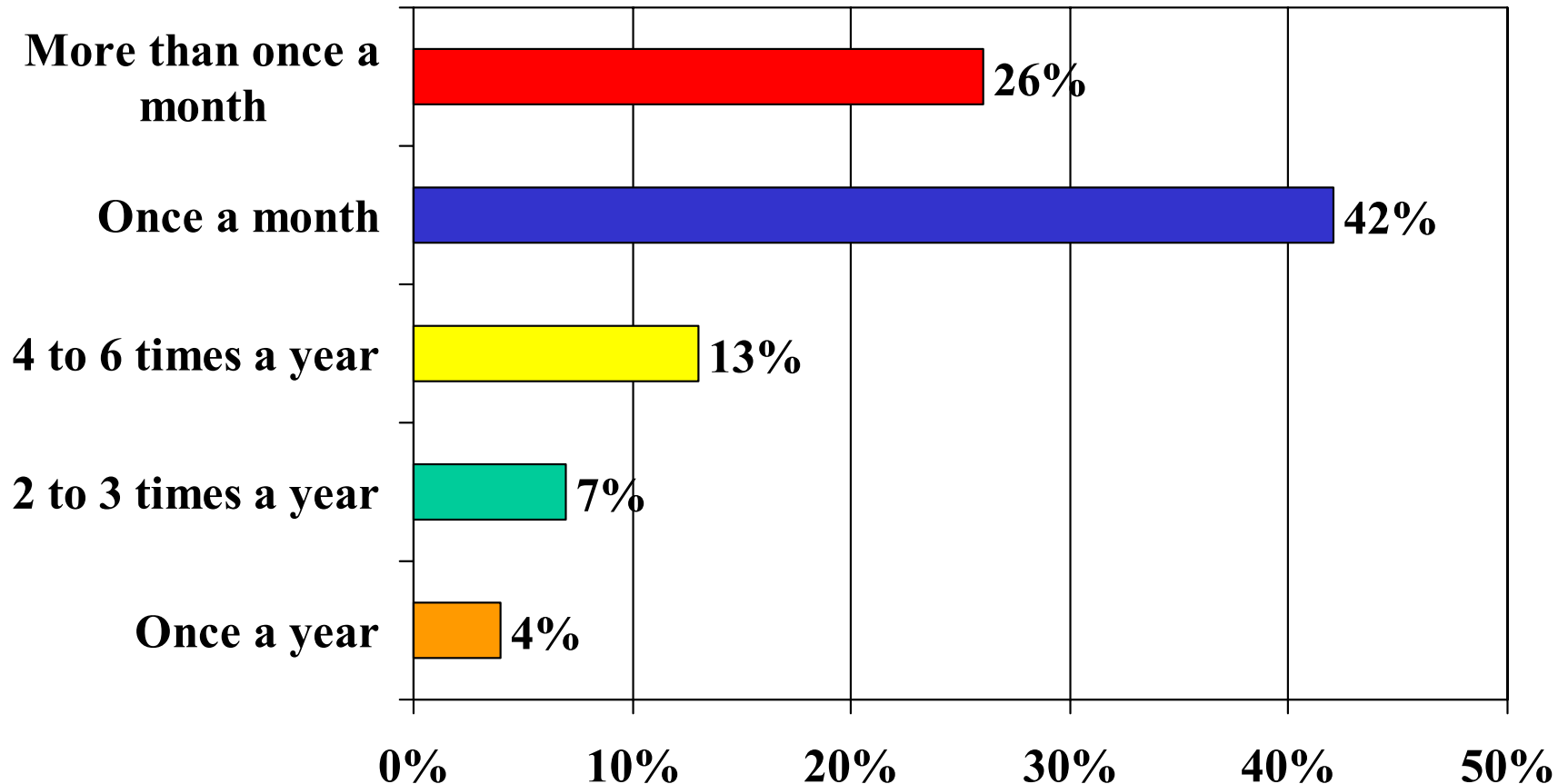
Remittance Senders in the United States

Have you ever sent money to your relatives in the Dominican Republic?

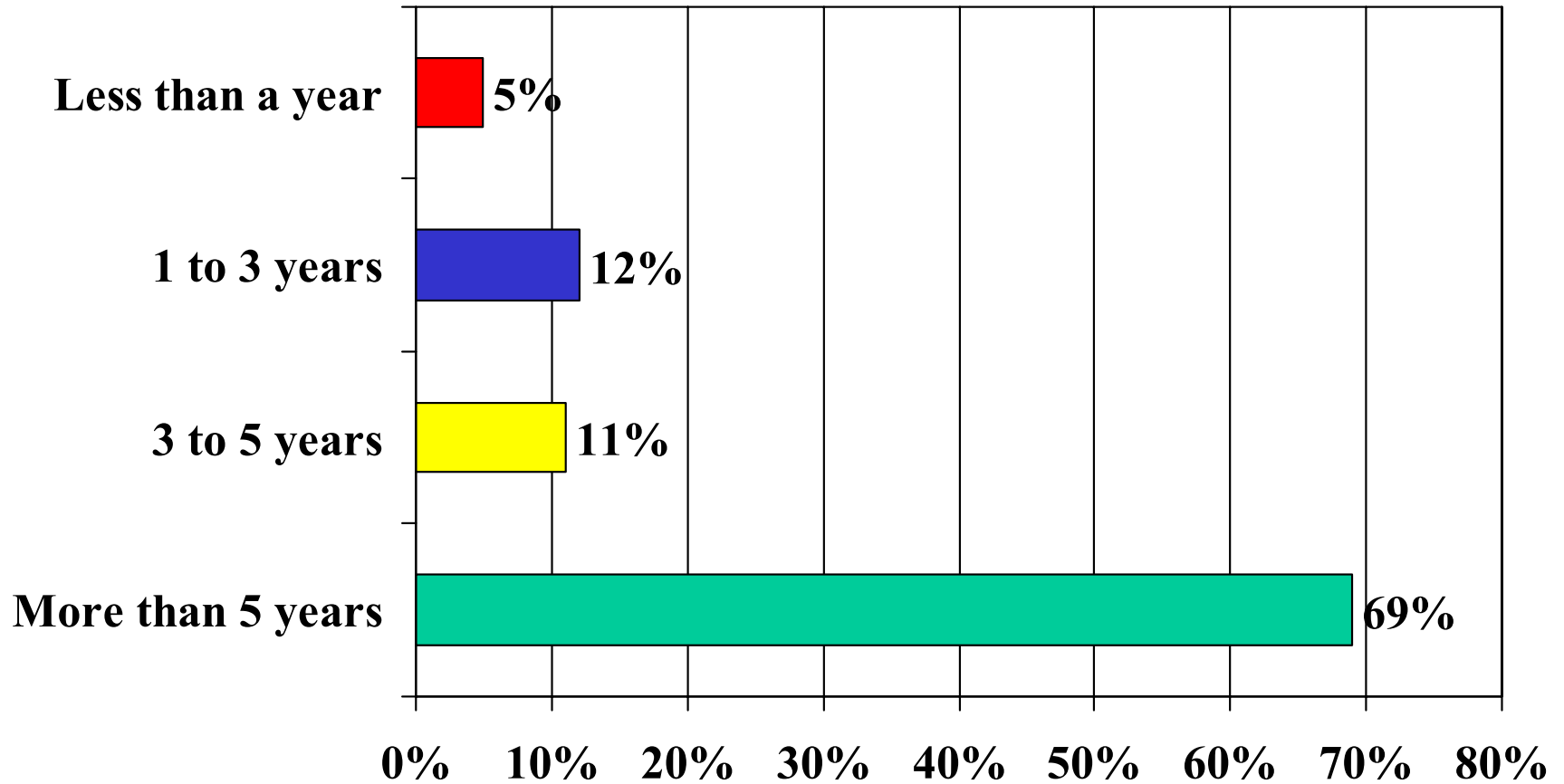


How often do you send money to your relatives in the Dominican Republic?

Average – 15 times a year

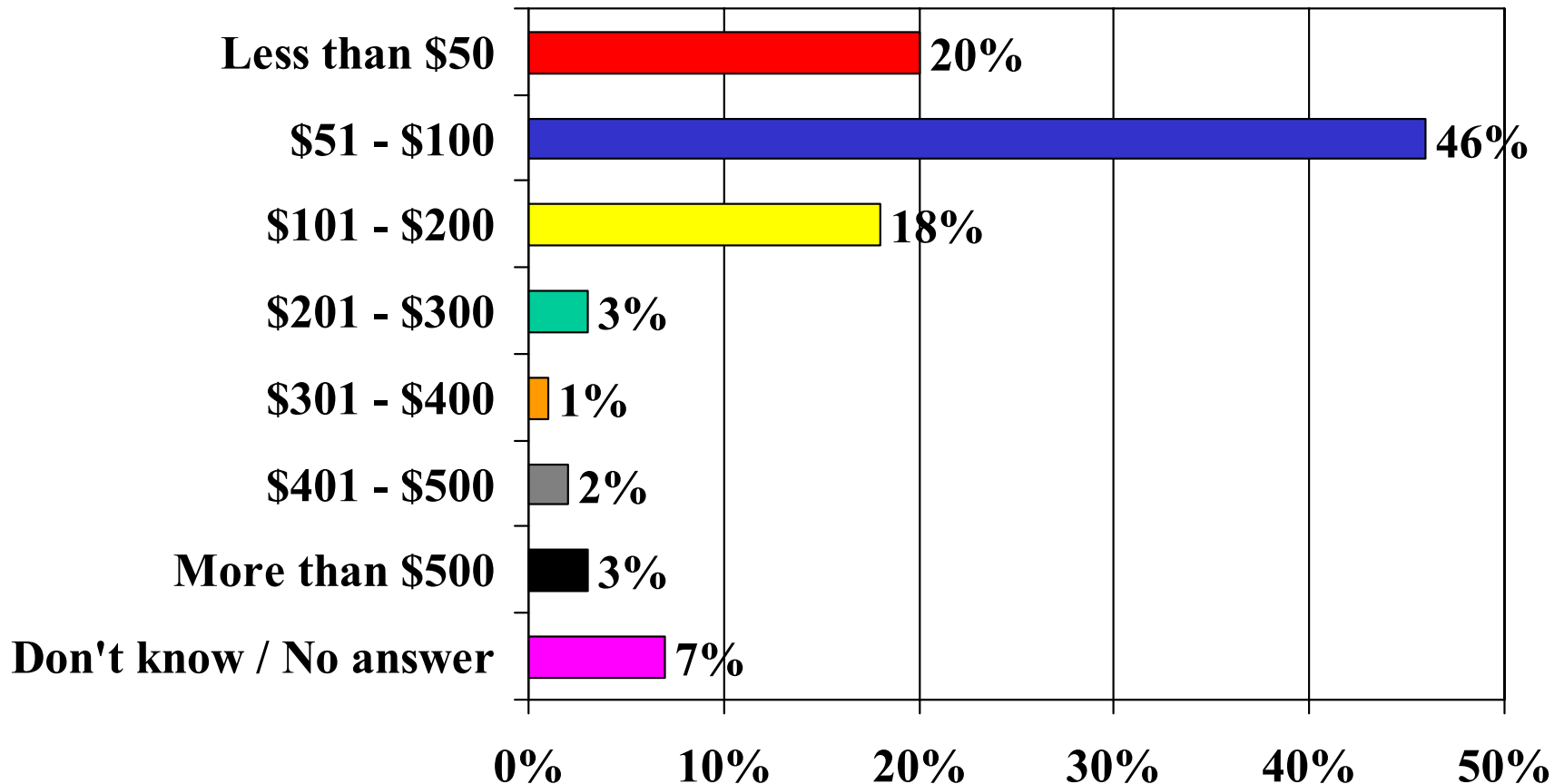


How long have you been sending money to your relatives in the Dominican Republic?

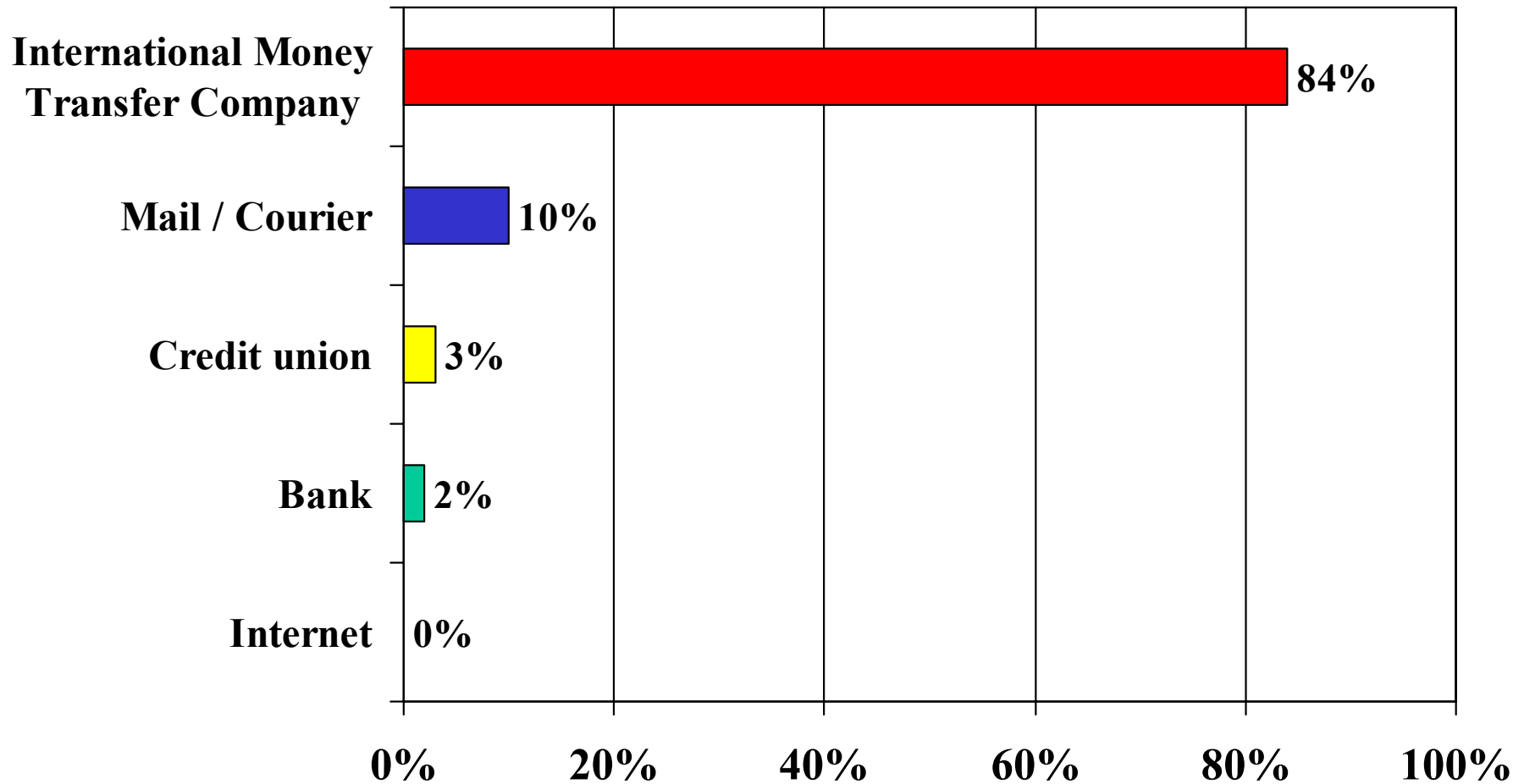


How much money – on average – do you send with each remittance?

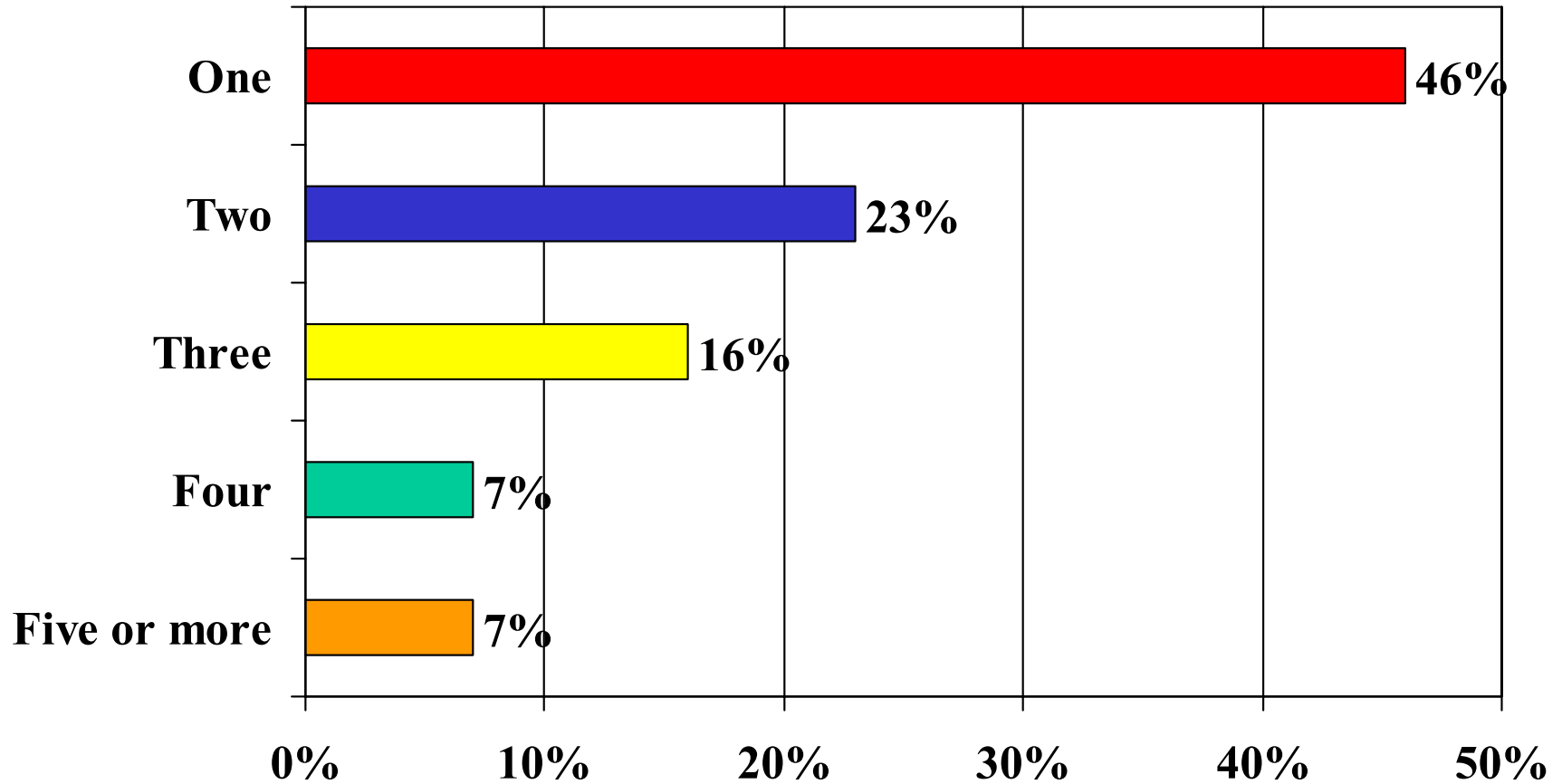
Average – \$150



How do you send the money to your relatives in the Dominican Republic?



How many people do you send money to?

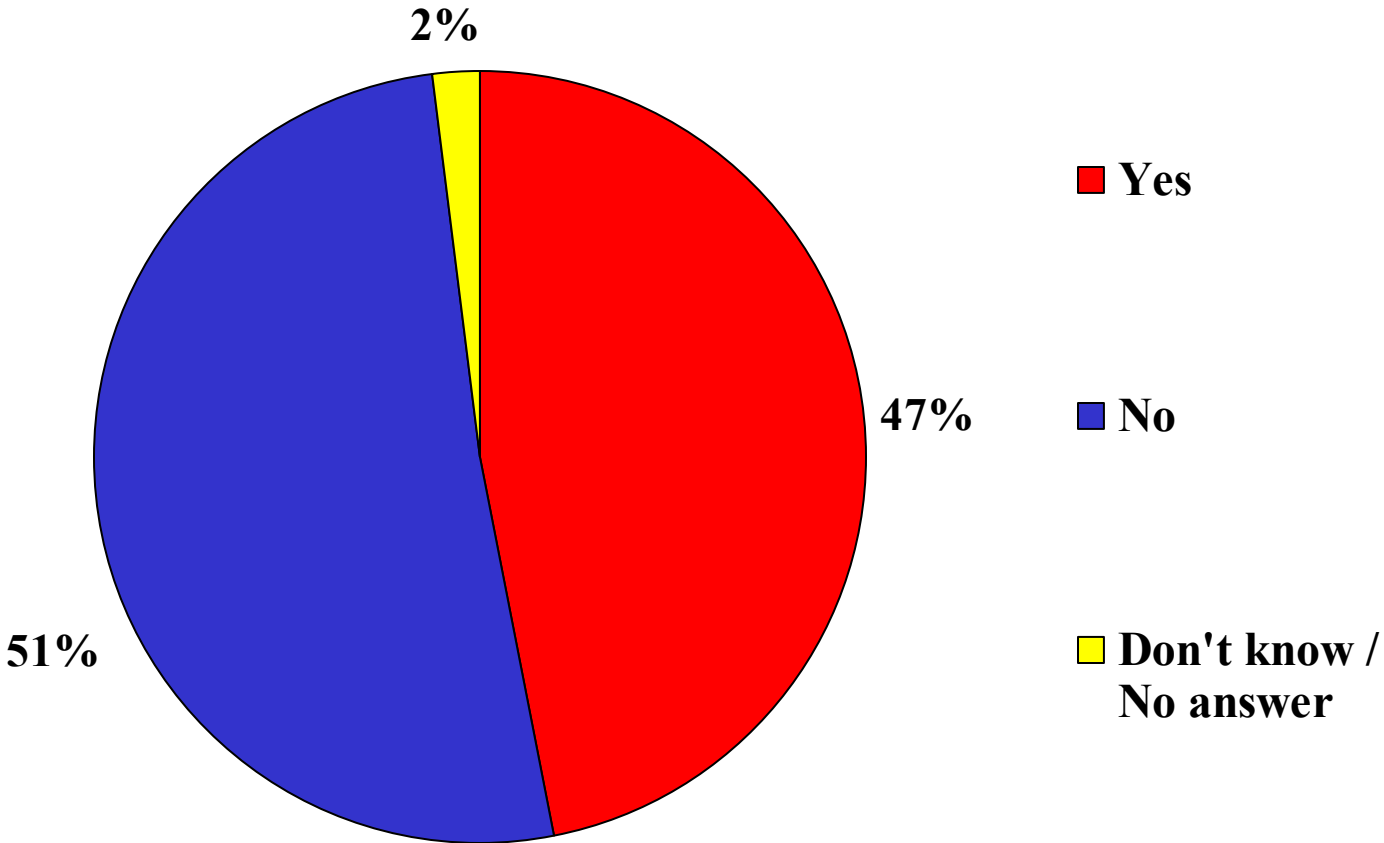


IV. Dominican Remittance Senders in the United States and the Banking System



Do you have a bank account in the United States?

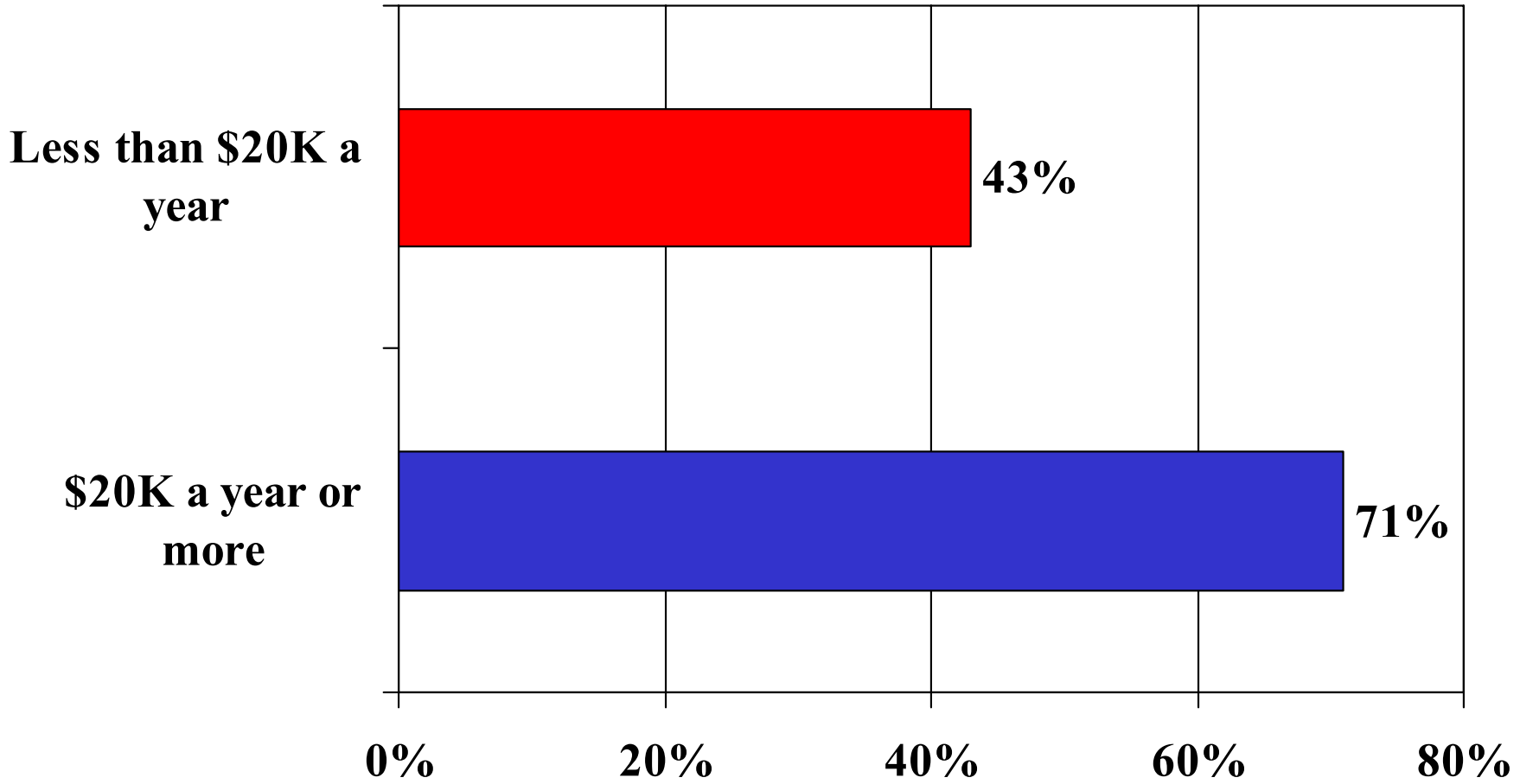
Dominican Remittance Senders



Do you have a bank account in the United States?

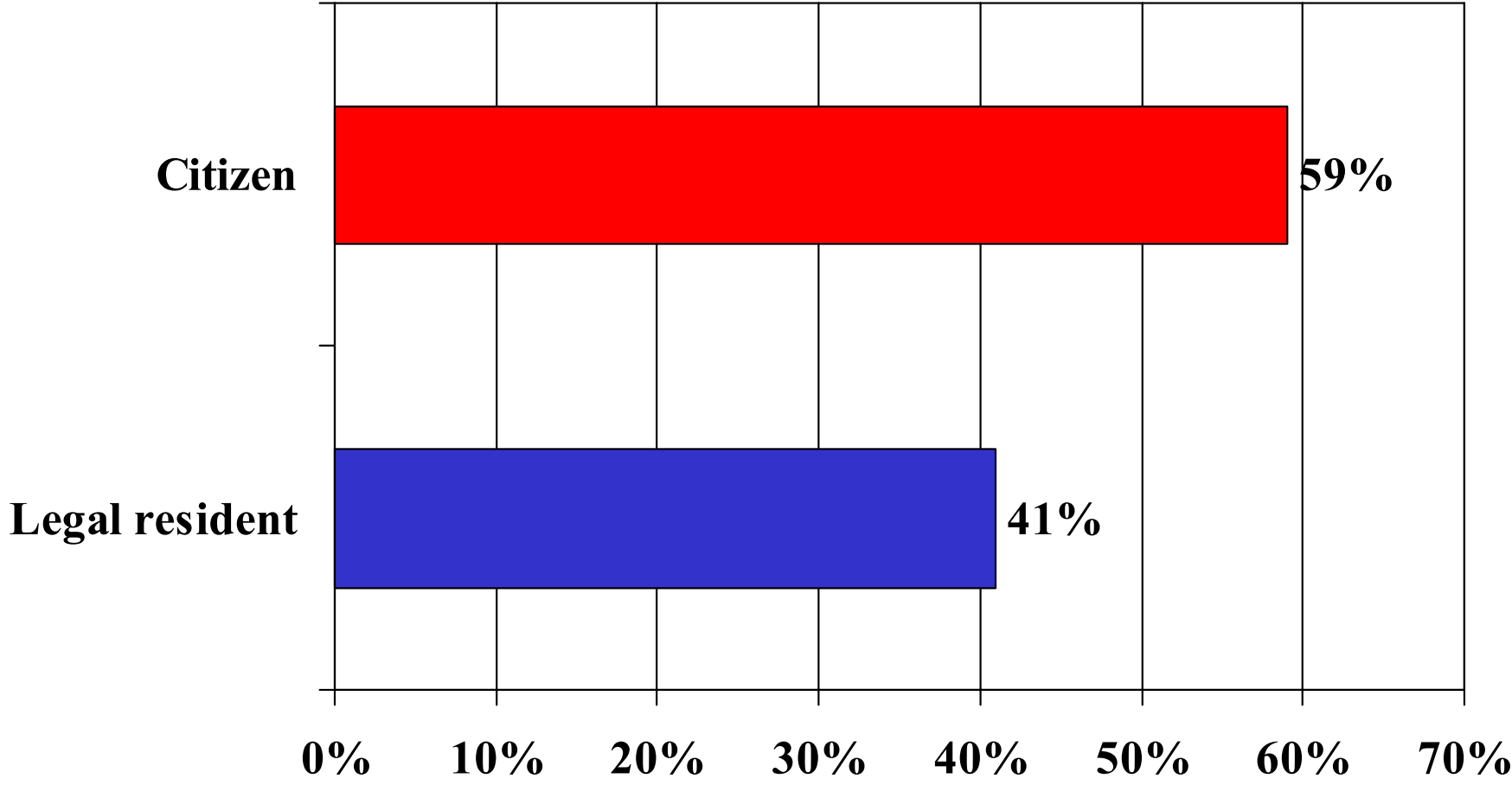
Income

“Yes” answers only

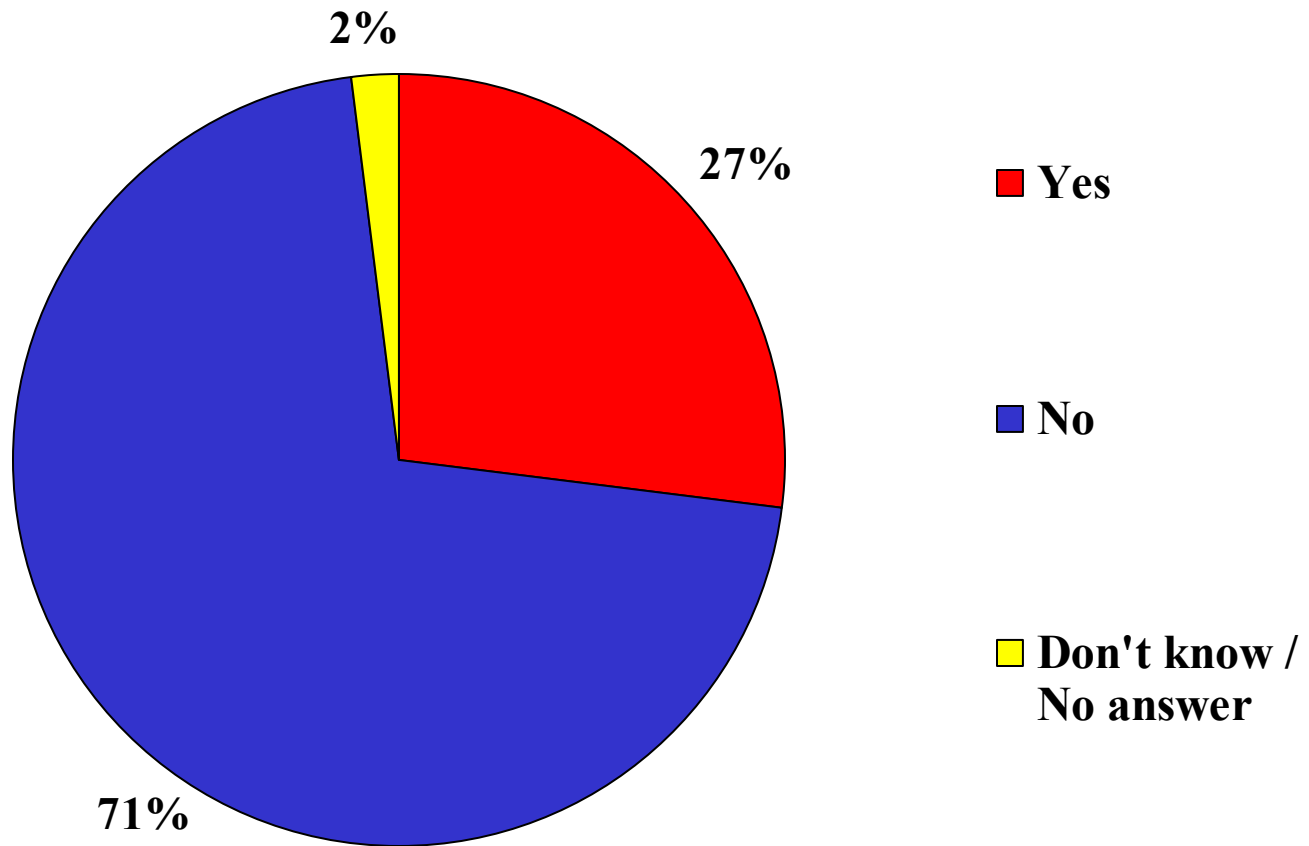


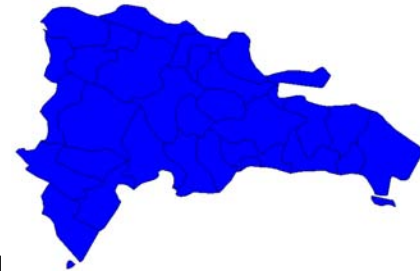
Do you have a bank account in the United States?

Citizenship Status
“Yes” answers only



Do you have a bank account in the Dominican Republic?

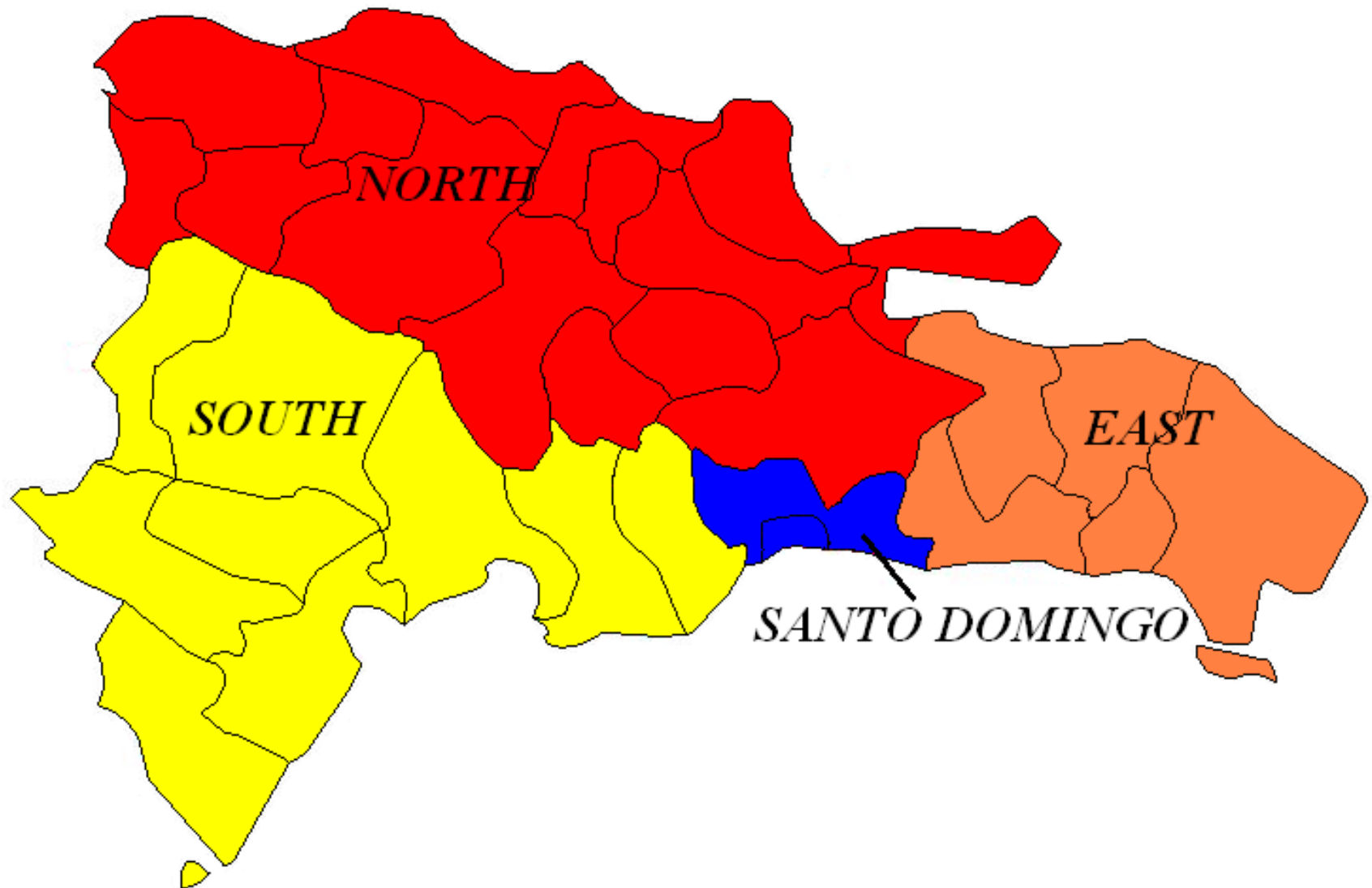




V. The Dominican Sample

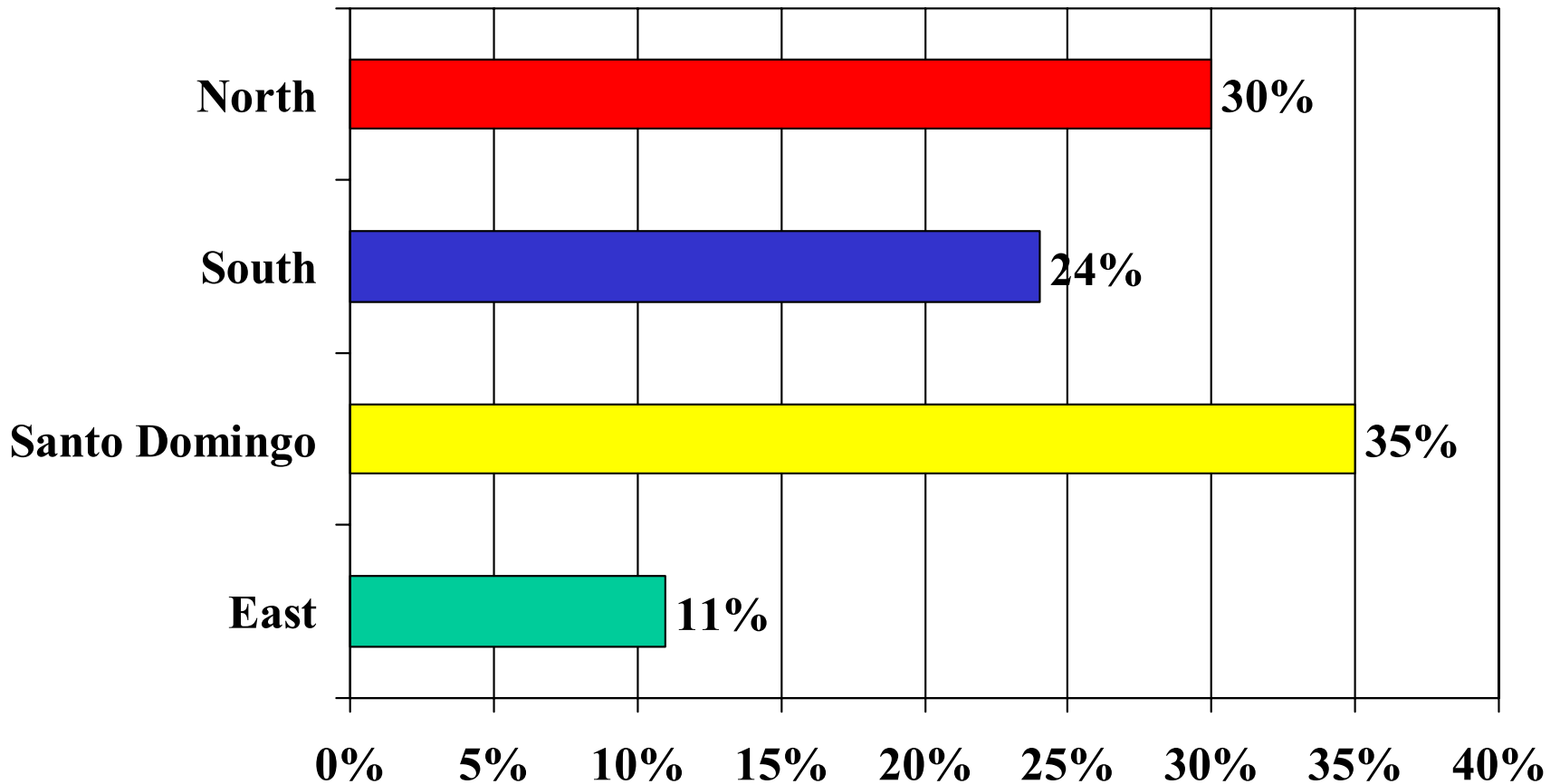
- National sample of adults in the Dominican Republic.
- 2999 national interviews conducted from October 18 to November 5 with a margin of error of 2 percentage points.
- 1133 interviews of regular remittance recipients.

Dominican Republic Regions



Dominican Republic Regions

Remittance Recipients

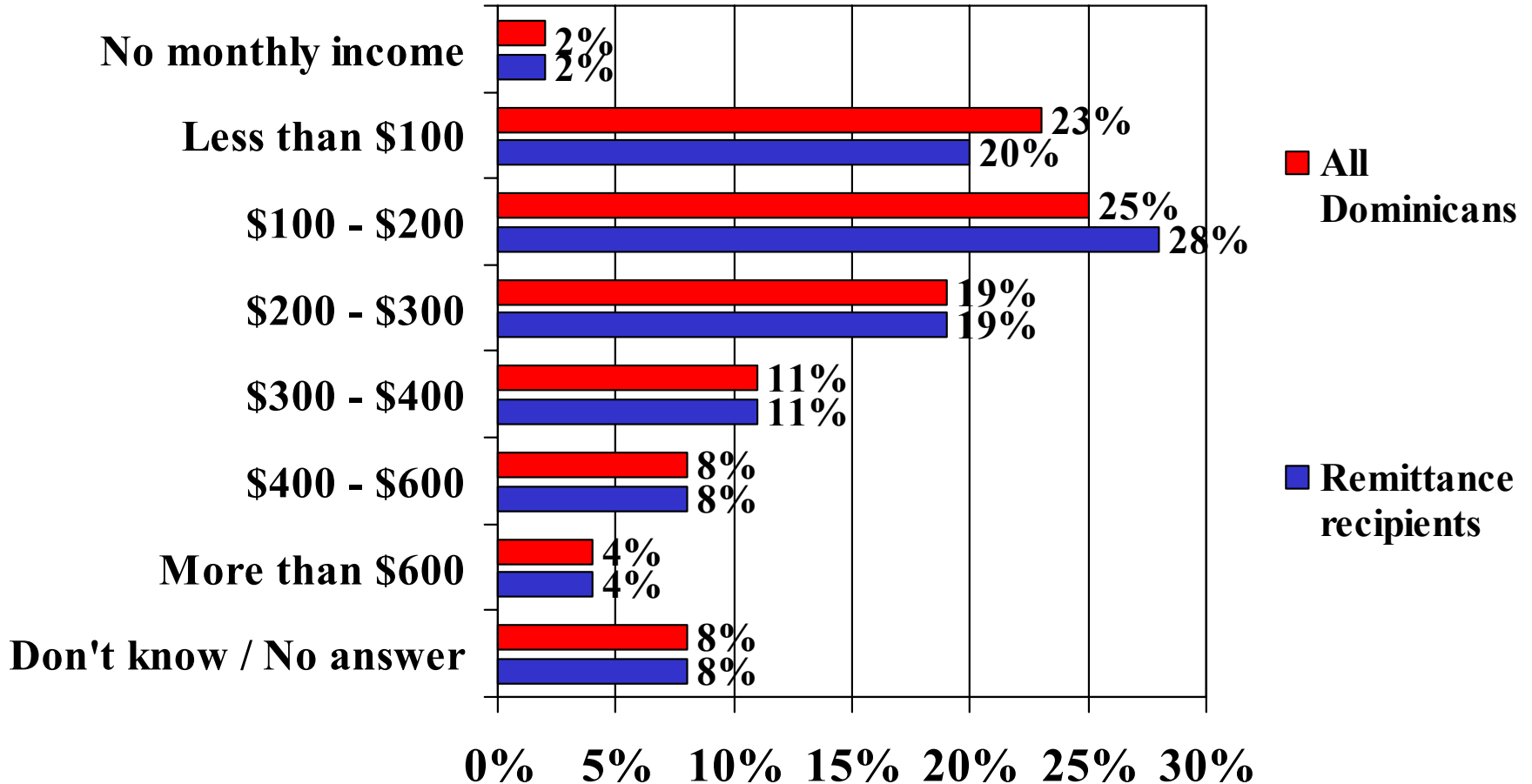


VI. Demographics of Dominicans that receive Remittances on a Regular Basis



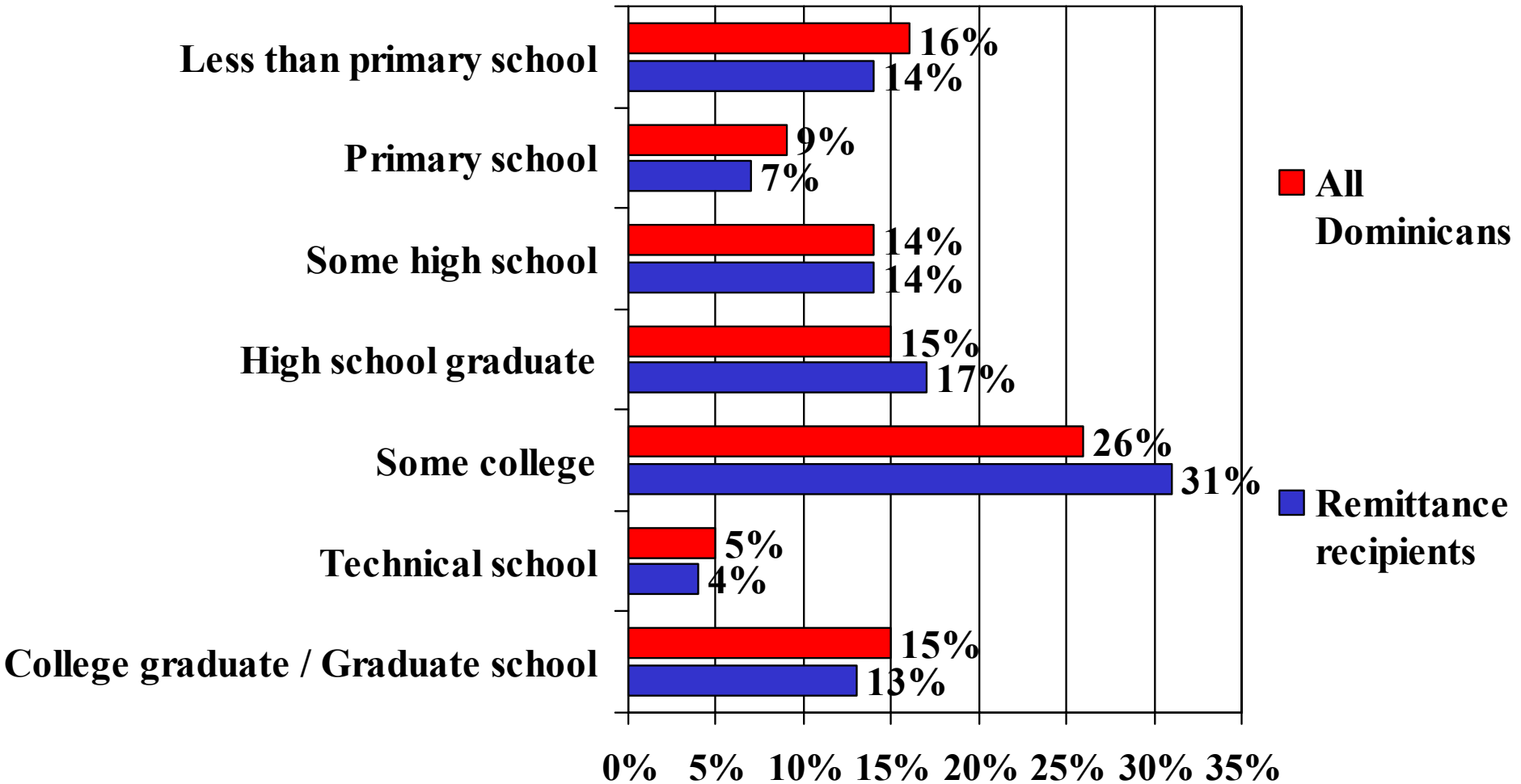
Monthly Income

Dominican Adults



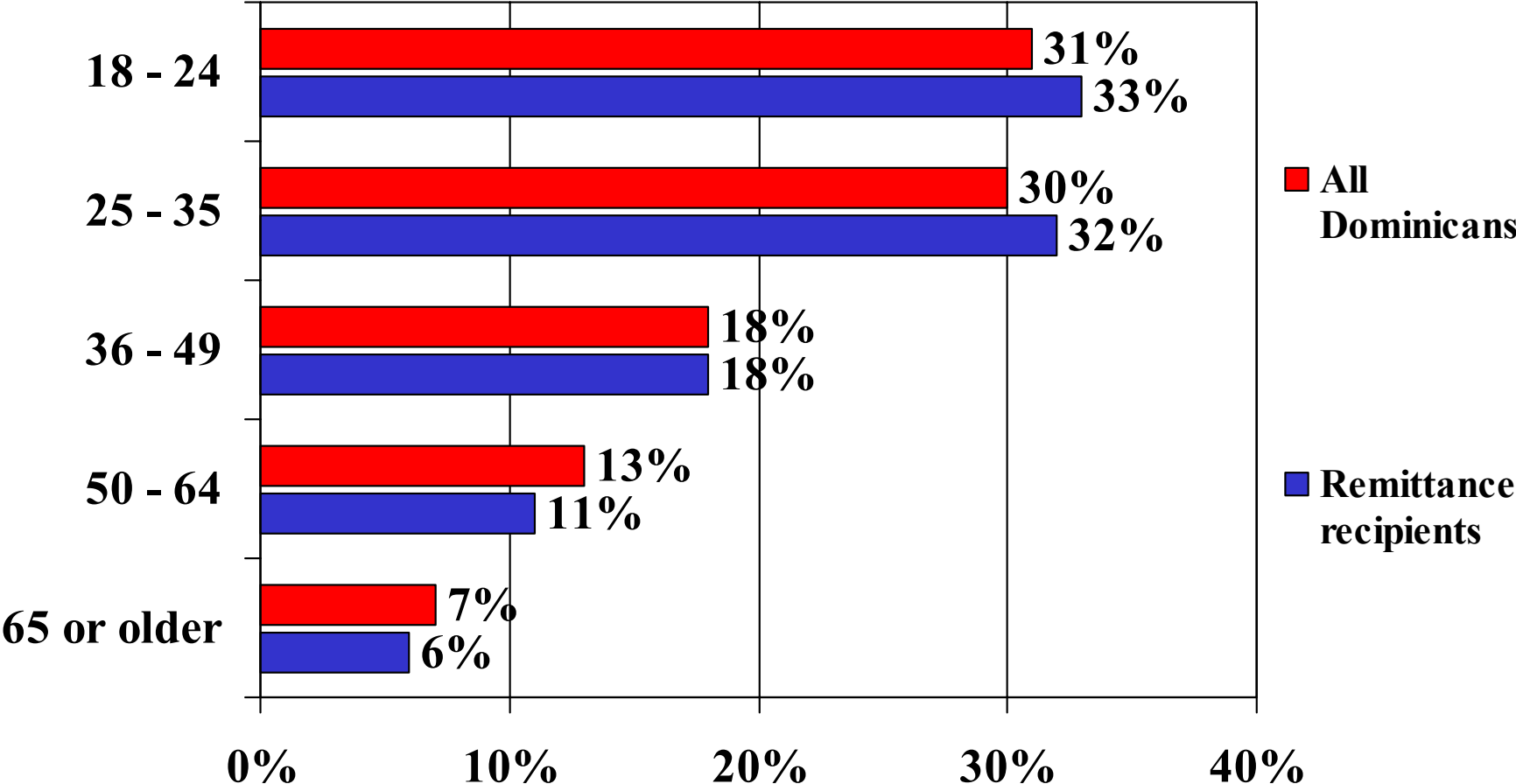
Education

Dominican Adults



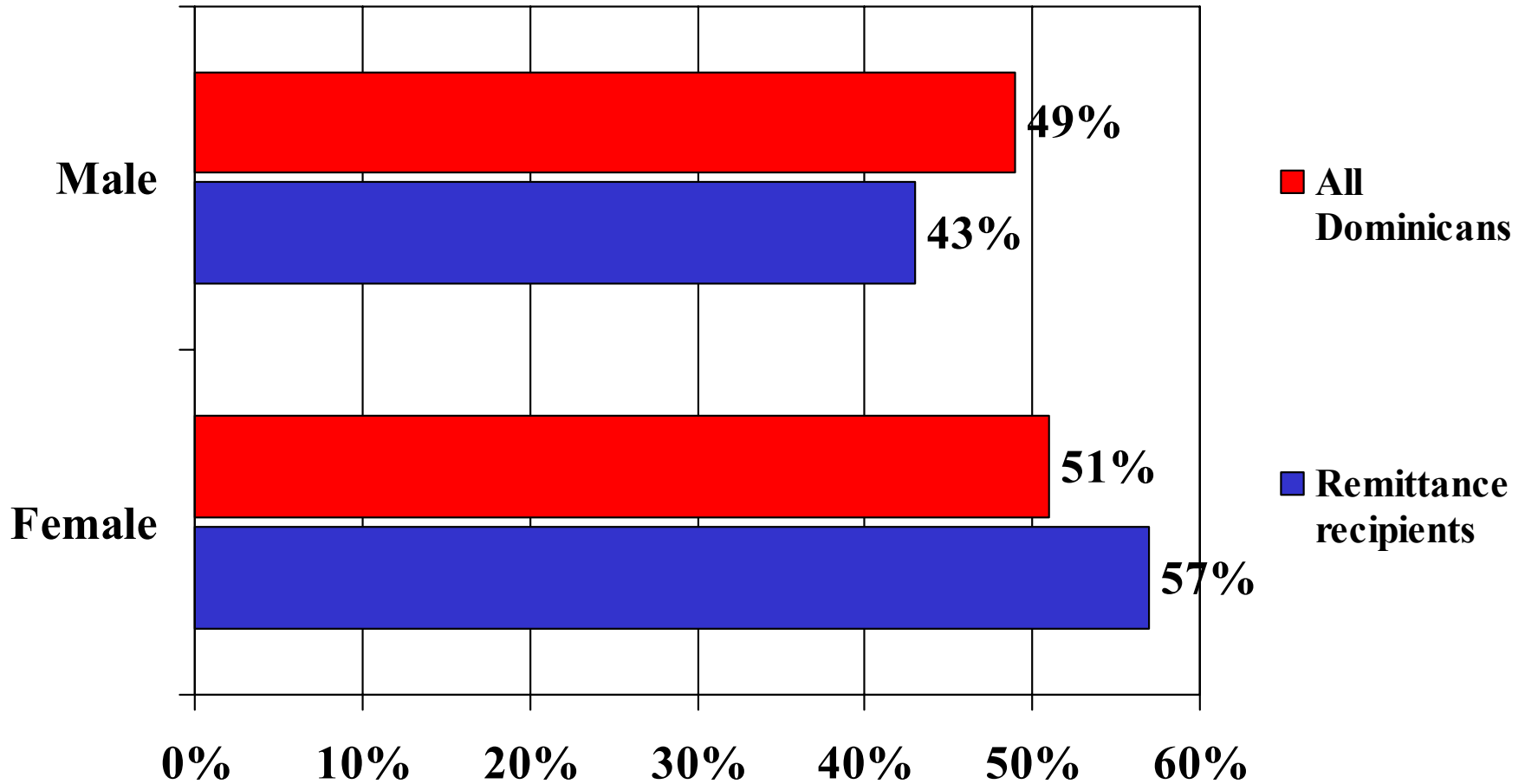
Age

Dominican Adults



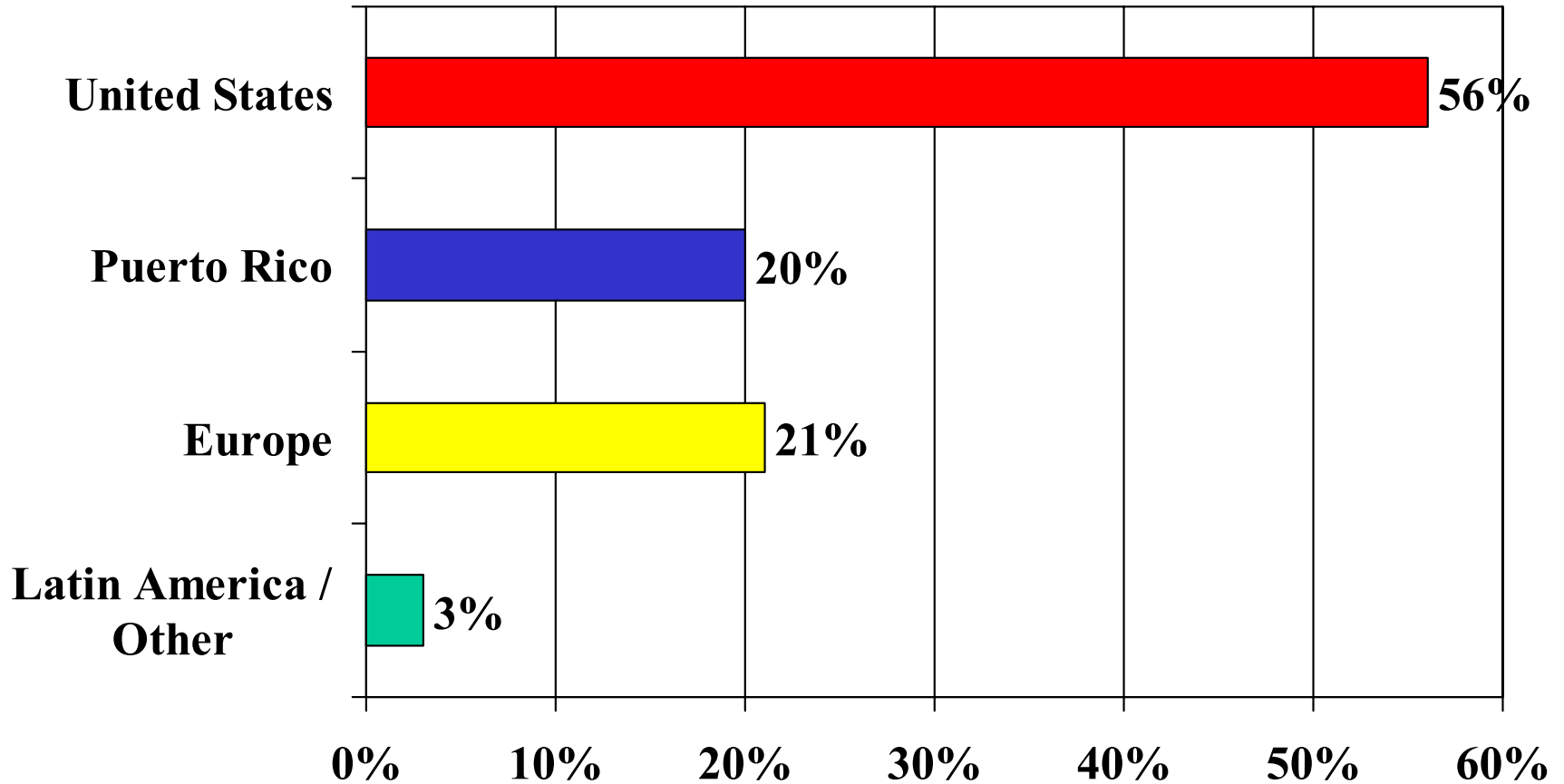
Gender

Dominican Adults

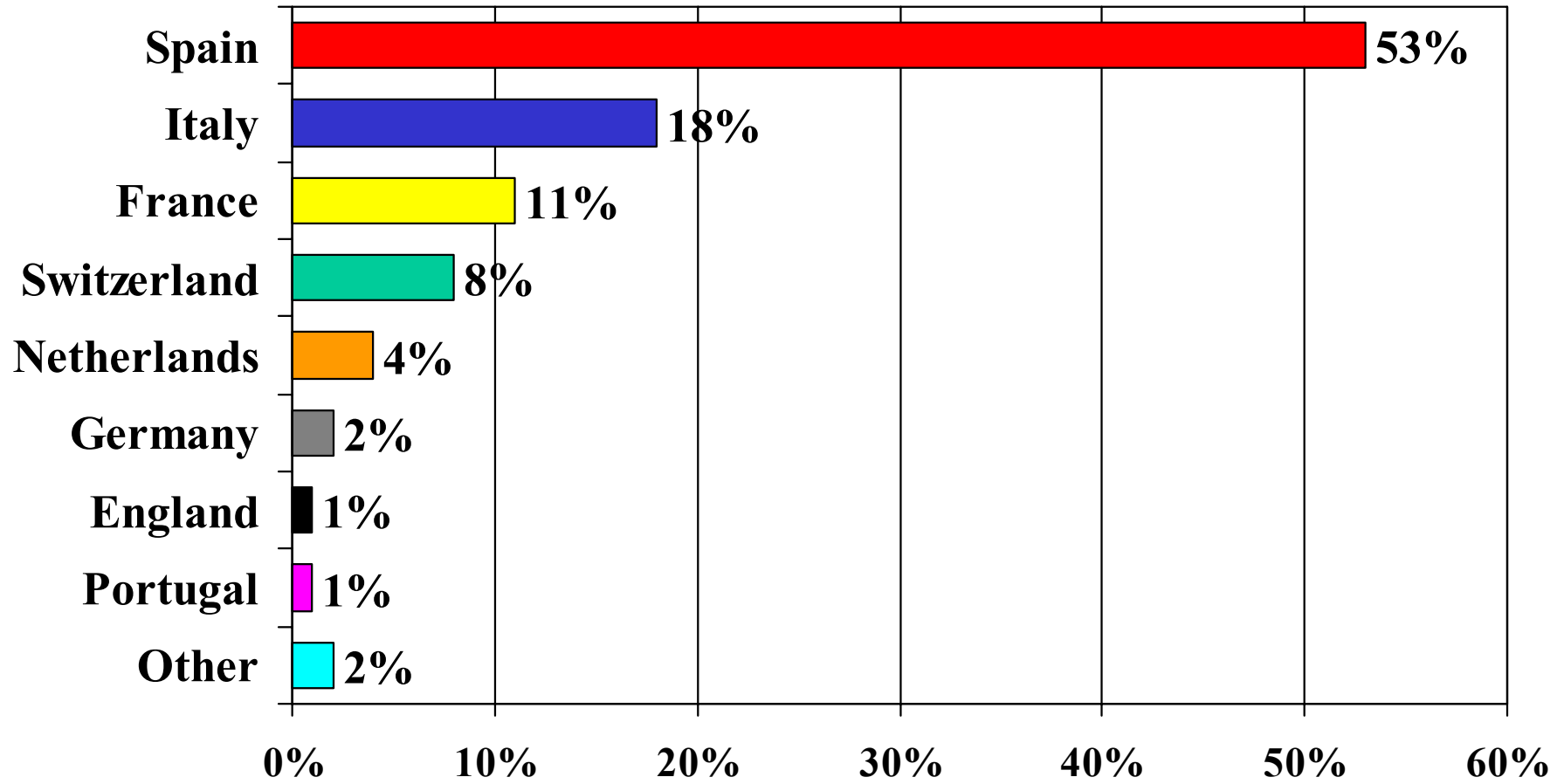


Where does your relative live?

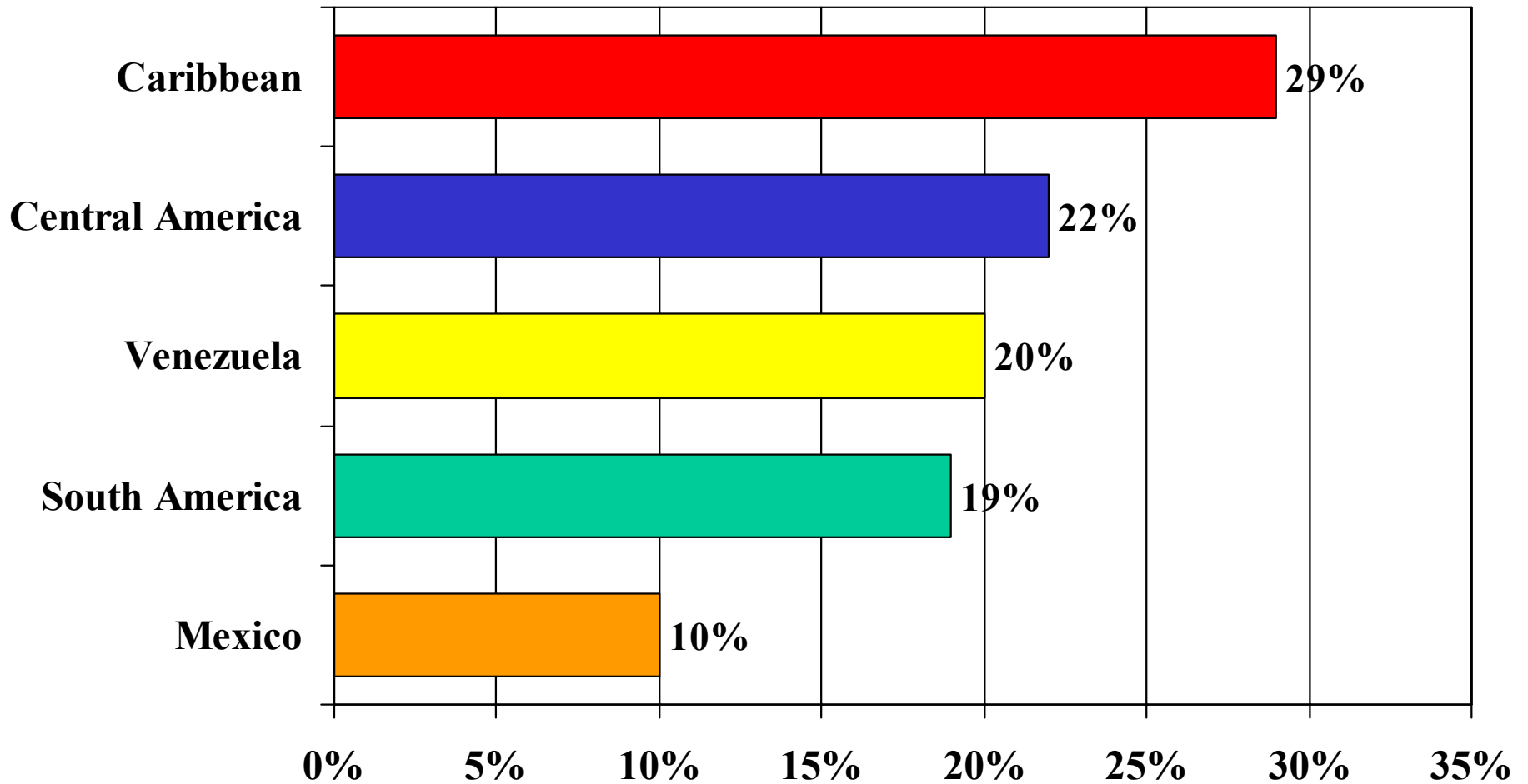
Remittance Recipients



Where does your relative live in Europe?



Where does your relative live in the Americas?

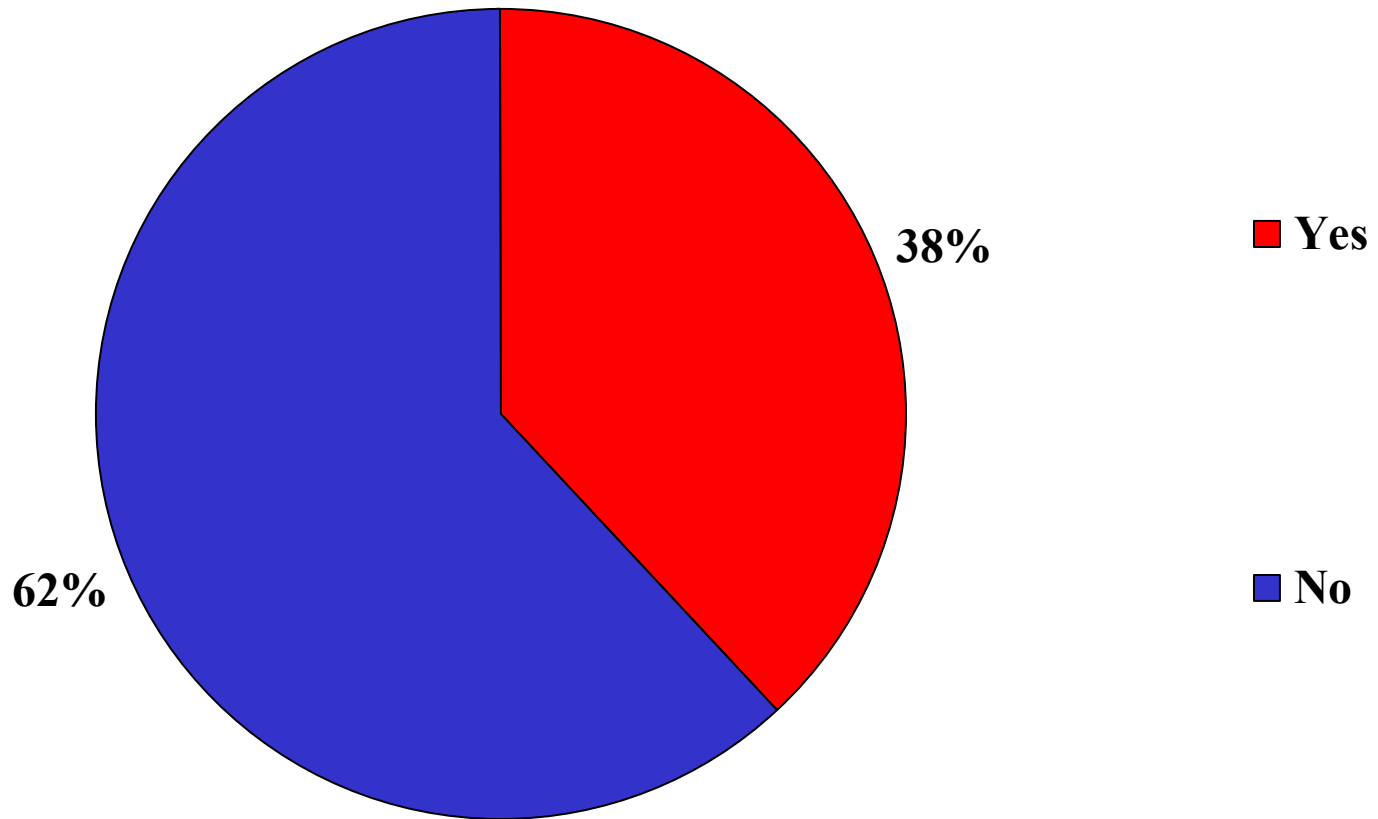


VII. Remittance Recipients

- **38 percent** of Dominican adults receive remittances on a regular basis. According to the Oficina Nacional de Estadísticas (ONE), there are approximately 5.1 million Dominican adults.
- Our study of remittance recipients in the Dominican Republic shows that **1.9 million** Dominicans receive about **\$2.7 billion** in remittances every year. An estimated **\$1.6 billion** comes from the United States and the other **\$1.1 billion** from Europe, Puerto Rico, and the rest of the world.
- The average remittance received is **\$141**.
- The average Dominican receives a remittance **10** times a year.

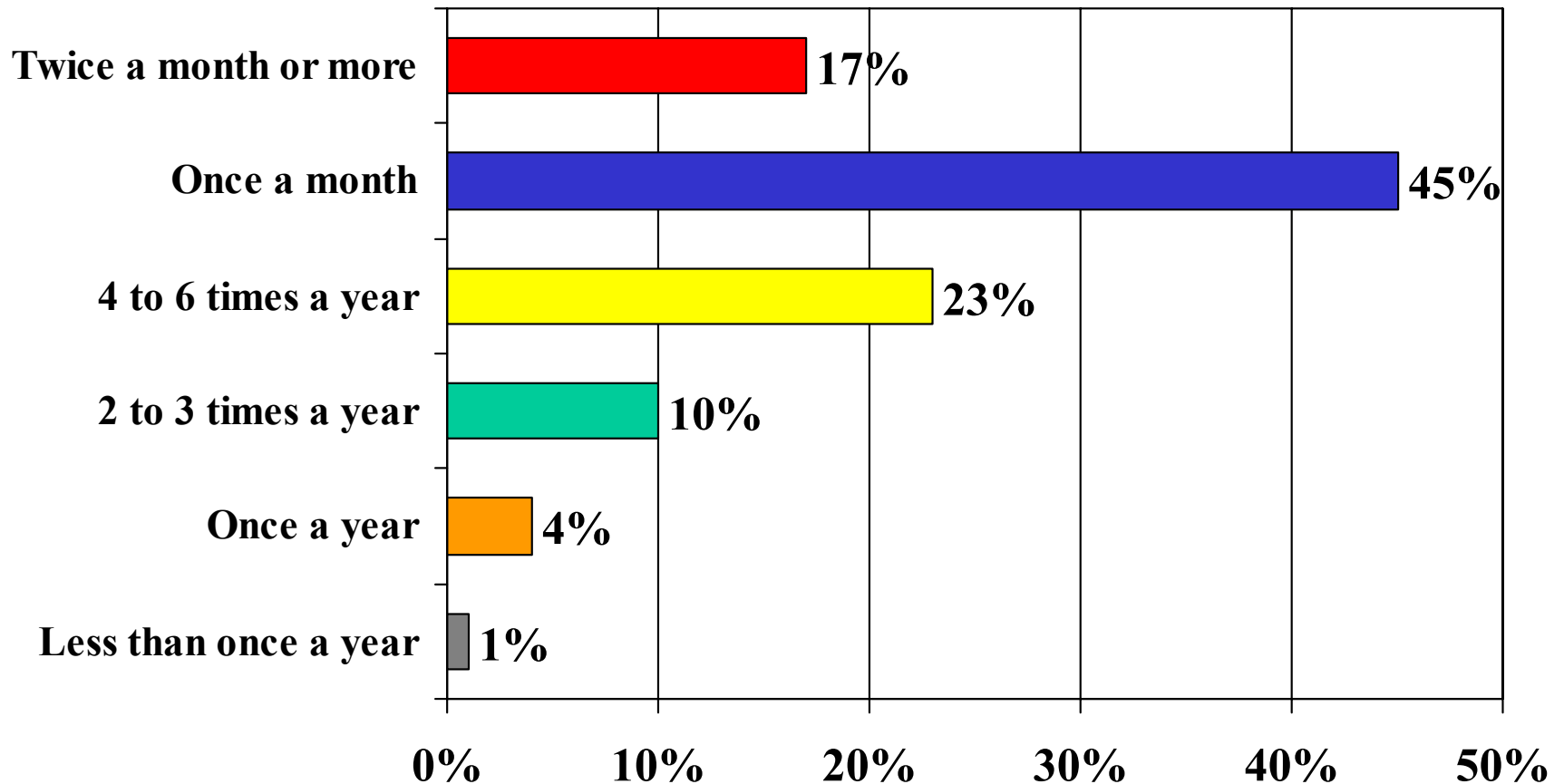
Regular Remittance Recipients in the Dominican Republic

Are you receiving money from a relative living abroad?

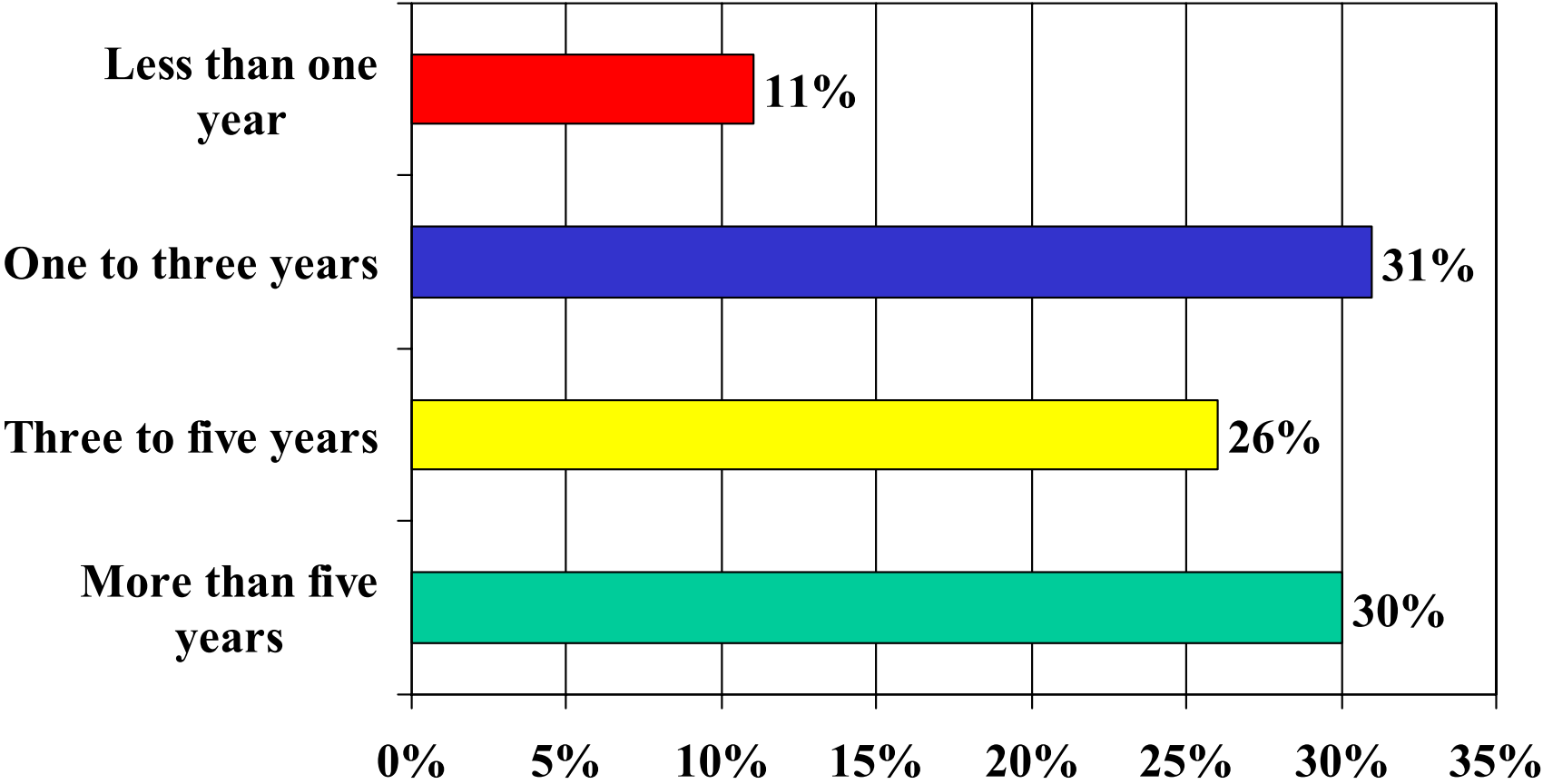


How often do you receive money from your relative living abroad?

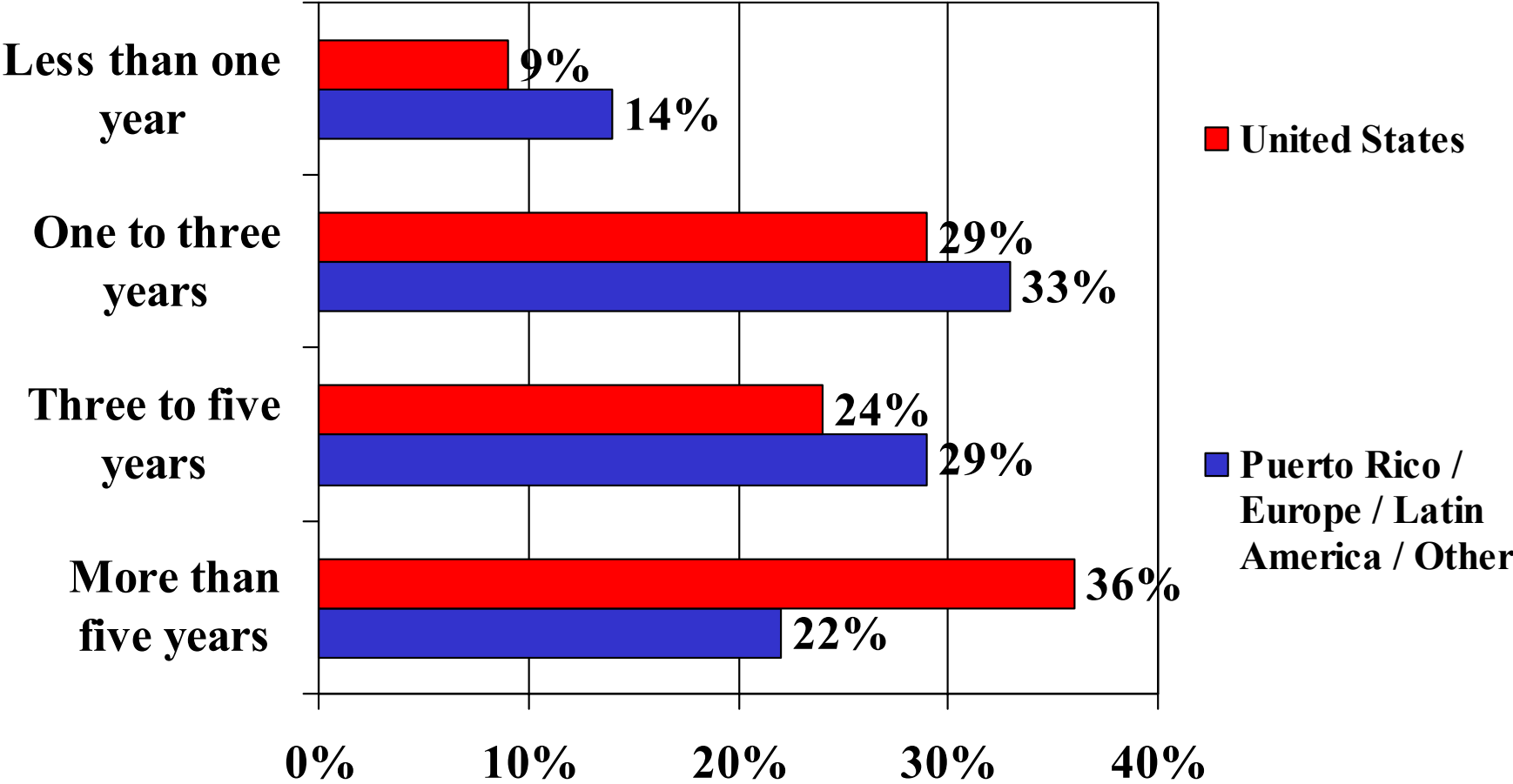
Average – 10 times a year



How long have you been receiving money from this relative?

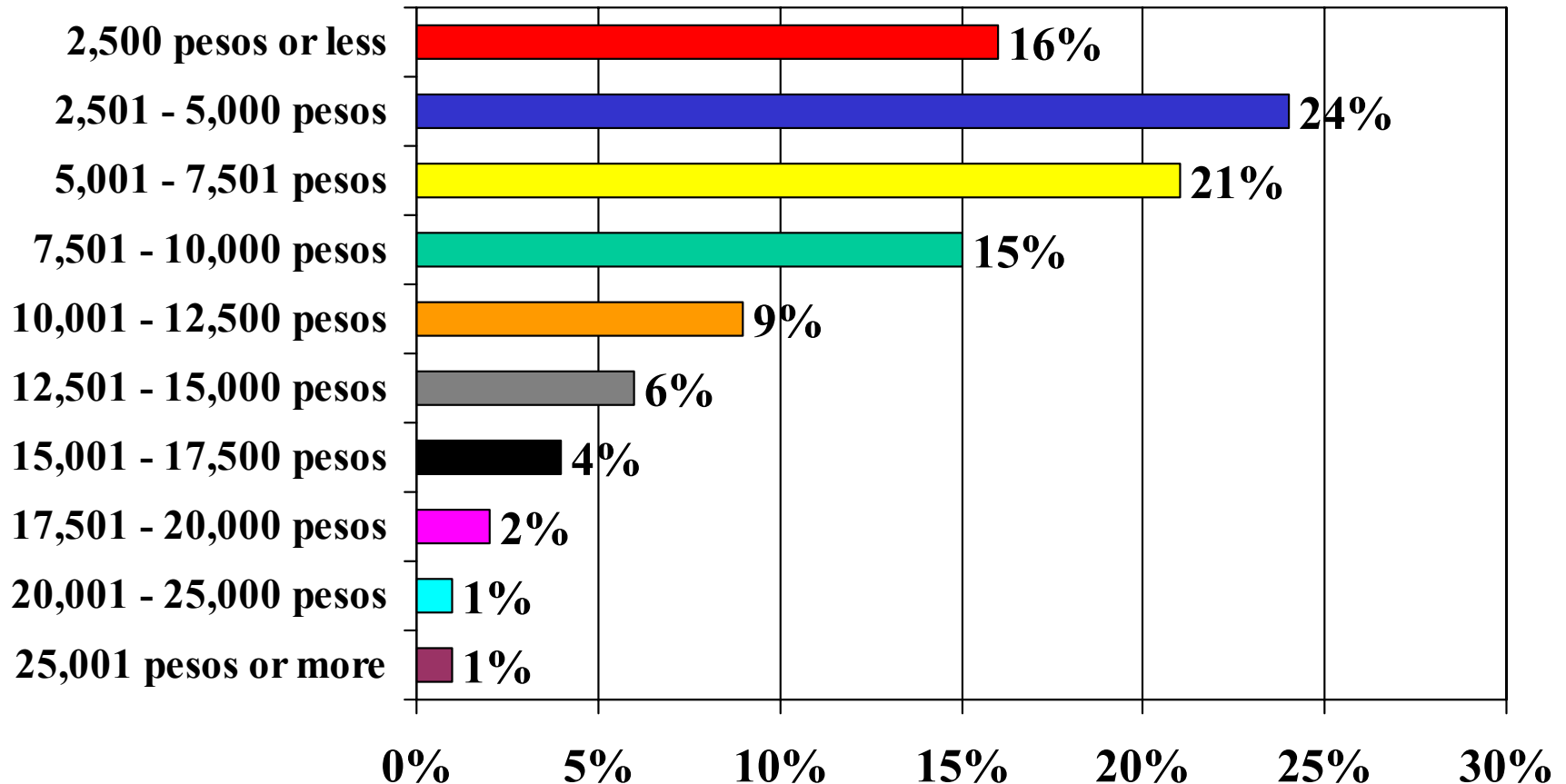


How long have you been receiving money from this relative?

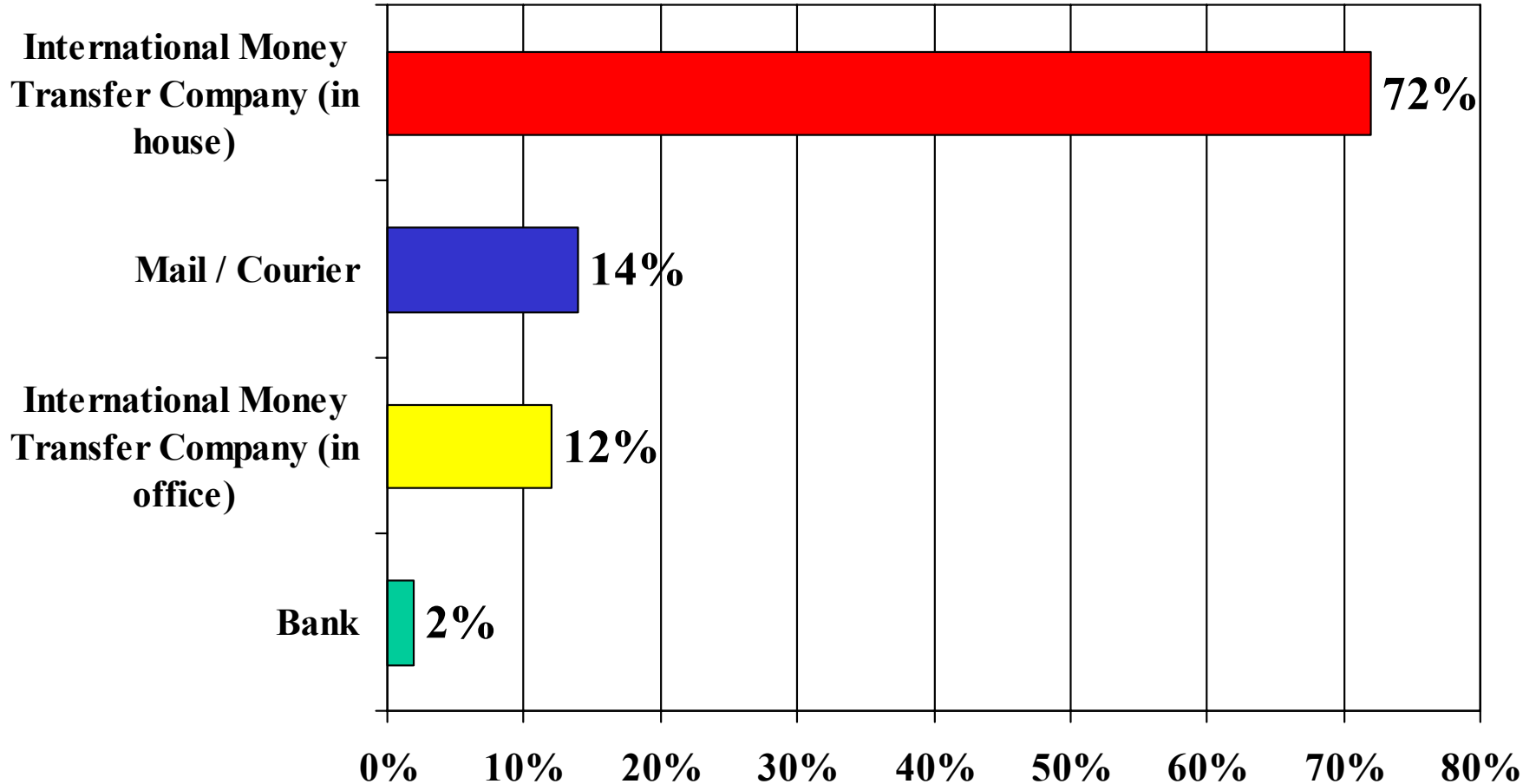


How much money – on average – do you receive with each remittance?

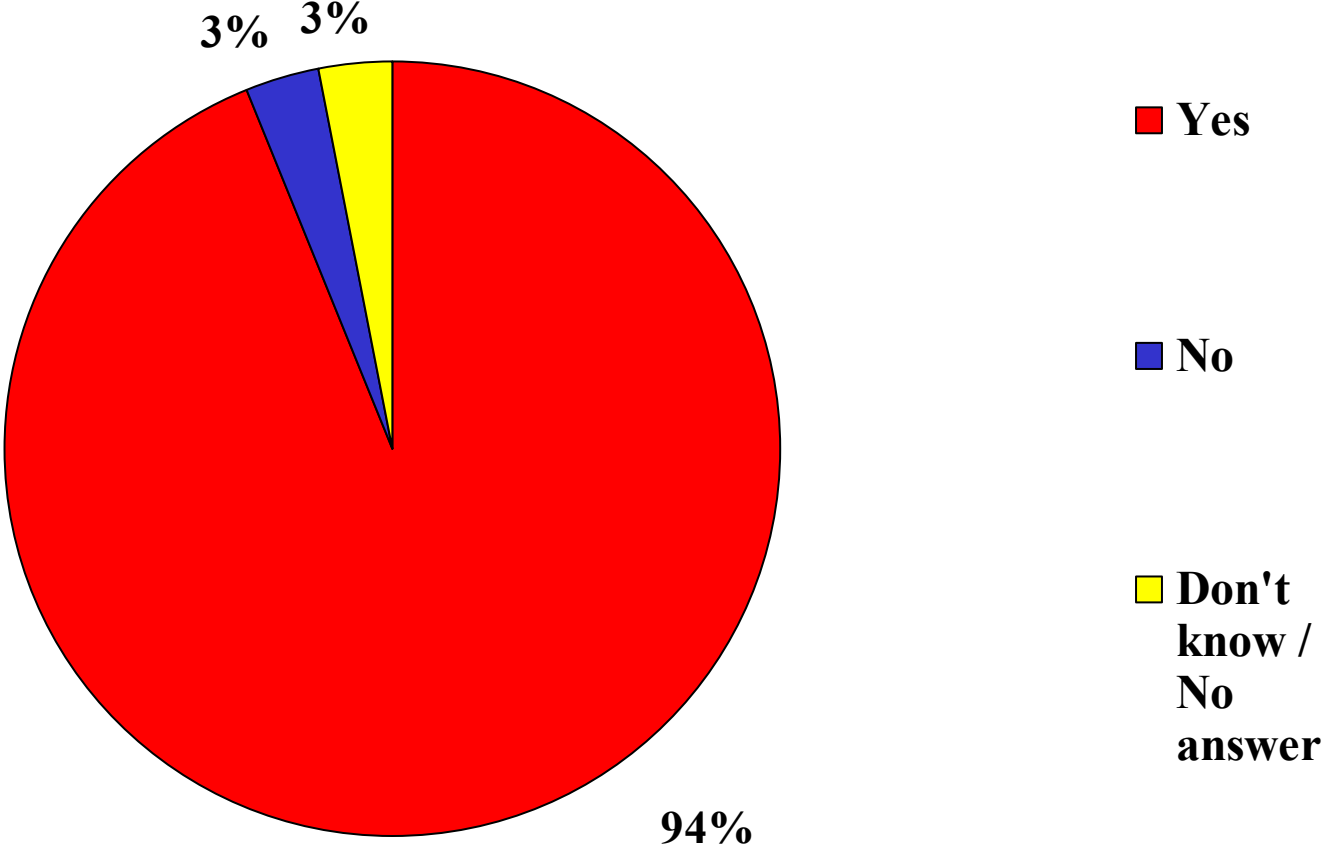
Average – \$141



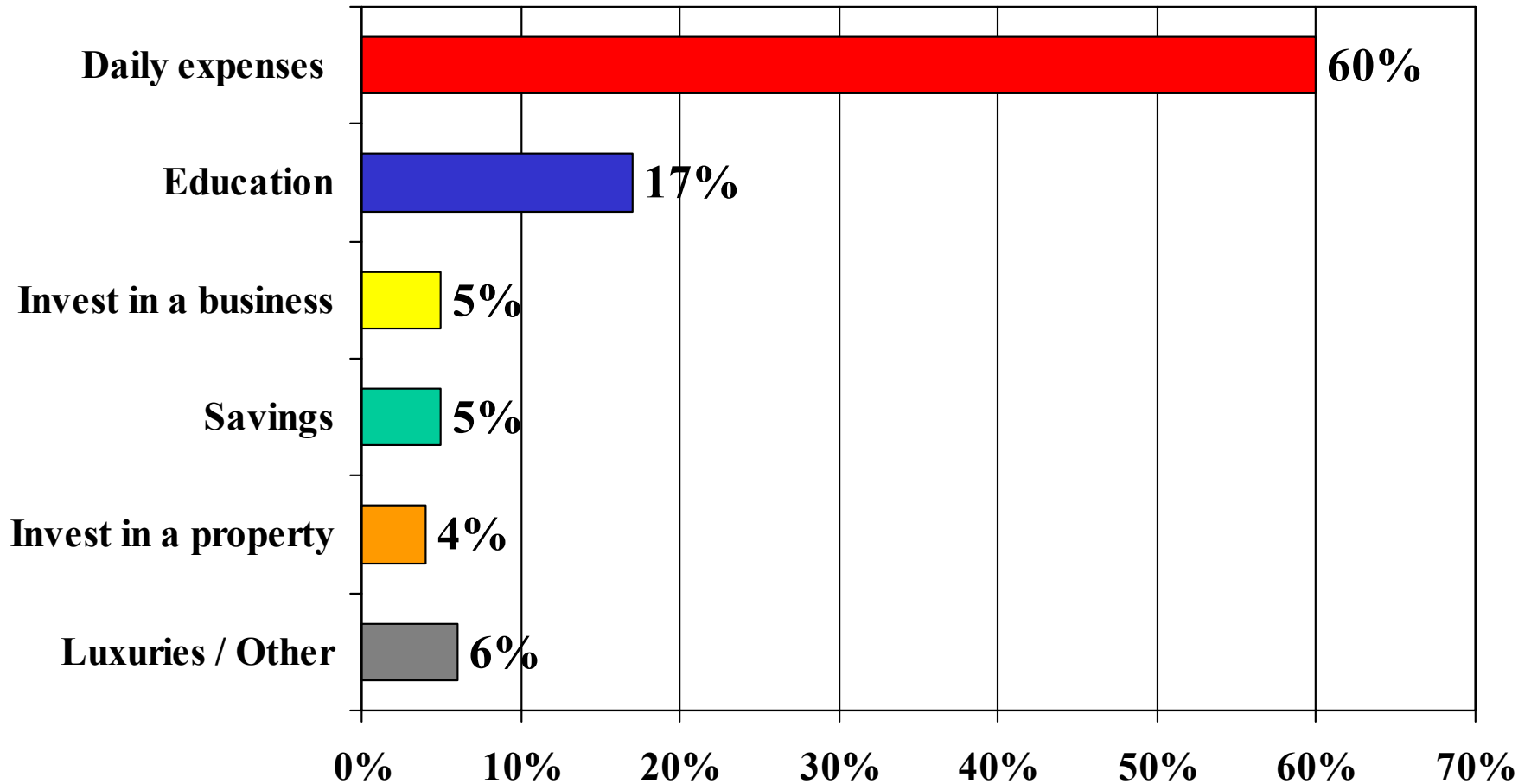
How do you collect your remittance?



Are you satisfied with the services of your current international money transfer company?

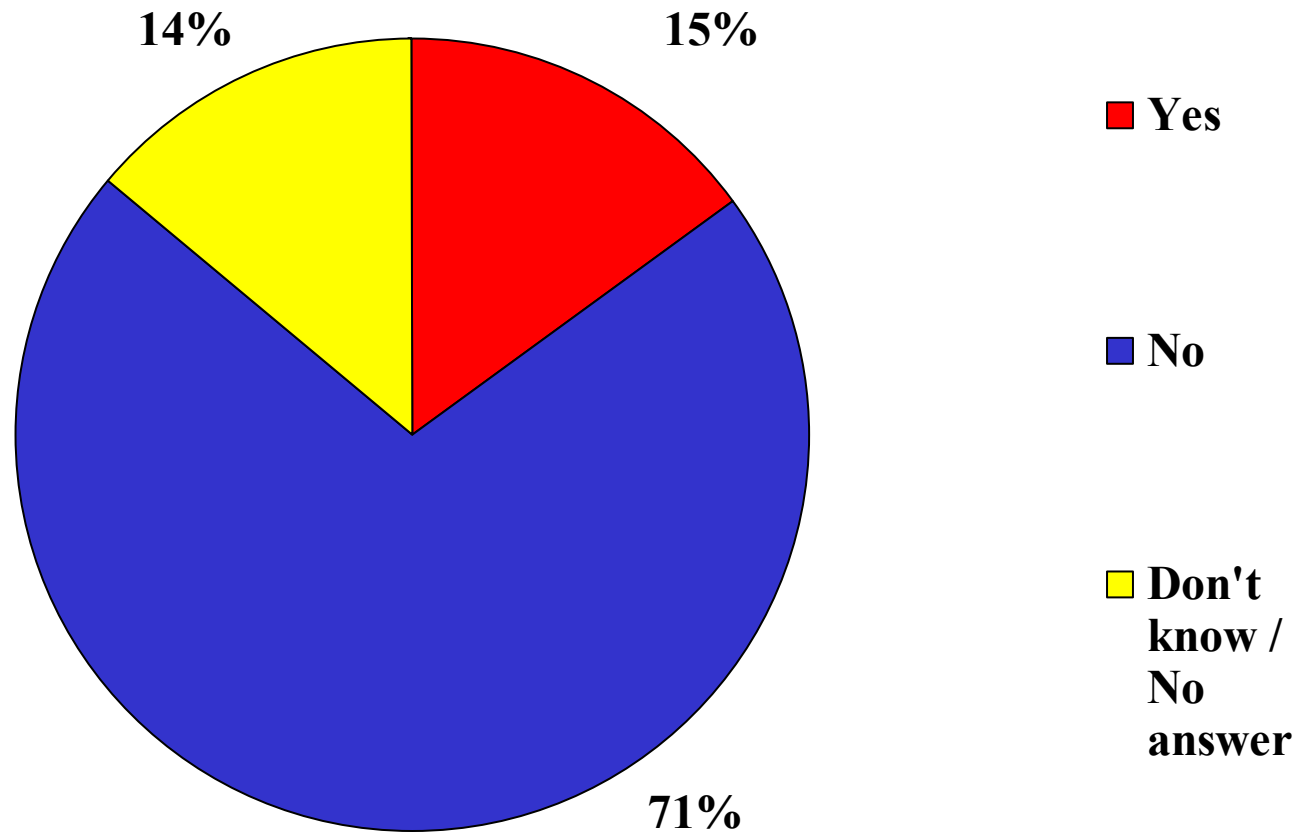


How is the money used?

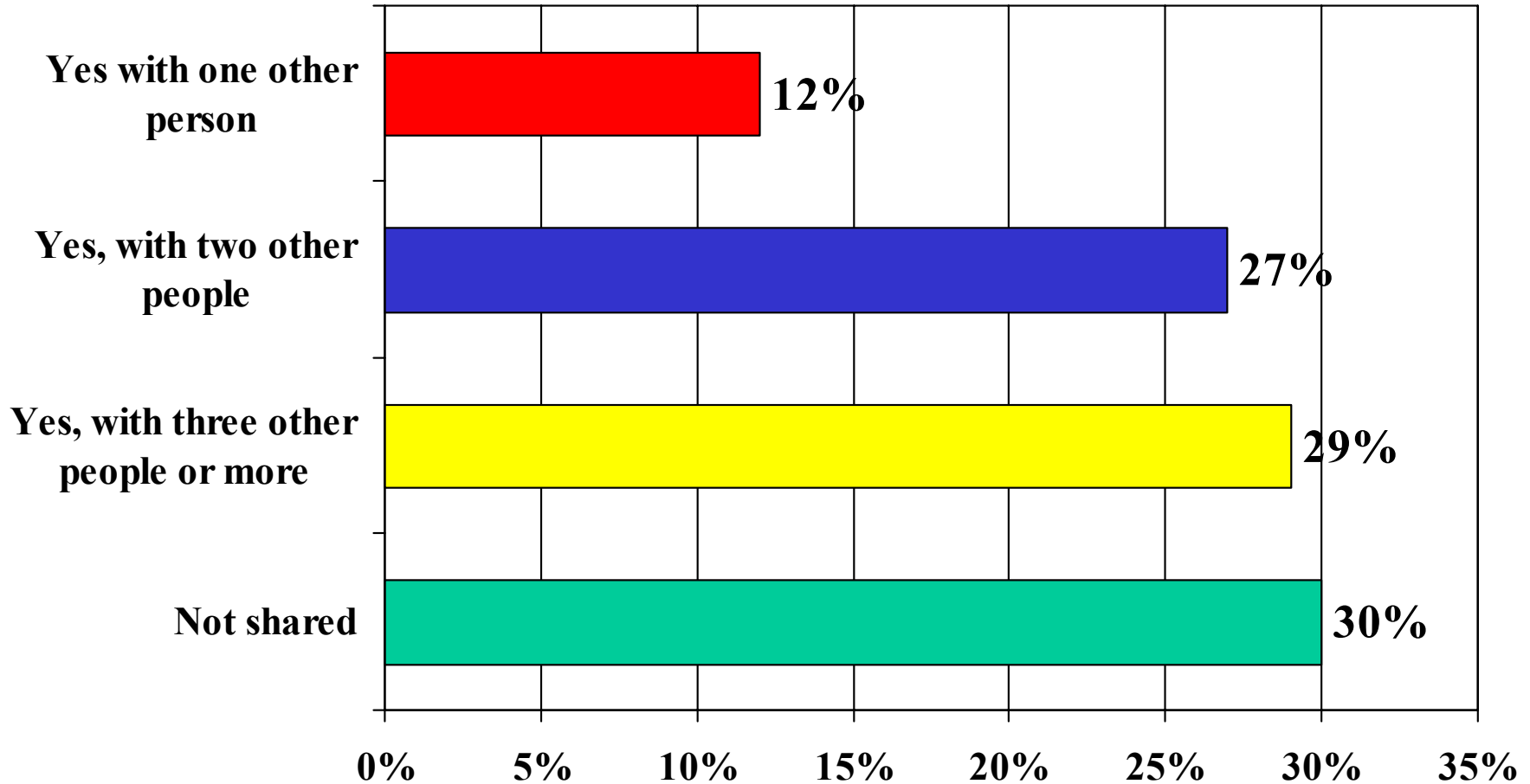


Do you use the money from the remittance as collateral to get a bank loan?

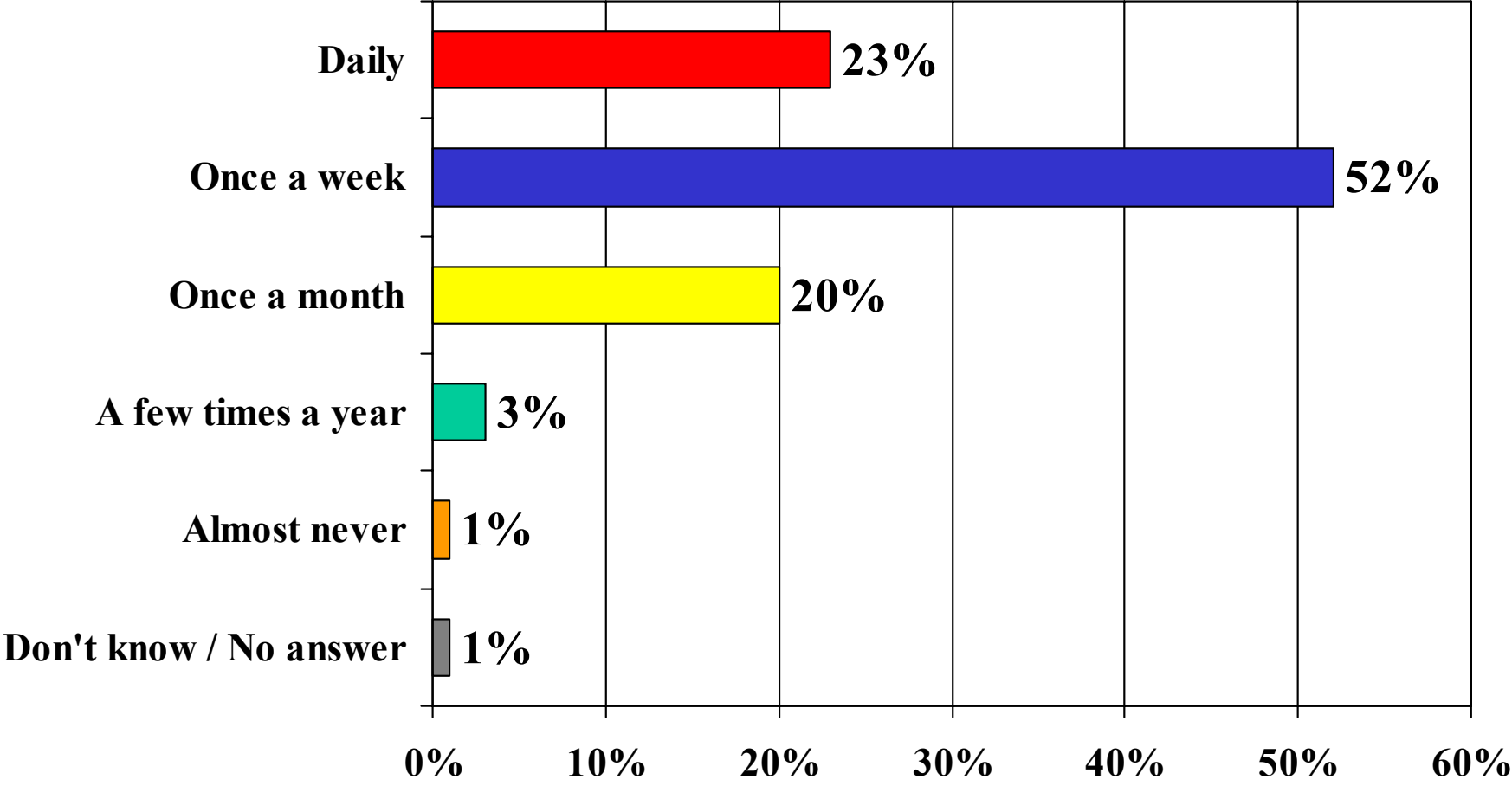
Respondents who invest in a business, a property or savings only*



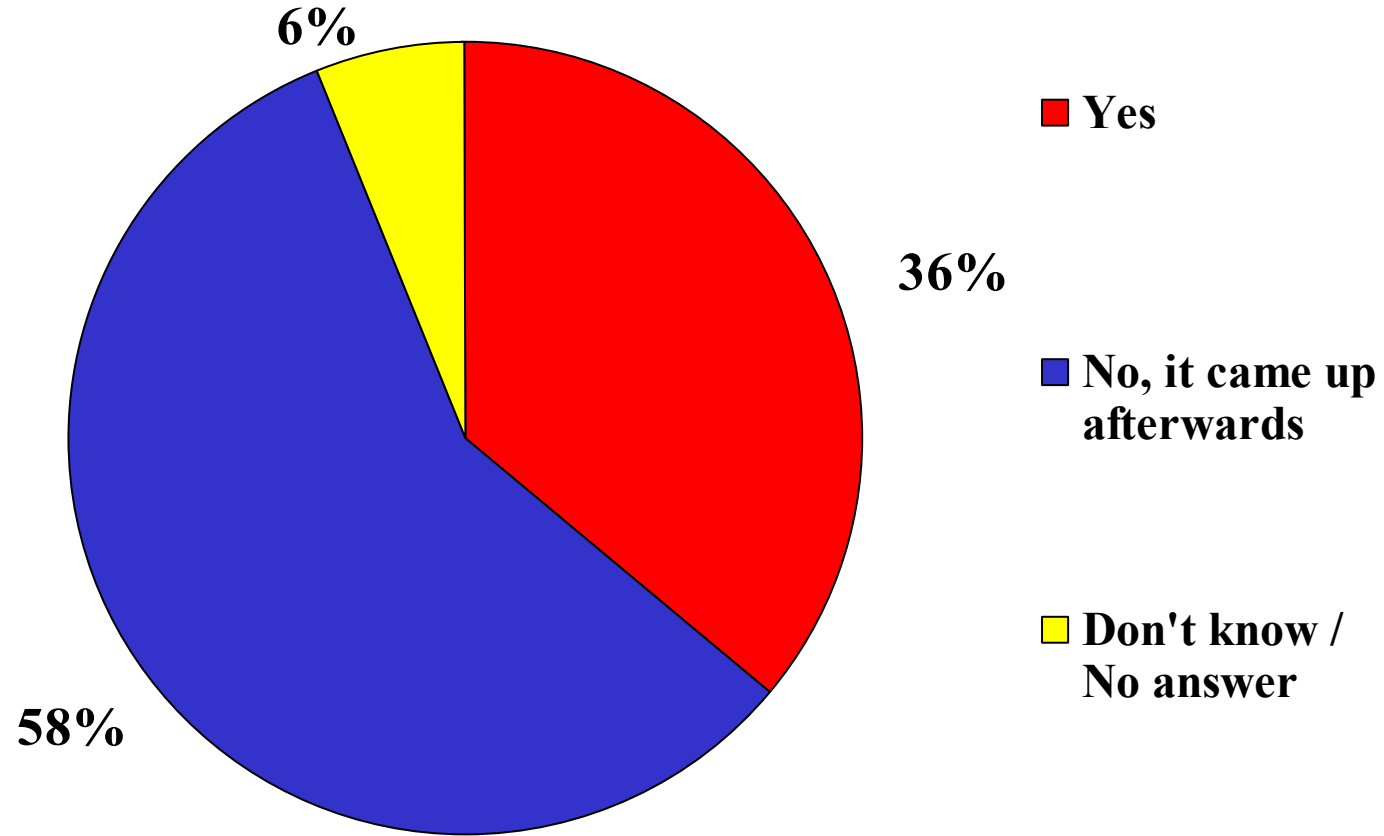
Is your remittance shared with another person? If so, how many people?



How often do you communicate with your relative?



Was there an agreement to send remittances before your family member left?

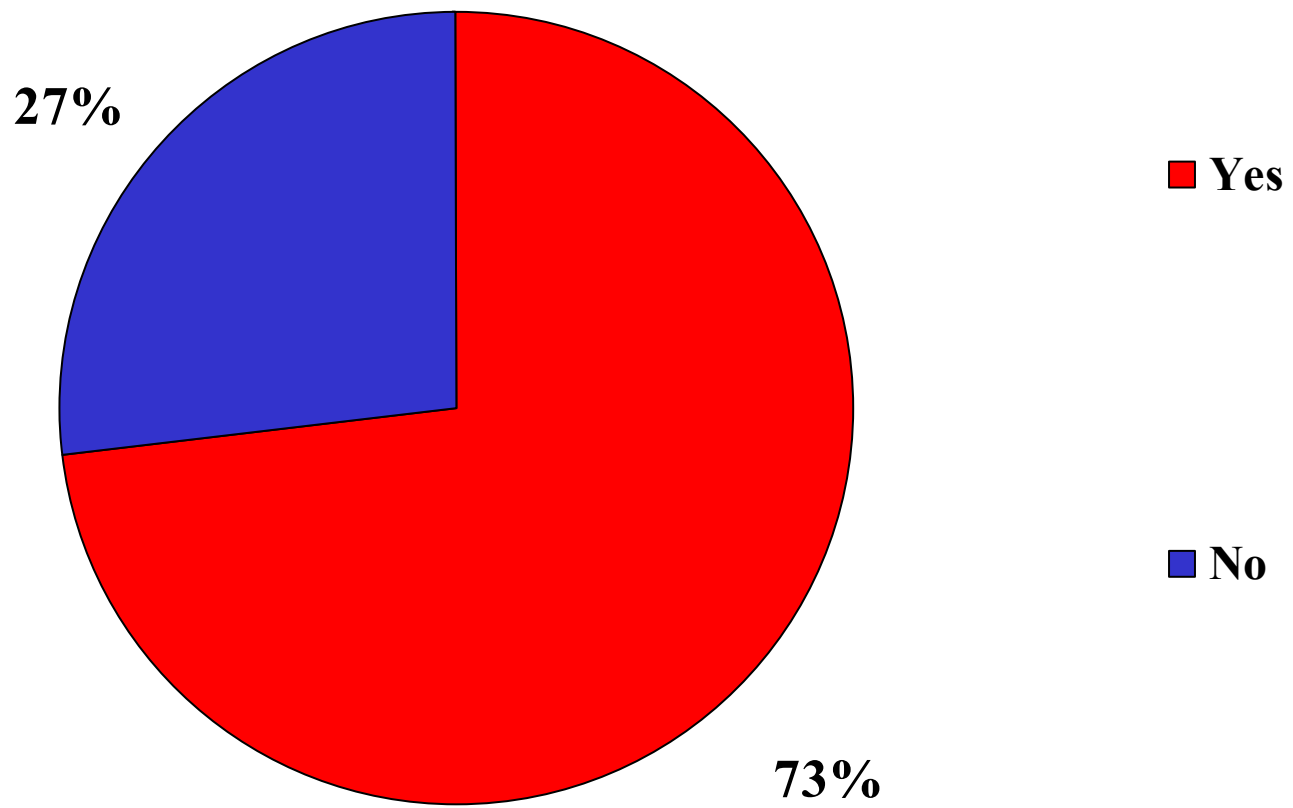


VIII. Dominican Remittance Recipients and the Banking System

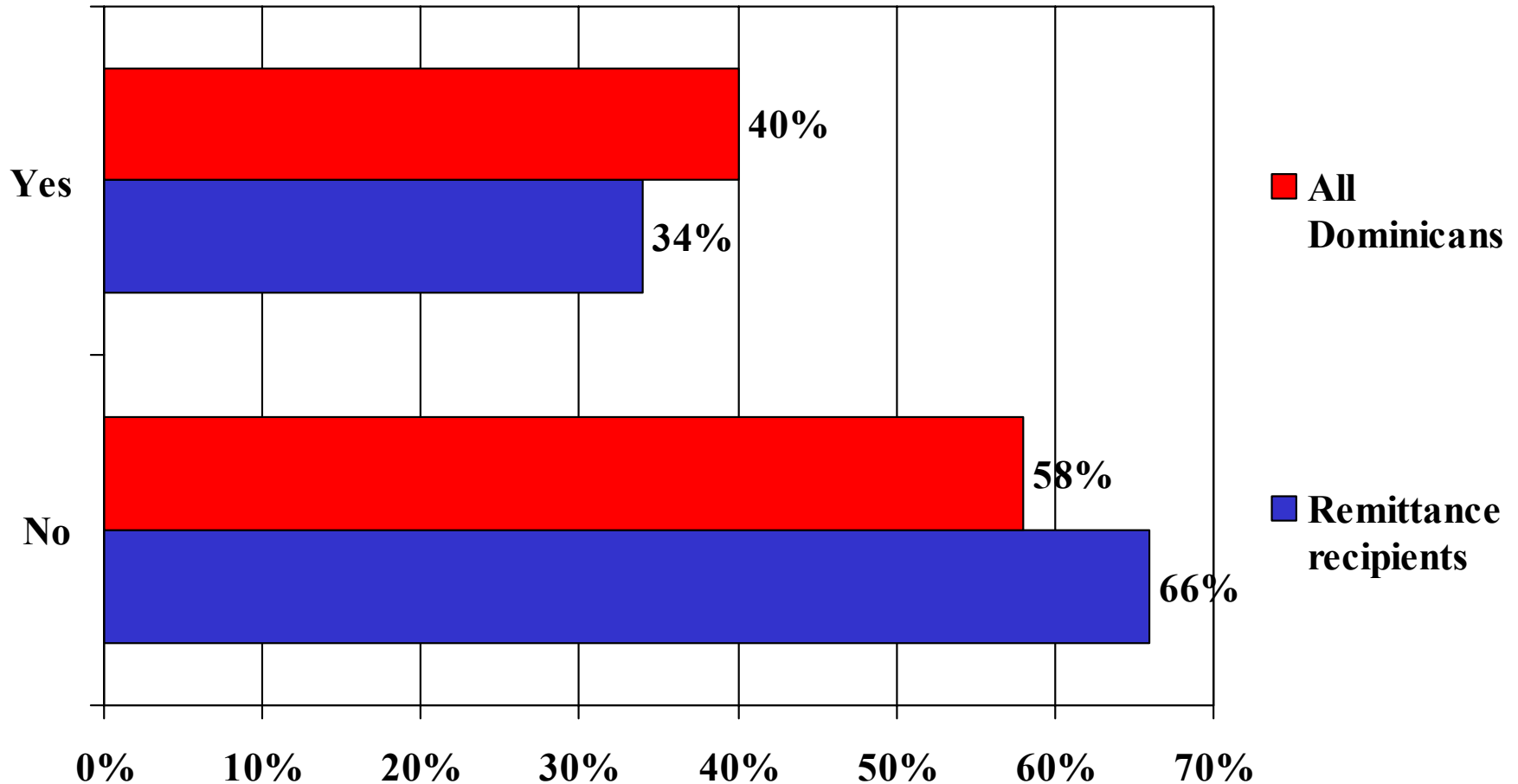


Is there a bank near your home?

Remittance Recipients

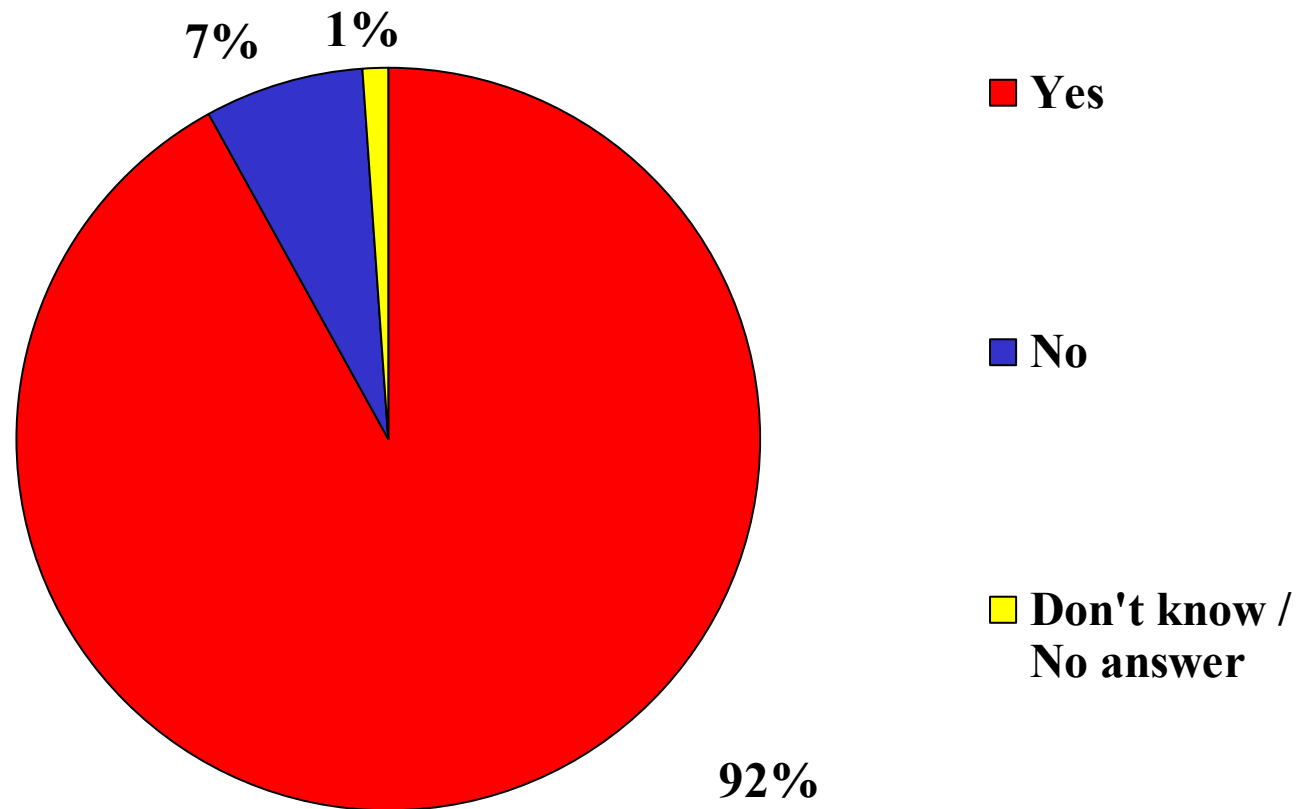


Do you have a bank account?



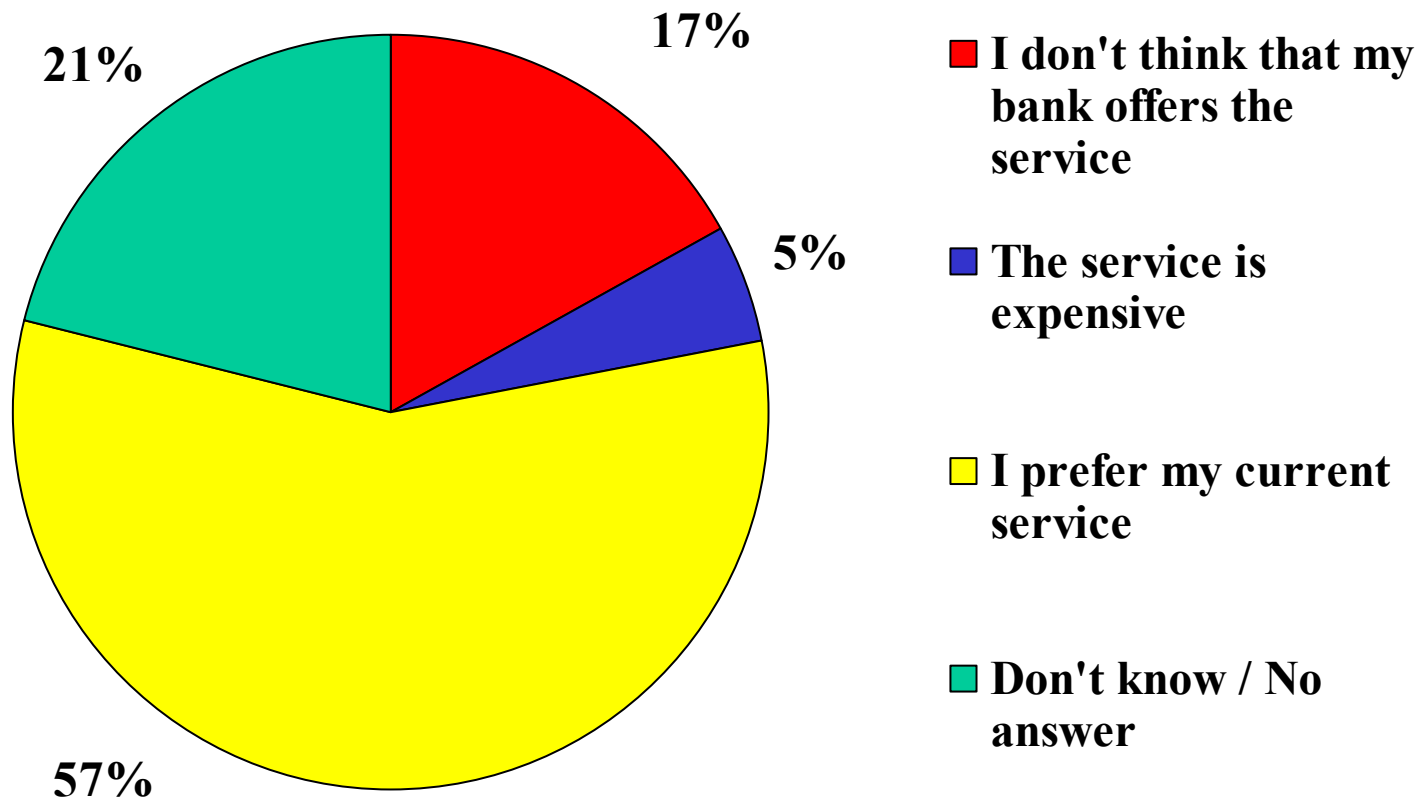
Do you have a savings account?

Respondents who have a bank account only



Why do you not use your bank account to receive remittances?

Respondents who have a bank account only



Do you know how to operate an automatic teller machine (ATM)?

Remittance Recipients

