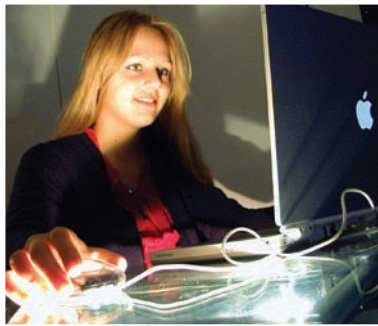


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August 10th, 2009

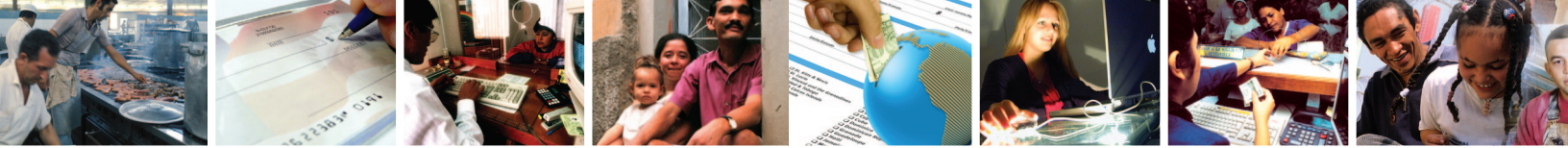


Understanding the continuing effect of the economic crisis on remittances to Latin America and the Caribbean

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¹ The views and opinions expressed in this report are those of the author and do not necessarily reflect an official position of the Inter-American Development Bank.



Introduction²

This report presents fieldwork research and results of a nationwide survey of Latin American and Caribbean migrants on how the economic crisis is affecting their economic situation and their ability to send remittances. The study shows that difficulties are mounting for migrants who send money home to take care of their families, and it estimates that in 2009 flows to Latin America may drop by 11% over 2008 values.

In total, approximately 4 million people across Latin America and the Caribbean will receive less money from their family members abroad. From the data, it is clear that migrants are seeking to cope with the crisis by using their savings, as well as economizing on other expenditures and looking for new or second jobs. The findings show that a small percentage is considering returning to their countries of origin within five years, but their return is focused mostly on reuniting with their families, not on the U.S. economy.

We highlight some questions about the future of remittance transfers and how migrants will come out of this recession, and we advance some recommendations of measures that can be adopted to cope with the current situation.

ABOUT THE STUDY

This report is based on a random survey, desktop research and statistical analysis of migration patterns and unemployment, as well as individual interviews with migrants in the U.S. The survey was conducted between March and June 2009 of 1350 Latino migrants who send remittances.³ The questionnaire included a total of 38 questions with a focus on demographics, migration, remittances and the economic recession in the U.S. (See Appendix II and III for a description of the survey methodology and tabulated results.) The sample distribution is outlined in Table 1 below.

Table 1: Distribution of migrant survey interviews by nationality

Nationality	Total
Mexico	22.2%
Dominican Rep.	14.8%
El Salvador	18.5%
Guatemala	7.4%
Bolivia	7.4%
Ecuador	7.4%
Brazil	7.4%
Colombia	7.4%
Cuba	7.4%

² This report was prepared in collaboration with Natasha Bajuk, Gregory Watson and Barbara Bravo from the Multilateral Investment Fund of the Inter-American Development Bank, and Roberto Munster and Tim Cheston, research assistants at the Inter-American Dialogue.

³ The methodology employed consisted of intercept interviews to migrants on the street of main cities where they are demographically concentrated according to their nationality.



I. The global economic crisis and migrant unemployment

The global economic crisis continues to affect employment levels, particularly in industrialized nations. The situation is especially difficult in the United States. While it is possible that unemployment has reached its peak in the U.S., unemployment remains high, and the unemployment rate passed 9% in June 2009, up sharply from 4.8% in April 2008.⁴

LATINOS IN THE UNITED STATES

Migrants have been severely impacted by the economic crisis. Indeed, they have suffered disproportionately compared to other groups across several economic indicators. Unemployment rates among foreign-born Latinos in the United States rose more sharply than any subset of the population between the fourth quarter of 2008 and the fourth quarter of 2007, increasing from 5.1% to 8.0%.⁵ The national unemployment rate rose from 4.6% to 6.6% between the same periods. Recent census data shows that 9.7% of migrants, and 12% of Latino migrants specifically, are currently unemployed.⁶

The survey results reflect the trend. For approximately 12% of surveyed migrants, the greatest difficulty of the crisis has been losing their job or having had someone in their family lose their job. Of those who remain employed, many (approximately 24%) are faced with reduced work schedules; 16% report working fewer hours than before and 8 percent report that, as independent workers, they are finding less work.

Beyond those directly affected by job losses, the spike in unemployment has generated a more widespread sense of uncertainty, which is likely to continue to have a dampening effect on migrant savings, consumption and remittances as well as on economic behavior in general. In fact, insecurity about employment has proven to be the greatest hardship for migrants in the current environment. Nearly a quarter of migrants stated that the fear of losing one's job represented the worst part of the current economic crisis.

⁴ Unemployment remains a significant problem in other migrant rich countries. The unemployment rate of all countries in the European Union reached 8.7 percent in May 2009, rising from 6.8 percent in May 2008. For the 16 countries using the euro as currency, unemployment reached 9.3 percent in April, up from 9.0 percent in March 2009. Among all 27 members of the European Union, the highest national unemployment rate stood at 18.0 percent in Spain, an important destination for migrants from Latin America.

⁵ R. Kochhar, 2009.

⁶ Trends in Immigrant and Native Employment, Steven A. Camarota and Karen Jensenius, May 2009.

Table 2: Impact of the crisis on Latino immigrant remitters (%)

	Mexico	Dominican Republic	El Salvador	Guatemala	Bolivia	Ecuador	Brazil	Colombia	Cuba	Total
I lost my job in 2008	5	5	3	3	5	1	3	7	8	4
I am afraid to lose my job	26	17	22	18	34	18	16	19	21	22
As an independent worker, I don't find much work	7	9	5	12	3	10	6	11	8	8
I can't pay my mortgage/rent	4	3	5	11	2	2	1	1	7	4
I lost my savings	1	4	7	10	4	1	0	3	3	4
I feel good now, but uncertain about the future	8	11	11	13	14	16	15	21	7	12
I fear the panic that has been created	15	23	13	17	12	25	12	12	6	15
I work fewer hours than before	18	9	24	5	16	8	33	12	24	16
A relative has lost his/her job	7	14	5	5	3	9	6	7	13	8
It hasn't affected me personally yet	10	4	5	5	6	10	8	7	4	7

Source: Orozco, 2009 Survey of Migrant Remitters.

COPING WITH THE CRISIS

Immigrants, for the most part, are among the most vulnerable subsets of society. They are subject to greater challenges and difficulties and survive on relatively low incomes while facing many hazards, including poor access to finance and health care.⁷ The data from this survey shows that, as any rational decision maker, Latino migrants have had to adjust their expenditures in order to cope with the crisis.

In an attempt to adapt to the current economic situation, migrants have had to change their behaviors in a number of ways, including restricting some expenditures or tapping their savings. Lowering their day to day expenses has been the main mechanism for coping with the crisis (35%). In addition, according to the survey, many migrants have looked for alternative solutions, such as taking a second job (21%), or seeking an additional job (11%). Migrants with higher incomes (US\$20,000 and above) were the most likely to have had to limit their expenses, while migrants with lower incomes have been those more focused on looking for a second job or a new job to increase their earnings.

⁷ Orozco and Castillo, 2007.



Table 3: Financial measures taken to cope with the crisis (%)⁸

	Total
Reduce or lower expenses	35
Look for a second job	21
Move to a cheaper house	12
Look for a new job	11
Refinance my mortgage	3
Depend on savings	2
Trying to sell some possessions	2
Give house to the bank	1
Declare bankruptcy	1

Source: Orozco, 2009 Survey of Migrant Remitters.

Migrants were also asked how their relatives understood their personal situation. Twenty-nine percent of migrants said their families have not expressed concerns about the crisis, while 36% said their families are concerned that they will receive less money.

Table 4: Family in home country has expressed concern about... (%)

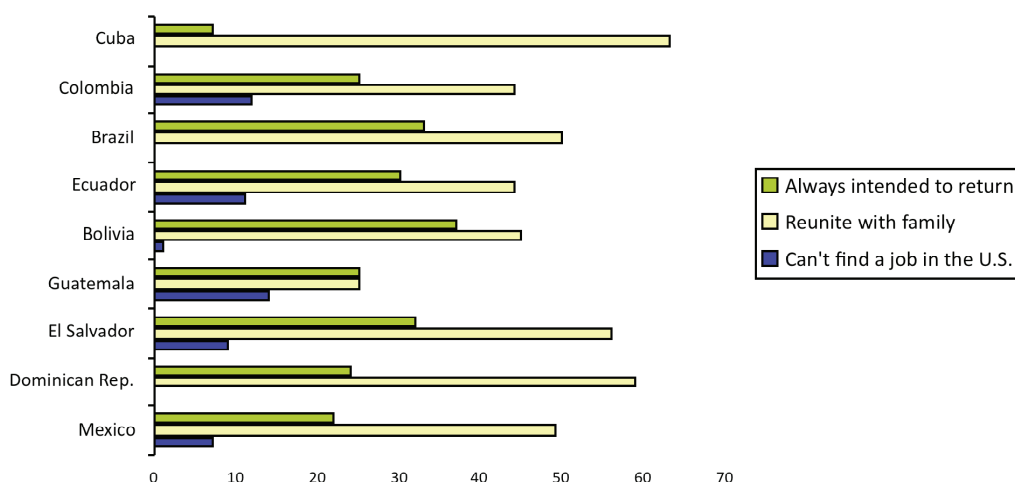
	Total
Receiving less money	36
Has not expressed concerns	29
Migrant will have to return	12
Losing his or her job	5
Someone else leaving the country	3
Other (not specific)	15

Source: Orozco, 2009 Survey of Migrant Remitters.

Another important finding of the survey relates to whether migrants are planning to return to their home countries. One third would like to return to their home country, with the majority planning to do so in the next five years. **However, among those who would like to return to their country, only 5% plan to do so because of a lack of work in the United States.** The primary reason given is to reunite with their families. The percentage of people interested in returning to their home country is higher than in previous surveys, which showed interest below 20%. However, it is interesting to note that 37% would also consider immigrating again to the U.S.

⁸ Table 3 reflects responses from an open-ended question with multiple possible responses.

Figure 1: Of those planning to return, reasons to return (%)



Source: Orozco, 2009 Survey of Migrant Remitters.

II. Immigrant remittance transfers and declining flows in 2009

The effect of the crisis is clearly reflected in the ability of migrants to send money home and fulfill their family obligations. First we find that among those in the labor force, 40% are sending less money than in 2008. Second, among the unemployed, only 25% continue to remit. Third, people continue to cope by tapping their savings.

New survey data projects that 45% of all remitters will send less during 2009 than they did in 2008. Only 6% will send more than in 2008, with 49% projected to send equal amounts. In comparison, a similar survey in 2008 showed that only 8% of remitters were sending less than in 2007.

Table 5: The effect of the crisis on remittance sending: differences between 2008 and 2009

	2008	2009
Sending less than previous year	7.9%	44.9%
Sending more than previous year	8.2%	6.2%
Sending same as previous year	83.9%	48.9%

Source: Orozco, 2009 Survey of Migrant Remitters.

Migrants from the Dominican Republic and Cuba appear to have had their remittance sending patterns most affected by the crisis. Nearly 60% of Dominicans are projected to send smaller total amounts than in 2008, followed by Cubans at 52%. Remitters to Ecuador and Mexico appear comparatively less affected by the crisis with over 70 and 60% of remitters maintaining sending levels, respectively.



Table 6: The effect of the crisis on remittance sending by selected countries of origin

	Ecuador	Mexico	Cuba	Dominican Republic
Sending less than previous year	29.9%	36.6%	51.5%	59.4%
Sending more than previous year	0.0%	3.0%	8.2%	7.1%
Sending same as previous year	70.1%	60.4%	40.2%	33.5%

Source: Orozco, 2009 Survey of Migrant Remitters.

The overall average remittance amount has decreased approximately 5%, from \$241 in 2008 to \$230 in 2009. For those sending less, the average amount of each remittance has decreased by 10.7 percent from 2008 levels. Migrants sending less 2009 are projected to send an average of \$218 per remittance, compared to an average of \$228 in 2008. Moreover, the frequency of remitting has dropped significantly from 15.3 transactions per year in 2008 to a projected 12 transactions per year in 2009, though the median frequency stands at 12 for both periods.⁹

Table 7: Transaction amount remitted and number of transfers per year: 2008 and 2009

	Average amount sent		Number of annual transfers	
	2008	2009	2008	2009
Sending less than previous year	\$228	\$218	15.6	11.4
Sending more than previous year	\$253	\$316	16.2	11.2
Sending same as previous year	\$241	\$230	15.2	12.6
Total	\$241	\$230	15.3	12.0

Source: Orozco, 2008 and 2009 Survey of Migrant Remitters.

From a gender perspective, the survey results reflect significant differences in sending patterns: men send 27% more overall than women on average. Even among those who have had to reduce the amount sent home, the survey shows that men in this category still send on average 18% a year more than women.

Table 8: Average Annual Remittances by Gender, 2009

	US\$
Males	2457
Females	2087
All migrants	2334

Source: Orozco, 2009 Survey of Migrant Remitters.

In terms of recipient country, the largest personal annual remittances from the U.S. are sent to Brazil, Bolivia, and Ecuador, while Cuba and Guatemala receive the smallest amounts annually.

⁹ The median frequency may be a more accurate statistic because it reflects consistency among the majority of survey respondents. In terms of transaction size, there is very little variation between the average and median figures.

UNEMPLOYED REMITTERS

One important finding resulting from the survey is that a small group of people continue to send money, despite having lost their jobs. When this survey is compared to survey data from 2008, we find that as the crisis continues and unemployment increases, the percentage of people unable to remit also increases: in October 2008, 40% of those unemployed were remitting, by June 2009, the percentage drops to 25%.

Table 9: Projected amount of total remittances sent in 2009 by employment status

	Annual Remittances	
	Employed	Unemployed
Sending less than previous year	\$2,407	\$2,050
All Latino migrants	\$2,591	\$1,925

Source: Orozco, 2009 Survey of Migrant Remitters.

SAVINGS, INCOME AND ASSETS

Migrants' ability to tap their savings may have helped to lessen the drop in remittance transfers. Migrants in the U.S. project their annual savings to reach an average of \$3,394 in 2009. But, the stocks of savings were higher in 2007 (see Table 10). These downward shifts in savings may be associated with the need to compensate for the lost income from job losses or less work.

It is interesting to note that migrant savings are projected to increase over 2008. This may be because, like other U.S. citizens and residents, migrants are saving more in 2009 as a safety mechanism, should they lose their job. As previously noted, the greatest fear of approximately one quarter of migrants is that they will lose their job in the future. Increased savings or holding savings to a certain amount may be a response to this concern. Survey results show (Table 11), that 10% of respondents have used their savings to send money to their families.

Table 10: Migrant savings (in US\$)

	2007	2008	2009
Mean	4,179	2,347	3,394

Source: Orozco, 2007, 2008 and 2009 Survey of Migrant Remitters.



Table 11: Use of migrant savings (%) ¹⁰

Purpose	Total
Healthcare	19
Education (self or children)	15
Retirement	14
Home improvement	11
Send remittances to family	10
Death in the family	10
Invest in a small business	9
Repair or purchase car	5
Celebrate a special occasion	4
Purchase appliances or furniture	3
Religious occasions	1

III. The projected total remittances for 2009: the impact of the decline

Based on survey results and analysis, the estimated total volume of remittances to Latin America and the Caribbean will be US\$62 billion in 2009. This is a concerning drop, but it should be noted that remittances remain a huge financial flow – estimated 2009 remittances to the region will reach the same amount, albeit in nominal terms, that they did in 2006.

The decline will have a direct effect on more than one million households in Latin America and the Caribbean, one-third of which are in Mexico. The more vulnerable and affected countries are those that are more dependent on the export of migrant labor, and include countries like El Salvador, Honduras, Haiti and Nicaragua.

The decline in money transfers is estimated by looking at three particular variables, namely, (i) people who lose their jobs but continue to remit, (ii) people who are employed but are remitting less, and (iii) the difference in amounts remitted between 2008 and 2009.¹¹ Below are the variables considered in the estimate:

$$R = R_s * \{ (MIG * FL \text{ growth} * Remitters(\%)) - Unemployed(NR) \} * R(p \ 2009) \} + \{ RSL * \{ (MIG * FL \text{ growth} * Remitters(\%)) - Unemployed(NR) \} * R(p \ 2009) \}$$

- R_s = Senders of remittances who send same amount as in 2008
- $MIG * FLM \text{ growth}$ = Number of migrants in 2008 x Growth in foreign labor in 2009
- $Remitters(\%)$ = Percent of migrants who remit
- $Unemployment(NR)$ = Unemployed migrants not remitting in 2009
- $Remittance(2009)$ = Principal amount sent in 2009
- RSL = Senders who will send less than in 2008 (%)

¹⁰ Table 11 reflects responses from an open-ended question with multiple possible responses.

¹¹ Many of Central Bank figures fall within the purview of these estimates (see appendix).

Table 12 below shows the estimated decline.

Table 12: Estimates on remittances to Latin America and the Caribbean in 2009

Migrant country/region of residence	USA	Europe	Rest of the world	World
Working Age Migrants (1)	19,400,000	3,800,000	6,500,000	29,700,000
Latino migrant remitters (2)	12,610,000	2,660,000	4,550,000	19,820,000
Annual personal amount remitted per migrant (US\$) (3)	3,780	3,960	2,400	
Remittances received in 2008 (US\$)	47,665,800,000	10,533,600,000	10,920,000,000	69,119,400,000
Migrant Unemployment rate (4)	12%	18%	8%	
Number of Migrants remitting in 2009 (5)	11,664,250	2,378,040	4,459,000	18,503,299
Number of Senders not remitting in 2009	(945,750)	(281,960)	(91,000)	(1,318,710)
Estimated Remittances in 2009 (US\$)	42,327,230,400	9,040,356,864	10,434,060,000	61,801,647,264
Growth between 2008-2009	-11%	-14%	-4.45%	-10.6%

Source: (1) Development Research Centre on Migration, Globalization and Poverty, "Global Migrant Origin Database." Version IV, March 2007 < <http://www.migrationdrc.org/>>; (2) USA: 2008 survey of migrants carried out by the author; Spain: 2007 Inter-American Development Bank/MIF survey of Latin American migrants; (3) 2009 survey of migrants in the U.S.; (4) U.S. Census Bureau, European Union; (5) author's estimates. Note: The coefficient of remittance decline from migrants in the U.S. was applied to the other regions to estimate the changes in those places. Select country-level estimates available upon request.

It is important to note that a considerable proportion of the decline is concentrated in countries where remittances represent a significant percentage of their respective GDP. From a macroeconomic perspective, remittance receipts represent an important source of foreign exchange for many countries in the region, and drop in remittance flows can impact the country's stock of foreign exchange. In addition, approximately four million individuals are seeing their capacity to consume and invest shrink as they receive less, which will affect national economies across Latin America and the Caribbean. For those families that use remittances to remain above the poverty line, a reduction in the amounts they receive may result in more pressure on local social safety nets.

IV. Migrant remitters and money transfers: looking to the future

A number of measures can and should be taken in the long and short-term to mitigate the impact of the drop in remittances on families and local economies.

First, a deeper understanding of migration flows and the economic impact of migrants is necessary, both in countries of origin and destination. Policymakers in LAC need to fully recognize the flow of human capital leaving their countries, and better understand the government's ability to nourish economic, commercial and other ties between migrants and their respective home countries. Policymakers in destination countries must recognize the economic contribution that more than 20 million Latin American and Caribbean migrants make in the countries where they work. Short-sighted immigration policy that ignores the extent to which the economy depends on this segment of the labor force not only aggravates the difficult situation of a significant population, but it also neglects an opportunity for economic development. The establishment of coherent immigration policies well coordinated with local economic develop-



ment objectives could go a long way in maximizing migrants' economic contributions and in addressing the vulnerability that many migrants face today.

Economic integration of both migrants into their local communities in the U.S. and of their families in their home communities can have significant benefits, particularly when access to financial services is expanded. Remittance recipients have been able to generate significant savings over time, albeit informally due to their lack of access to financial services. Policies and programs focused on increasing financial access for families receiving remittances do exist, and prove the potential of financial inclusion to not only improve economic conditions for migrants and their families but also to improve the local economies. Financial institutions need to be encouraged and supported in the design and marketing of new or existing financial products to remittance clients in order to yield greater benefits from savings.

A key strategy to achieve greater financial access and successful economic integration lies in equipping migrants and their families with the capacity to make informed financial decisions and manage their resources. The provision of financial counseling to migrants and to remittance receiving families is particularly important in the context of the crisis; as these individuals see their financial resources reduced, proper financial management of the resources at their disposal becomes all the more critical. In addition, improved financial literacy increases the ability of the consumer to take advantage of financial services offered to them, increasing deposit levels and credit available to the community, significantly raising revenue for the businesses involved.¹²

Finally, one of the critical aspects to now consider involves trends in the money transfer industry. The industry had entered a pattern of greater competitiveness and technological improvement in the past five years. However, the effect of the recession has created imbalances in the market by causing firms to scale down and freeze of investments originally intended to expand, merge, acquire or develop technological advancements. New technologies had emerged to address more efficient payment systems, and new players had been increasingly presenting themselves as formidable partners with which to expand payment networks. These dynamics may or may not continue in the near future under this recessionary period and may affect transfer costs, financial access, and competition, both inbound and outbound. Over the past few years, migrants had increasingly shown a preference to switch from cash-to-cash transfer methods to account-to-cash, cash-to-account, or account-to-account mechanisms, in large part due to the favorable pricing of these sending methods: the more expensive it is to send money, the greater the propensity to change sending methods.¹³ However, during this difficult period, transfer costs have not continued to drop but have rather stagnated or even begun to increase, especially in countries with extremely vulnerable populations, including Jamaica, Haiti, Honduras and Dominican Republic.

¹² Orozco 2008 Financial literacy in Moldova.

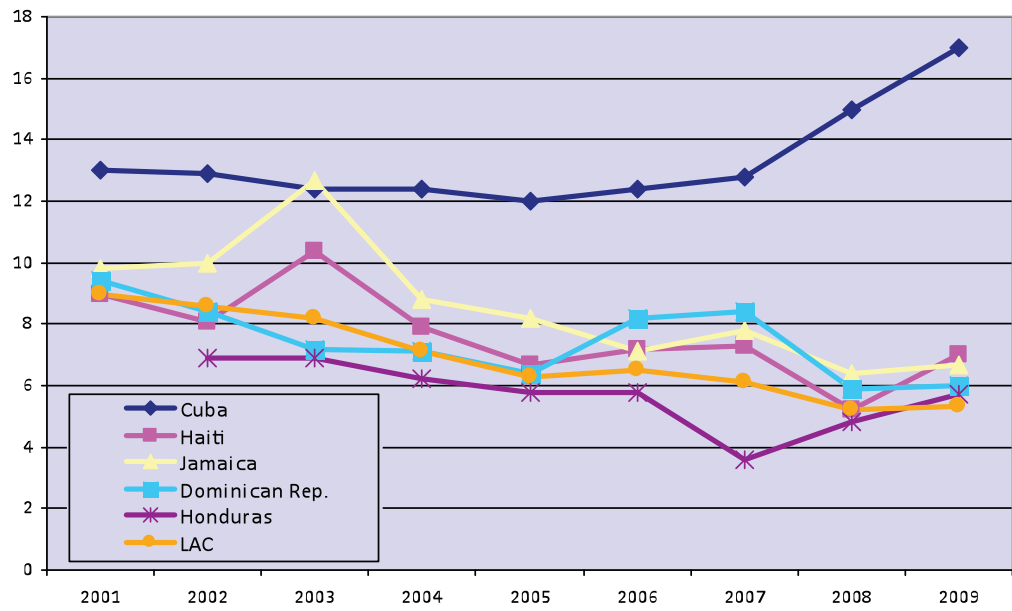
¹³ Orozco, 2009b.

Table 13: Remittance sending method

	2007	2008	2009
	(%)	(%)	(%)
Banks	12	7.00	20
Money transfer operators	74	76.00	65
Internet	1.2	3.00	2
Travelers, informal transfers	12	14.2	14

Source: Orozco, 2007, 2008, 2009. Survey of Migrant Remitters.

Figure 2: Cost of remitting US\$200 to selected Latin American and Caribbean countries from the US.



Note: cost includes fee and exchange rate commission. Data collected by the author. Honduras 2001 data not available.



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Appendix I: Quarterly growth from Central Banks of selected Latin American and Caribbean countries

	ME	ES	GU	HO	NI	CO	EC	JA	DR	Total 9 countries
Q1-2006	27.8%	24.6%	20.2%	39.4%	13.0%	17.1%	9.4%	3.6%	10.6%	23
Q2-2006	21.2%	16.4%	21.2%	42.7%	13.2%	26.8%	17.2%	7.6%	18.6%	21
Q3-2006	15.2%	12.1%	27.4%	27.6%	18.7%	14.2%	23.3%	7.4%	17.6%	17
Q4-2006	9.5%	9.2%	14.4%	21.6%	8.7%	12.3%	26.8%	9.9%	5.6%	11
Q1-2007	3.2%	7.9%	11.9%	7.2%	-4.9%	11.0%	3.5%	7.8%	18.4%	6
Q2-2007	-0.7%	7.1%	13.3%	4.9%	7.7%	-2.0%	8.5%	10.0%	11.1%	3
Q3-2007	4.5%	8.0%	17.3%	9.4%	6.4%	23.2%	6.9%	11.8%	7.4%	8
Q4-2007	1.1%	3.1%	14.7%	4.2%	14.8%	29.1%	3.0%	13.9%	9.0%	6
Q1-2008	-2.7%	6.1%	9.8%	9.3%	21.9%	20.1%	12.3%	9.5%	4.5%	4
Q2-2008	-8.9%	7.1%	7.8%	13.0%	14.0%	19.2%	-7.8%	11.0%	4.6%	-1
Q3-2008	-8.2%	2.6%	6.0%	6.2%	8.8%	10.4%	-13.3%	4.3%	4.9%	-3
Q4-2008	-2.0%	-5.4%	-4.7%	3.3%	0.1%	-11.6%	-22.0%	-10.4%	-4.7%	-5
Q1-2009	-4.9%	-7.6%	-5.9%	-2.6%	-0.8%	-4.2%	-27.0%	-15.1%	-7.1%	-7
Q2-2009	-11.0%	-13.0%	-13.0%	-13.0%	ND	-17%	ND	-17%	ND	-12

Appendix II. Research and Survey Methodology

The study is based on interviews with migrants in the U.S., desktop research and statistical gathering on migration patterns and unemployment, as well as on a random survey. The survey was conducted between March and June 2009 to 1350 Latino migrants who send remittances. The methodology employed consisted of intercept interviews to migrants on the street of main cities where they are demographically concentrated according to their nationality.¹⁴ The questionnaire included a total of 37 questions with a focus on demographics, migration, remittances and the economic recession in the U.S.

Distribution of migrant survey interviews by nationality and city

Nationality	Cities surveyed						Total
	New York City	Washington, DC	Los Angeles	Boston	Miami	Chicago	
Mexico			14.8%			7.4%	22.2%
Dominican Rep.	7.4%			7.4%			14.8%
El Salvador		7.4%	7.4%	3.7%			18.5%
Guatemala			7.4%				7.4%
Bolivia		7.4%					7.4%
Ecuador	7.4%						7.4%
Brazil				7.4%			7.4%
Colombia					7.4%		7.4%
Cuba					7.4%		7.4%

¹⁴ For a methodological explanation of these survey techniques see Millis and Orozco, 2008.

Appendix III—Survey results

Resultados de Encuesta para Remitentes de Remesas: Sobre la situación económica

1. ¿Cuál es su país de origen (en %)?

	NY	DC	LA	BOS	MIA	CHI
ME	0	0	15	0	0	7
RD	7	0	0	7	0	0
ES	0	7	7	4	0	0
GU	0	0	7	0	0	0
BO	0	7	0	0	0	0
EC	7	0	0	0	0	0
BR	0	0	0	7	0	0
CO	0	0	0	0	7	0
CU	0	0	0	0	7	0

A) REMESAS

2. ¿A qué ciudad o pueblo llega la remesa que manda?

2.1 Ciudad.....

2.2 Departamento/Provincia

3. En promedio ¿cuánto envía en remesas cada vez (en US\$)?

ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
227	174	209	167	264	200	577	179	112	222

4. ¿Cuántas veces envía remesas al año?

ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
12	12	11	7	11	17	11	14	11	12

5. ¿Cuánto tiempo lleva enviando dinero (en años)?

ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
6	8	6	3	6	7	5	7	7	6

6. ¿Qué método utiliza para enviar remesas (en %)? [MARQUE TODAS LAS QUE APLIQUEN]

	ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
BANCOS	31	0	29	32	4	0	2	20	0	17
AGENCIAS DE REMESAS	60	75	58	58	75	81	96	69	59	67
INTERNET	0	3	0	5	0	2	0	10	0	2
VIAJEROS	9	22	13	6	21	16	2	2	41	15

The response for Banks included many payout locations. However, 5.5% were U.S. commercial banks performing as remittance service providers.

7. ¿Cuál es su compañía/banco preferida(o) para hacer envíos (en %)? [MARQUE TODAS LAS QUE APLIQUEN]

	ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
WESTERN UNION	41	33	46	54	78	10	37	38	100	42
RIA ENVIA	13	8	3	4	2	39	0	12	0	10
MONEYGRAM	8	1	21	13	12	2	1	2	0	8
LA NACIONAL	0	50	0	0	0	0	0	0	0	6
BANCOMER	21	0	2	7	0	0	0	0	0	6
WELLS FARGO	15	0	1	22	0	0	0	0	0	6
BANCOMERCIO	0	0	26	0	2	0	0	0	0	5
DELGADO TRAVEL	0	0	0	0	0	48	0	2	0	5
VIGO	3	8	3	0	5	0	7	25	0	5
BRAZ TRANSFER	0	0	0	0	0	0	55	0	0	5
OTHER	0	0	0	0	0	0	0	22	0	2

8. ¿Cuánto le cobran por mandar su remesa (en US\$)?

ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
9.87	6.20	9.42	20.04	9.64	6.67	9.93	6.48	25.00	10.56

9. ¿Por cuántos años más cree que va a enviar remesas (en %)?

	ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
MENOS DE UN AÑO	18	8	10	29	20	9	11	10	0	14
ENTRE 1 Y 3 AÑOS	48	38	50	62	34	33	39	4	2	38
ENTRE 4 Y 6 AÑOS	19	17	10	9	22	21	21	8	2	16
MAS DE 6 AÑOS	14	38	30	0	24	38	28	78	96	33

10. Ud. diría que para este año 2009 (en %)

	ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
ESTA ENVIANDO MAS DINERO QUE EN 2008	3	7	3	24	1	0	17	6	8	6
ESTA ENVIANDO MENOS DINERO QUE EN 2008	37	59	44	44	49	30	47	46	52	45
ESTA ENVIANDO IGUAL CANTIDAD DE DINERO QUE EN 2008	60	34	53	32	49	70	36	47	40	49

10a. ¿Diga porqué está enviando más o menos dinero que en el 2008?

Pendiente

B) SERVICIOS BANCARIOS

11. ¿Cuales de estos servicios financieros personales tiene (en %)?

		ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
TIENE CUENTA DE CHEQUES	SI	48	67	48	75	69	57	54	90	66	60
	NO	52	33	51	25	31	43	45	10	34	40
TIENE CUENTA DE AHORROS	SI	31	50	45	62	72	51	53	59	51	48
	NO	69	51	54	38	28	49	47	41	49	51

12. ¿Usted ahorra o invierte de alguna manera (en %)?

	ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
SI	36	39	34	48	67	44	77	26	32	42
NO	64	61	66	52	33	56	23	74	68	58

12a. Aproximadamente, ¿cuánto ahorra Usted en un año (en US\$)?

ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
3773	2485	2740	1789	3164	2779	5722	3782	3204	3394

13. ¿Cómo usará sus ahorros (en %)? [MARQUE TODAS LAS QUE APLIQUEN]

	ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
CASOS DE ENFERMEDAD	17	23	26	15	14	19	5	16	25	19
CASO DE UNA MUERTE EN LA FAMILIA	10	9	21	4	12	8	3	5	12	10
HACER UNA MEJORA EN LA CASA	23	8	5	11	12	8	7	3	5	11
LA EDUCACION DE MIS HIJOS O LA MIA PROPIA	13	15	20	13	19	13	21	7	12	15
MI RETIRO	13	16	9	10	14	16	20	24	12	14
CAMBIAR O COMPRAR UN CARRO	3	2	4	9	0	10	1	14	9	5
ENVIAR DINERO-REMESA A MI FAMILIA	11	10	6	12	11	10	9	3	10	10
INVERTIR EN UNA PEQUEÑA EMPRESA	8	7	4	6	15	6	32	7	5	9
CELEBRAR UNA OCASION ESPECIAL	1	2	3	8	3	5	3	9	8	4
CELEBRACIONES RELIGIOSAS	0	2	0	5	0	2	0	2	0	1
COMPRAR ELECTRODOMESTICOS O MUEBLES	2	5	3	6	0	3	0	10	3	3

C) MIGRACIÓN

14. ¿Piensa que algún otro familiar además de usted emigrará de su país en los próximos 12 meses (en %)?

	ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
SI	14	51	11	34	18	37	18	5	17	21
NO	86	49	89	66	82	62	82	95	83	79

14a. ¿Cuál es la razón por la que su familiar emigraría (en %)? [MARQUE TODAS LAS QUE APLIQUEN]

	ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
ENVIAR DINERO A LA FAMILIA	29	20	23	27	17	26	31	22	0	22
PORQUE LOS SALARIOS ALLA SON MUY BAJOS	12	18	28	21	31	19	8	22	4	18
PARA MEJORAR SU VIDA O LA DE SUS HIJOS (FAMILIA)	25	24	15	17	23	23	31	11	21	22
PORQUE ALLA NO ENCUENTRA TRABAJO	14	17	15	10	17	10	23	22	18	15
PORQUE TIENE FAMILIARES O AMIGOS QUE LE RECOMIENDAN	9	14	5	11	6	13	8	11	4	11
EL COSTO DE LA VIDA ALLA ES ALTO - ALLA NO SE PUEDE VIVIR	5	7	10	10	3	4	0	0	11	6
POR LA SITUACION POLITICA DEL PAIS	6	2	3	5	3	4	0	11	43	6

15. Pensando en el futuro cercano, ¿usted planea volver a vivir en su país o quedarse aquí?

	ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
QUEDARME AQUI	57	72	73	59	37	86	29	87	79	66
VOLVER A VIVIR EN MI PAIS	43	28	27	41	63	14	71	13	21	34

15a. ¿En qué año planea volver a vivir en su país?

ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
2013	2015	2013	2014	2013	2014	2011	2013	2010	2013

15b. Después de un tiempo, ¿volvería de nuevo a vivir en EUA en algún momento o se quedaría permanentemente en su país (en %)? [MARQUE TODAS LAS QUE APLIQUEN]

	ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
VOLVERIA	28	30	45	64	21	0	57	42	28	37
SE QUEDARIA PERMANENTEMENTE	72	70	55	36	79	100	43	50	72	63

15c. ¿Porqué piensa usted volver a vivir en su país (en %)? [MARQUE TODAS LAS QUE APLIQUEN]

	ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
NO PUEDO ENCONTRAR TRABAJO EN EUA	7	0	9	14	1	11	0	13	0	5
PODRIA ENCONTRAR TRABAJO AQUI, PERO HAY MEJORES OPORTUNIDADES ALLA	1	0	0	7	0	0	3	0	4	2
EN MI PAIS LA CALIDAD DE VIDA ES MEJOR	21	17	3	29	17	15	14	19	26	17
PARA ESTAR CON MI FAMILIA	49	59	56	25	45	44	50	44	63	49
MI INTENCION SIEMPRE FUE ESTAR AQUI UN TIEMPO	22	24	32	25	37	30	33	25	7	27

16. Desde que vive en EUA, ¿se ha mudado o ha considerado mudarse de una parte del país a otra (en %)?

	ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
SI	22	20	18	39	15	9	15	23	13	19
NO	78	81	82	61	85	91	85	77	87	81

16a. ¿Porqué se ha mudado o ha considerado mudarse (en %)? [MARQUE TODAS LAS QUE APLIQUEN]

	ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
MEJORES PROSPECTOS DE TRABAJO EN OTRA LOCALIDAD	52	47	46	51	46	38	60	70	80	52
PARA ESTAR CERCA DE FAMILIARES O AMIGOS	26	28	29	26	38	25	33	4	0	25
PARA BAJAR EL COSTO DE VIDA	22	25	25	23	17	38	7	26	20	23

17. ¿Conoce a alguien que haya vuelto permanentemente a su país en los últimos doce meses (en %)?

	ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
SI	29	38	40	52	45	18	87	57	35	41
NO	71	62	60	48	55	82	13	43	65	59

17a. ¿Cuántas personas (en %)?

	ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
1	41	25	27	26	27	67	5	40	3	27
2	30	42	34	15	32	33	10	40	16	28
3	5	16	14	19	18	0	12	11	22	13
4	17	13	23	40	23	0	58	9	59	28

D) SOBRE LA SITUACIÓN ECONÓMICA ACTUAL

18. Lo más difícil de esta crisis ha sido... (en %) [MARQUE TODAS LAS OPCIONES QUE CORRESPONDAN]

	ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
PERDI MI TRABAJO EN 2008	5	5	3	3	5	1	3	7	8	4
TEMO PERDER MI TRABAJO	26	17	22	18	34	18	16	19	21	22
COMO TRABAJADOR INDEPENDIENTE NO ENCUENTRO MUCHO TRABAJO	7	9	5	12	3	10	6	11	8	8
NO PUEDO PAGAR MI HIPOTECA/RENTA	4	3	5	11	2	2	1	1	7	4
PERDI MIS AHORROS	1	4	7	10	4	1	0	3	3	4
ME SIENTO BIEN AHORA, PERO NO SE EN EL FUTURO	8	11	11	13	14	16	15	21	7	12
EL PANICO QUE SE HA CREADO	15	23	13	17	12	25	12	12	6	15
TRABAJO MENOS HORAS QUE ANTES	18	9	24	5	16	8	33	12	24	16
ALGUIEN EN MI FAMILIA HA PERDIDO SU EMPLEO	7	14	5	5	3	9	6	7	13	8
AUN NO ME HA AFECTADO PERSONALMENTE	10	4	5	5	6	10	8	7	4	7

19. A raíz de la crisis he tenido que limitar mis... (en %) [MARQUE TODAS LAS OPCIONES QUE CORRESPONDAN]

	ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
ENVÍOS DE REMESAS	53	27	36	42	39	19	48	41	29	36
LLAMADAS TELEFONICAS A MI PAIS	25	18	43	26	39	24	30	25	36	29
VIAJES A MI PAIS	6	29	12	23	9	31	1	15	29	19
COMPRAS DE PRODUCTOS DE MI PAIS	15	26	8	10	13	26	22	19	6	16

**20. ¿Cuáles medidas financieras ha tomado para enfrentar la crisis? (en %)
[MARQUE TODAS LAS OPCIONES QUE CORRESPONDAN]**

	ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
BUSCAR OTRO TRABAJO	14	6	14	16	10	2	6	8	9	11
BUSCAR UN SEGUNDO TRABAJO	25	12	28	21	26	17	16	17	11	21
REFINANCIAR MI HIPOTECA	3	2	3	8	0	5	0	1	6	3
ENTREGAR MI CASA AL BANCO	0	0	1	6	2	0	3	0	0	1
DECLARARME EN BANCARROTA	0	2	1	3	1	0	0	0	1	1
MUDARME A UNA CASA MAS BARATA	8	12	8	11	18	18	13	16	12	12
REDUCIR O MODERAR MIS GASTOS	31	46	30	15	29	46	46	43	42	35
ESTOY DEPENDIENDO DE MIS AHORROS	1	4	2	6	3	1	1	1	2	2
HE TENIDO QUE DEJAR DE ENVIAR REMESAS COMO LO HACIA ANTES	15	13	11	8	9	11	15	13	16	13
ESTOY TRATANDO DE VENDER ALGUNAS POSESIONES	2	2	1	7	0	1	0	1	2	2

21. A partir de la crisis económica... (en %) [MARQUE TODAS LAS OPCIONES QUE CORRESPONDAN]

	ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
HE BUSCADO AYUDA LEGAL O FINANCIERA PRIVADA PARA ENFRENTAR MIS PROBLEMAS	49	13	25	33	18	3	20	40	22	26
HE SOLICITADO AYUDA A ALGUN PROGRAMA GUBERNAMENTAL	47	84	21	32	36	72	40	53	78	51
HE BUSCADO AYUDA EN ALGUNA INSTITUCION POLITICA O RELIGIOSA DE MI PAIS	4	3	55	35	45	24	40	7	0	23

22. ¿Cómo ha expresado su preocupación su familia en su país (en %)? [MARQUE SOLO UNA OPCION]

	ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
TEMOR DE QUE VAN A RECIBIR MENOS DINERO	44	51	44	50	39	35	26	52	15	41
TEMOR DE QUE VAN A PERDER UN EMPLEO	2	8	1	14	2	5	10	5	8	5
TEMOR DE QUE ALGUIEN MAS VA A TENER QUE SALIR DEL PAIS	1	5	2	8	1	12	2	1	0	3
TEMOR DE QUE YO TENGA QUE RETORNAR	13	8	20	16	19	22	14	20	4	14
AUN NO HAN EXPRESADO PREOCUPACION	37	28	32	12	38	26	41	20	69	34
OTRO (NO ESPECIFICO)	4	1	1	0	1	0	6	2	3	2

23. ¿De qué manera la actual situación económica afecta el clima de opinión a los inmigrantes?
[MARQUE SOLO UNA OPCION]

	ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
ES MEJOR PORQUE TRABAJAMOS POR MENOS DINERO	2	4	1	10	2	0	9	0	4	3
ES MEJOR PORQUE TRABAJAMOS MAS Y SOMOS LEALES	3	2	1	9	2	1	18	4	13	5
ES MAS DURO PORQUE NOS ECHAN LA CULPA DE LA CRISIS	14	54	18	34	47	18	10	25	12	26
ES MAS DURO PORQUE HAY Y HABRA MENOS TRABAJO	76	38	76	41	44	81	60	71	71	63
OTRA (NO ESPECIFICA)	4	3	5	5	5	0	3	0	0	3

E) DATOS DEMOGRÁFICOS

24. ¿Cuál es su código postal?

25. ¿y el vecindario en donde vive?

26. ¿Cuál es su edad (en años)?

ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
37	41	35	35	39	36	37	42	42	38

27. Género (en %)

	ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
MASCULINO	67	53	61	66	54	63	60	46	77	61
FEMENINO	33	48	39	34	46	37	40	53	23	39

28. Educación (en %)

	ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
UNIVERSIDAD COMPLETA	0	12	0	1	6	5	7	27	8	6
ALGO DE UNIVERSIDAD/COLLEGE	10	17	13	25	56	12	6	27	26	18
SECUNDARIA COMPLETA	33	41	54	40	29	52	36	43	64	43
PRIMARIA COMPLETA	42	28	25	27	7	30	37	2	2	26
NO COMPLETO PRIMARIA	16	2	8	6	2	1	14	0	0	7

29. Ocupación (en %)

	ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
PROFESSIONAL	5	5	6	8	7	5	4	9	4	6
BUSINESS PERSON	57	68	61	48	48	54	61	53	70	59
SALES PERSON	6	6	6	12	4	23	3	11	1	7
AGRICULTURAL ACTIVITY	0	1	0	0	0	0	0	1	0	0
CONSTRUCTION WORKER, MASON OR CARPENTER	18	6	19	13	30	14	16	10	16	16
TEACHER	0	2	0	4	0	0	0	0	1	1
UNEMPLOYED	1	2	3	2	4	1	0	9	5	3
RETIRED	2	5	0	0	0	3	0	3	1	2
HOMEMAKER	2	3	0	0	1	0	1	1	0	1
STUDENT	0	0	0	6	0	0	0	0	0	0
OTHER	6	2	0	5	0	0	0	3	0	2
DOESN'T KNOW/DOESN'T RESPOND	2	2	3	2	6	0	15	0	2	3

30. Este empleo es (en %)

	ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
TIEMPO COMPLETO	72	84	84	65	80	92	86	78	86	80
MEDIO TIEMPO	13	7	7	20	10	4	9	5	8	10
TEMPORAL	9	2	5	8	4	3	4	3	1	5
DESEMPLEADO	5	6	3	6	6	1	1	13	5	5

31. ¿Tuvo algún empleo anteriormente (en %)?

	ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
SI	38	47	31	52	52	40	47	25	33	39
NO	62	53	69	48	48	60	53	75	67	61

31a. ¿Cuál fue su empleo anterior?.....

31b. Fecha.....

32. Ingreso anual personal (en %):

	ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
HASTA 10,000	4	7	8	9	8	2	0	3	5	5
ENTRE 10,001 Y 15,000	24	19	12	32	26	24	15	17	22	21
ENTRE 15,001 Y 20,000	25	27	35	22	30	37	8	18	22	26
ENTRE 20,001 Y 25,000	21	24	16	13	20	17	29	28	23	21
ENTRE 25,001 Y 30,000	14	13	14	7	4	10	22	5	12	12
ENTRE 30,001 Y 35,000	7	6	7	13	3	1	13	10	8	7
MAS DE 35,000	4	5	6	5	8	8	13	18	8	7

33. Ingreso total de todos los que viven en su casa, sin contarlo a Usted (en %)

	ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
HASTA 10,000	6	4	2	9	1	0	8	5	4	4
ENTRE 10,001 Y 15,000	15	20	2	26	17	20	8	22	3	14
ENTRE 15,001 Y 20,000	20	35	5	16	23	36	7	13	16	19
ENTRE 20,001 Y 25,000	14	19	30	12	18	31	14	17	7	18
ENTRE 25,001 Y 30,000	5	4	4	18	13	4	8	6	6	7
ENTRE 30,001 Y 35,000	5	1	1	6	6	1	4	1	7	3
MAS DE 35,000	7	8	22	6	12	1	15	13	14	11
VIVO SOLO/A	28	10	33	7	10	7	35	22	42	23

34. ¿Cuántos años tiene viviendo en los Estados Unidos?

ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
10	13	9	12	8	10	6	10	10	10

35. Usted es (en %): [MARQUE SOLO UNA OPCION]

	ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
NO TIENE PAPELES	62	13	47	31	73	38	87	13	0	42
TIENE TPS	1	1	14	1	1	1	7	0	9	4
RESIDENTE PERMANENTE	27	45	33	28	23	38	5	54	79	36
CIUDADANA/O AMERICANA/O	9	41	6	39	3	24	0	34	12	17
VISA DE FRONTERA	0	0	0	1	0	0	0	0	0	0

36. ¿Cuál es su estado civil (en %)?

	ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
SOLTERO	28	19	43	39	34	20	36	14	40	31
CASADO O VIVIENDO CON SU PAREJA	62	64	52	53	42	76	49	72	53	59
OTRO (VIUDO, DIVORCIADO, ETC)	9	17	5	9	23	4	15	14	7	11

37. Tiene hijos viviendo con usted, en su país de origen o en ambos países (en %)?

	ME	RD	ES	GU	BO	EC	BR	CO	CU	TOTAL
HIJOS VIVEN CONMIGO EN E.U.A.	38	61	36	30	10	49	13	64	41	40
HIJOS VIVEN EN PAIS DE ORIGEN	31	13	23	27	63	12	43	14	24	26
HIJOS ESTAN EN AMBOS PAISES	9	13	11	10	7	13	11	2	10	10
NO TENGO HIJOS	22	11	31	33	21	26	33	20	25	24



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