



Sending Money to Latin America: The Human Face of Remittances

June 28, 2005

Washington DC

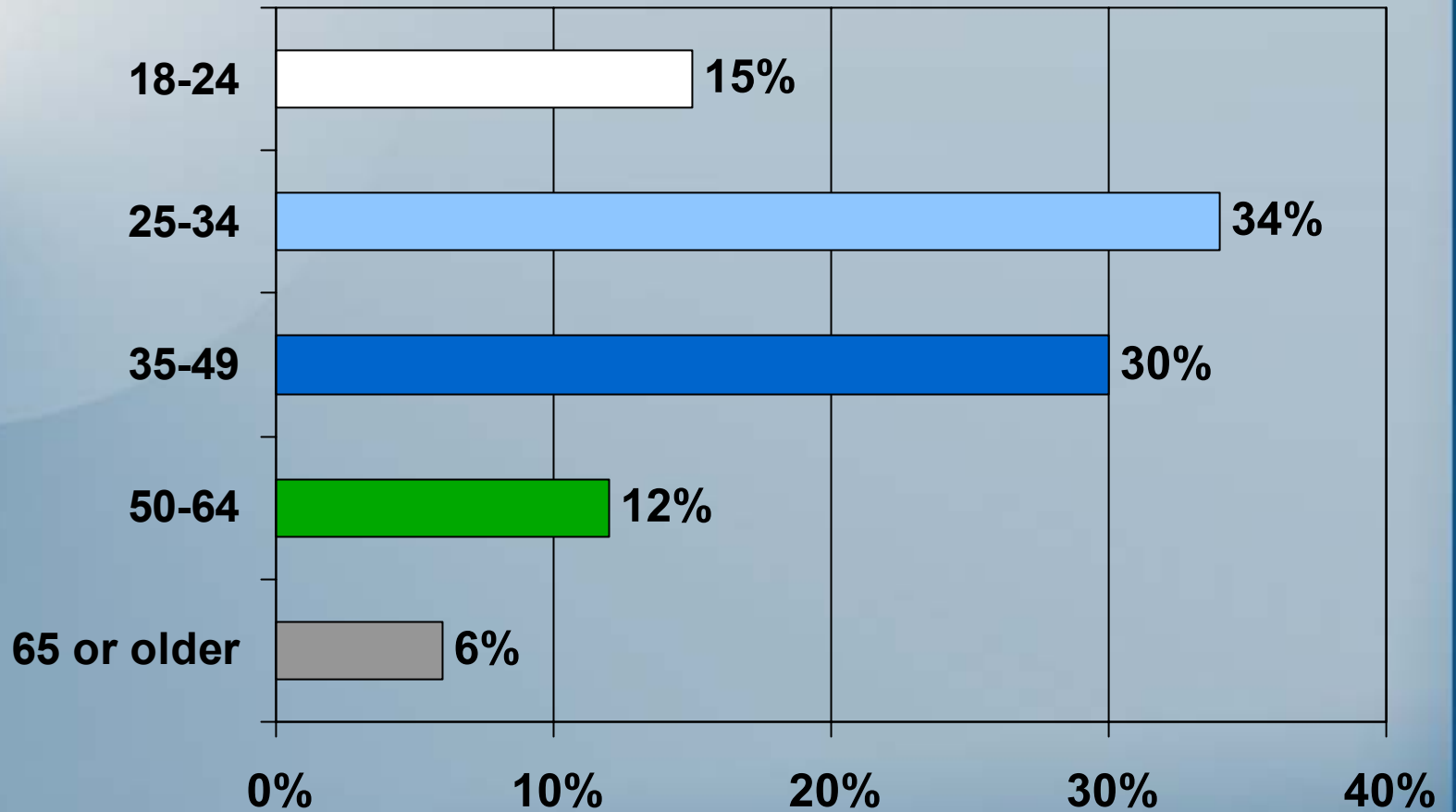


**Bendixen &
Associates**

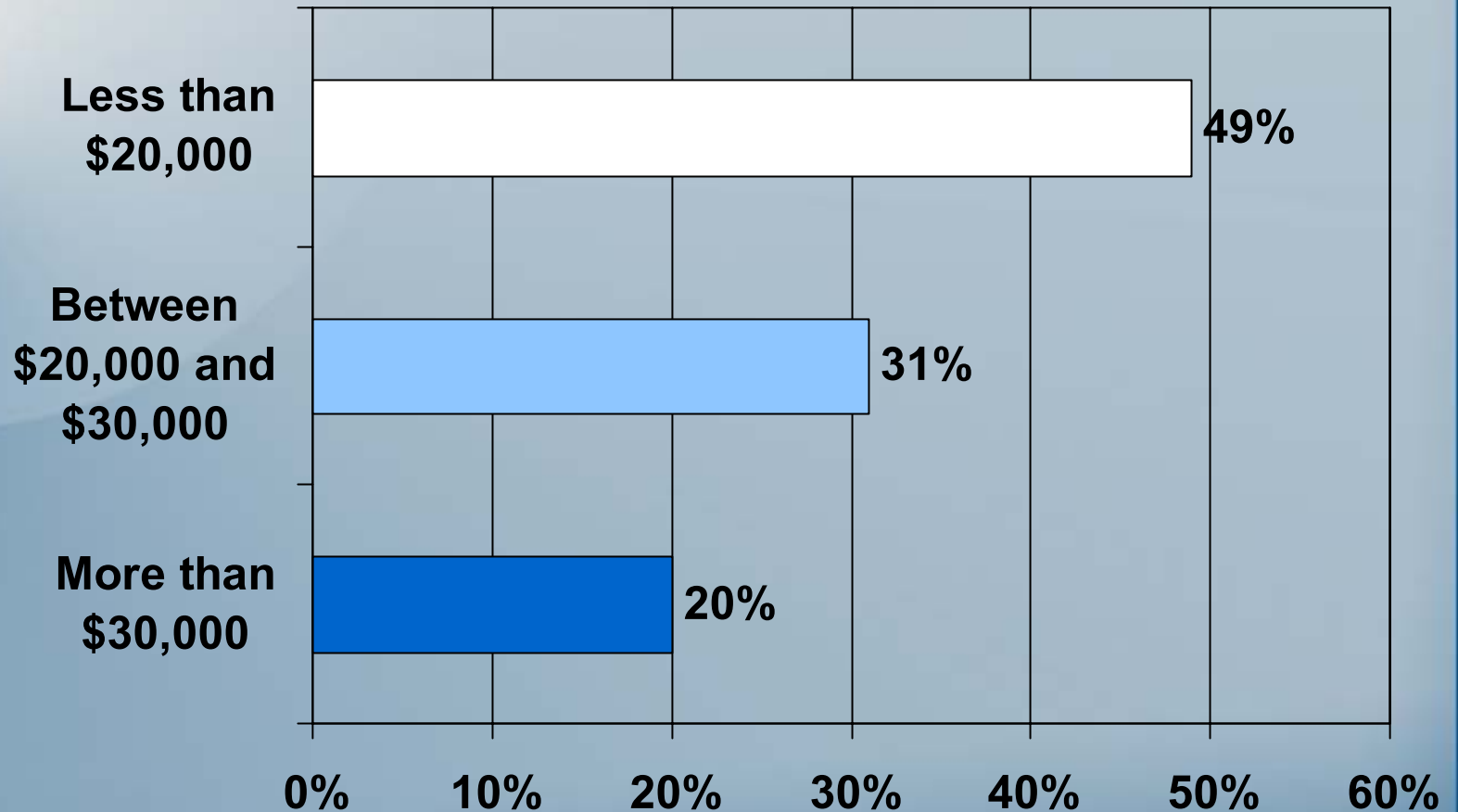
Chapter 1: Latin American Remittance Senders in the United States and Japan

Who are they?

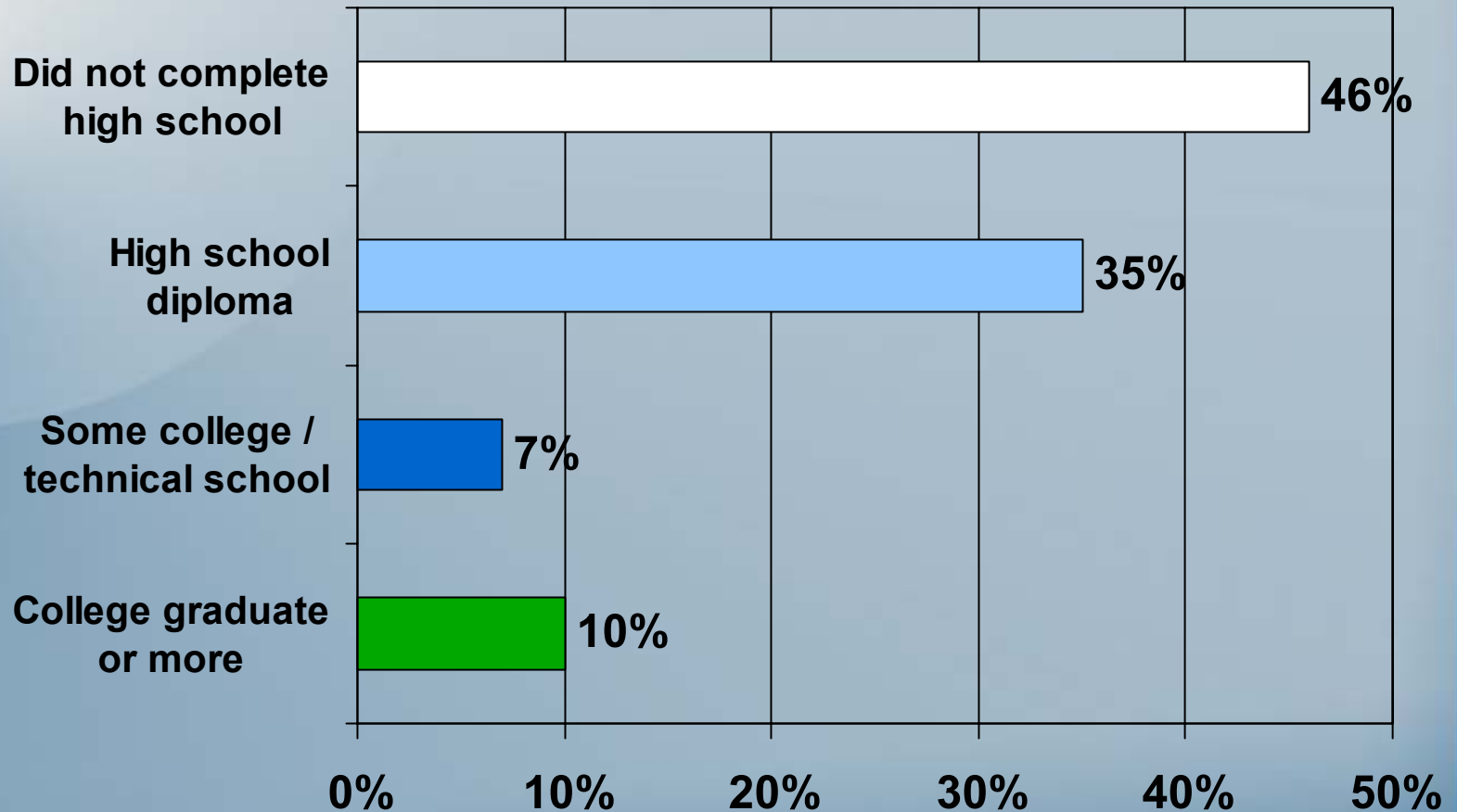
United States – Age



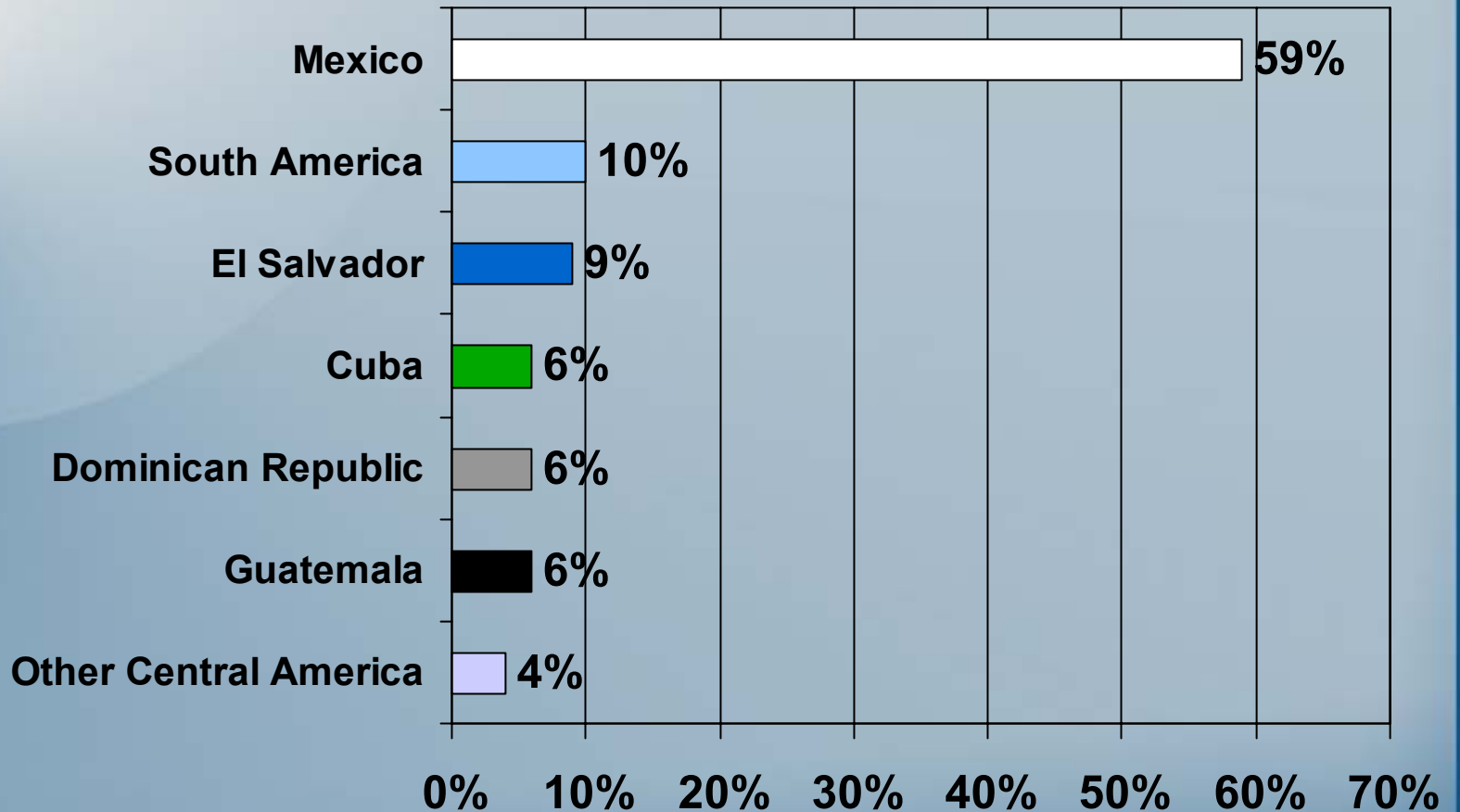
United States – Annual Income



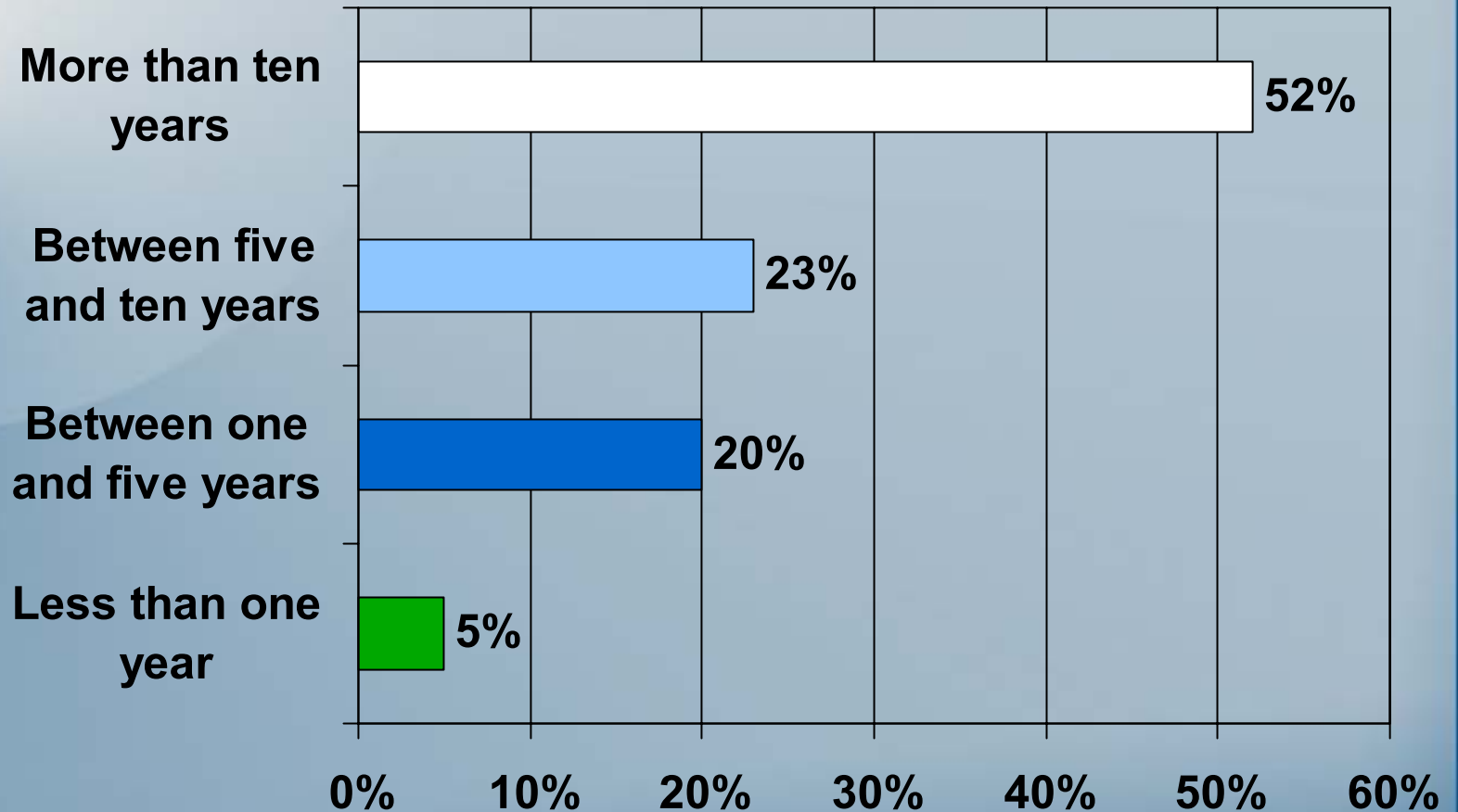
United States – Education



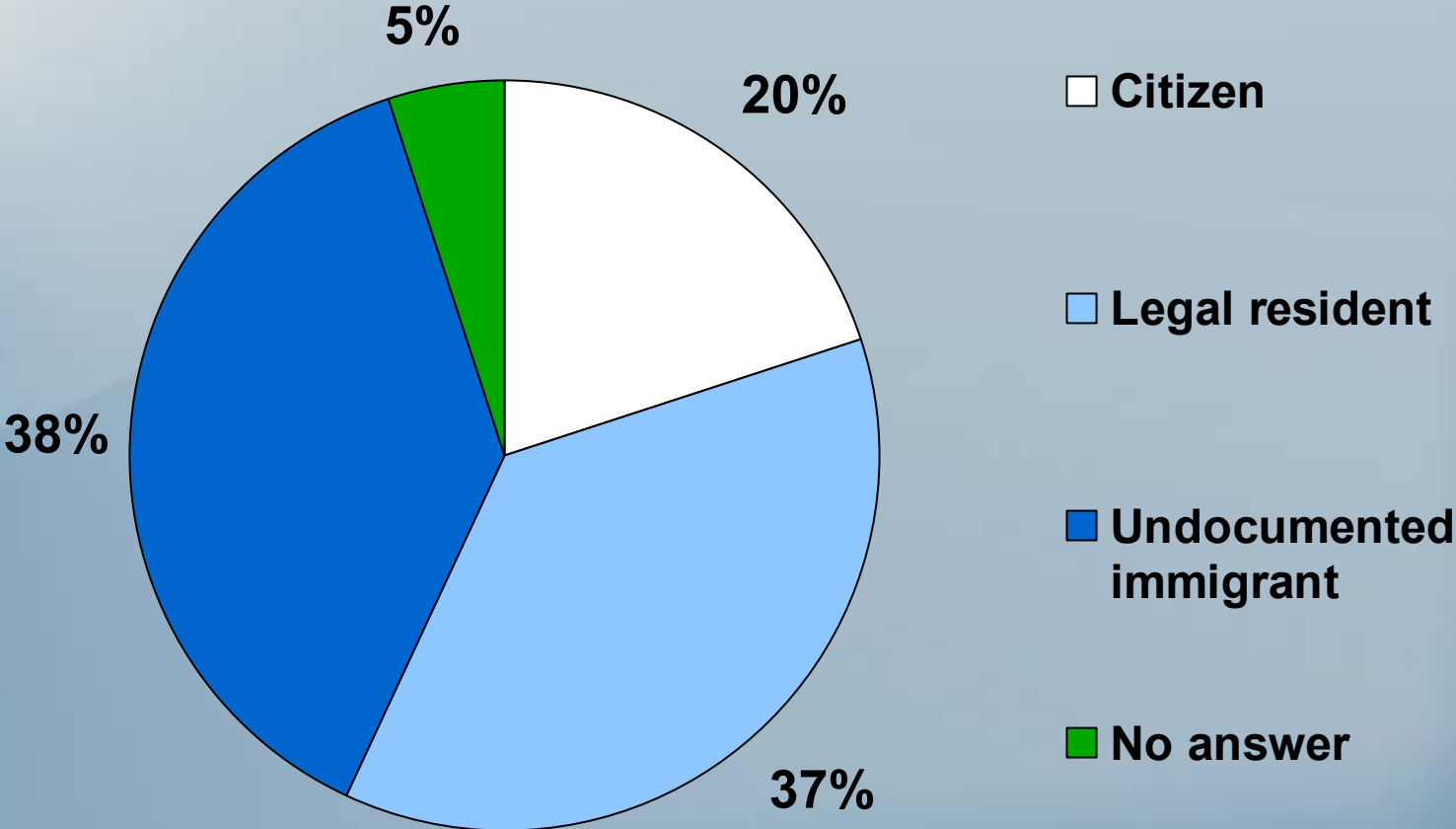
United States – Country of Birth



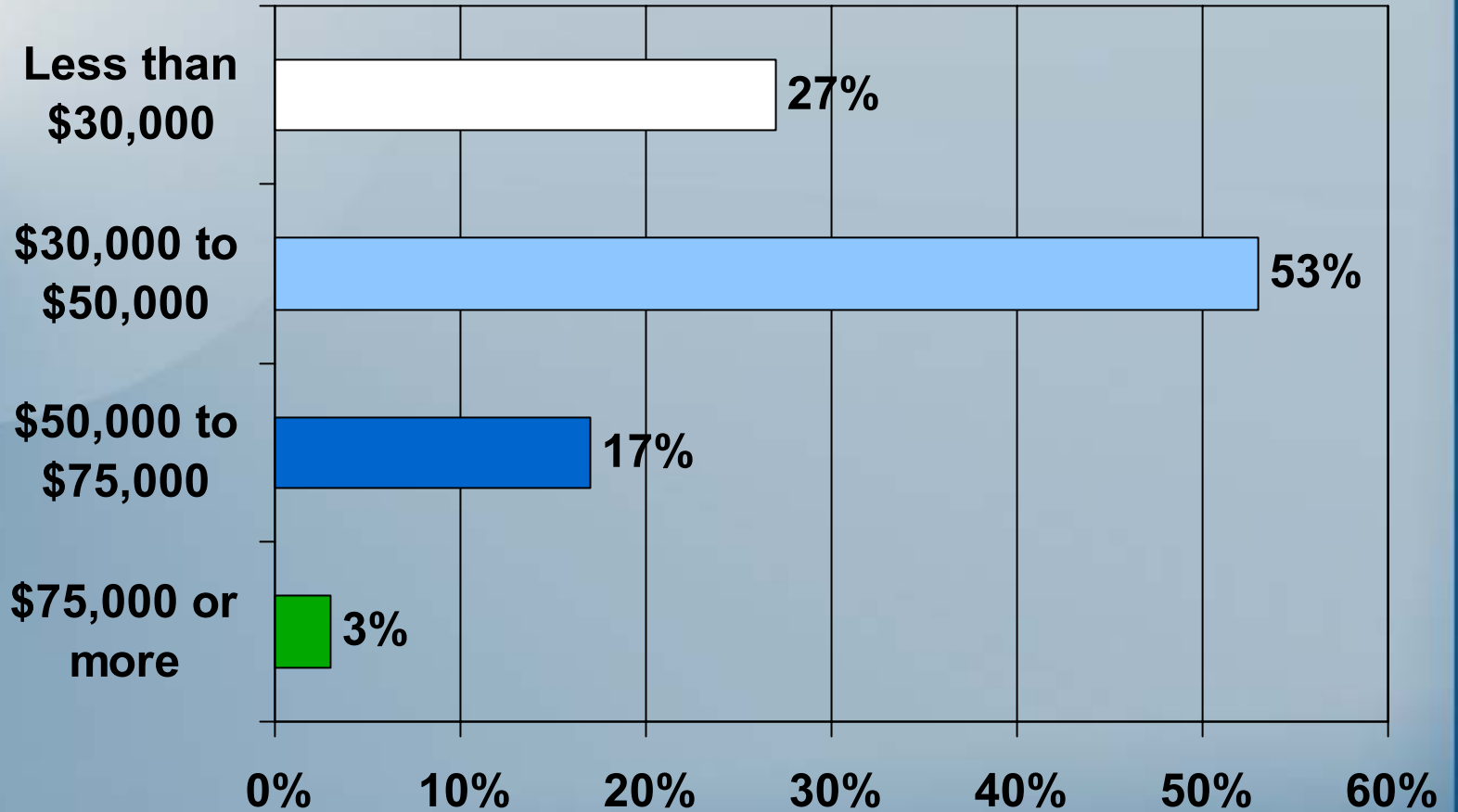
United States – Residency



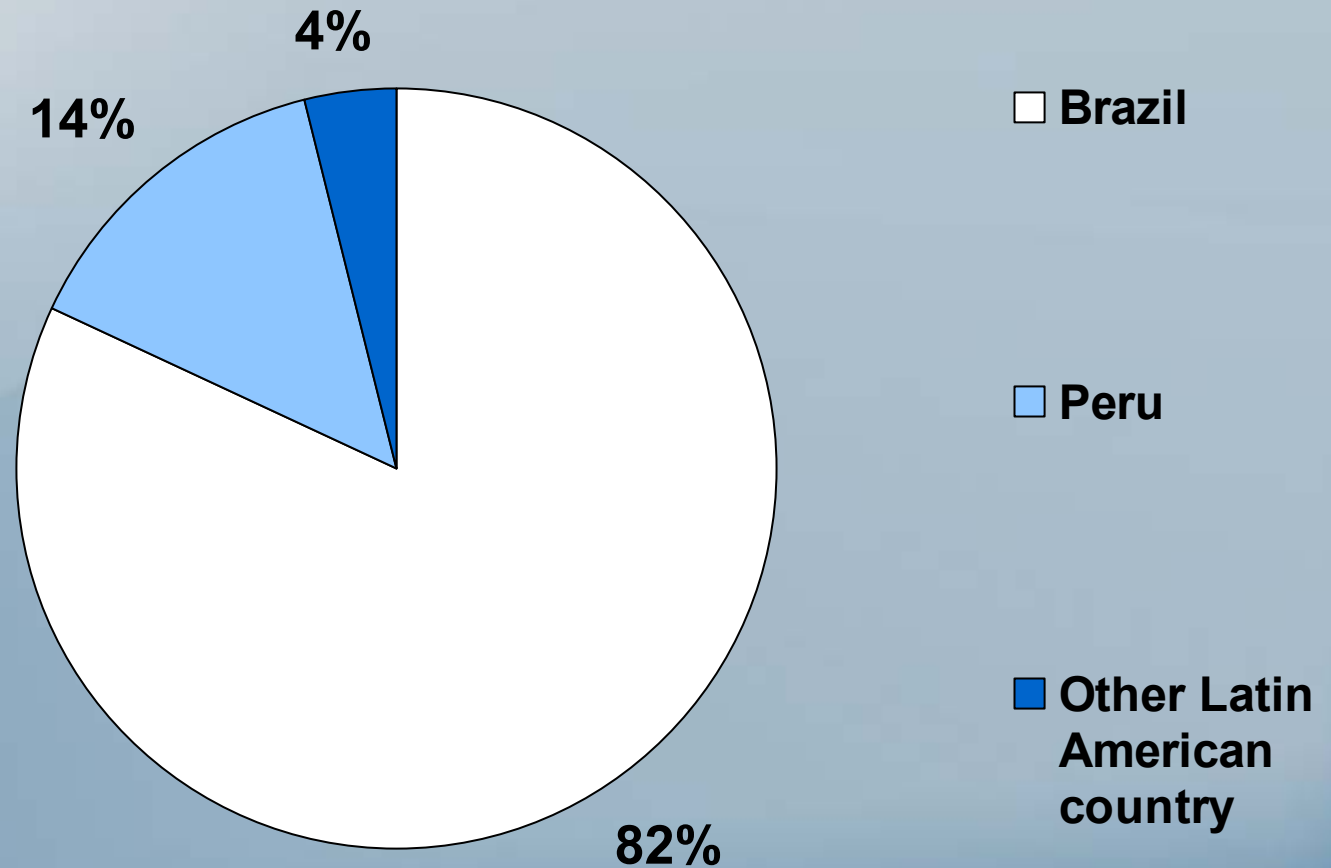
United States – Legal Status

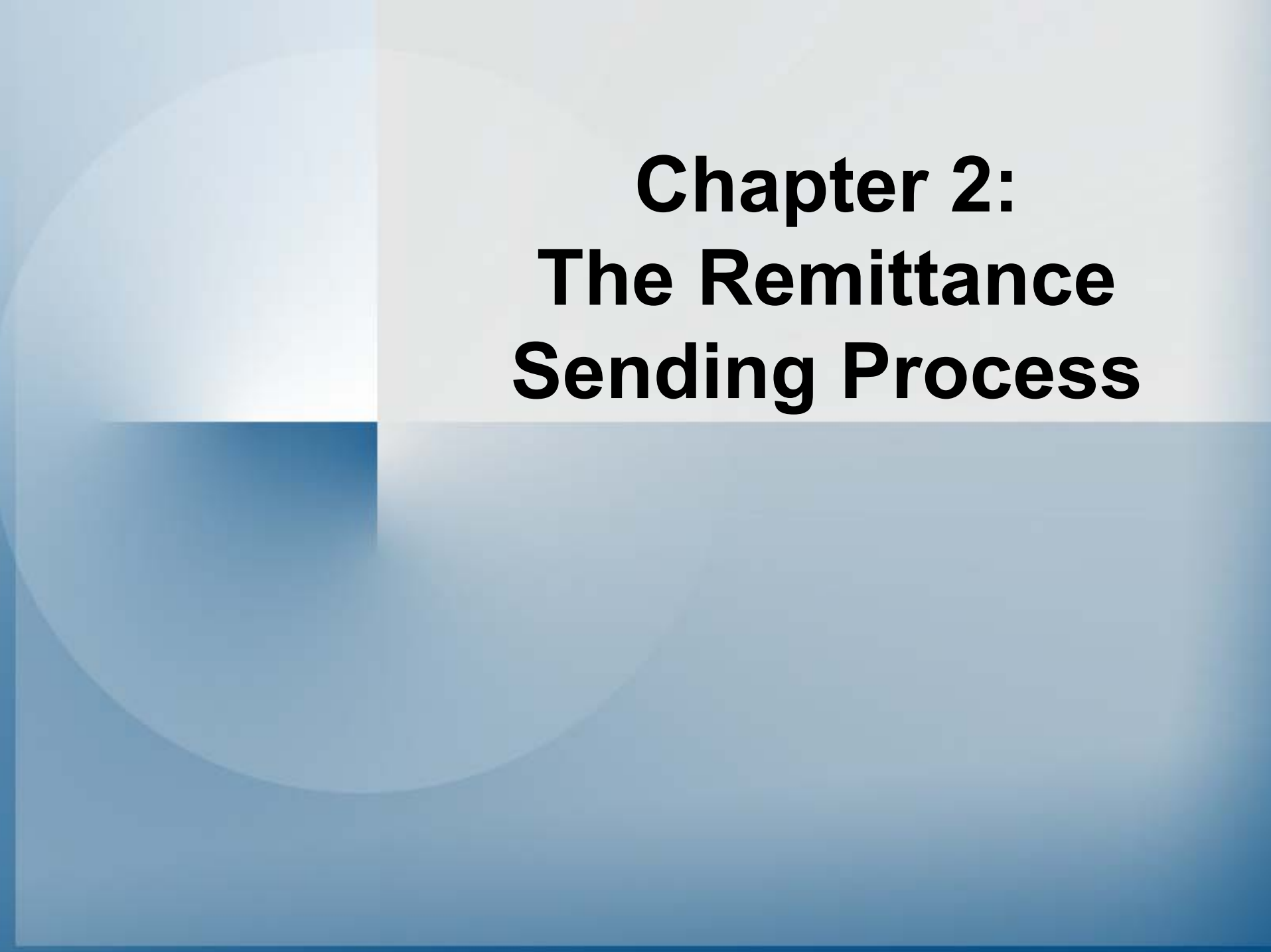


Japan – Annual Income



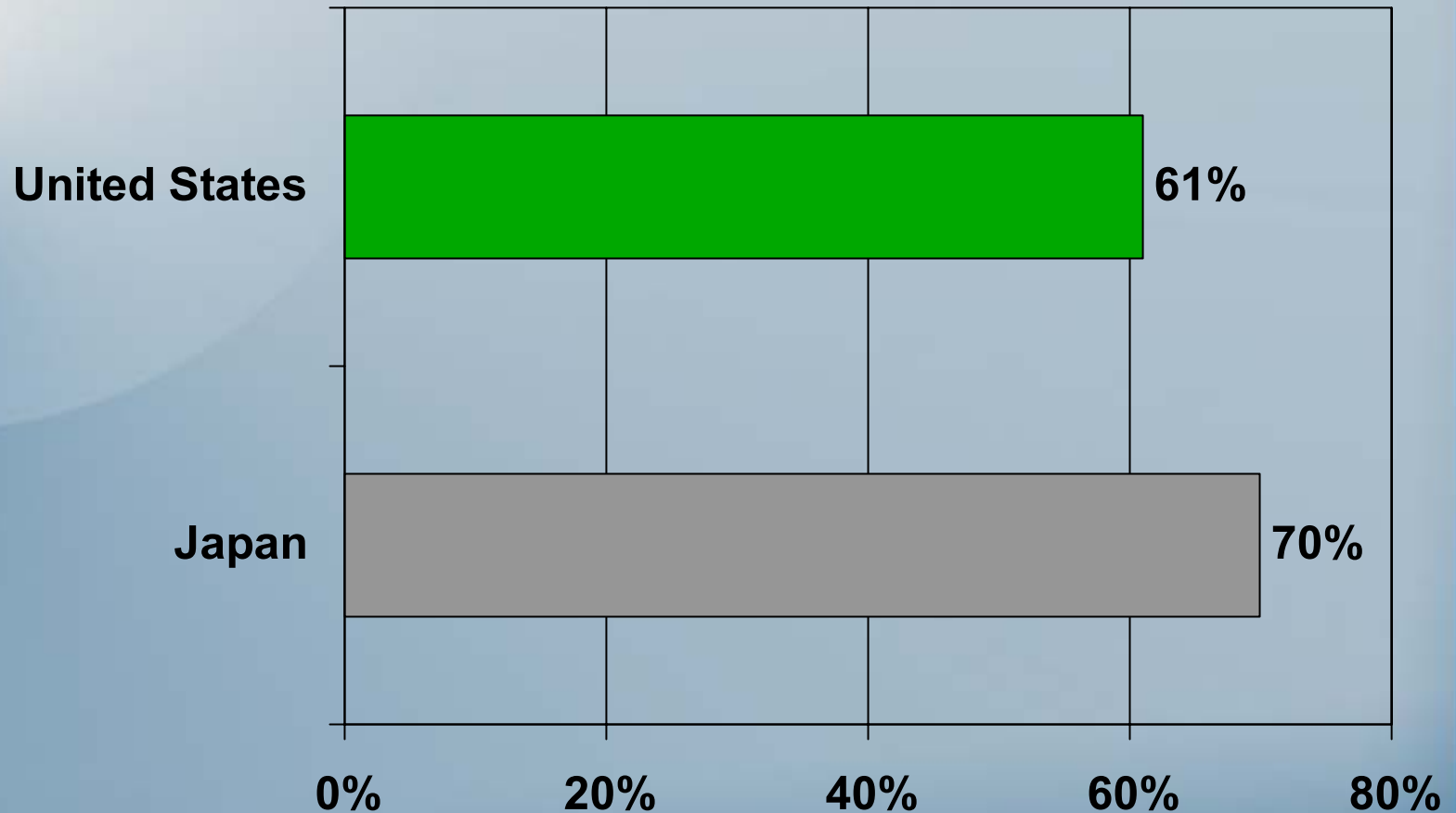
Japan – Country of Birth



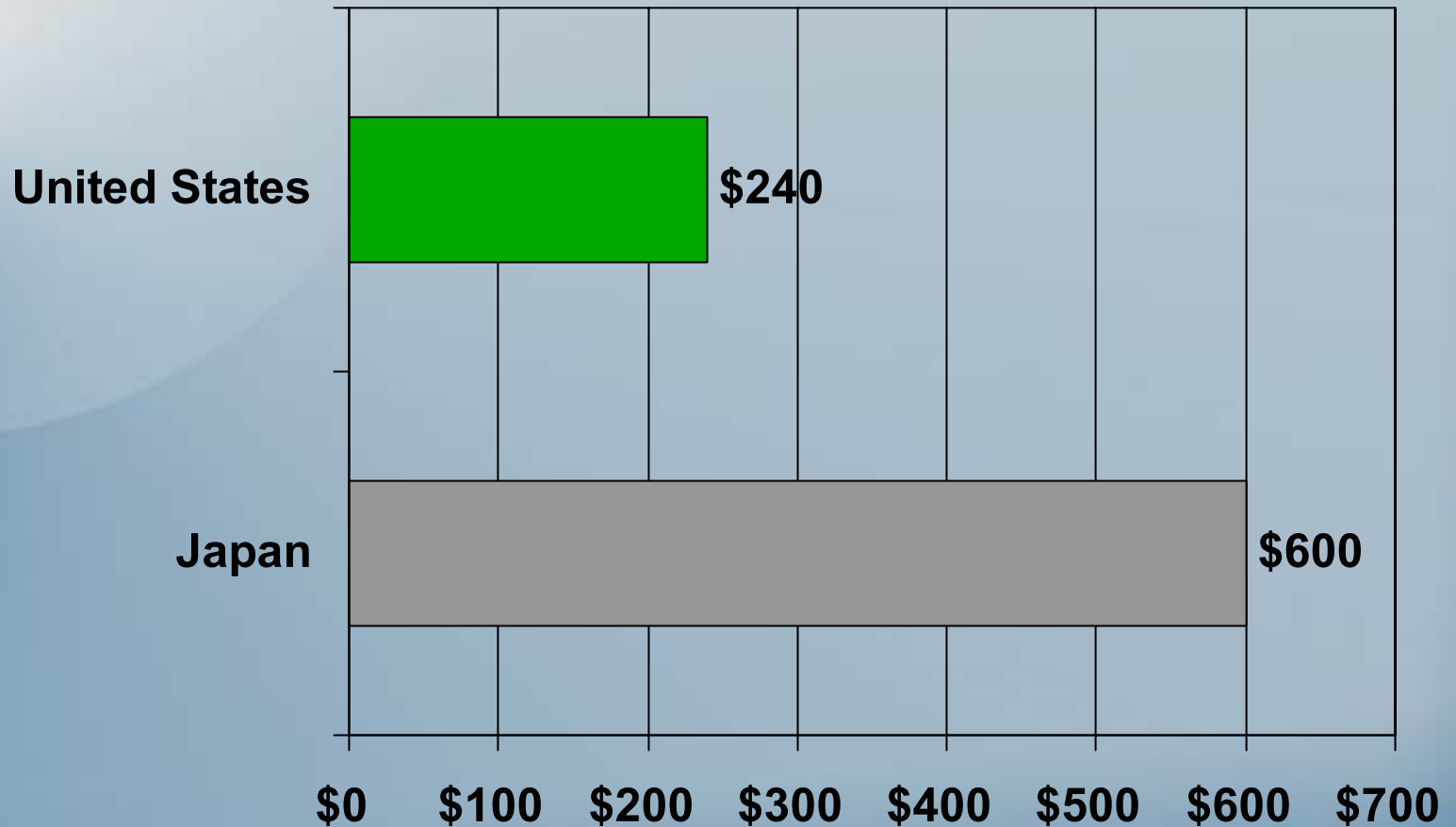
The background features a large, light blue circle on the left side, partially overlapping a white rectangular area. The rest of the background is a solid light blue color.

Chapter 2: The Remittance Sending Process

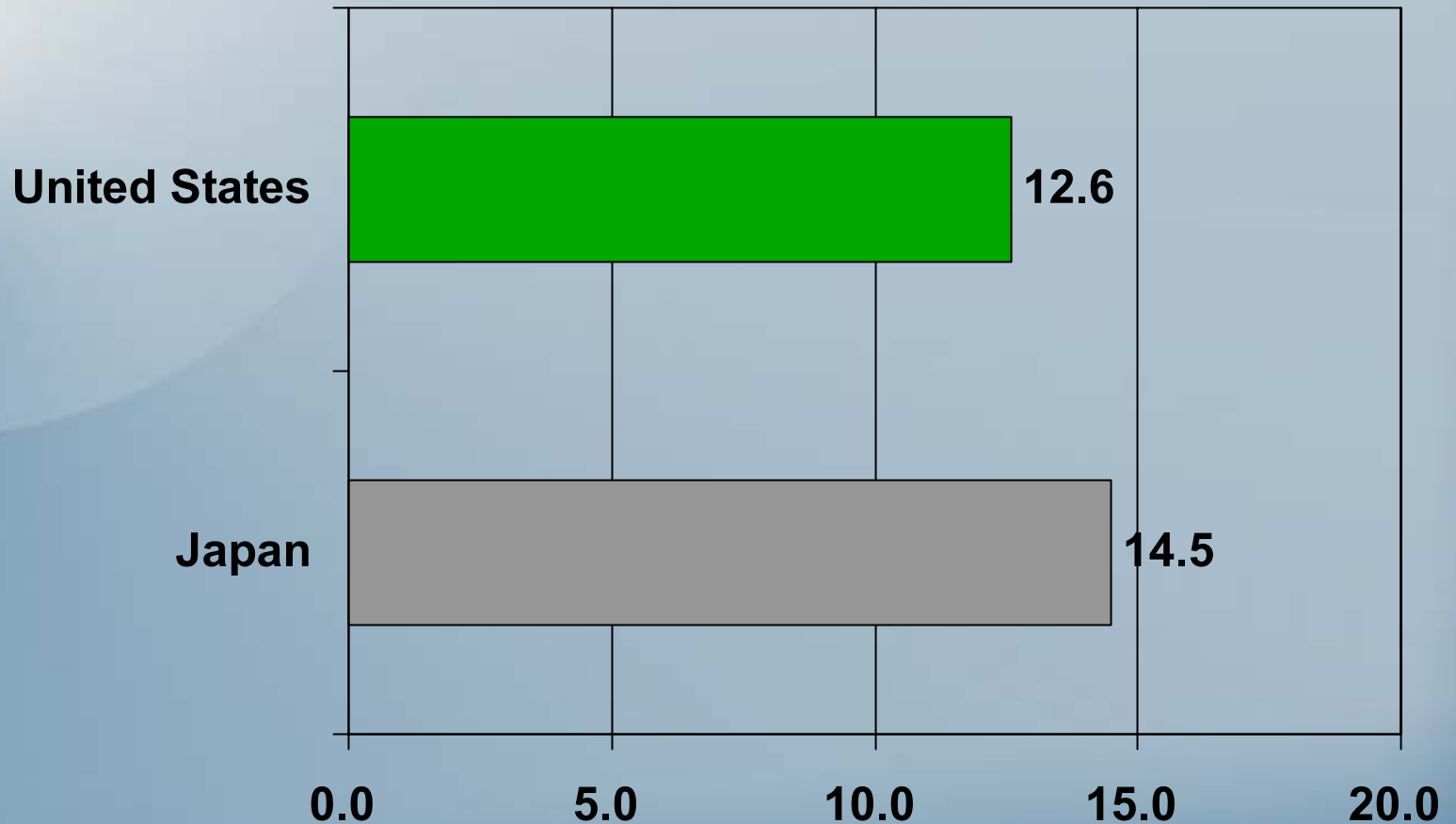
The Remittance Sending Population in the U.S. and Japan



Average Amount Sent with each Remittance

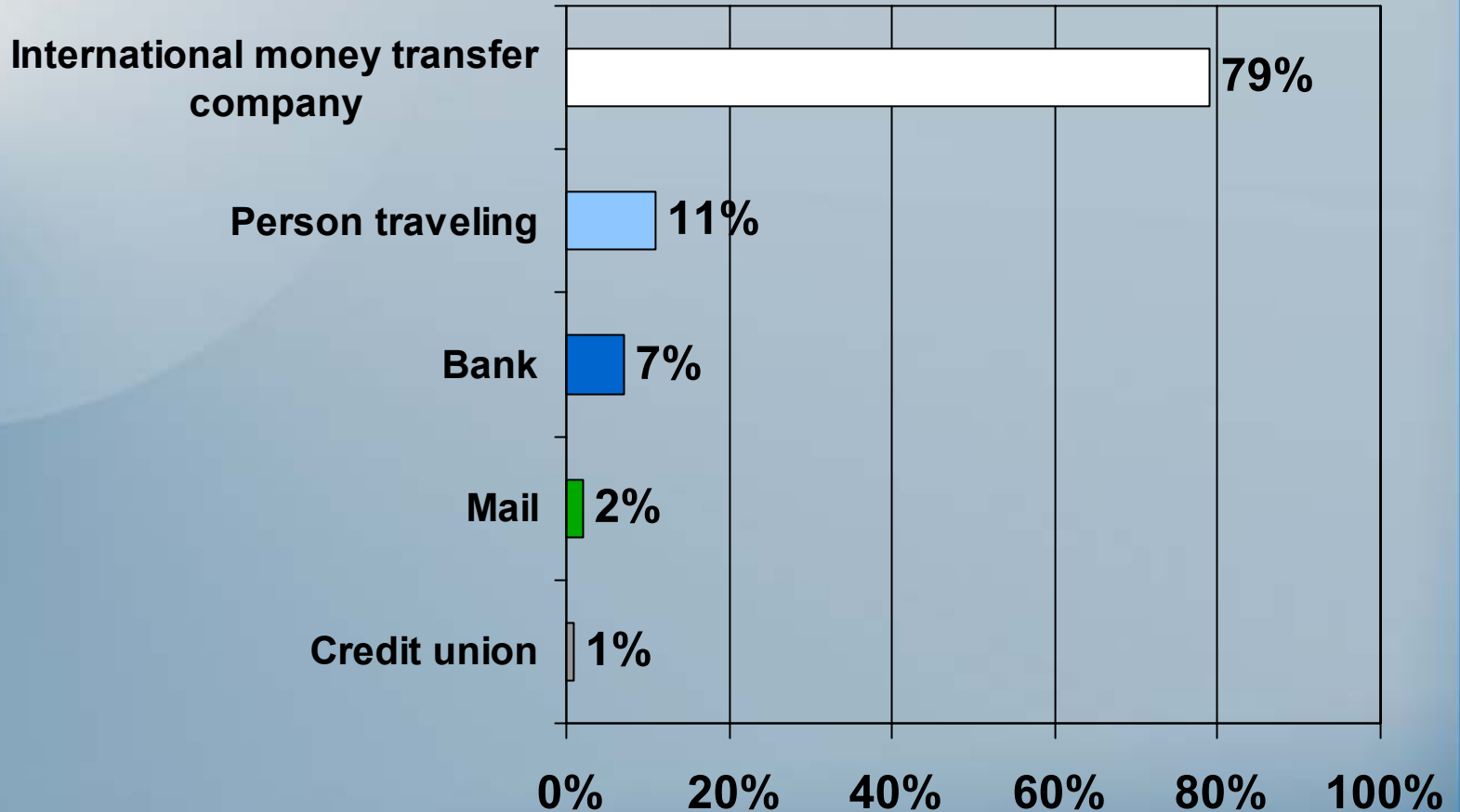


Frequency of Remittance (per year)

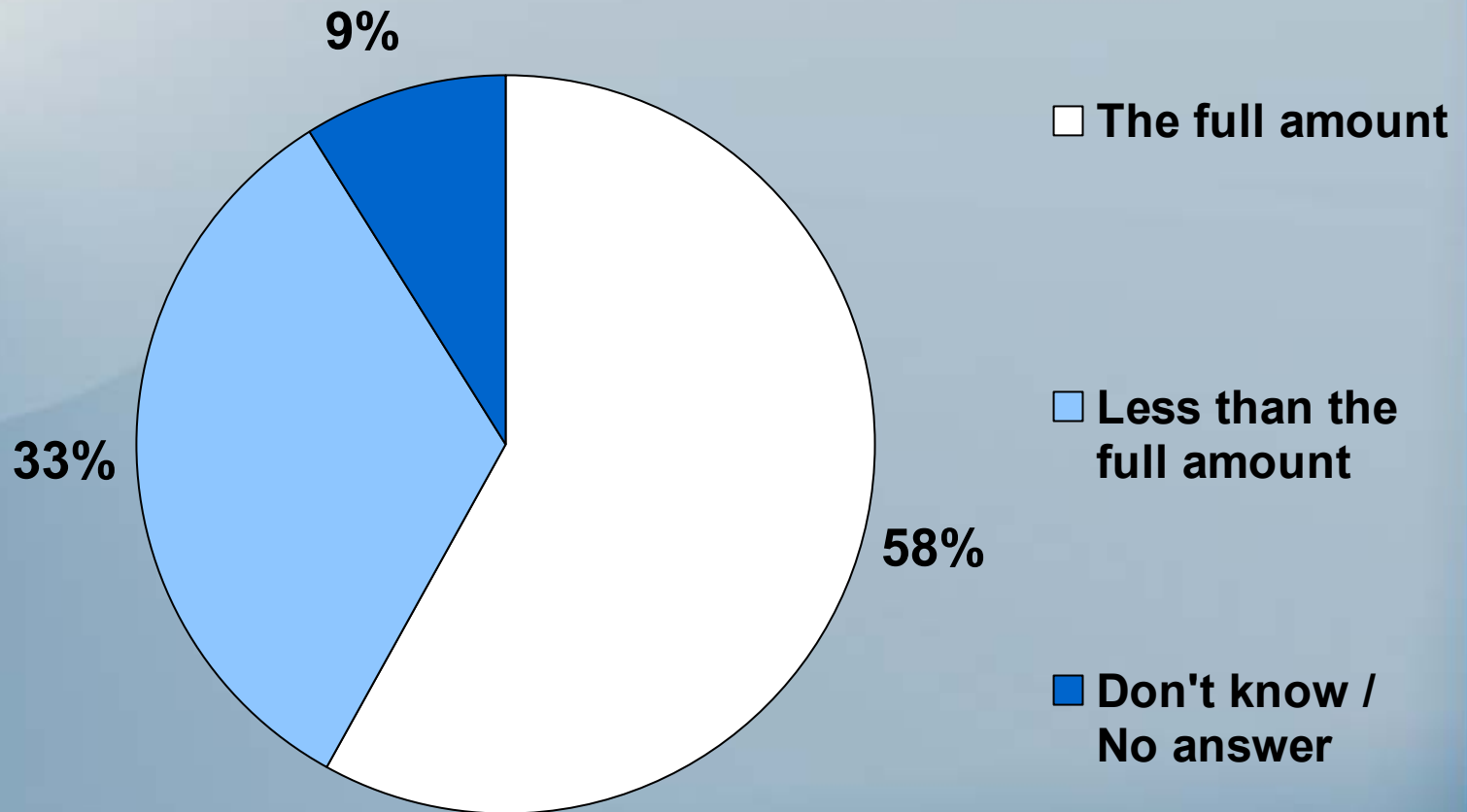


United States

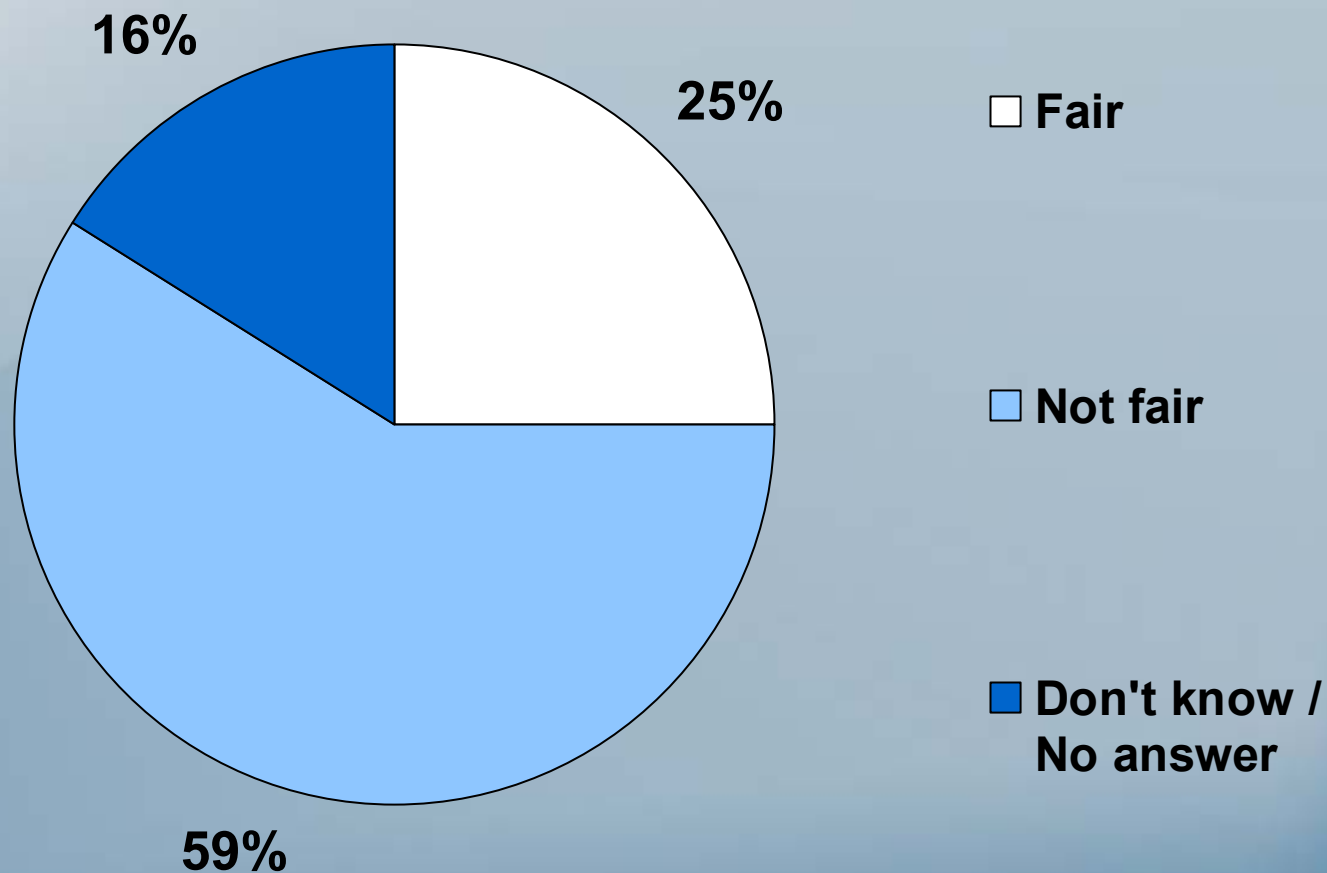
How do you usually send money?



When your family picks up the money in Latin America, do you think that they get the full amount or that they get less than what you sent?

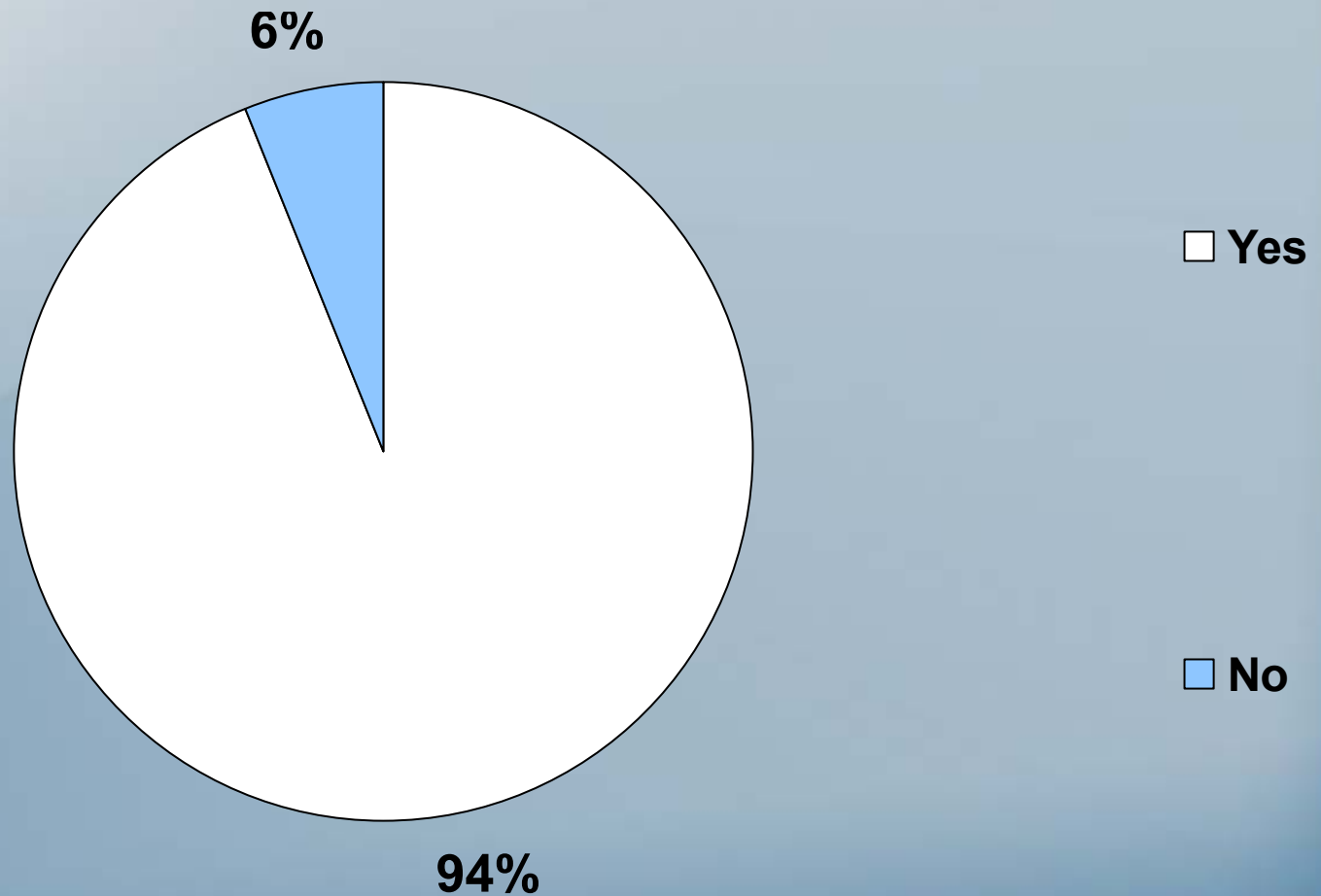


Some people think the cost of sending *remesas* is fair because the money arrives fast and safe. Other people think the cost of sending *remesas* is not fair because the fees and charges are excessive. What do you think?



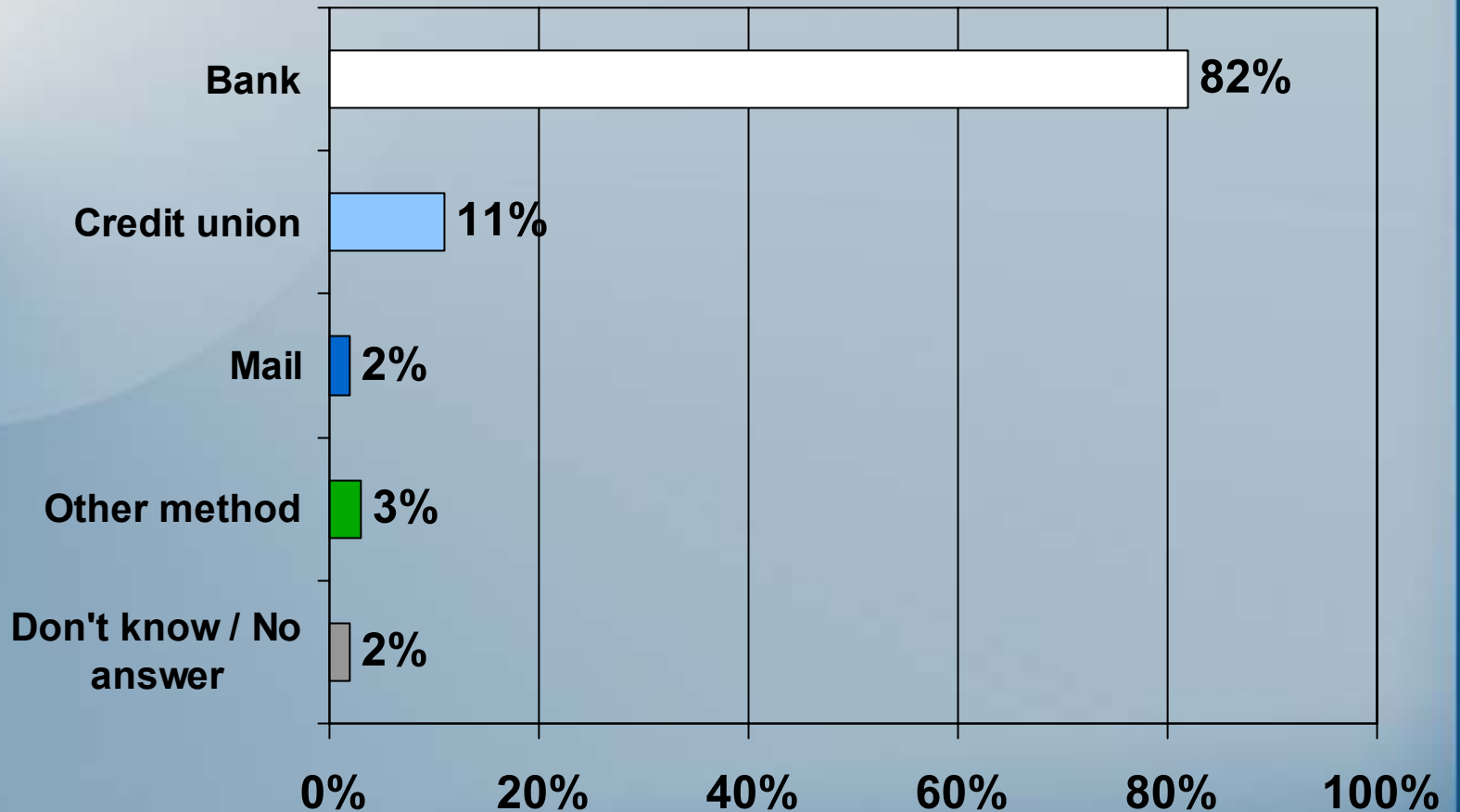
Source: U.S. Senders survey, 2001

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

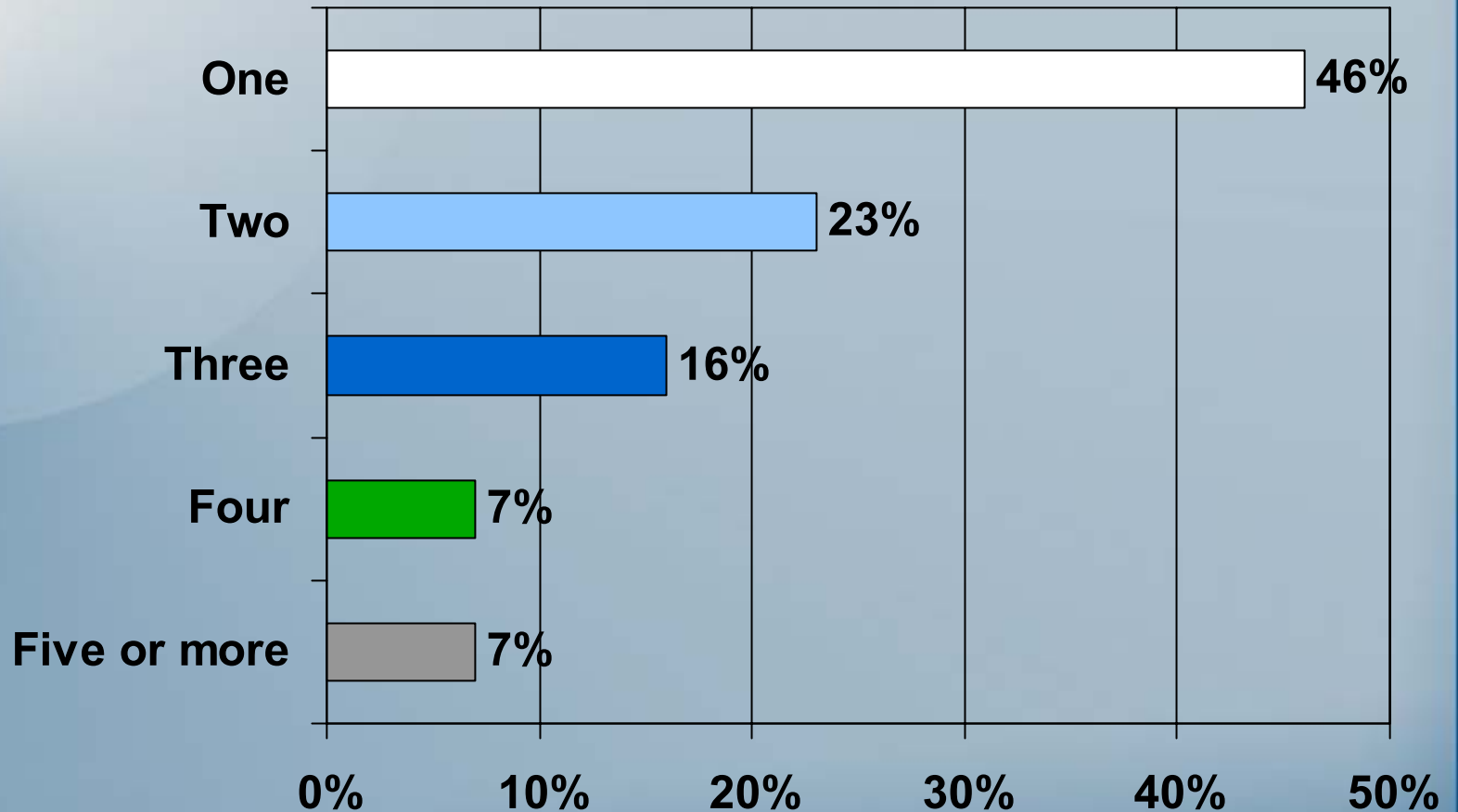


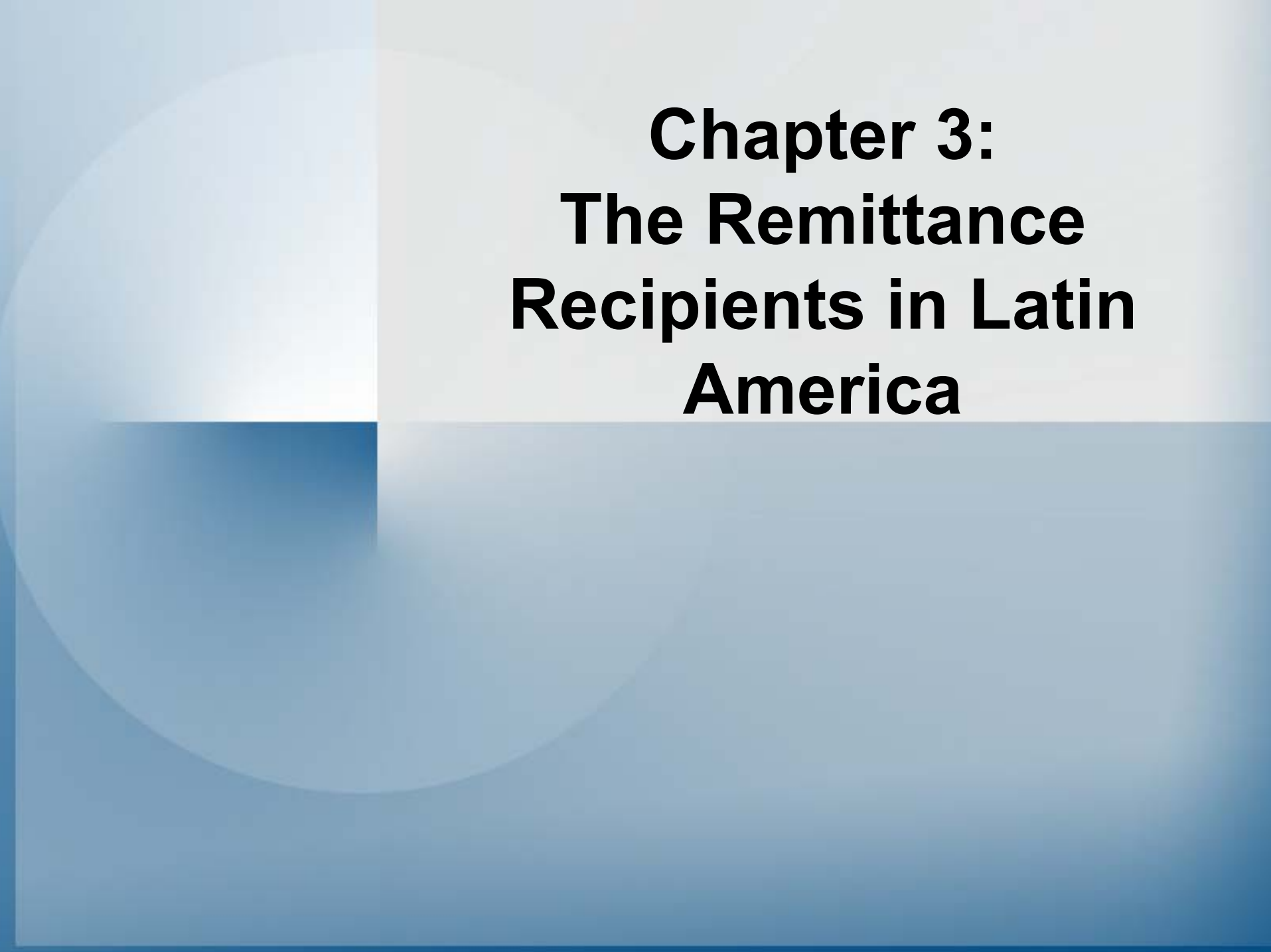
Japan

How do you usually send money?



How many people do you send money to? Dominican Republic



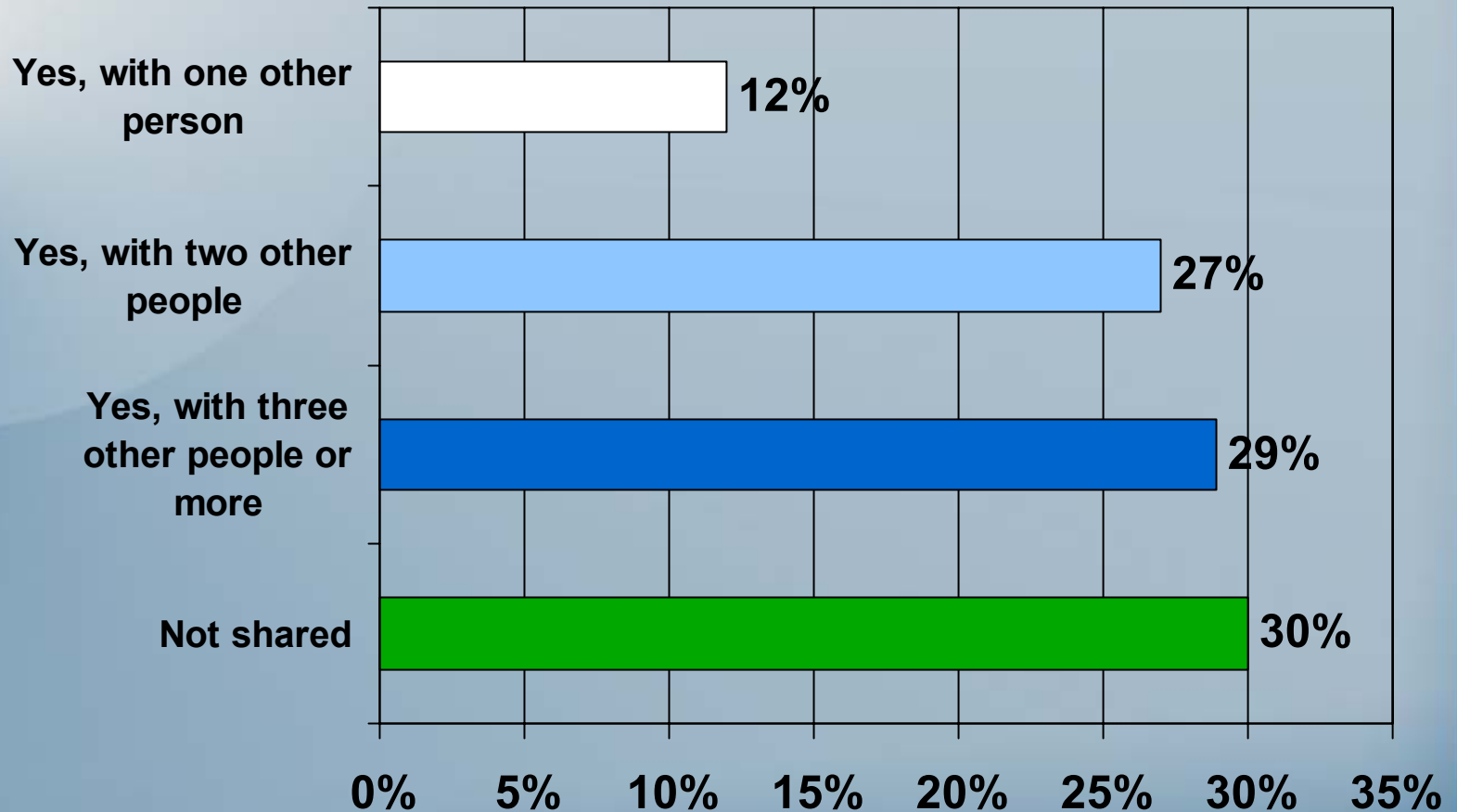
The background features a large, semi-transparent white circle on the left side, partially overlapping a light blue background. The right side of the image is a solid light blue color. The text is centered in the upper right quadrant.

Chapter 3: The Remittance Recipients in Latin America

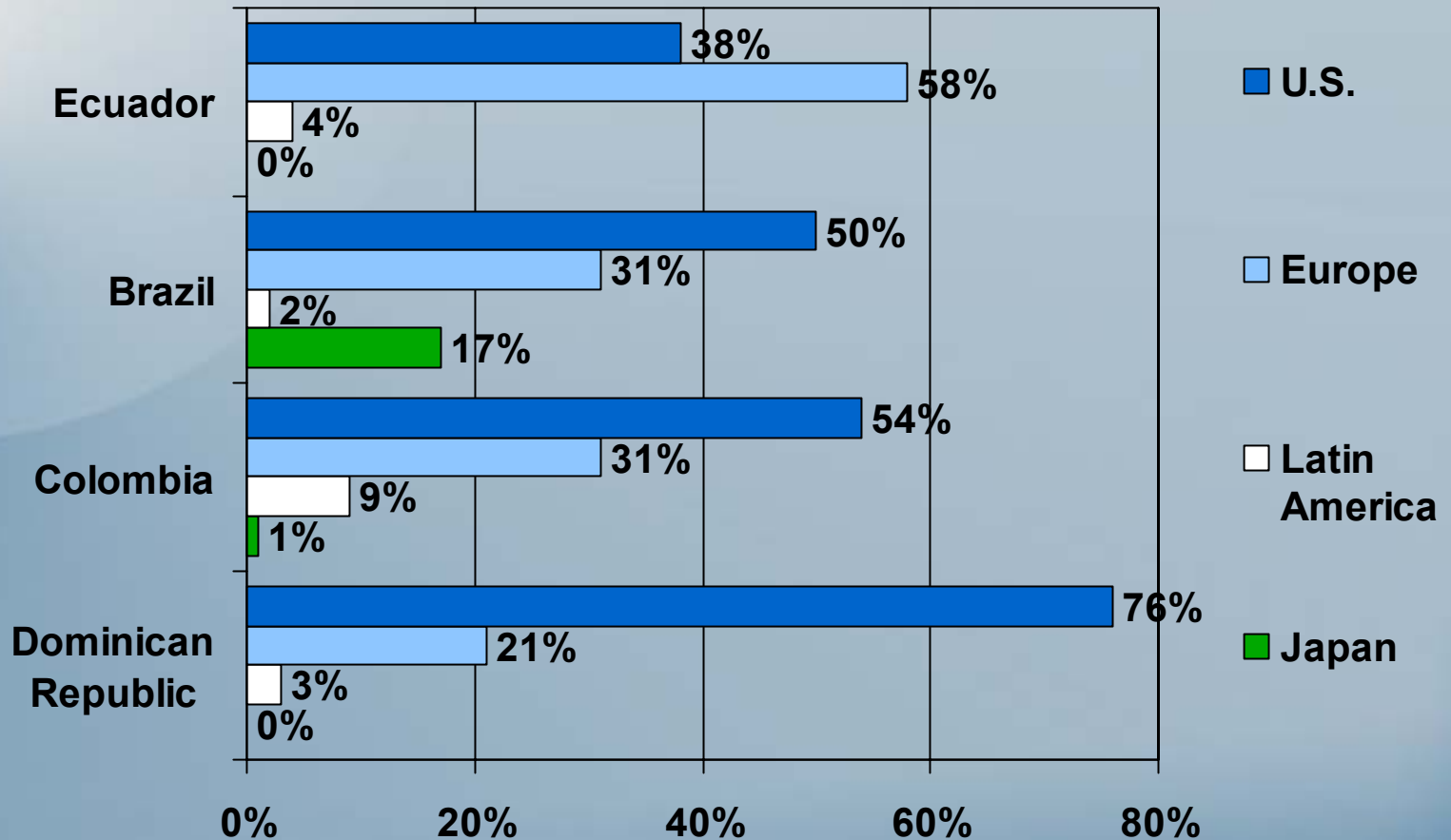
Remittance Recipients in Latin America

- Dominican Republic **38%**
- El Salvador **28%**
- Guatemala **24%**
- Mexico **18%**
- Honduras **16%**
- Colombia **16%**
- Ecuador **14%**
- Brazil **2%**

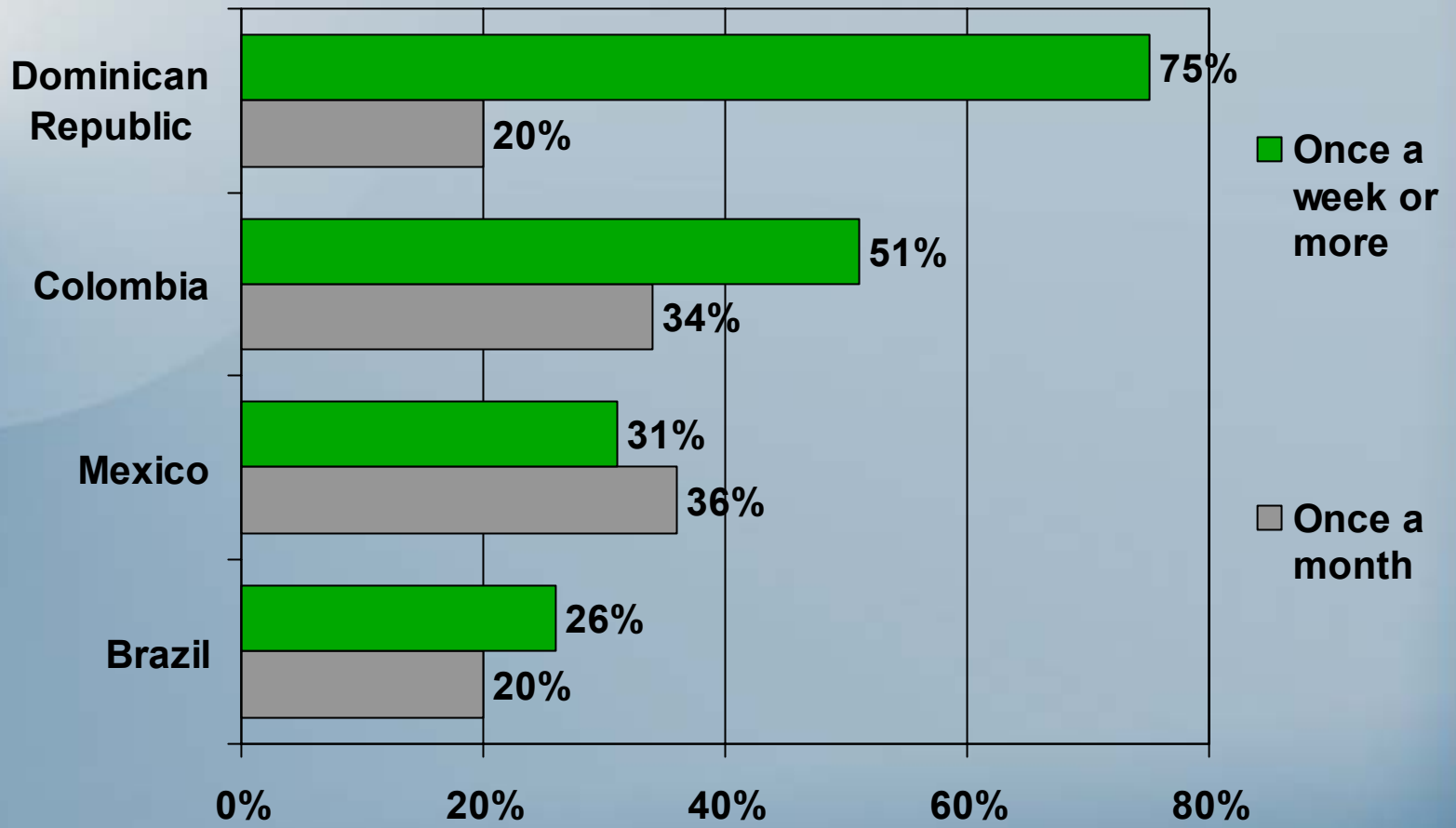
Is your remittance shared with another person?



Where does the money come from?



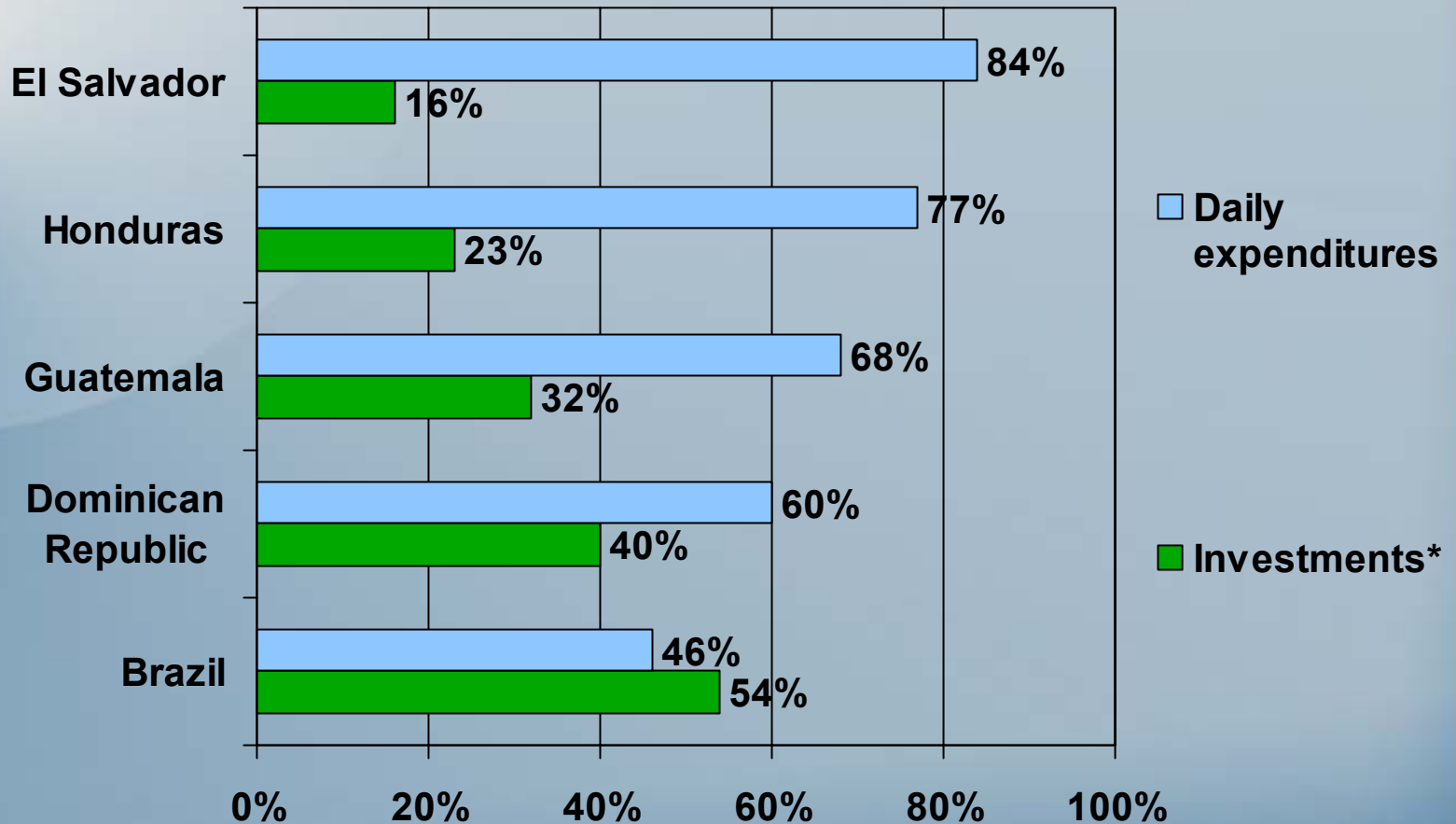
How frequently do you communicate with the relative that sends you money?



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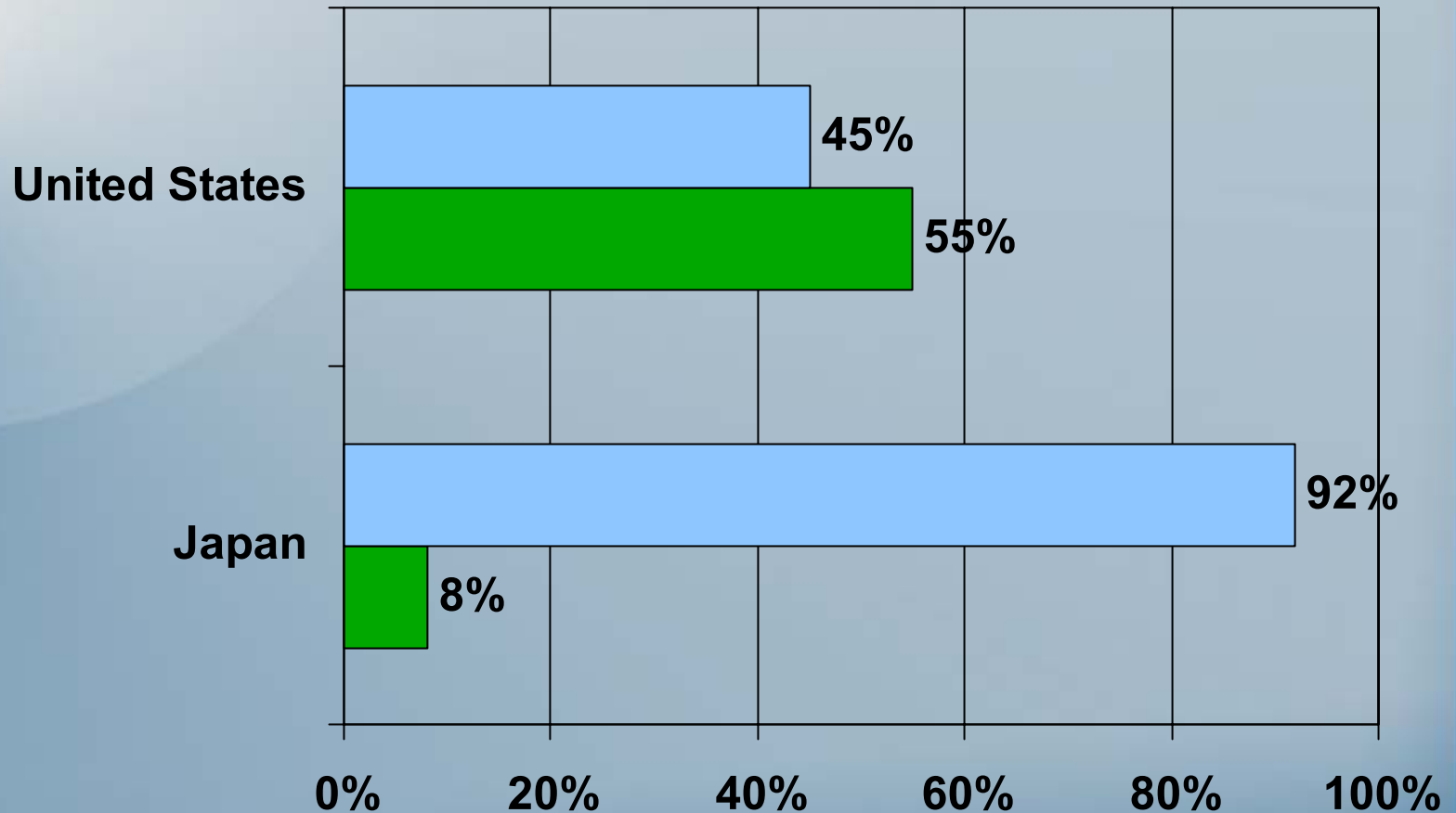
Chapter 4: The Impact of Remittances on Banking and Economic Development

How is the remittance used?

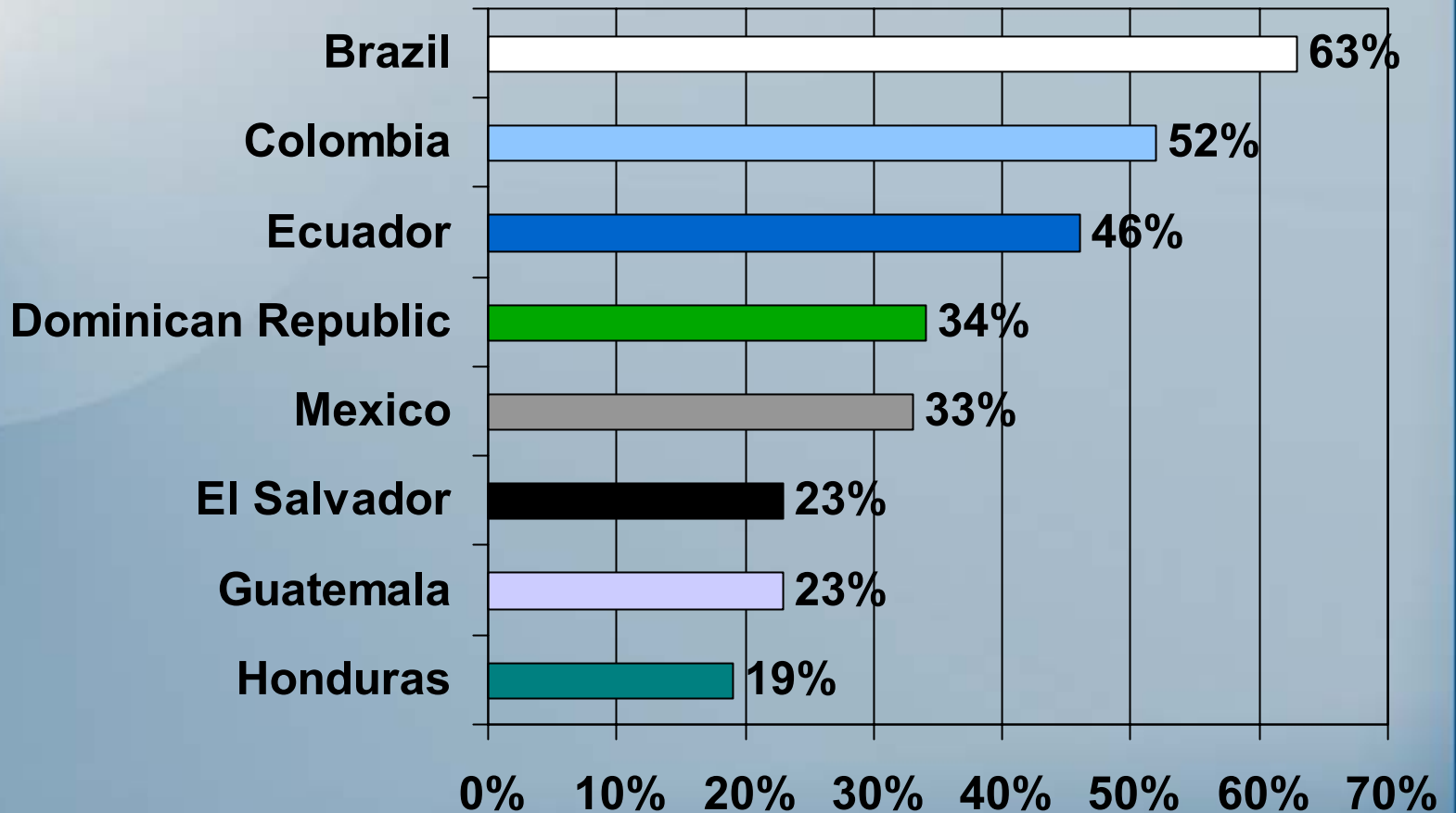


*Includes education, savings, investing in property or investing in a business

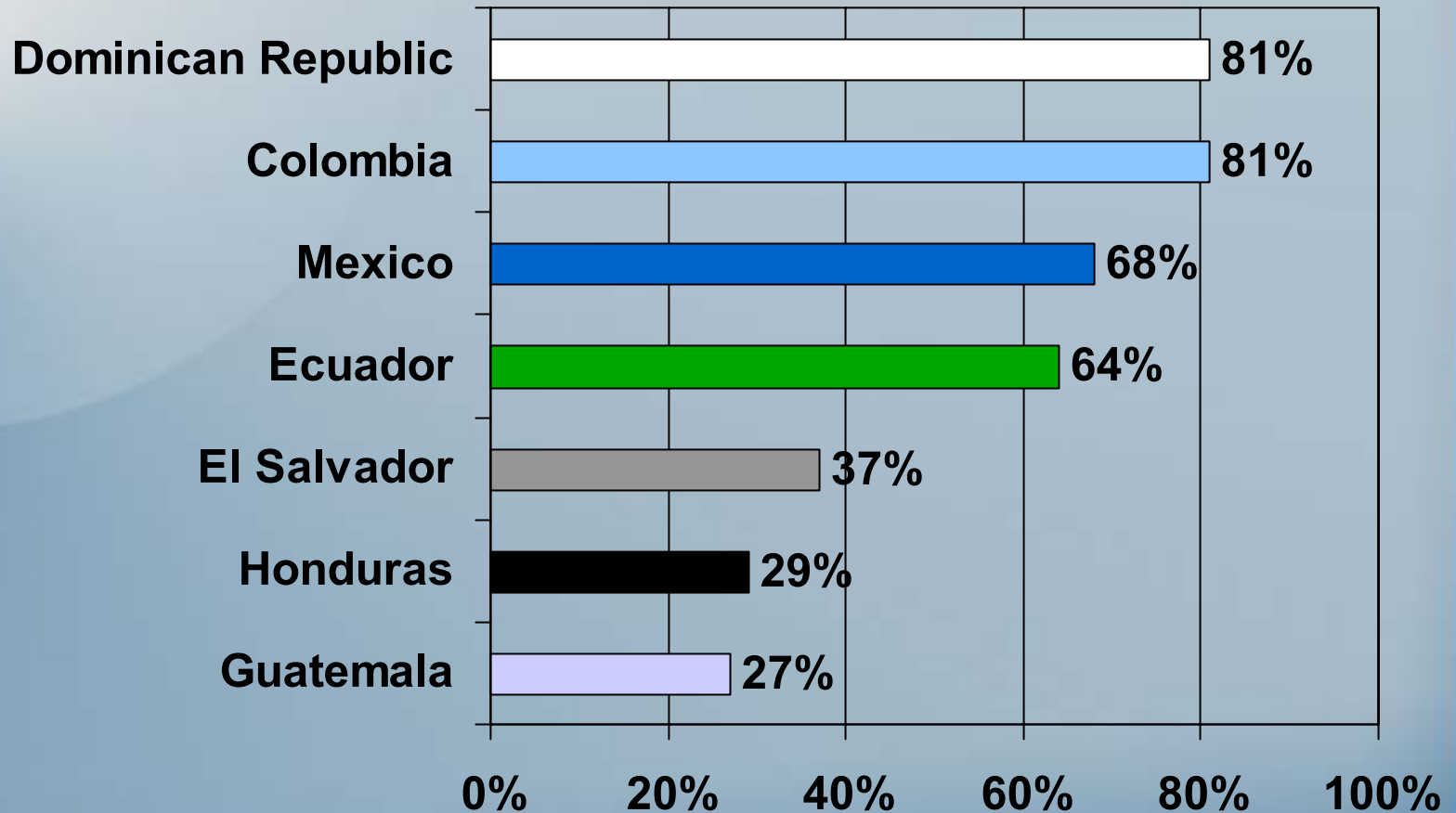
Do you have a bank account? Remittance Senders



Bank account Remittance Recipients

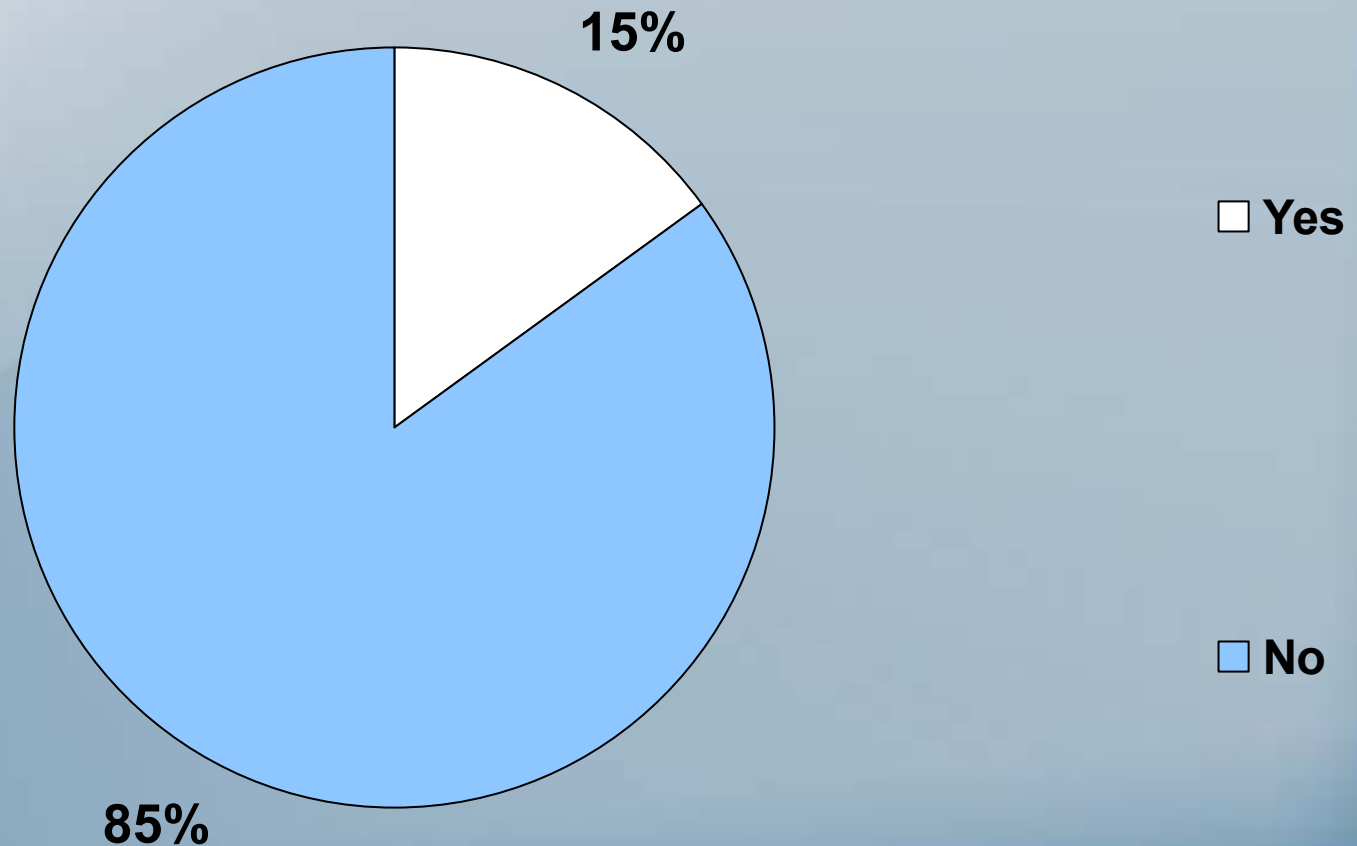


Familiarity with ATM machines

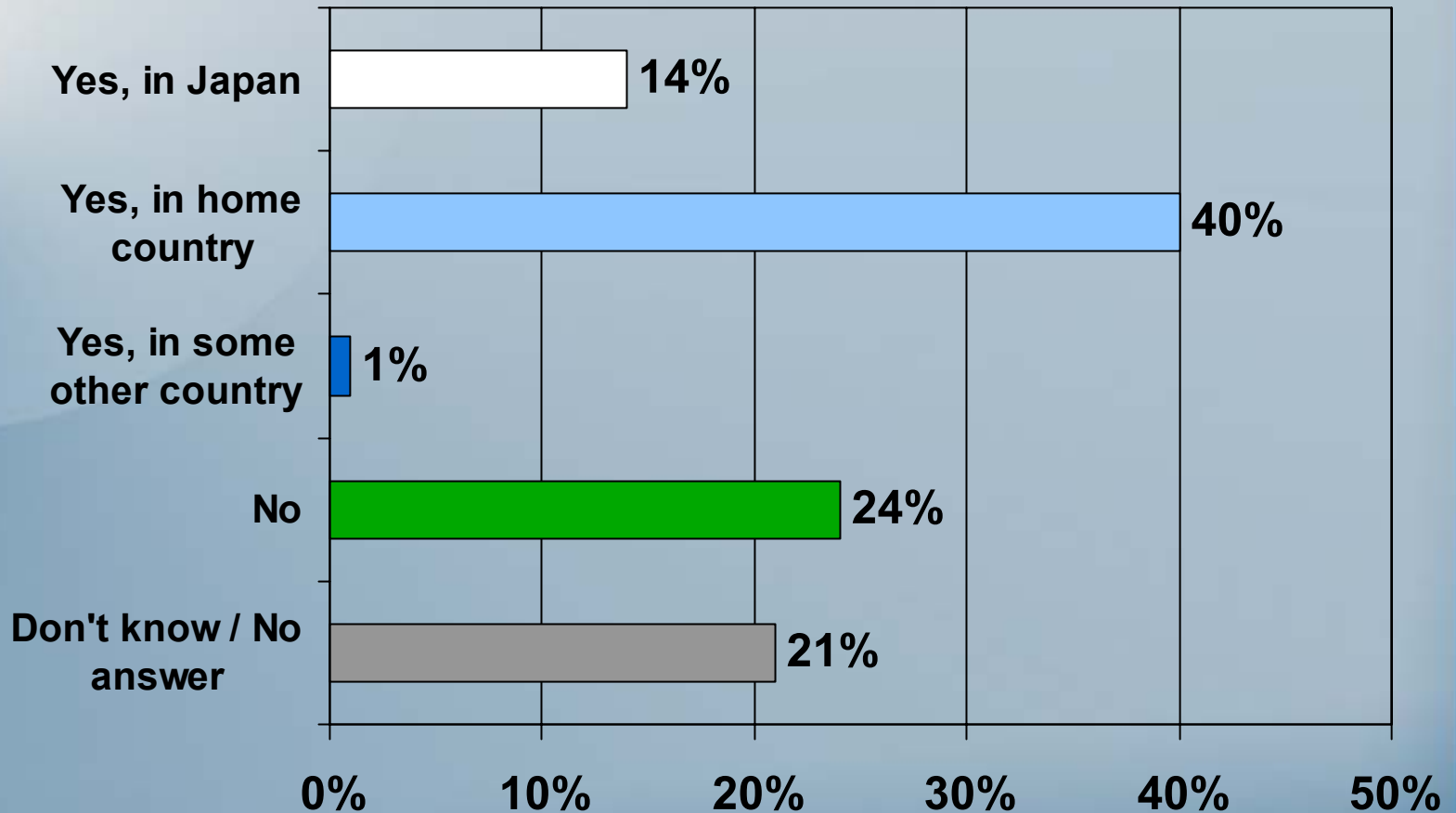


Dominican Republic

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



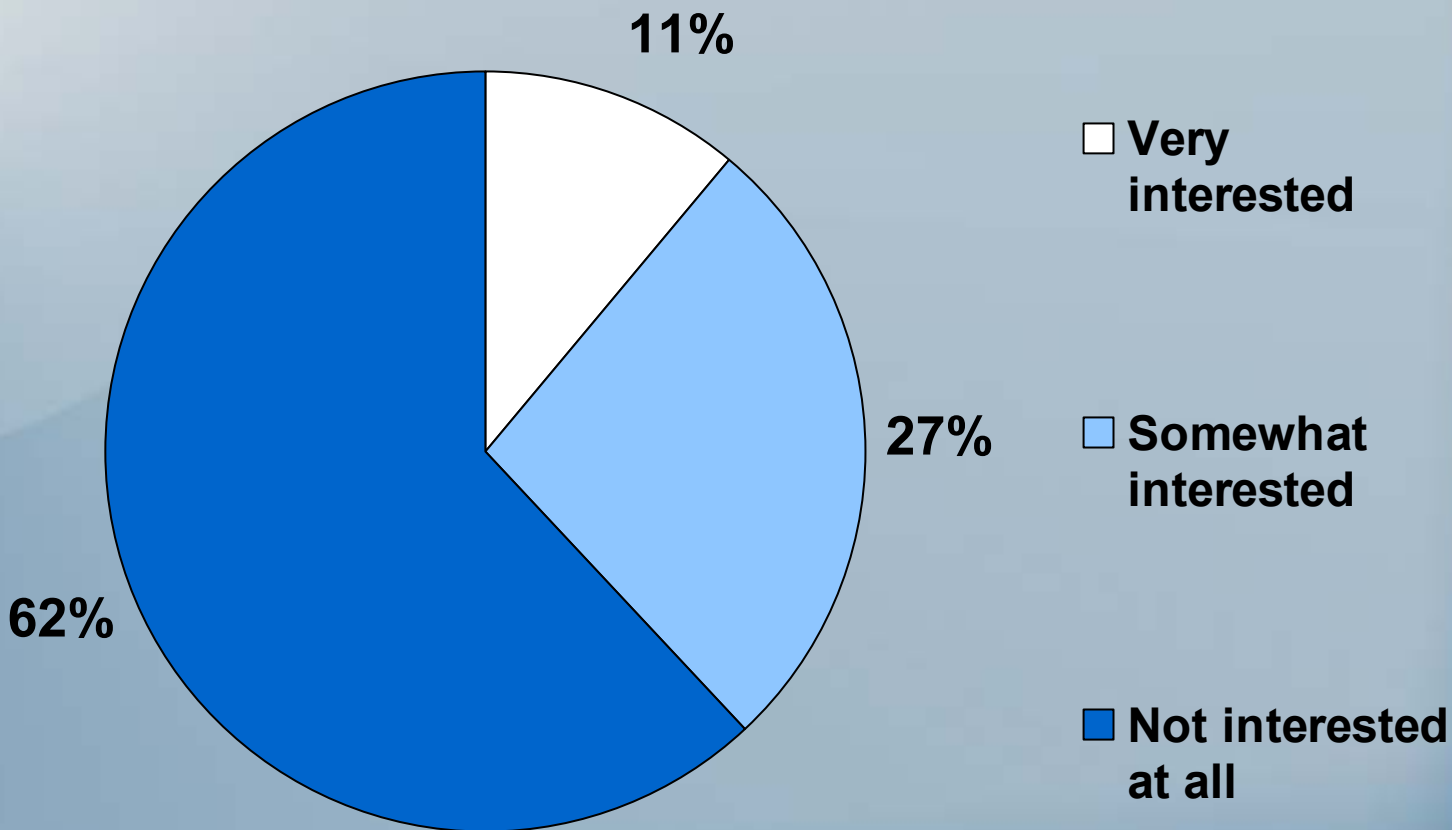
Do you have any plans to start your own business in the future?



Source: Survey of Latin American immigrants in Japan, 2005

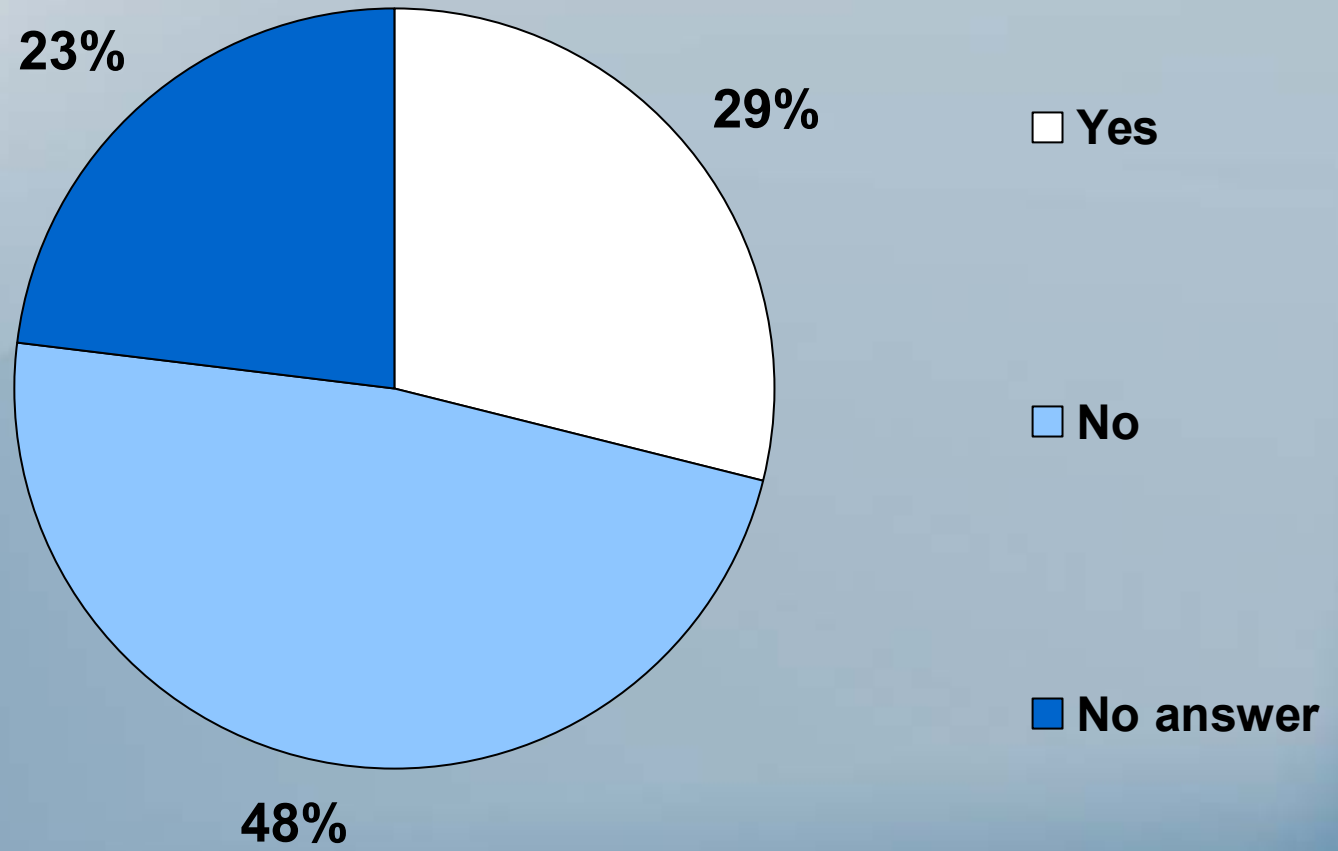
How interested would you be in investing in a fund that would benefit the economic development of your home country?

Remittance Senders in the United States



How interested would you be in investing in a fund that would benefit the economic development of your home country?

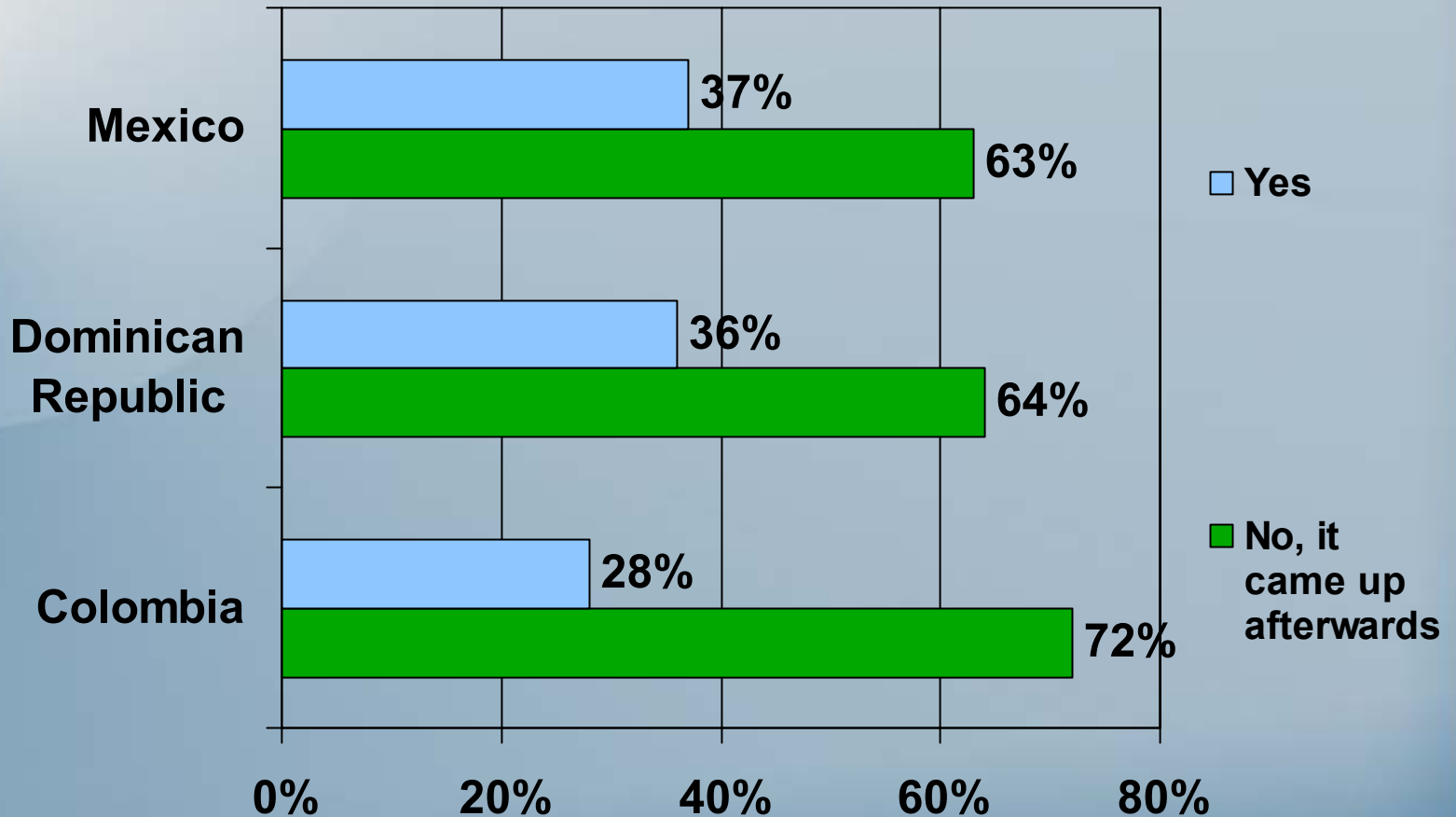
Remittance Recipients in Mexico



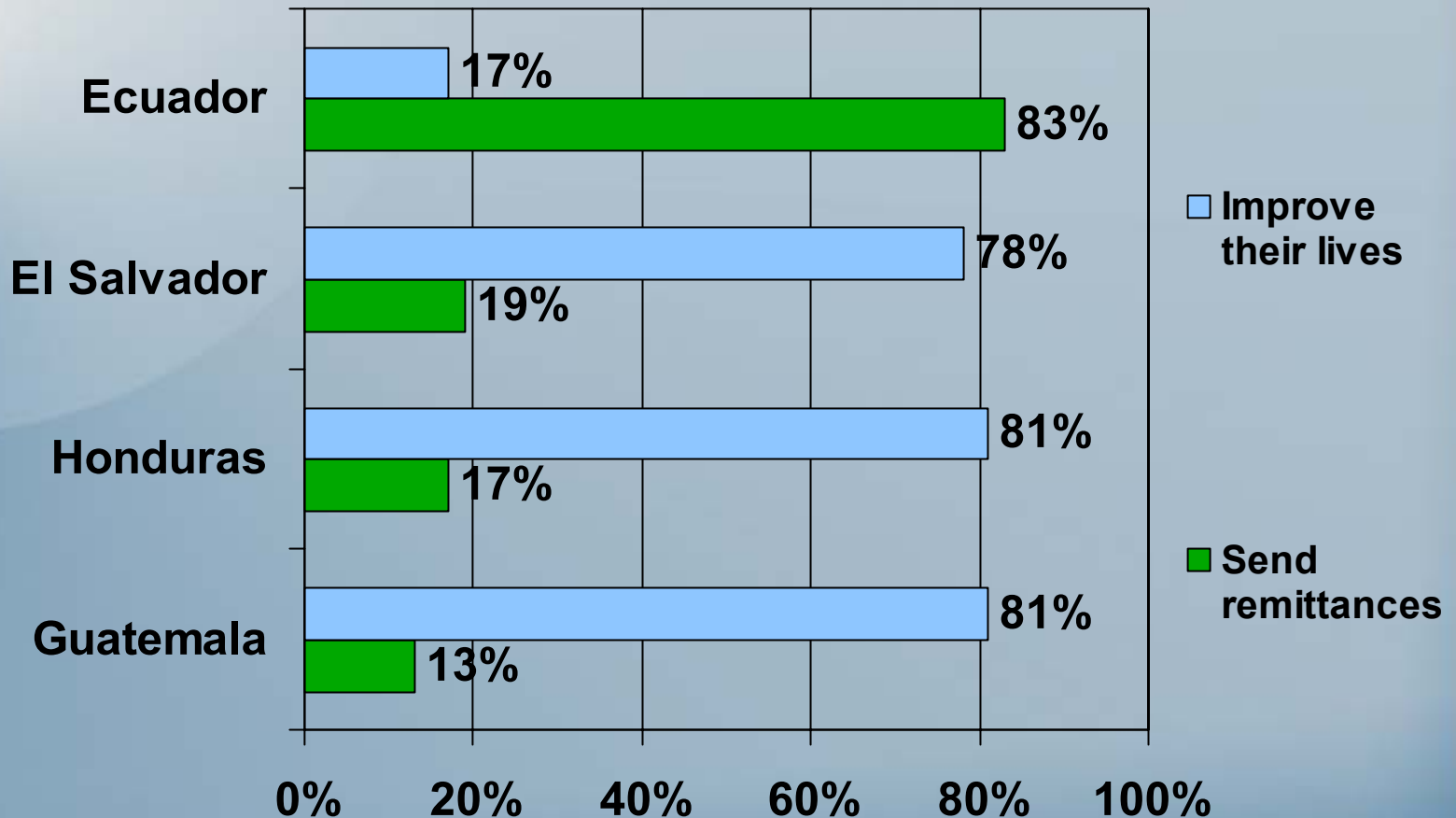
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Chapter 5: The Impact of Remittances on Migration

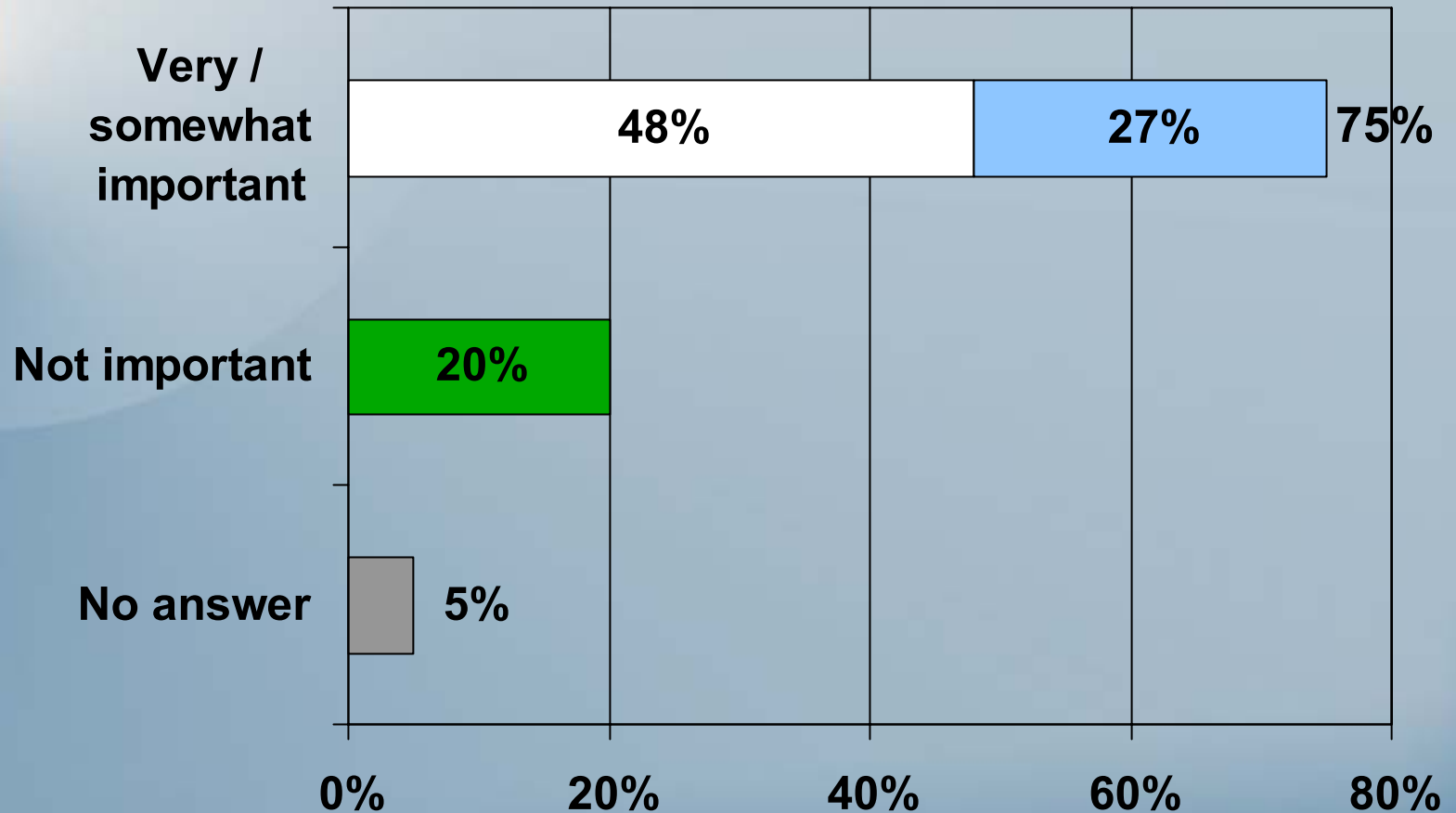
Was there an agreement to send remittances prior to your relative leaving?



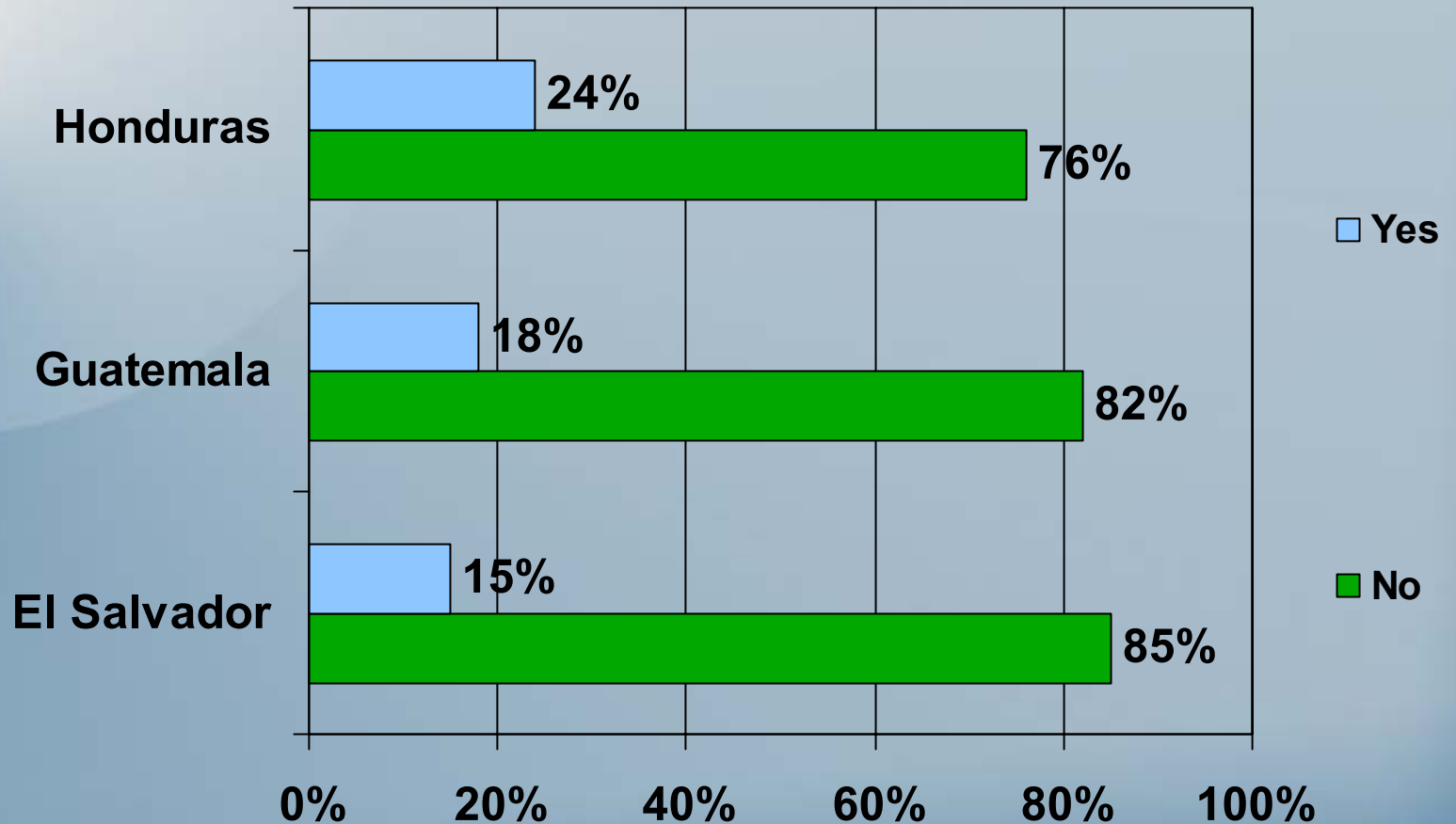
What is the most important reason that people leave your country?



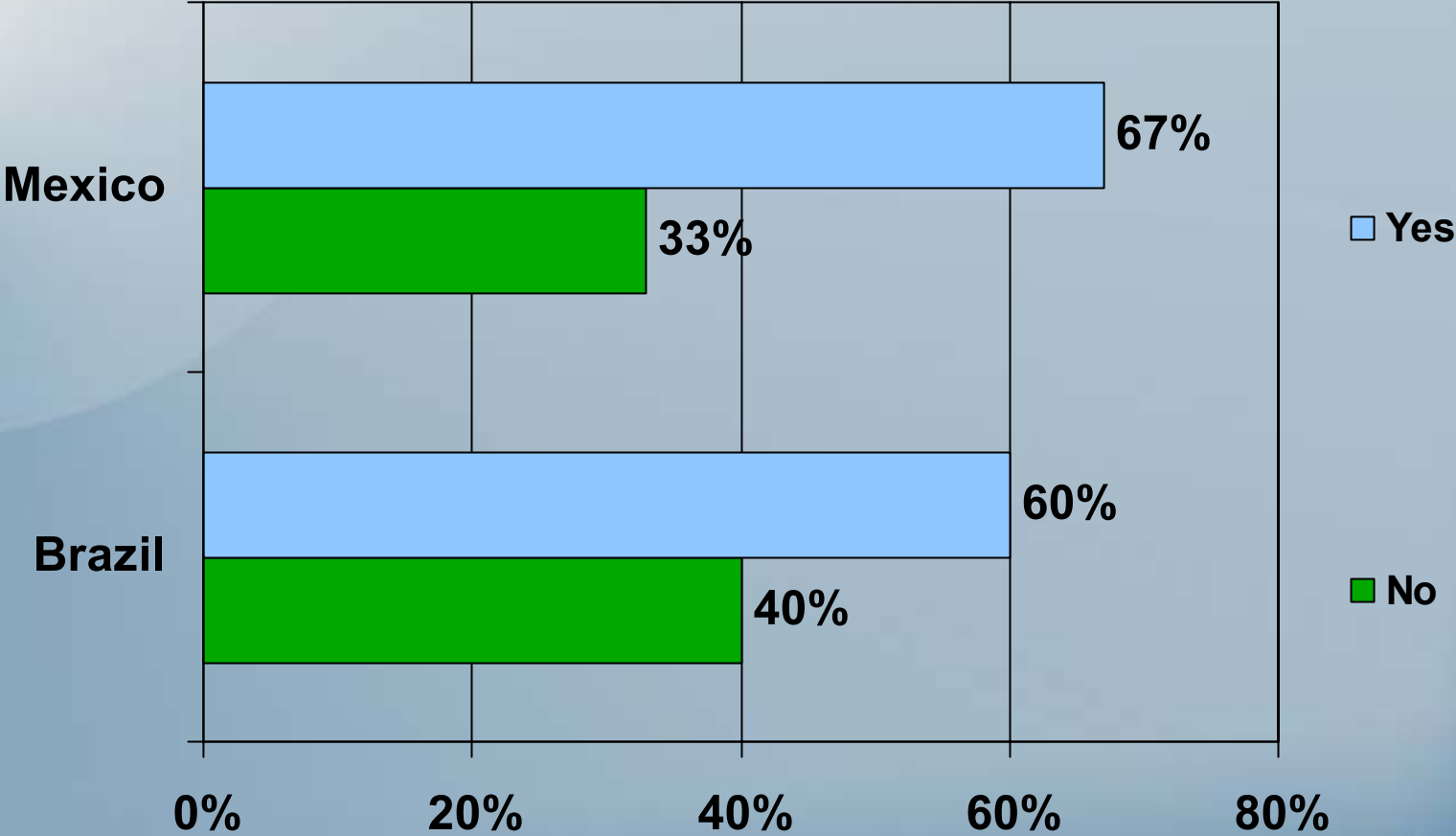
Were Mexico's economic problems a major factor in your relative's decision to leave?



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



Has your life improved due to the remittances?





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