



**A COMMITMENT TO FAMILY:
REMITTANCES AND THE
COVID-19 PANDEMIC**

Experiences of US Migrants

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INTRODUCTION

This report presents the findings of a survey carried out with more than 1,000 US immigrants from eight Latin American and Caribbean nationalities during the Covid-19 pandemic.¹ The study identifies critical aspects that shaped migrants' experiences in 2020 and early 2021. It also points to the determinants of continuing to send money back home in times of crisis.

It finds that people continued remitting despite having lost employment, working fewer hours, or being affected by the spread of the virus. More specifically, we found that the likelihood of sending remittances under these circumstances increased when people have children in their home country and have a stronger financial base.

One lesson learned from this period is that migrants were better prepared to face adverse situations, such as a crisis that results in economic lockdown.

Moreover, the continuity with which migrants sent money during 2020 and the increases already seen in the first quarter of 2021 provide more than an opportunity to leverage these funds for economic recovery and modernization. They offer an urgent chance for integrating remittances into strategies for coping with slow recovery from the pandemic. Furthermore, these resources can be invested in areas that modernize home countries' economies while also addressing contexts that are typically conducive to large migration.

¹ The authors extend their appreciation to Laura Porras for her resourceful contributions to the fieldwork methodology and coordination. We thank Elizabeth Chavez for her critical support conducting fieldwork.

We also express our sincere gratitude to the many organizations, consulates, RSPs, and surveyors whose dedication, networks, and commitment to rigor and safety were invaluable to the research process.

Characterization of the LAC Migrant Population in the US

This section describes several sociodemographic, migratory, and financial characteristics of Latin American and Caribbean migrants (LAC) who send remittances from the United States.

The survey was conducted between August 2020 and April 2021 (see Annex for methodology). It captures the experiences and remitting characteristics of US immigrants from eight Latin American and Caribbean countries that captured 74% of remittances to the region in 2020: Colombia, Dominican Republic, El Salvador, Guatemala, Haiti, Honduras, Jamaica, and Mexico.

TABLE 1: SOCIODEMOGRAPHIC CHARACTERISTICS OF LAC MIGRANTS SURVEYED

Source: Survey conducted by the Inter-American Dialogue, 2020-2021.

	Total	2020	2021
Total respondents (n)	1,115	449	666
Age (average)	44	44	44
Women	47.5%	43.9%	49.9%
Completed high school	69.8%	61.8%	75.2%
Essential workers	20.9%	19.8%	21.7%

OCCUPATION

The most common occupations held by migrants were construction (15%), cleaning and domestic housekeeping (12%), commerce and retail (12%), professional services (10%), and restaurant workers such as cooks and wait staff (6%).

Approximately one in five migrants (21%) surveyed were essential workers, which this analysis broadly defines as those who work in health services, construction or agriculture (Table 1). Fifteen percent (15%) worked in construction, 6% in health services, and 1.5% in agriculture.

Jamaicans and Dominicans reported the highest percentages working in essential occupations at 41% and 36%, respectively, many of whom work in health services. Further in this report, we explore the role essential workers played in remittance flows to the region during the pandemic.

REMITTING AND MIGRATION

The Latin American and Caribbean migrants surveyed have resided in the US for an average of 16 years, or since approximately 2005. They have been remitting for an average of 11 years, which is consistent with studies reporting that migrants often do not begin remitting until several years after arriving.

Migrants from Mexico reported the longest period of residence in the US at 19 years on average, followed by Dominicans at 17 years of residence, and Guatemalans, Haitians, and Salvadorans at 15 to 16 years.

TABLE 2: MIGRATION AND REMITTING EXPERIENCES AMONG LAC IMMIGRANTS

Source: Survey conducted by the Inter-American Dialogue, 2020-2021.

	Total	2020	2021
Years in the US (avg)	15.9	16.1	15.7
Years remitting	11.3	11.8	11.0
US citizen	22.2%	24.1%	21.1%
Permanent Resident, TPS, non-immigrant visa	29.9%	23.7%	34.0%
Undocumented	32.3%	32.7%	31.9%
No response / Don't know	15.6%	19.6%	12.9%

Twenty-two percent (22%) of respondents were US citizens, 30% held other types of migration documents such as permanent residency, TPS, or non-immigrant visas, and 32% did not have an authorized migration status. The percentage of undocumented migrants may be higher and partially reflected in the 15% of respondents who did not share their migration status.

This mix of migration statuses speaks to the survey's strength in capturing a broad spectrum of migrant experiences during the pandemic. This is key given the role that migration status can play in occupations and related income levels, access to public unemployment support, stimulus checks, health insurance, and hesitancy to seek financial support, rent protections, or healthcare due to deportation concerns.

Migrants' family ties to countries of origin help reinforce commitments for sending money home, especially during times of crisis.

The presence of these ties is evidenced in the fact that one in four migrants surveyed (25%) have children in their home country, and 10% have children living abroad and in the US. The report will analyze the role these

connections played in sending remittances during the pandemic in later sections.

INCOME AND SAVINGS

The amount migrants remit home is largely a function of their income and stock of savings, and this section will outline several characteristics useful for analyzing sending behaviors during the pandemic.

Income

In the context of historic remittance growth to the region, 60% of migrants felt that their family’s household income was enough to cover basic expenses, whereas 40% felt that their family did not earn enough to make ends meet. Income insufficiency was perceived more intensely among those surveyed in the first quarter of 2021 than those interviewed in 2020.

This difference suggests that, in 2021, migrant households may be experiencing the accumulated effects of income instability and uncertainty during the pandemic. In 2020, thirty percent (30%) of respondents felt their family’s income was not enough to live on compared to 45% in 2021.

This situation can be further understood by considering migrants’ income levels. Thirty-seven (37%) of migrants surveyed earned less than \$20,000 annually, while 27% earned between \$20,000 and \$30,000, and 36% earned over \$30,000.

Savings

Forty-five percent of migrants (45%) reported saving in some way, with an average annual savings of \$3,987.

Sickness or an emergency was the most frequently reported use for savings (70% of respondents), followed by retirement (43%), children’s education (27%), a death in the family (25%) and home improvements (20%).

One in five (20%) would use their savings to send remittances. In the coronavirus context, these factors, in combination with health emergencies, economic shutdowns, and ties to children back home may provide insight into the role savings played in remitting behaviors in 2020 and into 2021.

FINANCIAL ACCESS

Migrants’ financial limitations can be understood through their access to financial products such as bank accounts, credit cards, and loans, along with their use of cashless bill-pay methods. Access to banking products and services is limited. For example, though a majority of migrants surveyed have a checking account (62%), only 40% report holding a savings account.

TABLE 3: FINANCIAL ACCESS AMONG LAC IMMIGRANTS

Source: Survey conducted by the Inter-American Dialogue, 2020-2021.

	Total	2020	2021
Bank account (checking or savings)	76.4%	68.2%	82.1%
Credit card	18.6%	14.5%	21.6%
Personal, car, or home loan	16.8%	11.1%	20.8%
Debit card for bill pay	36.9%	20.5%	48.3%
Online banking for bill pay	16.2%	14.7%	17.4%
Mobile banking for bill pay	27.1%	19.6%	32.2%

Forty percent (40%) of migrants surveyed use a debit card to pay bills, whereas 27% use mobile banking or a cell phone, and 16% use online banking. The use of these cashless payments methods varies considerably across nationalities.

Access to credit can also be an important lifeline for households facing financial challenges or emergency expenses. One in five migrants (19%) held a credit card and a similar percentage (17%) had a loan for personal, housing, or car expenses.

Challenges Migrants Faced During the Pandemic

The pandemic caught migrants in an additional stressful situation. They were already struggling to deal with other problems relating to the politics of immigration, and the pandemic compounded this context.

Many migrants were immediately and directly affected by the pandemic, and their capacity to cope with being sick was more limited. Moreover, the loss of work was immediate, with more than 20% unemployment among US immigrants by April 2020.

ECONOMIC CHALLENGES

According to migrants interviewed between August and December 2020, the hardest part of the pandemic was the panic and stress it created, along with the fact that they were working less hours or had lost their job.

Factors related to income insecurity and instability were mentioned by nearly one in three migrants surveyed in 2020. Among those surveyed in 2020, 48% said the toughest part was working fewer hours than usual. For 31%, that they had lost their job, and, for another 29%, it was the fear of losing their job.

Nearly half felt ok, but uncertain, about the future.

In early 2021, the responses shifted and coincided with renewed employment. For example, as detailed in Table 4, 21% referred to working fewer hours than before.

The percentage of migrants who felt that the most difficult part of the pandemic was losing their job was also lower among those surveyed in 2021.

However, not all migrants felt they had been affected by the pandemic. Between 10% and 20% of migrants said they had not been affected personally, depending on survey year.

Two important changes in responses, however, are observed among migrants. First, the fear of losing a job is higher but also the most salient response from the list. Second, the spread of responses is lower in 2021 than the year before.

This difference further points to the fact that migrants' perception of the severity of the problem was higher in 2020 than 2021, and also that their concerns were less spread across issues.

TABLE 4: CHALLENGES FACED DURING THE PANDEMIC

Source: Survey conducted by the Inter-American Dialogue, 2020-2021.

Note: Multiple responses were possible so the totals do not add to 100%. The row, "average responses," refers to the average of top responses.

Economically speaking, the hardest part about the Covid-19 crisis has been...	2020	2021
The panic and stress that has been created	61%	31%
I work less hours than before	48%	21%
I don't find a lot of work as a self-employed worker	32%	11%
I lost my job	31%	23%
I'm afraid I might lose my job	29%	28%
I can't pay for my expenses	29%	16%
Someone in my home lost their job	23%	9%
I feel good now, but I don't know about the future	45%	16%
It has not affected me personally yet	19%	11%
Other	6%	3%
Don't know/ No response	0%	2%
<i>Average responses</i>	29%	15%
<i>Variation, standard deviation</i>	17%	9%

Migrants were also asked about how they coped, or what changes they made, and what financial measures they took to face the crisis.

Regarding the financial measures taken, a large majority of those surveyed in 2020 said they had reduced their expenses, a response that dropped by half in 2021 (Table 5).

Many of those surveyed in 2020 also said that they had to stop sending as much money home as they did prior

to the pandemic. Again, this tendency dropped dramatically in 2021.

More importantly, migrants resorted to few financial measures to deal with the crisis.

These strategies centered around three areas: reducing expenses, which including changing remitting habits, depending more on savings, and looking for a new job, either because they lost their job or needed a second job to supplement income. This latter response increased in 2021.

TABLE 5: FINANCIAL MEASURES ADOPTED DURING THE PANDEMIC

Source: Survey conducted by the Inter-American Dialogue, 2020-2021.

Note: Multiple responses were possible, so the total percentages do not add to 100%.

What financial measures have you taken to face the crisis?	2020	2021
Reduced or limit my expenses	78%	47%
I had to stop sending as many remittances as I used to	57%	14%
I looked for another job or new source of income because I lost the one I had	30%	22%
I am depending on my savings	29%	12%
I looked for a second job or source of income	27%	32%
I am trying to sell some possessions	9%	2%
Moved to a cheaper house	8%	8%
Re-finance my mortgage or got credit	3%	1%
Someone in my house that did not work before the crisis had to start working	6%	3%
Surrendered my house to the bank	0%	0%
Declared bankruptcy	0%	1%
Asked my relatives abroad to send money to me	3%	1%
Got a loan from the bank	2%	1%
Other	6%	3%
No response/ Don't know	0%	4%
<i>Average response</i>	<i>21%</i>	<i>12%</i>

TRANSNATIONAL ENGAGEMENT

Migrants often prioritize engagement with their homeland when it comes to their economic obligations. The pandemic context affected this interaction in several ways. Many migrants reported having to limit their remittance transfers or not travel to their home countries.

However, Table 6 highlights that responses also varied between the two survey periods, except in remittance sending. Being faced with having to limit remittances was a shared experience among many migrants.

TABLE 6: LIMITATIONS EXPERIENCED IN ENGAGING WITH THE HOME COUNTRY

Source: Survey conducted by the Inter-American Dialogue, 2020-2021.

Because of the Covid-19 pandemic, I had to limit my...	2020	2021
Remittance sent	72%	62%
Trips to my country	61%	33%
Sending products to my relatives (clothes, hygiene products, etc.)	44%	24%
Purchases of products from my country	40%	19%
Phone calls to my country	23%	9%
Other	0%	2%
No response/ Don't know	0%	6%

The extent to which migrants surveyed in 2020 limited travel to their home country, in-kind remittances, the purchase of nostalgic goods, and phone calls home was double that of those surveyed in 2021.

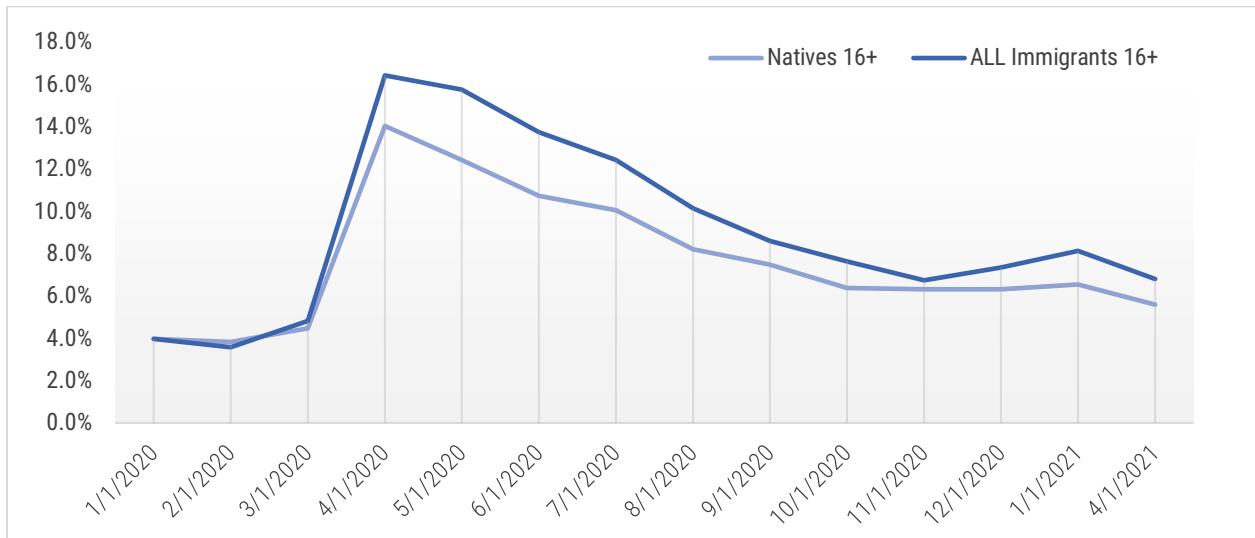
These responses and changes reflect the real-life dynamics specific to work and unemployment. Migrants faced higher unemployment during the pandemic than native-born adults as shown in Figure 1.

This considerable increase in unemployment created fear among migrants that they could lose material conditions.

The impact of the economic uncertainty surrounding employment may have extended beyond the actual unemployment or underemployment.

Considering that migrants' income largely depends on their employment, the severity of a crisis that directly led to job loss and the fear of it affected migrants' perceptions of the pandemic context.

FIGURE 1: MONTHLY UNEMPLOYMENT AMONG US IMMIGRANTS AND NATIVE-BORN ADULTS, 2020-2021
 Source: Author's own with data from the US Bureau of Labor Statistics.



FINANCIAL VULNERABILITY

Financial vulnerability among Latin American and Caribbean migrants compounds the challenges surrounding job loss and is evident through the financial position outlined in Table 7.

Other than having a job and cash savings, migrants lack financial access and have few financial resources. Forty-percent (40%) have a savings account, 5% report a mortgage loan, and 11% life insurance.

The percentage of migrants who say that they save in some way is lower than in 2009, a finding that reflects the moment in which the study was conducted.

The pandemic circumstances likely led people to use that cushion of savings. Increased expenses combined with job instability may have restricted their ability to save.

Only one in five migrants has investments. For many, these assets are in real estate and, to a smaller extent, in a business.

TABLE 7: FINANCIAL POSITION AMONG MIGRANTS

Source: Survey conducted by the Inter-American Dialogue, 2020-2021.

Which of these financial products do you have?	%
Bank account (checking or savings)	76.4%
Checking account	61.7%
Savings account	39.5%
Credit card	18.7%
Housing loan	4.3%
Car loan	6.8%
Personal loan	4.5%
Other credit product	1.3%
Life insurance	11.4%
Medical insurance	14.7%
Housing rent insurance	2.6%
Do you save money in any way?	45.1%
Do you invest in any way?	22.0%
In an investment product from a financial institution or the government	7.7%
In a business	27.1%
In a property (House/Land/Apartment)	66.8%
In another type of investment	7.7%

Sending Remittances and Shifts in Sending Methods

The pandemic’s impacts on migrants’ personal economic activities, including their capacity to send remittance transfers, was clearly reflected in responses regarding how they remitted and how much. Migrants were asked whether their remitting practices changed in terms of the amount sent and the methods used.

AMOUNT REMITTED

With regards to sending amounts, 11% of those surveyed in 2020 said they sent more money than the

year before, whereas 29% said they sent the same amount and half said they sent less.

On average, migrants remitted USD 3,592 annually. Comparing these numbers to 2019, migrants remitted higher annual amounts than in 2020, on average. Those surveyed in the first three months of 2021 already reported a significant increase as well, relative to 2019.

Among all migrants surveyed, those who said they sent more remitted, on average, USD 2500-3000 more annually than those who sent the same amount. They also sent USD 4100-4600 more than those who sent less than in 2019, on average.

TABLE 8: ANNUAL REMITTANCE SENDING AMOUNTS AMONG LAC MIGRANTS

Source: Survey conducted with LAC migrants in the US by the Inter-American Dialogue, 2020-2021.

Would you say that this year 2020/2021...	2020		2021	
	Avg. remitted	%	Avg. remitted	%
You are sending <u>more</u> money than in 2019	\$6,647	11%	\$7,253	19%
You are sending the <u>same amount</u> as in 2019	\$4,114	29%	\$4,161	25%
You are sending <u>less</u> money than in 2019	\$2,536	53%	\$2,654	50%
No response/ Don't know	\$4,502	7%	\$2,771	6%
Average	\$3,592		\$3,899	

The sending amounts migrants reported largely coincide with proprietary company data shared by several remittance service providers.

According to RSP data, the average amount sent increased at least by 6% relative to 2019 and over 10%

in 2021 for all countries where remittances arrive in Latin America and the Caribbean.

Figures 2 and 3 detail these average monthly ending amounts for Mexico and select countries in Central America, South America, and the Caribbean.

FIGURE 2: AVERAGE AMOUNT REMITTED TO MEXICO AND CENTRAL AMERICA (USD)

Source: Author’s own with RSP data.

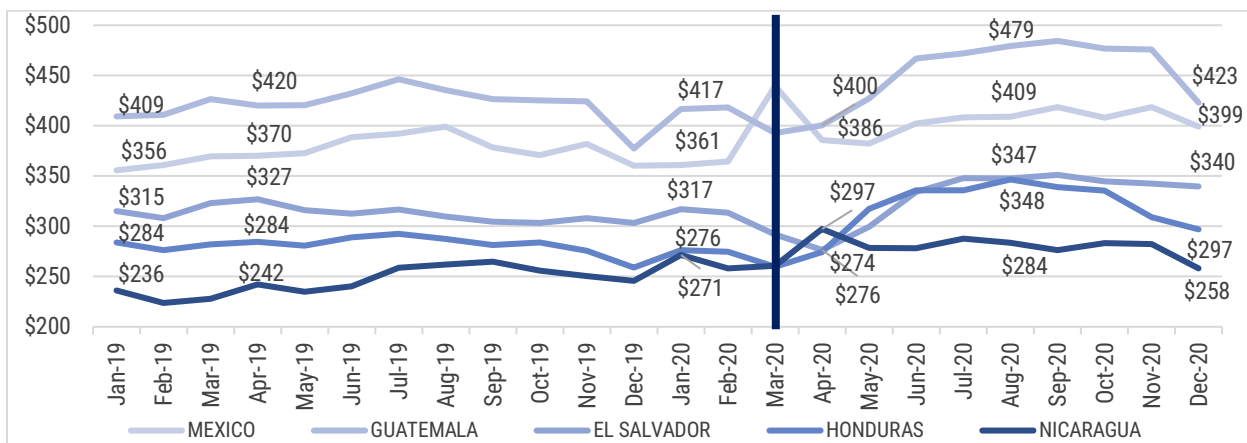
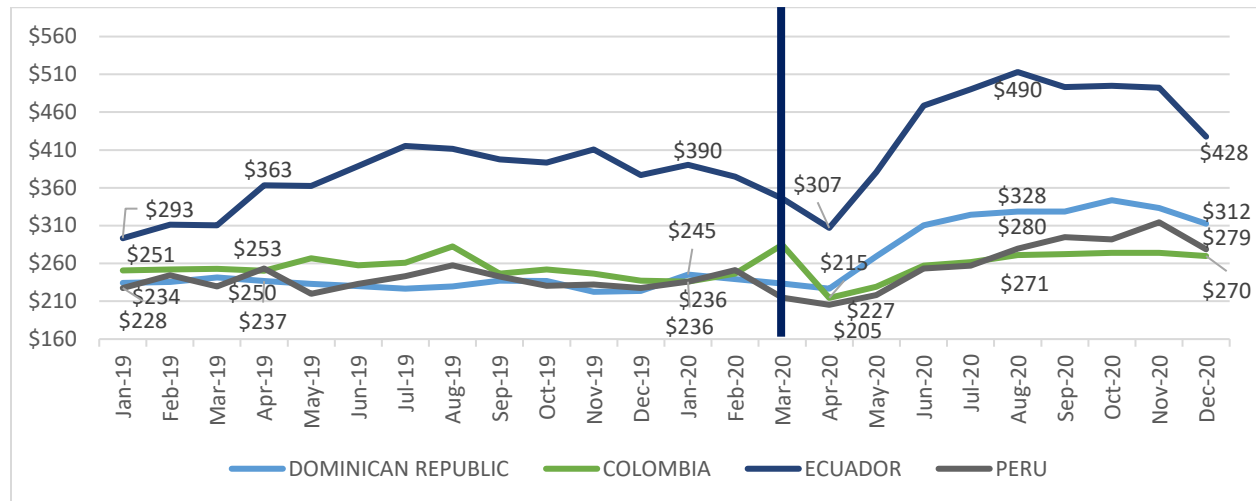


FIGURE 3: AVERAGE AMOUNT REMITTED TO SOUTH AMERICA AND CARIBBEAN (USD)

Source: Author's own with RSP data.



In fact, looking at Central Bank data from these countries for the first quarter of 2021 indicates that remittance growth is substantially higher relative to 2020. Central American countries have registered 40% growth for example.

TABLE 9: AGGREGATE QUARTERLY REMITTANCE GROWTH, QUARTER 1-2021

Source: Author's own with Central Bank data.

Country	Q1-2021
El Salvador	47.0%
Guatemala	40.0%
Jamaica	35.0%
Honduras	30.0%
Dominican Republic	29.0%
Nicaragua	18.0%
Mexico	14.0%
Colombia	12.0%

The analysis of these interviews included a review of the statistical determinants associated with increased remittance sending during the pandemic. Two separate statistical regression models were employed, a linear OLS model and a binomial logistic model.

² Calculated based on migrants' responses regarding the amount they generally send in each remittance and the number of times they remit each year.

The linear model highlighted important factors that positively correlated with higher, annual sending amounts.²

Specifically, higher personal incomes, saving in some way, being an essential worker, and not having to adjust household finances during the pandemic increased the amount remitted.

Furthermore, those who had lived in the US for longer remitted less, but those with legal migration status were sending more.

TABLE 10: MULTIPLE REGRESSION ON DETERMINANTS OF HIGHER REMITTANCE AMOUNTS

Survey conducted by the Inter-American Dialogue, 2020-2021.

Note: Statistical significance: *** at 1% level, ** at 5% level, * at 10% level. The dependent variable is the amount remitted annually.

Amount remitted annually	Coeff.
Has children in home country	2,124.6***
Saves money in some way	1,632.9***
Personal income (< USD\$20K, 20-30K, 30K+)	977.0***
My family's total income is enough to live on	725.4***
Essential worker	1,316.6***
Uses online or digital sending methods now	1,256.0***
Number of years living in the US	-45.9***
Documented migration status	885.5*
Reduced or limited expenses to face the crisis	-763.5*
Constant	-1,649.0

A second regression model used a logistic procedure to capture the factors associated with the likelihood of sending more during the pandemic as opposed to sending the same amount or less. This model suggests that those who sent more than in 2019 simply were not financially affected by the pandemic.

Those whose income was in good standing, who had more earnings, did not have to adjust their budget during the pandemic, and had lived in the US longer were more likely to report sending more than their peers who sent less or the same amount.

TABLE 11: LOGISTIC REGRESSION ON DETERMINANTS OF SENDING MORE MONEY

Source: Survey conducted by the Inter-American Dialogue, 2020-2021.
 Note: Statistical significance: *** at 1% level; ** at 5% level, * at 10% level.
 Dependent variable is sending more money in 2019 relative to the survey year, compared to sending the same amount or less.

Sending more than in 2019	Exp(B)
Stopped sending as much in remittances as a financial measure to face the crisis	0.161***
My family's total income is enough to live on	1.377***
Personal income (<USD\$20K, 20-30K, 30K+)	1.446***
Number of years living in the US	1.023**
Reduced or limited expenses to face the crisis	0.643*
Constant	0.016

SENDING METHODS

Regarding the second issue, shifts in sending methods, the survey results also point to important changes resulting from social distancing needs. The shift was not as large as thought, but important, nonetheless. Seven percent (7%) of migrants said they were using a different sending method at the time of the survey than they were before the pandemic.

The percent of senders using agents to send money dramatically drops to 67% in 2020. In 2016, 84% were sending cash transfers through agent locations.³

The increase in use of internet-based transfers relying on transactions that originate from a bank account or use a mobile application or web portal demonstrated a

formidable change during this period. Just between 2020 and the first quarter 2021 the increase is noticeable.

TABLE 12: USE OF REMITTANCE SENDING METHODS

Source: Survey conducted by the Inter-American Dialogue, 2020-2021
 Note: Responses represent the sending method used at the time of the survey.

Sending method used	2020	2021
Remittance agent	67%	63%
Bank branch	15%	17%
Mobile app	8%	12%
Web page	7%	5%
Travelers	3%	2%
Other	0%	0%
No response/ Don't know	1%	1%

Synthesis and Relevance for Latin America and the Caribbean

More than resilience, the lesson learned during the pandemic is that the rationale for sending money is about a family commitment. This is reflected in the volumes of remittances that continue flowing to home countries and families.

During a crisis marked by economic shutdowns and social distancing, that commitment is made possible by material circumstances that were better managed by migrants juggling budgets, savings, and priorities.

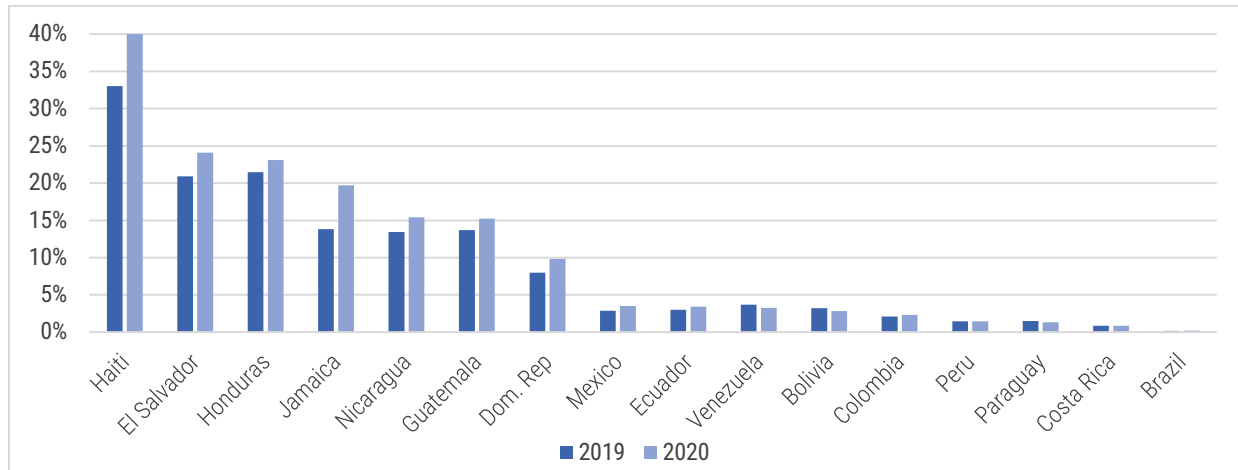
The continuity of these flows matters because economic recovery from 2020 is going to be very slow and limited. Furthermore, the vaccination process is not likely to be completed in 2021.

Remittances will represent more than 25% of GDP for at least three countries in the region: El Salvador, Honduras, and Haiti; and over 10% of GDP for the Dominican Republic, Guatemala, Jamaica, and Nicaragua. These countries' economies are not faring well with the economic recovery nor health conditions. Therefore, as remittance flows from the US and Europe increase, they will help more than 20 million households.

³ Manuel Orozco and Julia Yansura, "On the Cusp of Change: Migrants' Use of the Internet for Remittance Transfers," Inter-American Dialogue, 2017.

FIGURE 4: REMITTANCES TO LAC AS A SHARE OF GDP, 2019 AND 2020

Source: Author's own with Central Bank data.



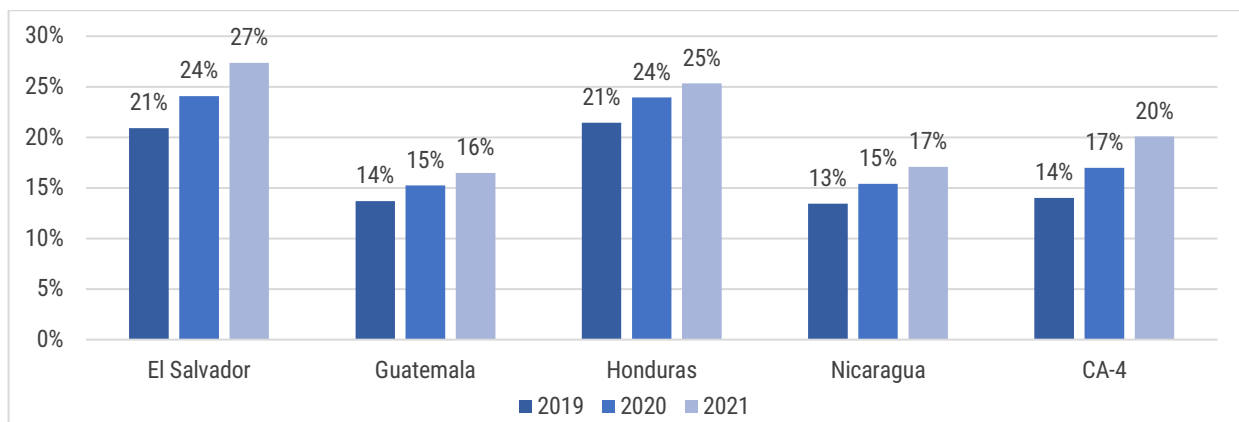
The region's need for an economic stabilization strategy depends on leveraging remittances for financing and growth more than ever.

In tandem, governments and the private sector can better leverage these flows by further connecting payments through digital financial instruments or vehicles that can expand the financial ecosystem in their countries and increase the cash available in the economy for credit.

Formalized savings from remittances can contribute to the immediate modernization of informal economies by integrating them into the digital economy.

FIGURE 5: REMITTANCES AS A SHARE OF GDP, CENTRAL AMERICA

Source: Author's own with Central Bank data.



These investments increase economic complexity in countries with large informal economies and make migration less likely.

Therefore, bringing the region into the 21st century knowledge and digital economies through remittance savings is a win-win strategy that makes the Americas stronger globally.

Annex 1: Methodology

The data was collected through phone and in-person surveys with 1,115 Latin American and Caribbean migrants in the United States between August 2020 and April 2021. The Inter-American Dialogue coordinated fieldwork and data management.

Respondents were adults over 18 years old who self-identified as someone who sends remittances. The sample included migrants from eight origin countries: Colombia, Dominican Republic, El Salvador, Guatemala, Haiti, Honduras, Jamaica, and Mexico.

Surveys were carried out in six US metropolitan areas with a sampling confidence interval of ± 3 at 95% confidence per ACS data on US migrant populations.

Sampling areas included Chicago, Los Angeles, Miami, New York City-New Jersey, District of Columbia-Maryland-Virginia (DMV), and Houston.

The following table summarizes the sampling areas for each nationality. Forty percent (40%) of surveys were conducted between August and December of 2020 and 60% were conducted between January and April 2021.

TABLE 13: SAMPLING DISTRIBUTION BY NATIONALITY AND SAMPLING AREA

Country of origin	Total	Chicago	Los Angeles	Miami	NYC-NJ	DMV	Houston
Colombia	150	-	-	13	137	-	-
Dominican Republic	50	-	-	-	50	-	-
El Salvador	153	-	53	-	-	26	74
Guatemala	149	-	49	-	-	50	50
Haiti	54	-	-	54	-	-	-
Honduras	98	-	-	-	-	7	91
Jamaica	90	-	-	-	90	-	-
Mexico	371	157	138	-	-	-	76
Total	1,115	157	240	67	278	83	290

Surveys were conducted by phone in 2020 due to pandemic conditions. Respondents were contacted using different methods including anonymous numbers provided by different groups with broad reach among sampling populations. Random selection was used to reduce possible bias. Phone and in-person methods were used in 2021.

The survey was designed to take 15 to 20 minutes, and responses were recorded by hand and input into an electronic survey form.

Periodic, remote conversations were held with surveyors to validate responses and discuss respondents' trust and openness to answer questions. Data entry was also reviewed over the course of fieldwork.





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