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## Understanding the Remittance Gender Gap among Hispanics in the U.S.: Gendered Norms and Role of Expectations

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Using the 2006 Latino National Survey (LNS), this study analyzes the existence of a gender gap in favor of men in the monetary remittance behavior of Hispanics residing in the United States. Findings indicate that cultural gender norms and expectations in the country of origin play a key role. The study shows that women migrants are less likely to remit than men and, when they do, they transfer smaller amounts. The remittance gender gap is not universal among subgroups, since it is only observable among Hispanics who came to the US to improve their economic situation, plan to return to their home country, and have low income and low schooling. An index on migrants' perceptions of gender roles as a proxy for cultural gendered norms is constructed and shows that more traditional gender views are associated with a significant gender gap in favor of men in remittances.

### Keywords

Hispanic migrants, migration and remittances, gendered norms, family expectations

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### Gendered Norms and Role of Expectations

#### ABSTRACT

Using the 2006 Latino National Survey (LNS), this study analyzes the existence of a gender gap in favor of men in the monetary remittance behavior of Hispanics residing in the United States. Findings indicate that cultural gender norms and expectations in the country of origin play a key role. The study shows that women migrants are less likely to remit than men and, when they do, they transfer smaller amounts. The remittance gender gap is not universal among subgroups, since it is only observable among Hispanics who came to the US to improve their economic situation, plan to return to their home country, and have low income and low schooling. An index on migrants' perceptions of gender roles as a proxy for cultural gendered norms is constructed and shows that more traditional gender views are associated with a significant gender gap in favor of men in remittances.

JEL CODE: J16, J15

Keywords: Hispanic migrants, migration and remittances, gendered norms, family expectations

## 1. INTRODUCTION

Remittances (income transfers from international migrants to their country of origin) represent an important source of foreign exchange and household income in Latin America (International Monetary Fund [IMF] 2009). They are predicted to reach US\$73 billion in 2015, and are mostly sent from migrants residing in the United States. In 2014, the top three remittance receiving countries – Mexico, Guatemala, and El Salvador – received \$24.9 billion, \$5.8 billion, and \$4.2 billion, respectively (World Bank 2013). A growing number of studies (Sherri Grasmuck and Patricia R. Pessar 1991; Pierrette Hondagneu-Sotelo 1994; Alejandro Portes 1997; Patricia Pessar and Sarah J. Mahler 2003; Carlota Ramírez, Mar García-Domínguez, and Julia Míguez-Morais 2005; Nicola Piper 2009; Jørgen Carling 2008; Yunsun Huh 2016) underscore that migration patterns differ by gender, as do motivations affecting monetary and in-kind remittances. Elke Holst, Andrea Schäfer, and Mechthild Schrooten acknowledge that “Migration is not only an adaptive reaction to external economic conditions, but also the result of gendered interactions within networks of households, family, and friends” (2012: 203). This literature suggests that culturally determined gender norms affect migration and remittance decisions such as the purpose of out-migration, the role a migrant plays in the domestic economy after migrating, and the type and amount of remittances. Yet to date, the relationship between gender norms and expectation and remittance behavior has not been explored in depth. In this paper, we use the 2006 Latino National Survey (LNS 2006), a comprehensive national survey of Hispanics in the US,<sup>1</sup> which includes approximately 10,000 respondents, to construct an index on gender views and to empirically connect it to remitting behavior.

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<sup>1</sup> The US Census Bureau defines Hispanic or Latino as a person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race. The LNS asks participants to self-identify as Hispanic or Latino/a or a person of Spanish origin. Participants who do not identify as either terminate the survey. Thus, for the purpose of the present study, we use “Hispanic” and “Latino” interchangeably. Also, since the purpose of our paper is to study the remittance flow from the US to Central and South America, we excluded those who are from Europe from the sample.

We capture the effect of gender norms and show the existence of a gender gap favoring men in subgroups that display more traditional views on gender roles.<sup>2</sup> We also segregate our sample by economic reasons to migrate, willingness to return to home countries, parental level of education, migrant education, and income level. We find that the non-US-born Hispanics who migrated for economic reasons, who plan to return home, who have a low educational level, whose parents' education level is also low, and who earn a low income have the highest propensity to remit and remit the most. Those with the highest remittance propensity also display the most traditional gender views on gender division of labor, the labor market and leadership. Those with the highest remittance propensity also display the most traditional gender views on gender division of labor, the labor market, and leadership.

## 2. DOES GENDER AFFECT REMITTANCE BEHAVIOR?

Gender relationships within families and in the labor market affect family negotiations and decision making in the migration process (Monica Boyd and Elizabeth Grieco 2003). In Latin America, these relationships continuously evolve due to urbanization, demographic changes, women's increased participation in the labor force, and migration (Pierrette Hondagneu-Sotelo 1999). They affect who migrates, why, how, how much to remit, and how often (International Organization for Migration [IOM] 2011). Hondagneu-Sotelo (1994) and Jennifer S. Hirsch (2003) show that gender, sexuality, and reproductive norms in sending communities differ from those in the US. For example, migrating to the US "has become firmly established as an option for women whose behavior does not conform to the community standards" while conservative Mexican men who migrate are wary of bringing their wives to the US because "en el Norte, la mujer manda [in the North, the woman gives the orders]" (Hirsch 2003:

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<sup>2</sup> We limit our study to monetary transfers, since our dataset does not contain information about in-kind transfers.

180–208). Notwithstanding this “fear,” women are migrating on own for reasons other than family reunification, remitting more money to their relatives, or managing these international monetary transfers with greater autonomy (Pierrette Hondagneu-Sotelo and Ernestine Avila 1997; Stephen Castles and Mark J. Miller 2009; Mustafa U. Karakaplan, George Naufal, and Carlos Vargas-Silva 2011; Manuel Orozco 2012; Kristin Göbel 2013). The complexities of gender roles and migration show that decisions to migrate and remittance behaviors are “gendered phenomena” (Hondagneu-Sotelo 1994; Katharine M. Donato, Donna Gabaccia, Jennifer Holdaway, Martin Manalansan, and Patricia R. Pessar 2006; Katharine M. Donato, Jonathan Hiskey, Jorge Durand, and Douglas S. Massey 2010) requiring interdisciplinary analysis to understand their dynamics (Sarah Mahler and Patricia R. Pessar 2006; Donato et al. 2006; Allison J. Petrozziello 2011).

Economists have incorporated gender into research on international migration as a control variable (Lisa Pfeiffer, Susan Richter, Peri Fletcher, and J. Edward Taylor 2008). But attempts to include gendered relations have been limited to overly simplified analysis on the direction and magnitude of a remittance gender gap in favor of men, leading to mixed predictions on how gender affects remittance behavior. The use of sex (biological gender) to characterize gender identity may not always be appropriate, given the complexities surrounding gender identity itself. And even when survey respondents self-identify their gender, economic studies have not provided thorough explanations of the underlying reasons that motivate a gender gap. As shown in this paper, a measure of gender values and perceptions provides important insight into understanding the remittance gender gap in favor of men. Studies suggest that if migrant women have lower wages than men because they are concentrated in unskilled occupations or face discrimination in the labor market, then they would be expected to remit less, holding all other factors constant. However, if women have a greater intrinsic motivation to care for

their families or to self-sacrifice despite lower wages, they may have a higher propensity to remit and remit a higher share of their income. Sarah A. Blue (2004) shows that migrant Cuban women remit relatively more than men even after being married, because they seem to care more about their relatives than men. Likewise, Keiko Osaki (1999) finds that migrant Thai women, mostly young and unmarried, have a higher propensity to support their families, and George Sami Naufal (2008) concludes that Nicaraguan women appear to remit larger amounts and to react more altruistically in response to an income shock in their household of origin, while men did not react to these income shocks.

Other studies suggest the opposite: migrant men are more likely to remit and send greater amounts than women. Catalina Amuedo-Dorantes and Susan Pozo (2006) find that Mexican men were more likely to remit and had larger remittances. The United Nations International Research and Training Institute for the Advancement of Women (UN-INSTRAW 2007) suggests that 85 percent of Guatemalan migrants sent remittances, but only a quarter of these were women. And, in a study based on a National Survey of Latinos in 2002, Fernando Lozano-Ascencio (2005) finds that migrant men were more likely to remit. For studies of non-Hispanic migrants, Albert Bollard, David McKenzie, and Melanie Morten (2010) analyze over 12,000 Sub-Saharan and North African migrants in nine OECD destination countries, and find that migrant men remit more, especially when spouses and children are left behind. Giulia Bettin, Riccardo Lucchetti, and Alberto Zazzaro (2009) shows that, for migrants in Australia, both self-interest and altruism matter, and that migrant men have a higher likelihood of remitting and remit more when they do so.

There have been a few more nuanced approaches to the study of gender on remittances. In their seminal paper, Oded Stark and Robert E. B. Lucas (1988) propose a model of contractual arrangements and bargaining power between a migrant and her family. They found that if the bargaining power of the

family at home increases, remittances increase. For Botswana, girls were brought up with the expectation that they would pay their families back with subsequent remittances. This result supports an increase in the family's bargaining power over migrant women – a pure contractual arrangement – as opposed to the argument that girls are more caring toward their parents than boys. Leah K. VanWey (2004) differentiates altruism from contractual models of exchange and shows that women and men can be equally altruistic and self-interested. Based on evidence from Thailand, she suggests that class can be a more defining characteristic in shaping remitting behavior, and argues that a migrant from a poorer background remits more to her family. Manuel Orozco, B. Lindsay Lowell, and Johanna Schneider (2009) point out that Latina migrants may remit less than men but, when they do, they remit to distant family members and help raise families above the poverty line. Ramírez, García Domínguez, and Míguez-Morais (2005) find that women's remittances may be less due to constraints in labor markets, but suggest that their nonmonetary contribution as family sustainers is overlooked in standard economic models. They emphasize the sustaining and caring functions of women in the family, which may be at the core of family reunification.

In this paper, we move beyond mainstream economic formulations of the gender dimension in the remittance equation. We argue that gendered expectations, grounded in cultural norms and motivation to care for family, affect not only the migration decisions but also the remittance decisions of migrant men and women. We construct a "gender view index" that captures perceptions on gender roles at home, in the marketplace, and in the political sphere. This index allows us to estimate a gender remittance gap and to show that gender norms and gendered expectations are present in the monetary remittance behavior of Hispanics in the US.

### 3. THEORETICAL CONSIDERATIONS



Three propositions allow us to formulate the route through which cultural gender norms and expectations may affect remittance decisions.

First, we propose that US-born Hispanics may display different remittance behavior from non-US-born migrants; gender norms of the former may be more strongly influenced by gender expectations in the US than non-US-born migrants.

Second, assuming that migration costs are similar for women and men, gender differences in economic contributions to family may play a key role in setting up different remittance expectations for men and women. Therefore, for non-US-born migrants, we postulate that gender wage gaps in home country labor markets play a significant role in setting up higher expectations for migrant men. While it has been pointed out that girls provide more nonfinancial services than their brothers, there are also mixed reports on whether the same level of service provision persists after marriage.<sup>3</sup> Moreover, gender roles and cultural gender norms in home countries partly determine the desire and decision to migrate (Hein De Haas and Tineke Fokkema 2010; Karakaplan, Naufal, and Vargas-Silva 2011). Migrant men from more patriarchal societies where men are assumed to be the primary breadwinners may migrate for a different purpose than women.

Third, we propose that men from Latin America are more likely than women to migrate to the US for purely economic purposes, such as improving the economic conditions of themselves and their family members in their country of origin. Women tend to migrate for more diverse reasons, including family reunification and eldercare. Difference in the purpose of migration, in turn, may be related to the differences in the expected remittances from men and women at home.

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<sup>3</sup> Previous studies have shown that female migrants provide more in-kind remittances but, due to the difficulty in measuring in-kind remittances, we limit our research to monetary remittances.

To operationalize them, LNS provide distinctive items that enable measurement of degree of patriarchy and gender norms, which traditionally privilege male activities, roles, and interests. Using these items, we construct a gender view index to quantify the degree of patriarchal gender views of migrants and propose that gender norms and expectations are associated with the degree to which migrant men remit more than migrant women.

#### 4. ESTIMATION OF GENDER GAPS IN REMITTANCE BEHAVIOR

##### (a) Data set and empirical strategy

The LNS generated a random sample of Latino households that was drawn from a household database of approximately 11 million Hispanic households in the US, which covers approximately 87.5 percent of the US Hispanic population.<sup>4</sup> The survey consists of interviews containing approximately 165 distinct items including demographics, political attitudes, and policy preferences. It also includes information on the migrants' social and cultural views, reasons for coming to the U.S., and their plans to go back.

Also, it is important to understand that Hispanics in the U.S. are a diverse population, including U.S.-born second- and third-generation Hispanics, Puerto Rican-born citizens, as well as foreign-born, citizen or noncitizen Hispanics. We should expect significant remitting behavior differences among these subgroups. As one of the largest data sets of self-identified Hispanic residents in the U.S., the LNS allows us to study the remittance behavior of these diverse subgroups.

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<sup>4</sup> Description of the data is found at the Inter-University Consortium for Political and Social Research, LNS 2006 Description and LNS, Executive Summary (<http://www.icpsr.umich.edu/icpsrweb/ICPSR/>)

Table 1 summarizes the respondents' main descriptive characteristics and Table 2 provides more detailed information on categorical variables used in the estimations.

Table 1 here

To analyze remittance behavior, we examine two separate questions: Does a migrant send money at all? (Yes/No) and if the migrant sends money, how much does he/she send? (dollar amount).<sup>5</sup> For the propensity to remit, we used a variable (TRMONEY), which asks "How often do you send money (to your home country)?" If the respondent answered "Never," our remittance variable equals zero (one otherwise).

For the remittance amount, we use a variable (TRMONAMT) which asks, "What is the average amount that you send (to your home country) each time?" One significant limitation of our amount variable is the way the variable is defined (amount sent each time), so it is not always possible to calculate the annual or monthly remittance flow.<sup>6</sup> Therefore, we limit the sample to those who report regular payments—"once a month" (7 percent) and "once a year" (about 20 percent) — and calculate annual remittance payments. Omitting these irregular payment observations is unlikely to cause a biased results by gender because two out of three irregular payment categories—less than once a year, once every few months—virtually have equal representation of men and women (3.2 and 12.5 percent of women and 3.3 and 12.3 of men,

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<sup>5</sup> We have also tried 'frequency' based on how often a migrant sends money back to their home country (including not sending money at all and those who reported irregular payments) and got very similar results to the binary decision estimation. Please contact authors for the frequency estimation using ordered probit estimation.

<sup>6</sup> While the TRMONEY variable provides information on the frequency of remittances, there are four irregular/underspecified categories of TRMONEY, such as 'more than once a month' or 'less than once a year.' Since it is not clear whether 'more than once a month' means twice a month or twice or more in a month, it is not possible to generate and compare annual remittance amounts.

respectively); the third and most frequent category—more than once a month—has more men than women (12.34 and 6.76 percent, respectively). Therefore, we may have actually underestimated the remittance gender gap size instead of overestimated it. Those who reported irregular payment schedules are included in the binary model.

Summary statistics in Table 1 show that, on average, women display a lower propensity to remit (49.9 percent vs. 56.1 percent for males,  $t=5.23$ ) and when they do, they send smaller amounts of money on annualized basis (\$499 vs. \$618,  $t=6.27$ ). Among non U.S.-born Hispanics, the gender gap is more pronounced, both in terms of the probability of remitting (63.4 percent vs. 72.6 percent,  $t=6.75$ ), and amount (\$484 vs. \$621,  $t=7.02$ ). Also, U.S.-born Hispanics are far less likely to remit (24 percent) compared to foreign-born, non-citizen Hispanics, 74 percent of whom said that they send money to their home country. However, once they send money, there is little statistical difference in the amount. While these differences are interesting, they are only suggestive and we need to determine if these patterns persist after controlling for important covariates such as income.

Table 2 here

For a more rigorous analysis, we use four different sets of control variables. First, to capture the degree of assimilation, three variables—citizenship status, parents' citizenship information, and number of years in the U.S.—are included. For demographic variables, we include gender—our key variable—age, age squared, marital status, education level, home ownership in the U.S., and the migrant's state of residence in the U.S. Finally, to capture cultural background differences, the transaction costs of sending remittances, and the purchasing power of remittances, we add dummy variables for the country of origin. With respect to income, the LNS only provides a household income variable with seven pre-determined income categories: under \$15,000, between \$15,000 and \$25,000, between \$25,000 and \$35,000, between \$35,000 and \$45,000, between \$45,000 and \$55,000, between \$55,000 and \$65,000, and over

\$65,000.<sup>7</sup> Due to this limitation, it is not possible to calculate the share of income that migrants remit. In the next section, we discuss this limitation and our attempts to overcome it.

For the binary estimation, we use a logit estimation and report the marginal effects of the covariates on the probability of remitting. For the estimation amount, we use the natural log value of the calculated annual amount and employ the Tobit method to account for the potential bias that occurs because a significant number of migrants reported zero remittances.<sup>8</sup> In the tables that follow, we report marginal effects, conditional on the migrant sending money instead of Tobit coefficients.

## (b) Estimated Results

### (i) Baseline Findings on Remittances

Our baseline findings, summarized in Table 3, show interesting gender differences in remittances. Estimates from the whole sample – including both U.S-born and non U.S.-born Hispanics – show only weak evidence of a gender gap (men remitting more than women) in the likelihood to remit. However, as we predicted in the previous section, birthplace and citizenship status have a significant effect on remittances: The estimates of citizenship status variables in the first column of Remittance Yes/No section show that foreign-born and non-US citizen Hispanics are more likely to remit, compared to US-born citizens, by 18 percent. Also, Hispanics who are naturalized citizens or non-citizens are less

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<sup>7</sup> It is common for immigration surveys to have broad categories for household income. This is due to two distinct factors: first, the incomes of migrants are often irregular and fluctuate greatly; second, survey participants often do not want to reveal their exact income.

<sup>8</sup> We also tried the Heckman two-step estimation for possible selection bias in remittances. Results are very similar to the Tobit results. Please contact authors for the Heckman two-step estimates.

likely to remit than U.S.-born citizens by about 10 and 18 percent, respectively, and the difference is statistically significant at 1 percent. The same pattern is observed in the amount of remittances. Foreign-born citizens and foreign-born noncitizens send larger amounts than US-born citizens by 59 and 84 percent respectively.

Table 3 here

When splitting the sample into US-born and non-US-born Hispanics to find possible structural differences in remittance behavior, it becomes clear that among non-US-born, noncitizen Hispanics, men are more likely to remit and they send larger amounts. The captured gender gap in favor of men is statistically significant at 1 percent for probability and 5 percent for amount. The gender gap in non-US-born Hispanics is also economically meaningful: taken literally, Hispanic men are about 5 percent more likely to remit and, when they do, they send about 27 percent larger amounts.

In the US-born Hispanic sample, however, the male dummy coefficient is negative and weakly significant in probability and insignificant in amount. This is a noteworthy phenomenon because, as mentioned in the pooled regression, non-US-born Hispanics are much more likely to remit than US-born Hispanics. The recurring pattern is that the gender gap in favor of men is prominent in subgroups that are more likely to remit, and disappears in the subgroups that are less likely to remit.

Several variables such as having a child living in the country of origin (positive sign) and not currently living with their spouses (positive sign) have the expected signs and are statistically significant on remittance probability and amount. This is not surprising given that Hispanics who tend to display strong familism are caring for children left behind. Having children in the U.S. is negatively associated with both the likelihood and amount of remittances. Further, in accordance with the literature, length of stay in the U.S. shows clear negative and significant effects on both the probability and the amount of remittances, suggesting that family ties with home country weaken over time.

Household income has a relevant effect on remittance probability and amount. Compared to those whose household income is under \$15,000, those living in households making a little more than this baseline (non-U.S-born Hispanics who make \$15,000-\$25,000) are about 5 percent more likely to remit and, on average, remit about 39 percent more. However, those who earn over \$25,000 do not display any statistically significant difference in remittance behavior, and the top income group (over \$65,000) is less likely to remit; even the amount is about 49 percent lower, conditional on the migrant sending money.<sup>9</sup> Two other estimates—education and homeownership—show a similar relationship between economic affluence and remittance behavior: Those who are better educated and homeowners (compared to renters) are less likely to remit, and the remittance amount tends to be smaller.<sup>10</sup> This result suggests that social and economic conditions of the migrant may not tell the whole story of remittances. For example, those earning over \$65,000 may have come to the U.S. from a very different background and from a family that does not need or demand remittances, compared to those who make less than \$15,000.

We use the Oaxaca-Blinder decomposition to examine how much of the remittance gender gap in the baseline regression can be explained by differences in observable characteristics between men and women. We run separate regressions for men and women and use the estimated regression coefficients to measure how much of the estimated difference between the two groups can be attributed to

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<sup>9</sup> This pattern does not change when we limit the sample to single-earner households to eliminate the difference between household income and personal income.

<sup>10</sup> Not all the economic variables display a negative effect on remittance. Employment status variables show that part-time employees or unemployed respondents are significantly less likely to remit. The key difference between employment status variables and other income-related variables, we believe, is that the employment status variables are much less likely to be correlated with the economic conditions of home families.

differences in characteristics such as income, and how much can be attributed to differences in estimated coefficients, a part that cannot be explained by the observed characteristics.<sup>11</sup> Since our analysis requires non-linear decomposition because we use logit and Tobit models in the baseline regression, we follow the method proposed by Robert Fairlie (2005), Thomas Bauer and Mathias Sinning (2008).

Table 4 summarizes the non-linear Blinder-Oaxaca decomposition results for the probability and the amount. The estimated probability differential is 9.6 percent, and the results based on the estimated coefficients for males show that observed characteristics differences only explain about 2.1 percent of the differential, less than one-quarter of the total differential. The remaining 7.5 percent points (more than three-quarters of the differential) are accounted for by coefficient differences. When coefficients for females are used, the unexplained portion decreases: About 5.6 percent points (more than half) of the difference is due to observed characteristics, and the remaining 4 percent points are due to the coefficient differences. Decomposing the amount remitted shows a similar pattern. Differences in characteristics account for 25.3 to 37.8 percent of the total estimated difference, depending on the coefficients used, while 63.7 to 76.1 percent of the estimated difference remains unexplained. This result confirms that the estimated gender gap in remittances cannot be explained by the differences in observable characteristics between men and women.

Table 4 here

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<sup>11</sup> Since we are not interested in the individual contribution of any single explanatory variable on the gap, we focused on the total contribution of all the explanatory variables as a group to account for differences between females and males and decompose explained and unexplained components based on separate linear regressions for the two groups.



Since there are 21 Latin American countries that differ in size, socio-economic context, and gender structure, one needs to be careful not to generalize migration or remitting behavior (Donato, Hiskey, Durand and Massey 2010). For example, Mexico has a relatively stronger patriarchal family structure and men tend to make migration decisions (Marcela Cerrutti and Douglas Massey 2001; Maria Aysa and Massey 2004; Mariano Sana and Massey 2005). In contrast, the Dominican Republic is relatively more matriarchal and women migrate both for economic reasons and for family reunification which are often related motives (Donato, Hiskey, Durand, and Massey 2010; Ninna Sørensen and David Garnizo 2007). Hence, we divide the sample into three subgroups of home countries for the non-U.S.-born Hispanics—Mexico, Central America, the Caribbean, and South America—and run the regressions with the same regressor set from the baseline regression.

Table 5 here

Results reported in Table 5 show that the remittance gender gap in favor of males is most pronounced among Mexican migrants and not significant otherwise. We cannot, however, conclude that the remittance gender gap is observed only among Mexican migrants since the other two subgroups (Central America and the Caribbean, and South America, respectively) are more heterogeneous with smaller sample sizes. Due to the significant presence of Mexican migrants in the U.S., also manifested in the LNS, our results are strongly affected by Mexican culture.

#### (ii) Understanding the Gender Gap in favor of Males in Remittance Behavior

Decomposition results show that a significant portion of the estimated gender gap cannot be explained by the economic and demographic variables in the equation. What, then, drives the unexplained

part of the gender gap? Based on the reviewed literature, we hypothesize that differences in motives for migrating to the U.S., plans to return to the home country, and socio-economic-background may affect what the family of origin expects in terms of remittances.

The baseline estimates in the previous section suggest that remittance behavior may depend on the migrant's background and family gendered expectations. The LNS provides three variables with information on socio-economic background, migration purpose, and future plans: parents' education level, the main reason a migrant came to live in the U.S., and plans to permanently return to the home country. Table 6 provides detailed information on these variables.

Table 6 here

While parents' education did not show any discrepancy across gender, the other two variables did. More men (about 61 percent) report migrating to "improve economic situation" than women (50.4 percent). Also, far more women (13.18 percent vs. 5.53 percent) cited "family reunification," suggesting that men may come to the U.S. first, and that women rejoin. Finally, more women plan to stay in the U.S. (68.93 vs. 60.15 percent). If economic migrants and those who plan to return to their home country remit more, these differences in responses may explain the remittance gender gap.<sup>12</sup>

When the three above-mentioned variables are added to the baseline non-U.S.-born Hispanic regressions, they affect remittance behavior and significantly reduce the gender remittance gap. Those who came to the U.S. for economic reasons are over 1.6 percent more likely to remit, and the amount

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<sup>12</sup> Before adding these variables in the regression, we simplified the *migration purpose* and *the future plans* variables as dummy variables based on economic and non-economic motives for the migration purpose, and future plans as Have a Plan to Go Back vs. Others. We kept *the parents education* as a continuous random variable.

they send is about 79 percent larger than those of migrants who came for non-economic reasons. Similarly, those who plan to go back are about 11 percent more likely to remit, and the amount is about 76 percent larger compared to those who do not plan to go back. Catalina Amuedo-Dorantes and Susan Pozo (2006) show that migrants may send remittances to their family back home in exchange for preserving the migrant's assets there, and to provide support in case the migratory experience proves unsuccessful. Our results confirm this "insurance motive": Those who plan to go back are more likely to remit than those who do not. Parents' education also has a significant negative effect on remittances: One level of improvement in parents' education reduces the remittance probability by about 2 percent and the amount by about 16 percent. This is consistent with Douglas Massey and Lawrence Basem (1992), who find that Mexican migrants send less money when more land is owned by the family of origin.

Table 7 here

Moreover, the introduction of these two new variables reduces the estimated gender gap in favor of men, suggesting that the motive and future plan difference is at least a part of the reason for the gender gap in remittance: The male dummy coefficient decreased considerably, though the gap remained significant at 10 percent in both regressions.<sup>13</sup> Therefore, it is clear that gender differences in migration motive and return plans explain at least a part of the overall gender gap in remittances.

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<sup>13</sup> This result is also confirmed by Oaxaca-Blinder decomposition with the new variables. The additional variables considerably improve the share of remittance gender gap explained by characteristics (4-6.9 percent out of 9.5 percent gap in probability and 0.32- 0.40 out of 0.948 gap in the amount). Detailed results are available from the authors upon request.

However, there has to be a significant difference between economic migrants and non-economic migrants; those who plan to go back, and those who plan to stay; those from highly educated families and those from less educated families. What we found in Table 5 is that gender composition differences among these subgroups can explain a significant portion of the overall remittance gender gap. When examining the gender gap *within* each of these heterogeneous subgroups by splitting the sample based on migration motive or return plans, and allowing regression coefficients to differ, we reached even more interesting results: Table 5 suggests that the gender gap in favor of males is only observable among economic migrants, while the gap is non-existent among non-economic migrants. A similar pattern is observed for two other subgroup pairings: Highly educated parents/less educated and those who plan to return/those who don't. Similar to the U.S.-born and non-U.S.-born Hispanics finding in the previous section, the gender gap was only observed in the subgroup that remitted more—economic migrants, those with less educated parents, and those who do not plan to return—while it disappeared in subgroups that were less likely to remit.

Table 8 here

Based on these findings, we hypothesize that the subgroup displaying a significant gender gap belongs to a low-income and low-education group. Estimates confirm our conjecture: Women in a low-income (less than \$35,000) and low-education (high school graduates or lower) subgroup are 6.8 to 7 percent less likely to remit, and when they do send money, the amount tends to be 47 to 53 percent smaller. It seems that gender differences in migration motives, return plans, or parents' education cannot provide an explanation for this outcome, since we are looking at the within-group gender gap of those who share the same characteristics in migration motives, return plans, or parents' education.

To summarize, our results suggest that the gender difference in migration motive and return plan explains a part, but not all, of the remittance gender gap in favor of men. Moreover, the gender gap is not

a universal result across diverse Hispanic subgroups and can only be observed within specific subgroups: those with less educated parents, who migrate for economic reasons, and who plan to return. This is an important finding that points out the main driving force of the gender gap. Our subgroups may have different and distinct views on women's roles from other subgroups, thus affecting the expected remittances of men and women. In our study, migrants in the high-remitting subgroups maintain more traditional views of gender norms. We therefore suggest that gender role differences, especially traditional views on female economic roles, may explain why these subgroups remit more. For example, when the gender stereotype of the male breadwinner is very strong, expectations of economic contributions from women might be relatively low, which confirms that migration and remittances are profoundly gendered.

The LNS data provides three qualitative variables that may indirectly suggest a migrant's view on gender roles. Relevant survey items ask the migrant to express opinions on the following statements: "Men and women should get equal pay when they are in the same jobs" (EQUALPAY); "Mothers should be more responsible for caring for their children than fathers" (CAREKIDS); and "Men are better qualified to be political leaders than women" (LEADERS) on a Likert scale: Strongly disagree 1, Somewhat disagree 2, No opinion 3, Somewhat agree 4, and Strongly agree 5). Based on their responses, we construct the following index on gender views:

$$\text{Index} = \text{EQUALPAY} + (6 - \text{CAREKIDS}) + (6 - \text{LEADERS})$$

The index accounts for traditional views on equal pay (the marketplace) and progressive perceptions on family care and leadership positions. To reflect gender perceptions in the same direction while adhering to the LNS measure, we applied a linear transformation: Subtract Likert scores on the

CAREKIDS and LEADERS variables from the number 6, to assign high points to progressive views from all three questions as the index value. For example, a migrant who strongly opposes equal pay (EQUALPAY =1) who strongly believes that women should be more responsible for child caregiving (CAREKIDS=5), and that men are better qualified to become leaders (LEADER=5) will have an index value of  $3 = 1 + (6-5) + (6-5)$ .<sup>14</sup>

Using this index, we examine whether different subgroups in the previous section display significant differences in gender norms and if the pattern matches the pattern found in the remittance gender gap. Table 6 compares the average index value of each subgroup and includes t-statistics for statistical significance of the differences: The subgroup with a significant gender gap in remittances (non-U.S.-born Hispanics, less educated parents, who came to the U.S. for economic reasons, plans to go back, has a lower education level, and a lower income level) shows relatively more traditional gender views (with highly significant t-value), compared to their counterparts (U.S.-born, highly educated parents, and who came to the U.S. for non-economic reasons).

Table 9 here

Results suggest that specific gender norms from high-remittance migrants may explain why the remittance gender gap is only observed in certain subgroups: The specific gender norms of the high remittance group that our gender index captured should reflect the gender norms of the family of origin which, in turn, sets expected remittances for male and female migrants. If the likelihood and the amount of remittances reflects strong familism - ties that migrants have to their home family - and how

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<sup>14</sup> For the distribution of the variable and that of each underlying variable, please contact the authors.

closely they keep the value systems they brought to the U.S., it is not surprising that migrants who are more likely to remit are also the ones who display gendered views of home families through their remittance behavior. Our findings also provide an explanation for our previous result: that the gender gap is not observed among U.S.-born Latinos or Hispanics. Unlike non-U.S.-born Hispanics, remittances of U.S.-born Hispanics are not driven by the expectations of the home family and are therefore unlikely to reflect the gender norms of the home country that generated the gender gap. It is also worth noting that the index effect on remittances itself can be ambiguous because its effect on men and women's remittance behavior should be very different. Gendered expectations may be the cause of the remittance gender gap, but not the reason why Latino migrants send remittances. Our finding is consistent with VanWey (2004) and suggests that the remittance gender gap may not be driven by economic conditions of migrants in the U.S., as many researchers have assumed. Rather, the fact that the gender gap in favor of men is observable only in high-remitting subgroups may suggest that this gender gap is driven by differences in gender roles and remittance expectations.

## 5. CONCLUSIONS

Remittance decisions are based on complex gender and familial relationships embedded in specific institutional and cultural settings. We argue that family expectations in home countries are an important motivation for some Hispanic migrants whose families will continue to be supported by monetary remittances. We used the LNS (2006) data set to assess the likelihood and amount of remittances and to determine if there is a gender gap in favor of males in remitting behavior. We found that there is indeed a gender gap in favor of males not universally present across diverse subgroups of Hispanics. The gap is concentrated among non-U.S.-born and non-U.S. citizen Hispanics who came to the U.S. for economic reasons. These migrants tend to be less educated and earn relatively less, probably

reflecting their low-income background in their home countries. A significant percentage of them plan to return.

To further understand these findings, we constructed a gender gap index based on a set of items that captured gender views on gender division of labor, the labor market, and leadership. We found that subgroups with a higher likelihood and remitted amount display more traditional gender views. This result is not driven by migrants' socio-economic conditions in the U.S. Instead expected remittances from families back home may ultimately reflect the gender norms in that country.

We suggest that future studies on remittance behavior incorporate information on a migrant's family background such as the income of the family in the home country to control for motivation and differences in gendered perspectives. In addition, it will be important to assess how changes in patriarchal structures and gender views will affect the remittance gap among the subgroup showing the highest remittance propensity and amount remitted. As Hirsch(2003) points out, research on migration focuses on cross-border connections and mutually constituted identities of transnational communities. For example, in the case of Hispanic women who have migrated to the U.S., some may adopt less traditional behavior and attitudes which may alter their gender identity as constructed back AT home. Moreover, sending and receiving communities are inevitably tied together and women who stay in (or returned to) the sending community share with their sisters in the U.S. a new ideal of family relations. As notions of gender and gender views evolve, of which high-skilled female migrants are an example, we should expect a change in the gender remittance gap. At the same time, a large part of the Hispanic migration to the U.S. continues to reflect, for the most part, economic motives that may sustain high remittance flows and lack of family reunification in the near future (Hirsch 2003). We look forward to witnessing which effect predominates then.



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Table 1. Summary Statistics of the Sample

Variable	<u>FEMALE</u>		<u>MALE</u>		<u>US-Born</u>		<u>Non-US-born</u>		<u>Non-US-born</u>	
					<u>Citizen</u>		<u>Citizen</u>		<u>Non-Citizen</u>	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
Remit (0,1)	0.499	0.500	0.561	0.496	0.242	0.428	0.471	0.499	0.741	0.438
# Adult in Household	2.453	1.116	2.665	1.287	2.391	1.119	2.429	1.133	2.726	1.271
Age/10	3.871	1.224	3.763	1.246	3.773	1.312	4.300	1.243	3.535	1.071
Age when came to US*	21.605	10.239	20.111	9.744			18.139	10.600	23.641	9.461
Years in the US*	17.877	12.212	17.831	12.163			25.856	12.261	12.711	8.862
Household Size	3.940	1.624	3.836	1.644	3.573	1.659	3.652	1.611	4.249	1.561
Number of Own Children	2.196	1.571	1.842	1.692	1.804	1.623	2.191	1.670	2.071	1.608
Have Kid Abroad (0,1)	0.069	0.254	0.104	0.305	0.000	0.000	0.064	0.245	0.150	0.357



Education	3.635	1.907	3.719	1.926	4.645	1.496	3.935	1.897	2.908	1.839
Parents born in US (0,1)	0.289	0.453	0.272	0.445	0.599	0.490	0.171	0.377	0.155	0.362
Plan to Go Back (0,1)	0.339	0.605	0.404	0.615	0.146	0.424	0.289	0.571	0.555	0.671
Observations	3865		3262		1935		1998		3150	
Remittance Amount	499.24	1648.73	618.68	1638.23	516.26	1645.18	740.40	2064.93	481.95	1424.70
Observations	1051		898		217		493		1233	

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\* excludes US born citizens

Table 2. Summary Statistics for Categorical Variables

	<u>FEMALE</u>		<u>MALE</u>		<u>US-Born</u>		<u>Non-US-born</u>		<u>Non-US-born</u>	
					<u>Citizen</u>		<u>Citizen</u>		<u>Non-Citizen</u>	
	obs	pct	obs	pct	obs	pct	obs	pct	obs	pct
Household Income										
Below \$15,000	684	21.38	375	13.26	130	7.69	216	12.47	707	28
\$15,000-24,999	770	24.07	581	20.55	234	13.85	307	17.73	803	31.25
\$25,000-34,999	553	17.29	520	18.39	240	14.2	317	18.3	511	19.88
\$35,000-44,999	385	12.04	375	13.26	243	14.38	260	15.01	252	9.81
\$45,000-54,999	232	7.25	281	9.94	201	11.89	184	10.62	124	4.82
\$55,000-64,999	195	6.1	168	5.94	158	9.35	130	7.51	74	2.88
Above \$65,000	380	11.88	527	18.64	484	28.64	318	18.36	99	3.85
Employment Status										
Full-time worker	1,999	51.13	2,522	76.68	1,235	63.17	1,249	61.83	2,018	63.38

Part-time worker	626	16.01	394	11.98	322	16.47	250	12.38	443	13.91
Not in Labor Force	808	20.66	242	7.36	272	13.91	368	18.22	397	12.47
Unemployed	477	12.2	131	3.98	126	6.45	153	7.57	326	10.24
Marital Status										
Divorced	349	8.93	166	5.05	142	7.26	218	10.79	150	4.71
Married	2,163	55.32	1,799	54.7	993	50.79	1,188	58.81	1,761	55.31
Married Spouse Absent	190	4.86	147	4.47	63	3.22	95	4.7	177	5.56
Not Married Living Together	261	6.68	194	5.9	89	4.55	75	3.71	291	9.14
Single	859	21.97	953	28.98	646	33.04	387	19.16	768	24.12
Widowed	88	2.25	30	0.91	22	1.13	57	2.82	37	1.16
Home Ownership										
Other	112	2.86	85	2.58	42	2.5	34	1.9	61	2.33
Own	1,948	49.82	1,630	49.56	1,124	67.02	1,084	60.59	928	35.42
Rent	1,850	47.31	1,574	47.86	511	30.47	671	37.51	1,631	62.25

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Ancestry

Mexico	2,321	59.6	2,085	63.51	1,167	70.34	725	40.57	1,843	70.34
Colombia	100	2.57	60	1.83	12	0.72	61	3.41	68	2.6
Cuba	129	3.31	123	3.75	58	3.5	111	6.21	47	1.79
Dominican Republic	263	6.75	130	3.96	43	2.59	146	8.17	144	5.5
Don't Know	16	0.41	8	0.24	13	0.78	7	0.39	2	0.08
Ecuador	48	1.23	49	1.49	6	0.36	23	1.29	54	2.06
Other South	72	1.85	48	1.46	6	0.36	42	2.35	54	2.06
Peru	42	1.08	30	0.91	6	0.36	27	1.51	30	1.15
Puerto Rico	578	14.84	376	11.45	309	18.63	453	25.35	3	0.11
Central America	325	8.35	374	11.39	39	2.35	192	10.74	375	14.31
Total	3,894	100	3,283	100	1,659	100	1,787	100	2,620	100

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Table 3. Baseline Regression Results

VARIABLES	<u>Remittance YES/NO</u>			<u>Amount</u>		
	All	US born	Non US born	All	US born	Non US born
Male (0,1)	0.0282*	-0.0375*	0.0503***	0.109	-0.237	0.273**
	(0.0161)	(0.0212)	(0.0167)	(0.079)	(0.155)	(0.107)
Age/10	0.0605	-0.0739	0.185***	0.427*	-0.566	1.323***
	(0.0448)	(0.0609)	(0.0475)	(0.221)	(0.421)	(0.303)
Age Squared/100	-0.0135**	0.00232	-0.0249***	-0.076***	0.046	-0.177***
	(0.0056)	(0.0080)	(0.0058)	(0.028)	(0.054)	(0.0374)
Ln(Years in the U.S.)	-0.0775***		-0.0974***	-0.382***		-0.587***
	(0.0152)		(0.0146)	(0.069)		(0.0858)
Household Size	0.0307***	0.0170	0.0248***	-0.0048	0.110*	-0.0605
	(0.0085)	(0.0117)	(0.0086)	(0.0313)	(0.067)	(0.0417)

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Adult in Household	0.0040	0.0177**	-0.0048	0.118***	0.100	0.119**
	(0.0064)	(0.0086)	(0.0066)	(0.041)	(0.085)	(0.0541)
Number of Children	-0.0156	0.207*	-0.0565	-0.539	-2.714	-0.529
	(0.0684)	(0.107)	(0.0646)	(0.356)	(4.255)	(0.429)
Kid(s) Abroad (0,1)	0.213***		0.166***	0.777***		0.894***
	(0.0283)		(0.0222)	(0.166)		(0.192)
Education	-0.0178***	-0.0171**	-0.0118**	-0.085***	-0.136**	-0.0729**
	(0.00484)	(0.00778)	(0.00479)	(0.023)	(0.0559)	(0.0302)
Household Income						
\$15000~\$25000	0.0457*	0.0121	0.0531**	0.304**	0.486	0.398***
	(0.0247)	(0.0458)	(0.0229)	(0.122)	(0.388)	(0.152)
\$25000~\$35000	0.0128	-0.0336	0.0280	0.159	0.369	0.212
	(0.0268)	(0.0413)	(0.0255)	(0.131)	(0.383)	(0.167)
\$35000~\$45000	0.0156	0.0351	0.0103	0.024	0.722*	-0.161

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	(0.0299)	(0.0497)	(0.0296)	(0.149)	(0.416)	(0.189)
\$45000~\$55000	-0.00727	0.0147	0.0020	-0.0068	0.658	-0.0759
	(0.0340)	(0.0513)	(0.0349)	(0.168)	(0.445)	(0.224)
\$55000~\$65000	-0.0619	-0.0355	-0.0469	-0.194	0.273	-0.227
	(0.0390)	(0.0474)	(0.0434)	(0.182)	(0.431)	(0.254)
Over \$65000	-0.108***	-0.0649	-0.0803**	-0.481***	-0.0255	-0.494**
	(0.0332)	(0.0429)	(0.0380)	(0.150)	(0.368)	(0.209)
Citizenship Status						
Puerto Rican Born	-0.0539			-0.175		-1.189*
	(0.0500)			(0.245)		(0.677)
Foreign Born Citizen	0.109***		0.159	0.591***		-0.330***
	(0.0331)		(0.102)	(0.188)		(0.125)
Foreign Born Non Citizen	0.186***		0.242**	0.848***		
	(0.0383)		(0.120)	(0.207)		

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Parent Born in US	-0.0842***	-0.130***	-0.0137	-0.293***	-0.461***	-0.0867
	(0.0188)	(0.0237)	(0.0216)	(0.0907)	(0.168)	(0.132)
Housing						
Other Setting	-0.0283	-0.0243	-0.0319	-0.187	-0.409	-0.143
	(0.0506)	(0.0597)	(0.0539)	(0.248)	(0.470)	(0.339)
Rental	0.0470***	-0.0028	0.0523***	0.256***	0.148	0.340***
	(0.0181)	(0.0249)	(0.0187)	(0.0898)	(0.181)	(0.119)
Marital Status						
Divorced (0,1)	0.0672**	0.0272	0.0638**	0.154	-0.213	0.270
	(0.0329)	(0.0498)	(0.0322)	(0.176)	(0.337)	(0.241)
Married (0,1)	0.0584***	0.0367	0.0506**	0.271***	0.182	0.338**
	(0.0215)	(0.0275)	(0.0231)	(0.103)	(0.201)	(0.139)
Married Spouse Apart	0.126***	0.197**	0.0791**	0.454**	0.767	0.423
	(0.0368)	(0.0802)	(0.0357)	(0.223)	(0.524)	(0.284)

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Not Married with Family	0.0782**	0.0963	0.0524	0.332*	0.751*	0.269
	(0.0340)	(0.0626)	(0.0332)	(0.179)	(0.428)	(0.229)
Widowed (0,1)	0.0226	0.0282	0.0138	-0.0188	-0.180	-0.0429
	(0.0638)	(0.131)	(0.0607)	(0.324)	(0.765)	(0.414)
Employment Status						
Part-time Worker (0,1)	-0.0500**	0.0085	-0.0677***	-0.208**	-0.102	-0.325**
	(0.0226)	(0.0292)	(0.0248)	(0.104)	(0.206)	(0.137)
Not in the labor Force	-0.119***	-0.0612*	-0.107***	-0.485***	-0.215	-0.650***
	(0.0246)	(0.0319)	(0.0268)	(0.110)	(0.246)	(0.143)
Unemployed (0,1)	-0.137***	-0.0470	-0.137***	-0.657***	-0.525*	-0.848***
	(0.0287)	(0.0374)	(0.0321)	(0.121)	(0.290)	(0.155)
Observations	6,099	1,726	4,373	4,385	1,487	2,898
Pseudo R <sup>2</sup>	0.221	0.144	0.158	0.101	0.0740	0.0694

Standard errors in parentheses. \*\*\* p<0.01, \*\* p<0.05, \* p<0.1

Table 4. Oaxaca-Blinder Decomposition of Remittance Gender Gap (Non-U.S.-born Latinos)

Results	<u>Remittance Yes/No</u>		<u>Remittance Amount</u>	
	Coeff.	Percentage	Coeff.	Percentage
Omega =1 (when men's coefficients are used)				
Characteristics	0.0208	21.76%	0.2534	24.97%
Coefficients	0.0747	78.24%	0.7613	75.03%
Omega=0 (when women's coefficients are used)				
Characteristics	0.0556	58.20%	0.3778	37.23%
Coefficients	0.0399	41.80%	0.6370	62.77%
Raw	0.0955	100%	1.0147	100%

Table 5. Remittance Gender Gap (Non-U.S-born Latinos) among subgroups

VARIABLES	Mexico	Central America	South America
Remittance Probability			
Male (0,1)	0.0687*** (0.0227)	0.0344 (0.0293)	0.0308 (0.0741)
Observation	2,347	1,029	353
Pseudo R <sup>2</sup>	0.135	0.199	0.191
Remittance Amount			
Male (0,1)	1.033*** (0.379)	0.712 (0.452)	-0.415 (1.010)
Observation	1,586	678	251
Pseudo R <sup>2</sup>	0.056	0.081	0.089

Standard errors in parentheses. \*\*\* p<0.01, \*\* p<0.05, \* p<0.1

Table 6. Gender Difference in Migration Reasons and Return Plans

Reason for coming to the U.S.	Female		Male	
	Freq.	Percent	Freq.	Percent
Improve economic situation	1,201	50.4	1,256	60.91
My parents brought me as a child	426	17.88	295	14.31
Family reunification	314	13.18	114	5.53
Education	163	6.84	124	6.01
Escape political turmoil	84	3.52	130	6.3
Other	195	8.18	143	6.94
Total	2,383	100	2,062	100
Plans to Return	Freq.	Percent	Freq.	Percent
Don't Know	161	7.06	147	7.31
No	1,573	68.93	1,209	60.15
Yes	541	23.71	648	32.24
Total	2,275	100	2,004	100
Parents Education				
Don't Know	110	4.64	138	6.62
Neither Finish High School	1,459	61.59	1,239	59.45

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One (both) of Them Finish High School	480	20.26	432	20.73
One (both) of Them Attended College	112	4.73	87	4.17
One (both) of Them Got College Degree	119	5.02	110	5.28
One (both) of Them Got Advanced Degree	89	3.76	78	3.74
Total	2369	100	2084	100

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Table 7. Estimates and Decomposition when migration reasons and return plans are added

VARIABLES	Remittance Yes/No	Remittance Amount
Male (0,1)	0.0313*	0.196*
	(0.0169)	(0.105)
Immigration Plan		
US for Economic Reason	0.146***	0.790***
	(0.0171)	(0.107)
Plan to Go Back	0.113***	0.760***
	(0.0177)	(0.125)
Observations	4,373	2,898
Pseudo R <sup>2</sup>	0.178	0.0780

Standard errors in parentheses. \*\*\* p<0.01, \*\* p<0.05, \* p<0.1

Table 8. Remittance Gender Gap in Various Subgroups for Non-U.S.-Born Hispanics

	<u>Economic Reason</u>		<u>Non-Economic Reasons</u>	
	Yes/No	Amount	Yes/No	Amount
Gender Gap	0.0577***	0.565***	-0.0044	-0.0554
	(0.0189)	(0.177)	(0.0282)	(0.170)
Observations	2,378	1,336	1,877	1,110
Pseudo R <sup>2</sup>	0.155	0.0513	0.144	0.0725
	<u>Plan to Go Back</u>		<u>Do not plan to go back</u>	
	Yes/No	Amount	Yes/No	Amount
Gender Gap	0.0695***	0.808***	0.0214	0.193
	(0.0242)	(0.271)	(0.0216)	(0.137)
Observations	1,181	623	3,076	1,823
Pseudo R <sup>2</sup>	0.201	0.0632	0.162	0.0607
	<u>Less Educated Parents</u>		<u>Educated Parents</u>	
	Yes/No	Amount	Yes/No	Amount
Gender Gap	0.0416**	0.353**	0.0409	0.222
	(0.0206)	(0.152)	(0.0309)	(0.199)
Observations	2,802	1,607	1,456	839
Pseudo R <sup>2</sup>	0.201	0.0691	0.160	0.0727

	<u>Low Income (&lt;\$35,000)</u>		<u>High Income (&gt;\$35,000)</u>	
	Yes/No	Amount	Yes/No	Amount
Gender Gap	0.0704***	0.531***	0.0351	0.180
	(0.0200)	(0.160)	(0.0299)	(0.200)
Observations	2,830	1,621	1,428	825
Pseudo R <sup>2</sup>	0.193	0.0556	0.0971	0.0526
	<u>High School or lower</u>		<u>Some College or higher</u>	
	Yes/No	Amount	Yes/No	Amount
Gender Gap	0.0686***	0.477***	0.0383	0.182
	(0.0194)	(0.154)	(0.0328)	(0.199)
Observations	2,973	1,705	1,283	741
Pseudo R <sup>2</sup>	0.169	0.0528	0.138	0.0745

All other regressors remain the same as those in baseline regressions.

Estimated coefficients for all the other regressors are available in the supplemental, online appendix.

Standard errors in parentheses. \*\*\* p<0.01, \*\* p<0.05, \* p<0.1



Table 9. Gender Norm Index

Gender Norm Index	Obs	Mean	Std. Dev.	t-statistic
<u>Birth Place</u>				
Non-US-born	4218	11.597	2.829	
US-born	1647	12.568	2.578	-12.21
<u>Why Come to US</u>				
Economic Reasons	2347	11.336	2.838	
Non-Economic Reasons	1871	11.926	2.783	-6.780
<u>Plans to Go Back</u>				
YES	1168	11.201	2.901	
NO	3050	11.749	2.786	-5.549
<u>Parents' Education</u>				
High School or less	2798	11.383	2.863	
More than High School	1462	12.007	2.698	-7.017
<u>Education</u>				
High School or Less	2973	11.173	2.857	
More than High School	1283	12.562	2.510	-15.849
<u>Household Income</u>				
Less than \$35000	2830	11.288	2.821	
More than \$35000	1428	12.206	2.744	-10.177