

ACORN International Remittance Justice Campaign

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I. Abstract

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The GSU Remittance Justice Team worked with ACORN International on the current Remittance Justice Campaign to raise awareness about profiteering by banks and money transfer organizations and analyze remittance trends in and around the metro Atlanta area in order to influence these organizations to lower fees on the transactions involved in sending money to friends and family living outside the United States. We collected 204 surveys from immigrants and refugees, developed 8 partnerships with community organizations and created a blog for general interest building and education as well as electronic survey collection. Our resulting data confirmed existing research regarding remittance practices and will provide our sponsor with a view of the local attitudes toward the remittance process and fees charged. Our team learned the importance of engaging key stakeholders within a community and the necessity of approaching an issue from the perspective of the affected parties.

II. Accomplishments

A few short months ago, five Master of Social Work students from Georgia State University joined ACORN International in its Remittance Justice Campaign. The campaign originally began in 2009 and has continued since that time but with little activity in the south east region of the United States. Per the original project proposal, our team set out to meet three objectives throughout the project: administer 500 surveys, film five video interviews to be posted on the group's blog, and initiate partnerships with five organizations that interact with large numbers of immigrants. It was believed that these objectives would facilitate the team in building upon the research and advocacy work already completed by ACORN International as well as raising awareness as to the remittance experiences of the immigrant and refugee population in and around the metro Atlanta area.

The first stage of our project, after the initial contact with our sponsor at ACORN International, was to develop the tools that we would use throughout the project for surveying and network building. The first of these documents, a Remittance Justice Fact Sheet (see Appendix A), was developed to raise awareness concerning high remittance fees and to start conversations with the people we encountered in the community. The fact sheet outlined brief statistics on remittance fees, exposed readers to ACORN's 5% fee cutoff proposal and petitioned them to become involved in the project and build networks in the area alongside our team.

Developing the 22 question survey (see Appendix B) that was used throughout the project proved to be more of a process than originally anticipated by the team. For a little over a month the survey was drafted multiple times as team members researched previous surveys used by the Remittance Justice Campaign in Canada and piloted the survey among friends, coworkers and colleagues. The first page of the survey was used as an introduction to inform people about

the project and provide them with our contact information. For ease of contact and uniformity, the team acquired a *Google* phone number as well as a joint *Gmail* account to be used by all team members. This introductory page provided us with a place to stress anonymity as we asked people to not put their names on the survey. This anonymity measure was implemented with the hope that we would have increased participation if people knew they were answering anonymously as well as to provide privacy for all survey participants. Lastly, a “thank you” for participation was noted in conclusion. After the survey was completed by a participant each team member was to assign an identifier to the survey for data analysis purposes and organization.

The second page of the survey presented participants with 22 questions, mostly open-ended, regarding their remittance practices and experiences with money transfer organizations like Western Union and MoneyGram, among others. These questions were formatted to be easy to understand and quick to answer as the team was cognizant that many participants may be speaking a native language other than English. Both pages of the survey were also translated into French and Spanish by certain group members’ colleagues (see Appendix C). Upon data analysis, responses to question number 20 were excluded as it was discovered that the Spanish translation of this question was incorrect. This resulted in 21 questions that were viable for analysis.

In an effort to further engage the community and foster an exchange during the surveying process, the team developed business cards that were given to every in-person contact throughout the project regardless of whether or not that person filled out a survey (see Appendix D). These cards noted the contact information for the group, member’s names and the URL address for the group’s WordPress blog (see Appendix E). This connection to the blog was especially important

as it encouraged our contacts to visit the site to learn more about the issue at hand, stay informed about the project and complete the survey electronically, if desired.

After this initial process, the team was optimistic as each member worked toward the goal of 500 completed surveys for the group. However, as the project progressed, this goal was adjusted, down to a 200 survey goal total for the group. This adjustment reflects some of the challenges that will be discussed in detail later on in this report. The adjusted goal of 200 surveys was met as the group acquired 204 surveys by the cutoff date of April 14th, 2013. Surveys were acquired almost entirely in person as the team surveyed door-to-door in apartment complexes in Doraville, Georgia, and along Buford Highway in Atlanta. The team also approached over 60 area restaurants, businesses and churches in addition to corresponding with international and advocacy student groups at Emory University, Georgia Tech University, and Georgia State University.

These efforts led to the team successfully exceeding the original objective to establish five community partners by establishing eight community partners who each invited the team in to present the project and the survey. Such community partners included several church congregations, a local nonprofit and a Nigerian alumni organization. This broad scope of partners equipped the team to be able to obtain surveys from each of three prominent immigrant and refugee communities represented in the surrounding areas and identified by the team before the project began. These groups include the Burmese, Ethiopian and Latino communities.

As previously mentioned, adjustments were made to some of the group's original objectives as public participation and engagement proved to be more of a challenge than originally anticipated by the group and sponsor. These challenges affected the total survey numbers as well as the ability to conduct the video interviews for social media use. This video

interview objective was discarded by the team after survey respondents were unresponsive to requests for interviews that would be posted on the group's blog and potentially YouTube.

Along these same lines, the group also found that there was a lack of social media engagement as the blog received very few views regardless of the quality content and weekly posts.

III. Results

As a result of the team working in unison toward its established objectives, the relationships developed in these diverse communities were able to create a positive experiential base for the team and good word of mouth for ACORN, the campaign and GSU. Overall, the team was able to speak with over 1,000 people about the project through face-to-face interactions, phone calls, letters and emails. This outreach has potentially expanded community awareness regarding remittances and provided ACORN International a snapshot as to the remittance activity and trends in the Atlanta area. Survey participants for the project represented 46 different countries all over the world (see Table 1). It was noted that certain groups represented were more passionate about remittance issues than others.

One of the strengths that were demonstrated among the group when working with such diverse populations was the team's ability to relate to people. The group determined that personal contacts were key in this project. Face-to-face interactions were typically more successful in obtaining surveys as the depth of communication that comes with in-person contact is invaluable. There is a certain connection that occurs from looking at someone while you are speaking, all of those little encouragers (head nods, mmm hmms, go on, tell me more about that, rephrasing/paraphrasing) that were learned in communication class came in to play so heavily in surveying. The importance of being personal in electronic correspondence was another lesson learned. One team member noted that she had a much better response rate when including

information in her letters about why the project was specifically important to the group she was reaching out to. For example, her final draft of the letter that was sent out to the Nigerian groups in the area outlined specifics regarding the amount of money that was remitted by Nigerian individuals in 2012. She found that she had a much better response rate when using tailored information instead of the form letter that she was initially sending.

The participants' lack of interest in the video interviewing was certainly a challenge as the project came to a close and these videos had not been obtained. Even close community connections and friends of the team members balked at having their interview broadcast online. The only people that were convinced to appear on video were people who were long-established and did not have any issues with the current remittance fees. It was difficult to not meet an objective as the team was so certain at the beginning of the project that we would hit all of our goals and more. Not doing so was very humbling. The team would also concede that the difficulty of collecting surveys and interviews within the amount of time allotted for the project may have been underestimated. A significant amount of time was spent creating and vetting the survey whereas this time may have been better spent if the survey was finalized sooner and the team could move right into canvassing neighborhoods using an established schedule and designated areas for surveying.

Much of the data collected during this project directly reflects previous research on remittances. The literature review conducted for the initial proposal for the project outlined trends in remittance activity throughout the world. Our own data analysis of the survey responses revealed that the areas in which we were working experience similar trends in remittance activity and the individuals it affects here in the United States as well as the recipients outside the country. Previous research has shown that the majority of remittances are

sent to developing countries, even up to 75% (Ratha, Aga & Silwal, 2012). Of the 46 countries represented in our survey sample, all but five of those are considered developing countries according to the United Nations Statistics Division (United Nations, 2013). This strongly reflects the trends outlined in the literature. Yet another confirmation occurred as we analyzed the open-ended responses that various participants gave when answering a survey question which asks how much money they usually send to friends and family. Instead of simply giving a dollar amount, some respondents commented, either in writing or verbally, that the amount they send fluctuates with the life experiences of the recipients of the funds being sent. When there is a significant life event in the family abroad, such as an illness, wedding, or birth, the individual living here in the U.S. will remit more than the usual amount. Previous research has shown similar occurrences where immigrants send money home to assist families with living expenses, help in times of disaster or illness and for personal or familial investment (Adams, 2010; Yang & Choi, 2007).

Another source of remittance research notes that many organizations charge a “flat fee” to transfer money (Freund & Spatafora, 2008). We also saw a trend in the data as people typically reported paying around \$10 -\$15 for most transactions regardless of the amount being sent (see Table 2). The literature also noted that remittances may involve a fee for both the sender and the recipient of the payment (ACORN Canada, 2010). The team adopted this question for our survey as well and found that 10.2% of the survey participants stated that their friends and family had to pay to pick up the money that was sent to them from the U.S. (see Table 3). Our research will help to contribute to such prior knowledge of remittance trends in that our survey questions asked for information from multiple remittance experiences such as “How much money (in US dollars) do you usually send home?” or “What is the least [or most]

amount of money (in US dollars) you have sent home at one time?”

As previously noted, ACORN International has a long history of social advocacy. At the start of our project and in joining this sponsor, we focused on social reform and solidarity organizing for the frameworks that would guide our practice and interactions with the community. Our efforts to raise awareness concerning price-gouging by banks and money transfer organizations relates directly to this social reform. A great challenge of this project was the widespread reticence of the community to discuss remittance activities. This hesitation to openly discuss remittance practices and the amounts being sent and fees charged was a hindrance to the team in our efforts to unite the immigrant and refugee communities around this topic. Though the leaders within the communities we encountered should have been key stakeholders in our organizing framework, some were unwilling to even approach their community members with our survey in that the questions asked are considered very personal in certain cultures (Rothman, 2007). It is important to note that although some communities were uninterested in discussing remittances, education and awareness may be lacking as 45.7% of our survey respondents answered that they did not know whether or not the fees they are charged to send money include exchange fees (see Table 4). Also, 46.5% answered that they use Western Union to transfer money outside the U.S. and 30.7% of respondents use MoneyGram. This leaves 12% of respondents using their local bank to remit and the remaining percentage utilizing small money transfer organizations or online transfer options (see Table 5).

IV. Ethical Issues

Similar ethical concerns were maintained throughout the project as the team continued to work to meet new people and build positive rapport among the community leaders. Several of

the protective measures that were outlined in the project proposal were implemented in the project with regard to anonymity for survey participants and language barriers. The challenges around the language barriers involved in completing this project were significant. The survey was translated only into Spanish and French, with the French translation never being utilized for lack of an audience. Within the community, translators were used whenever there was a willing volunteer present. Many of our interactions going door-to-door involved our talking with the children of the house if the parents were unable to speak English. It would seem that this could certainly affect the way that a survey is answered and the environment created by the surveyor engaging multiple members of the family.

A main issue for some team members throughout the project was the sense that we may have been creating and defining what the problem was for some communities instead of engaging them in conversation around what they saw as community issues. As social workers, we are supposed to promote clients' self-determination (NASW, 2008). It often felt like the people we surveyed did not have issues with money transfer fees. This fostered the feeling that we were creating a problem that did not ring true for the people we were surveying. It is certainly true, and research would suggest, that remittance fees may be a hardship for some; but for the specific communities in which we engaged, there seemed to be totally different concerns beyond remittance rates. Rather than meeting a client at the point of their concern, we arrived with a predetermined notion of what the problem was.

Another common concern among the group members was the possible expectation related to being able to effect change. Drawing people into the project gave them the sense that it would be a simple matter to change the issue as we addressed it. When in fact, if change comes at all it will be years down the road. Language barriers additionally complicated this

aspect of the project. Nurturing unrealistic expectations was a major ethical issue this effort potentially created. It was also mentioned that the project would benefit from more of a focus on capacity-building and getting people in touch with banks and services that were immigrant-friendly. Several of the survey participants commented on the difficulties with banks and opening accounts.

V. Learning Summary

The process of reflecting on our experiences in working with ACORN International and the Remittance Justice Campaign reveals many successes in our work as well as areas that would benefit from improvement. All team members agree that taking on such an ambitious venture should involve more preparation concerning survey development and start date for surveying as well as a mapped out plan for navigating communities and networks. Developing a good survey takes time. Testing the reliability and validity of each survey question and possibly using a Likert scale for scoring may have improved survey data analysis. Dividing up the group for surveying so that each member focuses on one particular target area such as churches, businesses, door-to-door, local civic organizations, and media would have been a useful method for group organization and efficiency. Also ensuring that survey materials are all translated into multiple languages would have also made a significant improvement in the number of surveys acquired and networks formed within the communities.

Team members also reflect that they would begin the project by asking what people in the community saw as a problem and then meeting them there to formulate steps toward a solution. This engagement with the community is most effectively done face-to-face instead of through email. Members now realize that stronger efforts toward the social media promotion for the blog could have potentially generated more traffic for the blog and more interest in the issue.

Also, video interview content for the blog may have been acquired had an invitation for a video interview been included with every survey or a form given that would allow for contact. In hindsight the team would have also asked the sponsor for more clear expectations and an explanation of what he hoped to do with the information that was gathered by the team.

Throughout this process, the team learned a tremendous amount about the ways different groups and cultures relate to money and to discussions of money. Some people are very open about these topics while others are much more restrictive. Also, the experience of being an outsider can cripple your ability to discuss these issues with groups you are not a member of. One aspect of being an outsider is the lack of being able to communicate with the community members around you. A lesson the team certainly learned was the value of language skills and how linguistic competency can be a sign of respect to clients with low English competency. Language can either be a very difficult obstacle to overcome or a real humanizing and unifying means of exchange.

Overall, there are many things that the team would have done differently, but this was a valuable learning experience in which we were able to see that all issues of social justice are complex, and that black and white distinctions are rare. Even when a supervisor or sponsor presents you with an issue, it is likely to be much more complex than they initially say, and one should be prepared for the challenge ahead. This project presented us all with the unique opportunity to communicate closely with multiple members of communities that were very different from our own. We have all grown through this process and will continue to learn from this experience as we reflect on the people we met and the lives we interacted with for a short while.

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Appendix A



Remittance Justice Campaign

Hard working people who contribute to our community should not have to pay high, unregulated transfer fees when sending money from the U.S. to their families and loved ones in other countries.

Remittance Fees Are Currently High

- Remittances under \$200 typically average 10 percent in fees, and can be as high as 15-20 percent of the principal in smaller migration corridors.¹
- High money transfer fees means less money actually being sent home to family members in other countries.
- Remittances enhance local development and reduce household poverty.¹

ACORN International Wants to Reduce Remittance Fees

By putting a 5% cap on transfer fees, people can send more money home to their families in other countries.

Support the International Remittance Justice Campaign

- Help us connect with people in your community who would be willing to take our survey on remittance trends in the Atlanta area.
- Help us connect with community leaders.
- Spread the word about the International Remittance Justice Campaign.

Contact

Georgia State - *ACORN Remittance Justice Team*

(478) 420-0624

acornremittance@gmail.com

¹ Migration and Remittances Factbook 2011, *The World Bank*, by D. Ratha, S. Mohapatra and A. Silwal, November 2010.

Appendix B



Remittance Justice Survey

We are NOT part of any government. We partner with working people like you all over the world to improve living conditions and fight injustice, prejudice and discrimination.

One of the ways that we fight injustice is by gathering information. We are currently learning more about remittances (the money people send to family and friends in their home country).

ACORN International is trying to help people send more money home to their families by asking businesses to limit the fees that they charge to send remittances. We are asking the questions on this survey to get more information about how people send remittances.

You can learn more about ACORN International and the Remittance Justice campaign at:

<http://acorninternational.org/>

www.facebook.com/ACORNInternational

<https://twitter.com/worldorganizers>

www.acornremittance.org (our student blog)

We know we are asking for very personal information, so we promise that all of the answers you give will be anonymous.

Thank you for taking our survey.

1. What country/territory did you emigrate/move here from?

2. When did you move to the United States?

3. Do you ever send money to friends or family outside the United States?

Yes No

4. How many times a year do you usually send money home?

5. What is the least amount of money (in US dollars) you have sent at one time?

6. What is the most amount of money (in US dollars) you have sent at one time?

7. How much money (in US dollars) do you usually send?

8. What businesses (MoneyGram, Western Union, Banks, etc.) do you use to send money?

9. How much do the businesses charge (in US dollars) to send the money?

10. Does that amount include exchange fees? Yes No Don't know

11. If you pay exchange fees, how much are they (US dollars)?

_____ Don't know

12. Do your family or friends have to pay to pick up the money you send?

Yes No Don't know

13. If yes, how much money (in US dollars) do they have to pay?

14. What business do you like best to send money?

15. Why do you like this business most?

16. Do you ever send money with people instead of businesses? Yes No

17. Do these people charge you to take the money? Yes No

18. If yes, how much money do they usually charge (in US dollars)?

19. What other ways do you use to send money that we have not mentioned?

20. Do you think banks and businesses should charge less to send money?

Yes No Unsure

21. Would you support limiting those bank and business fees to 5%?

Yes No Unsure

22. Is there anything else that you would like us to know about sending money home? _____

Appendix C



Cuestionario de justicia de remesa

Nosotros no somos parte de ningún departamento del gobierno.

Nosotros trabajamos con personas como ustedes alrededor el mundo para mejorar las condiciones de vida y luchar por la justicia, contra el perjuicio social, y la discriminación.

Uno de los caminos que tenemos para luchar contra la injusticias es recogiendo información. Nosotros estamos actualmente aprendiendo acerca de las remesas (el dinero que las personas mandan a sus familias y amigos en su país de origen).

ACORN Internacional esta tratando de ayudar a los personas que mandan dinero a sus familiares pidiendo a las compañías a los negocios que limiten los cargos que ellos cobran por mandar las remesas de dinero a países extranjeros. Nosotros estamos pidiendo esta información a través de este cuestionario tratando de obtener información acerca de cómo la gente manda dinero a sus países.

Ustedes pueden conseguir información acerca de ACORN Internacional y de esta campaña de justicia de remeso en:

<http://acorninternational.org/>

www.facebook.com/ACORNInternational

<https://twitter.com/worldorganizers>

www.acornremittance.org (pagina de estudiantes)

Nosotros sabemos que estamos pidiendo información bastante personal, pero nuestra promesa es que las respuestas que usted nos da se mantendrán anónimas.

Gracias por contestar a nuestro cuestionario.

1. ¿Cuál es su país de origen? _____
2. ¿En que año llego usted a los Estados Unidos? _____
3. ¿Ha mandado usted alguna vez dinero a sus amigos o familiares fuera de USA? Si No
4. ¿Cuántas veces al año usted usualmente manda dinero a su país? _____
5. ¿Cuál es la cantidad de dinero mas pequeña que usted ha mandado a su familia (en dolares)?

6. ¿Cuál es la cantidad de dinero mas grande que usted ha mandado a su familia (en dólares)?

7. ¿Cuál es la cantidad de dinero que usted normalmente manda a su país (en dólares)?

8. ¿Cuál de estas compañías (MoneyGram, Western Union, Banco, etc.) usted usa para mandar dinero a su país? _____
9. ¿Cuál es la cantidad de dinero que esta compañía le cobra ha usted por mandar dinero a su país? _____
10. ¿Esta cantidad de dinero que le cobran incluye el cambio de moneda? Si No No lo se
11. Si usted paga por el cambio de moneda, ¿Cuál es la cantidad de dinero que le cobran en dólares? _____ No lo se
12. ¿Tienen sus familiares o amigos que pagar por ir a recoger el dinero? Si No No lo se
13. Si la respuesta es si, ¿Cuál es la cantidad de dinero que tienen que pagar? _____
14. ¿Cuál es la compañía que le gusta mas para mandar dinero? _____
15. ¿Por qué le gusta esta compañía tanto? _____
16. ¿Ha mandado alguna vez dinero con personas que viajan a su país? Si No
17. ¿Estas personas le cobran por llevarle el dinero a sus familiares o amigos? Si No
18. Si la respuesta es si, ¿Cuánto es que estas personas le cobran en dólares? _____
19. ¿Usa usted algún otro método de mandar dinero que nosotros no hallamos mencionado?

20. ¿Cree usted que es lícito o correcto que las compañías cobren por mandar dinero?

Si No No estoy seguro

21. ¿Apoyaría usted la propuesta de que las compañías solo pudieran cobrar el 5 % por mandar dinero sin tener en cuenta cual sea la cantidad que se manda? Si No No estoy seguro

22. ¿Hay alguna otra cosa que ha usted le gustaría decirnos acerca de cómo mandar dinero a otros países desde lo Estados Unidos? _____

Appendix D



Appendix E

http://acornremittance.org/

The screenshot shows the homepage of the ACORN Remittance Justice website. The top navigation bar includes links for Home, Cuestionario de justicia de remesa, Facts About Remittance, and Remittance Survey. The main header features the title 'REMITTANCE JUSTICE' and the subtitle 'This is the ACORN Remittance Justice GSU Student Group Blog'. A 'stay updated via rss' link with a RSS icon is also present. The left sidebar contains a search bar and three sections: 'PAGES' (Cuestionario de justicia de remesa, Facts About Remittance, Remittance Survey), 'ARCHIVES' (April 2013, March 2013, February 2013), and 'RECENT POSTS' (Making remittances a win/win, Remittance flow into Nepal, Latino Remittances Aided by Credit Unions, Remittances Around the World). The main content area displays a blog post titled 'Making remittances a win/win' with a comment count of 0. The post is dated April 8, 2013, and is attributed to Jen in Community Building. The tags are IFAD, policy, Remittance, and Rural. The post text states: 'This video from IFAD is a little older, from 2005, but it gives a great introduction about why remittances can be a win/win for banks and the senders and recipients of the money. As an aside, note that remittances have grown by over 200 billion dollars since this study was first completed.' Below the text is a video player titled 'Sending Money Home' showing a queue of people at a service counter.

Appendix F

Emailed PSA request to radio station *Album 88.5*

From: **Alice Lee** <aisabellalee@gmail.com>
Date: 3 April 2013 18:54
Subject: PSA request from a Georgia State University group
To: 885psa@gmail.com

Dear Album 88.5,

We are emailing you to ask you to air the following PSA:

"The GSU Remittance Justice Team: We are 5 graduate students in the Master of Social Work program at GSU working on a project in partnership with ACORN International. We are doing a survey on how people send money from Atlanta to their family or friends who live outside the U.S. This survey is part of ACORN International's campaign to reduce money transfer fees worldwide. If you would like to participate in our anonymous survey or to learn more about international remittances, please go to our website at www.acornremittance.org. To go to our survey, just click on the tab 'Remittance Survey.' Our survey is also available in Spanish. We will stop collecting survey data on April 14."

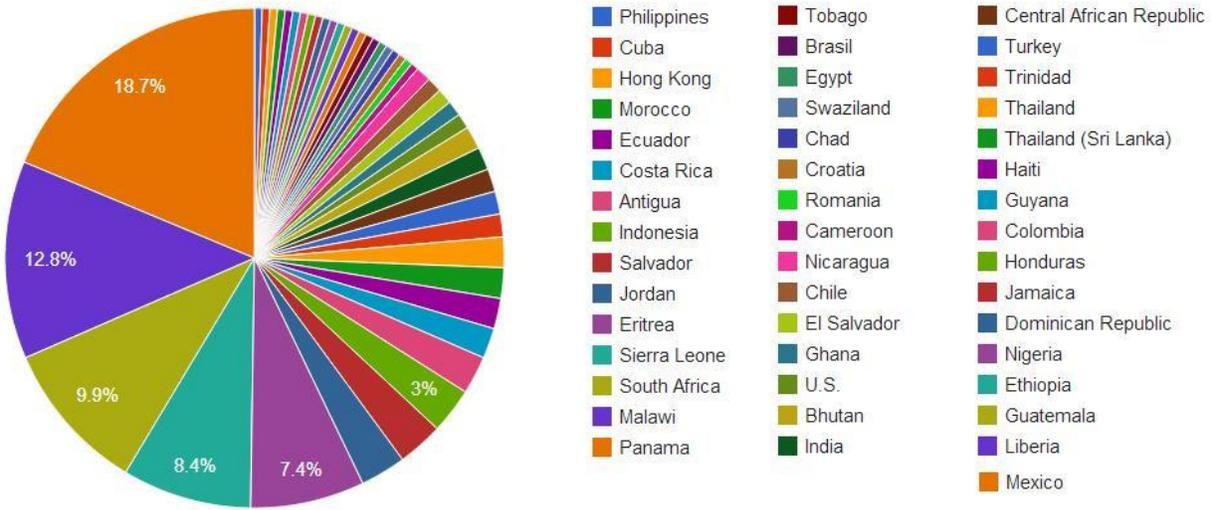
We request that you begin announcing this PSA as soon as the PSA is approved to be on air, and we request that you stop announcing it on April 14, 2013.

Thank you very much, and please let me know any questions or concerns that you may have.

Sincerely,

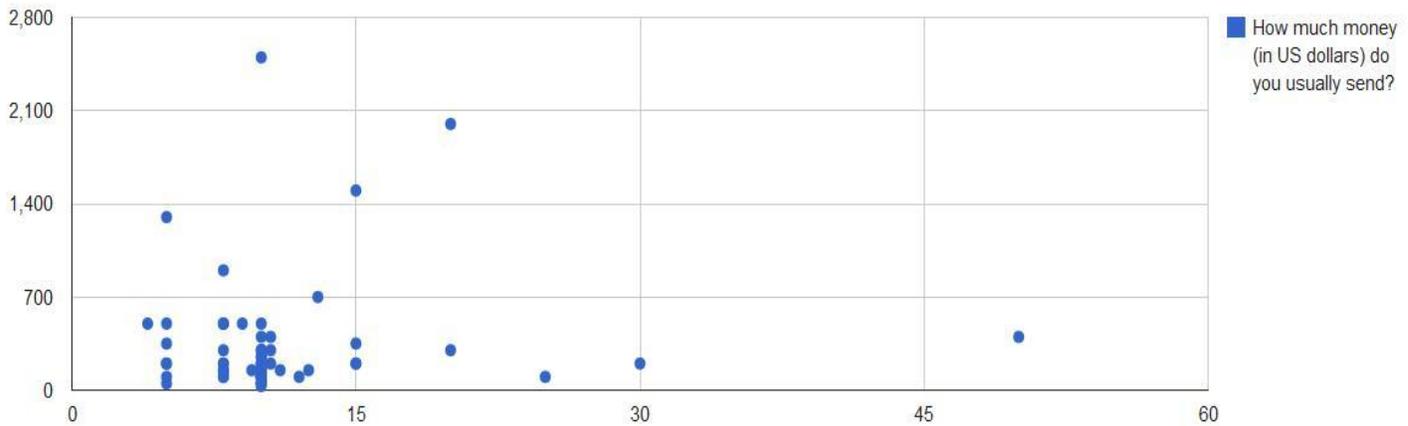
Alice
On behalf of the GSU Remittance Justice Team

Table 1



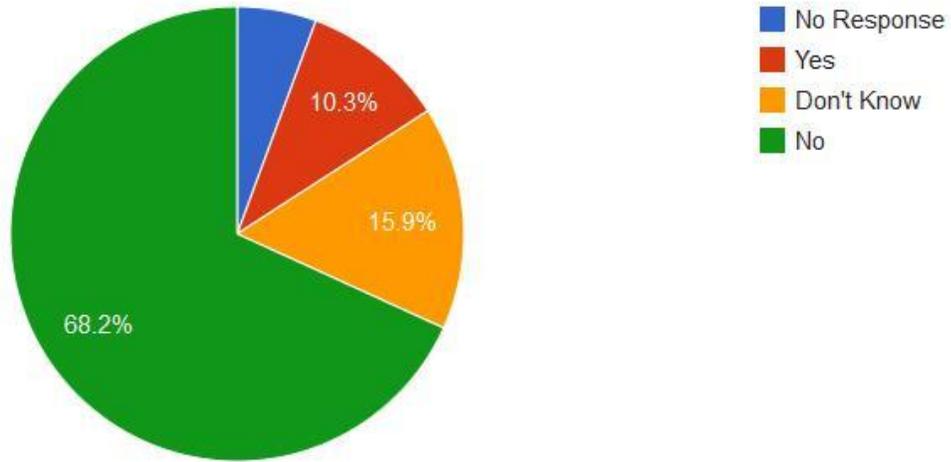
Countries represented in our survey sample.

Table 2



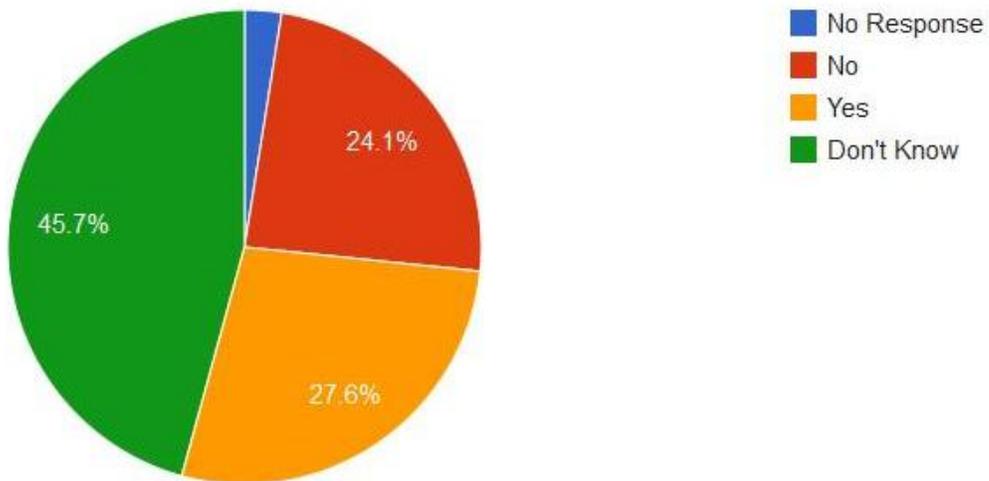
How much do the businesses charge (in US dollars) to send the money?

Table 3



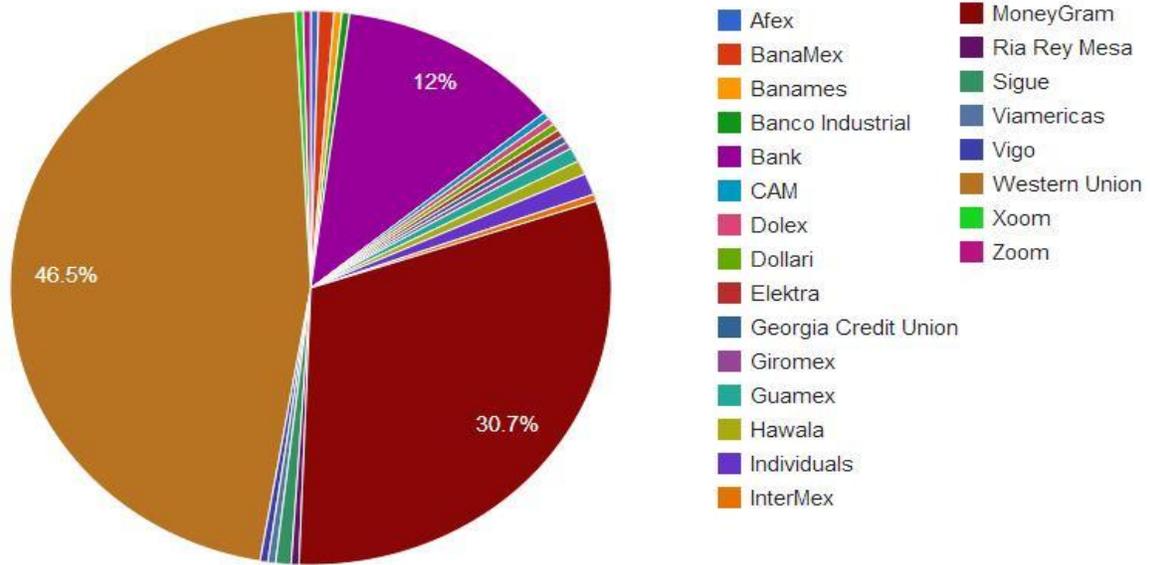
Do your friends and family have to pay to pick up the money that you send?

Table 4



Does that amount include exchange fees?

Table 5



What business do you use to send money?