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Immigrants' Remittances

*This article highlights some of the research presented in the author's new book, **Immigrants and Their International Money Flows**, which is available now from the Upjohn Institute. See p. 6 for details. Visit www.upjohninstitute.org to read the first chapter.*

Workers' remittances are the transfers of money and goods-in-kind that immigrants send back to their countries of origin. Judging from the recent frequency of reports on remittances in the popular press, along with a surge in academic articles on this subject, one is likely to surmise that the flow of money from immigrants to their home communities is a new phenomenon. But this is certainly not so. Historical accounts of migration have often noted the importance and pervasiveness of the return flows of money that frequently follow migration. Magee and Thompson (2006) estimate that remittances to the U.K. from its emigrant population grew rapidly from 1875 to 1913, with U.S.-based emigrants remitting approximately 16 percent of their earnings back to the U.K. And while popular accounts of the Irish potato famine during the mid-1800s focus on large-scale Irish emigration motivated by poverty and hunger, the important role of emigrants' return flows of remittances for the family left behind is not as widely cited. Research on Italian emigration to the Americas has uncovered the significance of remitting New World earnings to Italy in some (but not all) immigrant communities (Baily 1998).

How Much Is Remitted And Where Do Remittances Go?

Figure 1 provides comparative data on remittance receipts for a small but interesting sample of countries, including China, India, and Mexico, the three largest recipients of remittances in the world,¹ with each receiving in excess of US\$20 billion annually in 2005. The magnitude of these flows makes these nations the typical focus of reports on international money flows by immigrants. From a business perspective this attention is justified, as bankers and money transmittal firms do well by targeting these markets. But from the perspective of academic researchers, it would be a mistake to limit studies to these nations, as the impact of remittances on many other countries is significantly greater once we consider the magnitude of inflows relative to country economic size.

To demonstrate this point, I provide comparative data of remittances as a percentage of GDP in Figure 2. This graph reveals that remittances amount to over 20 percent of GDP in Honduras, Haiti, and Tonga—countries that did not stand out in terms of aggregate flows in Figure 1. In contrast, the impact of remittances on the Chinese, Indian, and Mexican economies is likely to be more limited given that remittances in these cases are relatively smaller, never exceeding 3 percent of GDP.

Reports of world remittance flows suggest rather brisk growth over the past decade, with these estimates rising to US\$260 billion during 2005 from US\$102 billion in 1995 (World

Figure 1 Remittance Receipts in 2005 (in millions of US\$) **Figure 2 Remittances as a Percentage of GDP, 2005**

Bank 2007). However, since national statistical agencies and central banks have recently become more interested and diligent in tracking these flows, it is unclear to what extent these increases represent true growth in money transfers from emigrants to their communities of origin and to what extent we are simply capturing transfers that had previously gone unmeasured. Some of the recorded increase is due to improvement in the “science” of measuring migrants’ remittances motivated by the recognition

that these flows are more substantial than had previously been recognized.

Despite these advances in the measurement of remittances, time series data on remittances may still be lacking due to variations in the abilities of statistical agencies to track different methods of transmission. Transfers of money that take place through officially regulated channels, such as through banks or recognized money transfer firms (for example, Western Union and MoneyGram), are easier to measure

than are informal transfers, those that are hand carried, mailed as cash, or transmitted through informal money transfer systems. In fact, a number of researchers claim that recorded flows significantly understate the true volume of flows. Freund and Spatafora (2005), for example, estimate that true flows are 35 to 75 percent larger than officially recorded flows.

While it may be difficult to either dispute or verify claims of the existence of massive informal systems, it is certainly the case that even a relatively small informal sector can seriously compromise time series data, since variations in policies and regulations will naturally impact the transmission methods of choice and in turn the measurement of recorded flows. Take, for example, an important policy shift in 2002, when a number of large U.S. banks began recognizing the Mexican matricula consular (identification card issued by Mexican consulates to Mexicans residing outside of Mexico) as a valid form of identification. This policy facilitated banking by many previously unbanked Mexican immigrants in the United States, causing an observed surge in recorded remittances in 2002 and 2003. This surge may have very well been due to shifting from harder-to-track informal transmission methods by the formally unbanked Mexican immigrants to more easily measured formal bank channels by those same immigrants.

Current U.S. policy has been directed toward facilitating the transfer of migrant remittances to their countries of origin. For example, remittance costs from the United States to Mexico have declined substantially over the past several years on account of concerted effort between governmental, nongovernmental, and private organizations to this end. While U.S. government policy is often stated in terms of facilitating greater volumes of flows in order to promote economic development in immigrants’ countries of origin (Bureau of International Information Programs 2004), recent policy reforms are also consistent with the goal of moving flows out from informal remittance transfer systems. In this way money launderers and terrorists are less apt to take advantage of large

volumes of legitimate migrants' flows to camouflage their own transactions across borders.

Why Do Migrants Remit?

There are a variety of reasons for migrating and for sending money home. Money may be sent on a regular basis to support the family the migrant may have left back home. In other instances immigrants send money home to save so they can build a house or buy a piece of land to return to during the retirement years. Some migrants remit to smooth the consumption of family back home who have been impacted by a natural disaster or other unanticipated event. Sometimes individuals migrate and remit home in order to contribute toward the purchase of a big-ticket item, for example, a truck for a family-owned business, or to purchase land for the family farm. Sometimes immigrants remit home to diversify their assets on a geographic basis. Remittances are sometimes sent to finance the passage of family members remaining in the community of origin. Some immigrants remit on a regular and periodic basis; others remit more sporadically.

Given the diversity of reasons for migrating and for remitting, one would imagine a multitude of scenarios regarding the impact of remittances on recipient economies, as it is not obvious how these flows will ultimately affect the receiving nations. Do remittances promote economic development? Do they stimulate investments in education, physical capital, or health care? Are they invested in small enterprises? How does the receipt of remittances affect the labor force participation of recipients? Do households become dependent on inflows? Are there any macroeconomic side effects to remittances that may disadvantage recipient economies, as in, for example, the stimulation of inflation? Are real exchange rates affected by large inflows of foreign exchange, thereby changing the relative competitiveness of exports in international markets?

Many of these same questions and more are addressed by the authors in my new book *Immigrants and Their International Money Flows*. In it, Robert E.B. Lucas looks at the impact

of migration and remittances on the economic development of out-migration remittance-receiving economies. Oded Stark and C. Simon Fan discuss brain drain and brain gain issues and show how migration policies in migrant-receiving countries may impact labor markets and human capital acquisitions in migrant-sending regions of the world. Christopher Woodruff discusses problems inherent in correctly measuring the impacts of migration and remittances in migrant-sending, remittance-receiving areas. He demonstrates these issues using three important examples: the impacts of remittances on child health, schooling, and investment in microenterprises in Mexico. Catalina Amuedo-Dorantes examines the flows and use of money from U.S. immigrants to their home communities in Costa Rica, the Dominican Republic, Haiti, Nicaragua,

Given the diversity of reasons for migrating and for remitting, one would imagine a multitude of scenarios regarding the impact of remittances on recipient economies, as it is not obvious how these flows will ultimately affect the receiving nations.

Peru, and Mexico. Comparative information on the use of remittances for consumption and investment is one of the areas she covers. David J. McKenzie provides us with information on a relatively underresearched migratory flow, that of Tongans to New Zealand. Expectations by remitters and remitees regarding the longevity of remittances, along with information on the cost of remitting, are two points he addresses. Leah K. VanWey, in the final chapter, presents a framework for categorizing different migration-remittance systems (who migrates and the purpose for their remittances), providing us with insights into the differential impacts of various types of migration.

The chapters in this book all point to the multidimensional ties that exist between migrants in their adopted homes and the communities from which they originate. Wage disparities, often

summarized as "push" and "pull" factors, certainly help explain migration, but the process is really much more complicated than that. The monetary flows that persist beyond the initial migration have significant and lasting impacts on migrant-sending regions of the world. These are important to account for if we are to truly understand migration and its long-run effects.

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Note

1. The figures are for workers' remittances and compensation of employees and were obtained from World Bank (2007).

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James Woods and Christopher O'Leary

Principles of Labor Market Information

Easily accessible high-quality labor market information (LMI) is a key ingredient to the success of a modern economy. The importance of LMI to the efficient functioning of product and input markets has increased with the expanding globalization of economic activity. Labor market information can improve both the short- and long-term matches of labor supply and demand, ensuring that individuals acquire the skill sets required by employers for today's dynamic labor market. This article offers a description of what makes up LMI, who produces and uses it, how it is disseminated, and some future directions for LMI.

What is LMI

Labor market information includes all quantitative and qualitative facts related to labor markets. Summary statistics are included, as are demographics; employment; unemployment, and vacancy rates; industry data; occupational statistics; summary reports on outcomes; and forecasts of future trends (see Table 1).

A common thread running through all LMI is that it must be timely, accurate, consistent, and relevant to labor-market activity. Development of these data also requires adequate funding, reliable data-gathering systems, and proper statistical methodologies.

In addition to quantitative data, LMI should include qualitative information based on expert judgments of local LMI analysts and other informed sources. Combined with evidence from quantitative data, these can support well-informed decisions. In fact, expert judgment and contacts within local communities often provide the most timely LMI. For example, mass layoff survey data are often incomplete. But, combined with phone calls to the human resource directors involved, the data

yield a picture of short-term labor market trends. Such an assessment could not be performed from analysis of quantitative data alone.

Analysis and interpretation turn raw data on labor market activity into usable intelligence for decision making.

Who Produces LMI

Government plays a critical role in building and maintaining an optimal LMI system. While theory suggests that markets themselves might generate information sufficient for effective decision-making, the complexities of the market make it nearly impossible for all or even most relevant information to be generated and made available through normal market channels.

As a result, a government role in LMI has been pursued and accepted in most developed industrialized countries. Public provision can be rationalized since LMI has characteristics of a public good. Its nonexclusion in consumption reduces incentives for private production,

leading to an undersupply of LMI. Public investment in LMI can improve labor market performance by better matching workers' skills with employment opportunities, which can yield spillover benefits from economic growth.

In the United States, the bulk of LMI is gathered by the U.S. Department of Labor (specifically, the Bureau of Labor Statistics and the Employment and Training Administration) in partnership with state employment agencies. The U.S. Census Bureau also collects data which provides useful LMI, and private sources contribute data as well.

- The Bureau of Labor Statistics (BLS) is the principal fact-finding agency for the federal government in the broad field of labor economics and statistics. It collects data on employment, unemployment, mass layoffs, job gains and losses, prices and living conditions, compensation and working conditions, productivity, and more.

- The Employment and Training Administration (ETA) administers federal government job training and worker dislocation programs, federal grants to states for public employment service programs, and unemployment insurance benefits. These services are primarily provided through state and local workforce development systems. In addition, it funds a variety of workforce

Figure 1 Labor Market Information Flows

training programs and labor exchange services which are administered at the state and local level. ETA also funds a variety of research, demonstration, and evaluation projects which gather vital labor market information.

- State employment agencies work with the BLS to collect and analyze data on state and local labor market issues.
- The U.S. Census Bureau, besides collecting general population and economic data, collects labor market information via the Current Population Survey which it administers for the BLS.

Who Uses LMI and Why

An effective LMI system is demand-driven. Figure 1 displays LMI flows between originators and users of information. Consumers of LMI make up a diverse community, and each has specific needs that LMI originators must address. These consumers and their needs include the following types:

- Job seekers making both short- and long-term career development decisions, e.g., whether to attend college or community college or enlist some other skills training;
- Employers making decisions pertaining to recruiting, business expansion, relocation, employee skill development, and employee compensation;
- Education and training institutions planning, implementing, and evaluating programs, curricula, and career guidance to meet the needs of both job seekers and employers; and
- Government officials making policy regarding funding, design, and operation of public programs.

In addition, LMI is used by labor market intermediaries, including public employment offices, private employment agencies, counseling services in educational and training institutions, economic development planners, human resources specialists, and consultants.

Many analyses created from LMI are relatively simple yet valuable: descriptions of trends over time;

Table 1 Elements of Labor Market Information

Category	Variables
Macro labor force	Population and demographics, employment and unemployment, labor force participation and characteristics, insured unemployed
Labor demand	Job vacancies, occupational wage rates, occupational employment estimates and projections, industry employment estimates and projections, industry staffing patterns, occupational distribution across industries, mass layoff data, business establishment counts and size, industry average earnings, business births and deaths
Occupational supply	Occupational employment and unemployment, participants and completers of education and training programs, new entrants to the labor force, occupational transfers, geographic migration, labor force separations, primary activity of persons out of the labor force, educational outcomes
Occupational characteristics	Job skills, abilities, knowledge, activities, content; job education and training requirements; interests; work styles Narrative descriptions of occupations, licensing and certification requirements
Education and training information	Education and training institutions, education and training programs, program descriptions, course descriptions, educational attainment of adults, financial assistance sources for education and job skill training—particularly public sources
Classification systems and crosswalks	Industry, occupation, education program, military classifications, crosswalks between classification systems

comparisons across geographic regions, industries, occupations, and skills; narrative analysis tailored to specific applications; and graphical representations of information. More sophisticated formal analyses convert masses of data into useful labor market intelligence. A particular area beneficial to job seekers, employers, educators, and policymakers is forecasting occupational demand and levels and trends in local area unemployment. In the United States, both of these estimates are produced under the direction of the Bureau of Labor Statistics in cooperation with state LMI experts.

How LMI is Disseminated

Led by a dramatic improvement in access to LMI because of its availability on the Internet, dissemination systems have been reformatted to serve the customized needs of different user communities. As Figure 1 shows, an optimal LMI system should present information in alternative ways to serve a wide variety of customer needs. These methods include traditional print delivery products as well as Web-based applications. Today, much LMI is made available to consumers on the Internet in

formats that permit structured queries and downloads to spreadsheets.

Labor market analysts play an integral role in disseminating LMI. Because funding may be limited, consumers of LMI may be tempted to rely on Internet-based delivery systems to the exclusion of LMI professionals. However, analysts, particularly local professional labor market analysts, play a key role in turning labor market data into labor market intelligence. They interpret information, support data development, serve as sources of qualitative LMI, and perhaps most importantly provide user support, particularly to local employer communities.

Intermediaries who convey and interpret LMI for end users should also be viewed as part of the system and not simply as users of information. Counselors, educators, career information delivery systems, and assessment organizations all use information; however, it is just as important that they serve as interpreters and disseminators of information. Many public and private organizations not only provide outlets for users to access information, they also tailor products for different customer needs such as economic development, career planning, job search, and curriculum development.

A valuable dissemination goal for LMI systems is the education of users. Teaching job seekers and employers how to understand and effectively use LMI to make informed decisions can yield a high payoff. Personal and social investments for skills upgrading, education, training, career choice, and hiring decisions are expensive in terms of both money and time. Efficient use of LMI by informed consumers can increase their chances for labor market success.

One interesting approach to educating users is the online "coaching software," which is built into an application that not only helps guide users through the system but also helps convey the process and logic of decision-making. Online coaches allow users to respond to a series of questions or options that guide the user through a system or even across different systems. A good example of this is embedded in the online one-stop system from the Employment and Training Administration (<http://www.onestopcoach.org>).

Finally, frontline staff in public employment centers are key LMI intermediaries who construct "intelligence" for job seekers and employers. They use a wide range of LMI and deliver intelligence to a variety of clients in different contexts. An innovative approach to assisting frontline staff in delivering customized LMI is presented in the Frontline Decision Support System (FDSS) developed by Eberts and O'Leary (2002) (see sidebar).

Future Directions

An important theme for LMI going forward is collaboration. Ten years ago the North American Industrial Classification System (NAICS) was introduced to provide comparability in statistics for measuring business activity across North America. It was developed jointly by the United States, Canada, and Mexico. A similar international collaborative effort to develop LMI could benefit job seekers, employers, and policymakers in all three countries. Such LMI could also be an important pillar supporting immigration reform.

Canada and the United States each have excellent new occupational classification systems: the National Occupational Classification (NOC) and O*NET, respectively (Woods and O'Leary 2006). Both systems are based on knowledge, skills, abilities, and other measurable characteristics. North America could benefit from collaborative development of a unified system for Canada, the United States, and Mexico. Advances in automated job-matching systems depend on success in this area.

Through collaboration among LMI providers, Internet access to pertinent LMI can continue to be improved for both intermediaries and self-service users. A one-stop portal for LMI would offer easier access to LMI online as well as to state and federal resources. Success in this area depends on further harmonization and improvement of crosswalks between data systems.

As labor markets become more complex and dynamic, nations and regions with the best sources of labor market intelligence will have an edge in improving labor market efficiency and global economic competitiveness. Therefore, it is imperative that governments continue to support LMI systems and that LMI be made accessible to as wide an audience as possible.

James Woods is an independent consultant in Raleigh, North Carolina, and Christopher O'Leary is a senior economist at the Upjohn Institute.

LMI Resources

<http://www.onestopcoach.org>. U.S. labor market information useful to job seekers, employers, students, and workforce professionals.

<http://www.labourmarketinformation.ca>. Canadian labor market information for job seekers, employers, practitioners, analysts, and systems developers.

<http://www.xwalkcenter.org>. The National Crosswalk Service Center.

<http://www.lmi-net.org>. The Labor Market Information Training Institute.

Frontline Decision Support System

The FDSS pilot tested in Georgia provides customized LMI for job seekers through the employment service Internet site. Frontline staff access this information and use it to provide guidance to clients. FDSS comprises two main parts: 1) the systematic job search module, and 2) the service referral module. The former facilitates a structured search of vacancy listings. It also provides an estimate of the probability a job seeker will return to a job similar to his prior one, an estimate of reemployment earnings, and a list of occupations related to his prior one, and it screens job vacancy listings by region, occupation, and earnings requirements. The latter module identifies the sequence of activities that most often leads to successful employment for clients with similar background characteristics.

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New and Recent Books

Immigrants and Their International Money Flows

Susan Pozo, Editor

~ NEW ~

Technology facilitates international money flows, making it easy and inexpensive for migrants to send earnings back to families and villages. As the number of migrants has grown, along with the ease of transferring money, remittances have increased to the point that they represent a major source of international money flows. Their influence on the home economies, as well as the initial decision to migrate, has earned remittances a spot among the most prominent topics for researchers interested in immigration.

This new book examines critically the connection between international migration and remittances. As Pozo states in her introductory chapter, "Understanding what lies behind migration will often provide us with insights on remittances. But equally important is the need to fully understand the impacts of remittances, as this will provide us with insights about migration." Indeed, many aspects of migration are poorly understood, and the scholars contributing chapters to this book help fill this void by offering research that helps us understand the growing impact of remittances on home communities and on migration.

The contributors include Robert E.B. Lucas, Oded Stark, C. Simon Fan, Christopher Woodruff, Catalina Amuedo-Dorantes, David J. McKenzie, and Leah K. VanWey.

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The Working Life

The Labor Market for Workers in Low-Skilled Jobs

Nan L. Maxwell

The economic prospects for workers possessing relatively few skills have

worsened as the demand for skills in the labor market has increased. Even in jobs that might be categorized as low-skilled, workers require a diverse set of skills to

succeed. Many of these skills can only be obtained through schooling or job training, which is why workers lacking skills find it difficult to attain a foothold in the labor market and why employers have difficulty filling low-skilled jobs. While it was previously assumed that the supply of workers able to fill low-skilled jobs exceeded the demand, this book reveals that the labor market for low-skilled workers actually operates quite differently.

Maxwell presents the results of her groundbreaking survey of 405 employers that allows her to establish the link between skills and low-skilled jobs and to reveal the current state of the labor market facing low-skilled workers. The data also highlight the knowledge and skills that employers require in low-skilled jobs and the abilities that individuals who apply for those jobs bring to the table. In addition, Maxwell offers a useful definition of low-skilled jobs, identifies the populations who fill these jobs and the economic realities facing them, and offers policy solutions aimed at facilitating the career development of low-skilled individuals.

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