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**Working Paper**

## Economic Resources, Financial Aid and Remittances

IZA Discussion Papers, No. 11552

**Provided in Cooperation with:**

IZA – Institute of Labor Economics

*Suggested Citation:* Boulanger Martel, Simon Pierre; Pelling, Lisa; Wadensjö, Eskil (2018) : Economic Resources, Financial Aid and Remittances, IZA Discussion Papers, No. 11552, Institute of Labor Economics (IZA), Bonn

This Version is available at:

<https://hdl.handle.net/10419/180570>

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DISCUSSION PAPER SERIES

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MAY 2018

## DISCUSSION PAPER SERIES

IZA DP No. 11552

# Economic Resources, Financial Aid and Remittances

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## ABSTRACT

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# Economic Resources, Financial Aid and Remittances

According to the World Bank, in 2017, an estimated 450 billion US dollars in remittances were sent to Low and Middle Income Countries. This means that the sum of remittances is more than three times larger than the sum of the world's total official aid to the same countries. The practice of sending remittances can be seen as one specific thing that migrants do as part of sustaining ties with their countries of origin. Remittances can be personal gifts, but are often sent in order to support family members and friends in their country of origin living under more difficult economic conditions. Remittances may also be a form of investment or repayments of loans. In this study we use data from the latest Swedish level of living survey LNU-UFB to study the factors influencing the propensity to remit. Using probit estimations, we find that the economic situation of the migrant, demographic variables and the migrants' ties to the home country are important. The propensity to remit also varies by country of origin. With an increasing number of migrants, the propensity to remit will have growing policy implications. It will have implications for Sweden as a donor country, raising issues of complementarity between remittances and official development aid. Migrants' propensity to remit will also be increasingly relevant for Sweden's integration policies, as the motives to remit might shape immigrants' decisions and priorities while settling in Sweden.

**JEL Classification:** F22, F24, J15

**Keywords:** migration, remittances, foreign born

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## 1. Introduction

For many individuals, migration means leaving their homeland and integrate in a new country. Integration, however, does not mean that migrants do not sustain ties with their country of origin. One of these transnational ties takes the form of remittances. The practice of sending remittances is a transnational practice, “one specific thing that migrants do as part of sustaining ties with their countries of origin” (Carling and Hoelscher, 2013). Migrants may remit in order to support family members and friends in their country of origin or simply transfer personal gifts (Carling, 2013). Remittances may also be a form of investment preparing for a return to the country of origin or repayments of loans.<sup>1</sup>

According to the World Bank, remittance flows to Low and Middle Income Countries were projected to reach 450 billion USD, and increase with 4.8 percent compared to 2016 (Ratha et al. 2017). This means that the sum of remittances was more than three times larger than the sum of the world's total official development aid to the same countries (OECD 2017).<sup>2</sup>

Remittances are increasing in importance. Remittances to developing countries increased by 51 per cent in the decade between 2007 and 2016. During the same time period, the number of migrants from these same countries increased by 28 per cent, while the populations increased by only 13 per cent (de Vasconcelos 2017). In Sweden, the immigrant population has increased from 12.6 per cent of the population in 2000 to 21.7 percent in 2016 (Statistics Sweden 2017). The increase of the foreign born population in Sweden means most likely new transnational connections and higher amounts of remittances being sent from Sweden.

Migrants' relatives and family members in their country of origin often live under more difficult economic conditions, forcing migrants to deal with global inequalities in their daily lives and to make priorities between relatives' needs in the country of origin and their own needs in the country in which they reside (Melander 2009). Remittance sending is therefore closely related to migrants' conditions in the host country, to the character of the migrant's relations with the country of origin, and to the living conditions of migrants' relatives in the country of origin.

In order to better understand how transnational ties and integration interact with one another, there have been many attempts to establish what factors are affecting the propensity to remit. Notably, it has been argued that the economic integration of migrants is positively correlated

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<sup>1</sup> See Yang (2011) for an overview of different motives for remitting.

<sup>2</sup> In 2016, net official development assistance (ODA) flows from member countries of the Development Assistance Committee (DAC) was USD 142.6 billion.

with the propensity to remit while socio-cultural integration is not a significant explanatory variable (Carling and Hoelscher, 2013). Economic integration influences the ability to remit, while socio-cultural integration in the host country is compatible with maintaining close ties to the country of origin, and thus does not influence the willingness to remit.<sup>3</sup>

Although research indicates how in specific cases those variables prove to be indicators of the propensity to remit, more research is needed in regard to the applicability of those variables on other specific cases such as Sweden. The present paper aims to palliate this gap by providing an in-depth analysis of foreign-born Swedish inhabitants' remittance-sending habits by analysing data from the most recent Swedish level of living survey LNU-UFB. The LNU-UFB database contains data from 3,344 interviews made with foreign-born Swedish residents who have moved to Sweden 2005 or earlier that have been used in this study. The interviews took place between 2010 and 2013. The data contains information both on economic integration, as for example employment, as well as ties with the home country (defined as family in the country of origin and visits to the country of origin).

Our analysis attempts to establish how socio-cultural integration, economic integration and ties to the country of origin each affect the propensity to remit of foreign-born in Sweden. The paper first presents the theoretical framework. Then, it gives an overview of the LNU-UFB database and establishes the different measurements for the variables. In order to provide an empirically driven analysis, the data is thereafter analysed through logistic regressions. Finally, conclusions are drawn.

## **2. Theoretical framework**

The practice of sending remittances can be related to a life course perspective. However, certain factors may be critical in determining the propensity of one individual or household to engage in this kind of activities.

In order to provide a theoretically driven analysis, the present paper uses a framework commonly used in the literature on transnationalism and integration, in which remittances are considered as a “proxy for transnational commitment more broadly” (Carling and Hoelscher, 2013). By engaging in remittance sending, migrants invest in transnational relations. For instance, sending financial resources to family members in the country of origin can be understood as an investment. The migrant may engage in such activities in order to avoid

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<sup>3</sup> For a survey of a large number of studies, see Yang (2011).

loosing social status in preparation of an eventual return to the country of origin (Holst, Schäfer and Schrooten, 2008). Remittances can therefore be interpreted as a case of competing loyalties as individuals have to make a choice between local or transnational expenditures (Carling and Hoelscher, 2013).

The integration of one individual within a host country is crucial in determining the resources available for remittances. For instance, a migrant cannot send money abroad if he/she does not have a source of income in the host country. On the other hand, the migrant must have ties with the country of origin in order to be motivated to send remittances. Accordingly, Carling, Erdal and Horst argue that people's propensity to remit is affected by both the capacity and the desire to remit (Carling, Erdal and Horst, 2012). Central to this perspective is the insight that people's choices and opportunities are affected by various life events, such as starting a family, graduate or move away from home (Mayer 2009, Bailey 2008). Not least, the will and the ability to remit differ between individuals at different stages of life (Pelling, Hedberg and Malmberg 2011).

The capacity and the desire to remit have both local and transnational dimensions. The local level involves the factors associated with the host country such as the availability of employment or how well a migrant is integrated socio-culturally. Transnational aspects regard factors determined outside of the host country such as the fact that a migrant has relatives in his/her country of origin. This approach entails that economic integration determines the capacity to remit locally, while the socio-cultural integration affects the local desire to remit. It is possible to combine social integration into the host country with maintaining ties with the country of origin. On the other hand, the availability of transfer services determines the transnational capacity to remit while the ties with the country of origin affect the desire to remit transnationally. The different variables influence the propensity to remit among migrant populations and are key aspects in understanding such phenomenon. For the purpose of this paper, the analysis looks more closely at the ties migrants sustain with the country of origin as well as the economic and sociocultural aspects of integration. The access to transfer services is not treated due to data limitations.

According to this framework, social-cultural integration, economic integration and ties with the country of origin all contribute to explain the variation in the dependent variable, the propensity to remit. From this theoretical insight, it is possible to establish different hypothesis that ought to orientate the analysis. The hypotheses are not competing alternative explanations but stands for two factors that may act together to influence the level of

remittances. A person may at the same time be well integrated in the country of destination and have strong ties with the country of origin.

Hypothesis 1: The more migrants are economically integrated within a host country, the more likely they are to remit since they have the capacity to engage in such transnational activities.

Hypothesis 2: The more migrants have ties with their country of origin, the more they are likely to remit.

### **3. Data and variable measurement**

This section of the paper presents the measurements of the dependent and independent variables used for the analysis.

#### 3.1 Dependent variable

The propensity to remit is measured using the definition of the LNU-UFB database. During the data collection, those interviewed have received the following question: "Have you given financial support or gifts for a total of 6,000 SEK or more to one or more individuals outside of your household during the past 12 months?" Moreover, they have been asked if the recipient is residing abroad, which makes it possible to distinguish remittances from financial support and gifts given in Sweden. This has not been possible in the past (see, e.g. Pelling, Hedberg and Malmberg 2011). An advantage of the data is that it captures also informal transfers. The most important limitation of the data from LNU-UFB 2010 is that the interviewees were only asked about amounts over 6,000 SEK. According to data compiled by IFAD (de Vasconcelos 2015), the typical amount remitted from Europe ranged between 1,500 USD and 3,200 USD per year. In spite of this limitation of the data, the analysis can provide pertinent insights on remittance-sending.

The dependent variable "remittance" is thus measured as transfers between two households in different countries involving 6,000 SEK or more per year. The variable is coded as a dummy meaning that subjects remitting were granted the value 1 while those not doing so were given the value 0.

The proportion of foreign-born people in Sweden who send remittances, defined as gifts or financial support of at least 6,000 SEK a year, was 10.6 per cent during the 12 months before being interviewed. These results indicate that the proportion of migrants' remittances from



Sweden is relatively low compared to other countries. For instance, a study by the Norwegian Central Statistical Office in 2005/06 show that more than a third of the foreign born provided assistance to their families in their country of origin (Blom and Henriksen, eds. 2008). According to the survey quoted above conducted on behalf of the British aid agency show that among 'black and ethnic minorities' in the UK, 26 percent of those surveyed said they had sent money to the families and friends during the past twelve months (Boon 2006). That the proportion of migrants who remit is relatively low in Sweden according to the survey may have multiple explanations. One explanation may be that some of those who remit send sums of less than 6,000 SEK per year, and therefore are not captured by the LNU-UFB survey. Another explanation may be that, compared to other industrialized countries, Sweden has had relatively generous rules for family reunification (MIPEX 2015).<sup>4</sup> The propensity to remit is twice as high for those who have part of their family (parents, siblings, partner or child) left in the country of origin compared to those who do not have it, 13.4 percent versus 7.7 percent. According to MIPEX, an index that compares 31 industrialized countries integration policy, in 2014 Sweden had the most generous policy of family reunification among EU countries along with Spain and Portugal (Huddleston et al., 2015).

The distribution of migrants involved in remittances is different along countries of origin. Migrants from Gambia, Serbia and Ethiopia are those associated with the highest rates of remittance, while Peru and Turkey have the lowest propensity to remit (2 percent and 4 percent, respectively). Table 1 shows the ten countries with the highest proportion of remitters according LNU-UFB. Explanations for the differences between immigrants from different countries could include differences in time spent in Sweden and differences in economic level between the recipient countries.

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<sup>4</sup> In 2016, Sweden introduced new, temporary asylum legislation. According to the new legislation, people who received subsidiary protection in Sweden do no longer have the right to family reunification, and convention refugees have to fulfil strict maintenance criteria in order for their family members to join them in Sweden. The temporary legislation is in force until July 2019.

Table 1. Percentage of LNU-UFB respondents who remit according to their country of origin; including the ten countries with largest shares

Country of origin	Remit (%)
Sri Lanka	28
Eritrea	27
India	26
Ethiopia	26
Thailand	22
Uganda	22
Colombia	21
Serbia	20
Gambia	19
The Philippines	18

Source: LNU-UFB 2010. Only countries with at least 20 respondents are included.

### 3.2 Factors contributing to explain the variation of remitting behaviour

Economic and socio-cultural integration as well as the motivation to remit are the main factors explaining the propensity of migrants to send remittances to their country of origin (Carling and Hoelscher, 2013). This section outlines how the different indicators composing those different dimensions are represented in the LNU-UFB data and presents the measurements used to construct the regression models of the study.

#### 3.2.1 Economic integration

The capacity to remit mostly depends on the individual's financial resources, such as income from labour and/or social transfers, which in turn are dependent on the individual's economic integration in the host country. The migrants' integration in the host economy thus determines the person's capacity to engage in remittance sending (Carling and Hoelscher, 2013). This section outlines different dimensions of individuals' economic integration. These include the level of salary, labour market integration (full time or part time employment, unemployment), social benefits and other financial resources (including gifts from other individuals). Taken together, these dimensions constitute the capacity to meet economic expenses, including remittances.

One way to measure economic integration and the subsequent financial capacity of an individual is to look at the level of income. The literature on remittance indicates different trends when it comes to the correlations between the level of income and the propensity to

remit. Most studies on remittances show that both the propensity to remit and the remitted amount is greater for those with higher incomes (see e.g. Hagen-Zanker and Siegel 2007 for an overview). However, this variation is not necessarily linear (Pelling, Hedberg and Malmberg 2011). Data from the LNU-UFB confirms this: the proportion of migrants who remit is greater among those with higher monthly income. The share of respondent engaging in remittance sending is somewhat higher among those with monthly incomes of between 15,000 SEK and 20,000 SEK after taxes than among those with monthly income between 20,000 SEK and 25,000 SEK after taxes. The differences are even larger between educational groups; education and income are highly correlated.

From another perspective, Stryjan (2007) found that among foreign born from Somaliland in Sweden there is a negative correlation between income and the amount remitted: remittances were lower for higher incomes. Data from the Norwegian Living Survey shows that people born in Somalia living in Norway with low incomes are as likely to remit compared to households with higher incomes (Blom and Henriksen, eds. 2008). This suggests certain variations in regards to the impact of income on the propensity to remit according to the country of origin.

The kind of income migrants receive also matters in the decision to send remittances abroad. The level of income does not indicate if the financial input is secure or not. Lowell and de la Garza (2000) found that, all else equal (including income), the propensity to remit is 14 percentage points lower in migrant households receiving income in the form of means-tested benefits, an income considered insecure. For this reason, it is important to look at the position of a migrant in relation to the labour market. The fact that an individual is employed, integrated in the labour force, has a steady job or works full time all play roles in assuring the economic sustainability of a household. Those factors may influence the capacity of one person to engage in remittance sending. A study in Canada found that the propensity to remit among recent migrants was not related to income, but that there was a link between the propensity to remit and the labour market situation of the migrant's place of residence. The propensity to remit was higher in areas with better economic situation and lower unemployment, that is, where the migrant could expect higher earnings in the future (Houle and Schellenberg 2008, p. 10). Income may also come in forms of social benefits. The most important economic resource for individuals is to have a job, and if they are older to have a good pension. Nonetheless, the fact that one has a low income does not necessarily imply that the person is not capable of gathering resources in order to remit. Recent studies have shown

that migrants in Sweden put in place systems of collective informal saving accounts among different households.

In the LNU-UFB survey, a measurement of economic capacity is whether one can gather 14,000 SEK with a week's notice in order to meet an unexpected expense. In the LNU-UFB data, of those born in Sweden the large majority state that they are able to gather such sum. This is true also for those born in the "EU15+" countries (including the other Nordic countries, USA, Canada, Australia and New Zealand). Fewer respondents among those who come from Eastern Europe, Africa or Asia, and Latin America confirmed that they could do so. The majority in each group would be able to gather 14,000 SEK in a week, but the differences in proportions between the groups are large. The means by which they can gather such sums also differ between groups.

The fact that an individual has difficulties in managing current expenses for food, rent, bills, etc. can indicate the individual's economic condition. In the LNU-UFB data, among those who have had such difficulties in the last year, 12 percent stated that they have given gifts or financial support. At first glance, this may indicate that some remitters engage in such activities no matter their economical condition. The ownership of assets can also indicate the economic capacity of a household. Among respondents in the LNU-UFB survey, those who remit live to about a third in bought houses, one third live in bought apartments and a third rent their homes. The share of remittances is almost twice as high among those who live in housing (15.6 percent) compared with those who rent their homes (8.7 percent). It is presumably related to the fact that those who own their homes generally have higher incomes than those who rent their homes.

Remittances tend to fall by the time a person resides outside his/her home country. The propensity to remit usually follow an inverted U-curve: In the very early years in the host country, few migrants remit, as newcomers often have to meet expenses related to their establishment in the new country, and generally have lower incomes than those who have been longer in the country. Thus, as newcomers establish themselves and their income increases, so does their propensity to remit. According to a long-term study conducted among immigrants to Canada, an average of 23 percent sent money home between six and 24 months after arriving in Canada, while almost a third (29 percent) sent money home between 25 and 28 months after they had come to Canada (Houle and Schellenberg 2008, p 6). However, according to the data from LNU-UFB, the propensity to remit reaches a high level between 16 to 20 years after the respondents moved to Sweden. The reason might be that those who have

been so long in Sweden have managed to acquire a stable income. Table 2 hereunder shows the proportion of the respondents in the LNU-UFB data that engage in remittance sending according to their time spent in Sweden.

Table 2. Percentage of LNU-UFB respondents who remit according to their time living in Sweden

Time living in Sweden	Remit (%)
6–10 years	11,2
11–15 years	12.7
16–20 years	15.8
21–25 years	11.9
26–30 years	6.1
31–35 years	11.6
36–40 years	10.0
42–45 years	9.6
46–50 years	3.8

Source: LNU-UFB 2010

In order to quantify economic integration as a variable explaining the propensity to remit, the model therefore includes in the model the variables: (1) income group, (2) employment, (3) work fulltime, (4) 14,000 SEK within a week, (5) manage daily expenses, (6) access to pension, (7) living in bought accommodation.

### 3.2.2 Socio-cultural integration

A higher level of socio-cultural integration may indicate that one individual is less inclined to send remittances as the person feels more connected to Swedish society. Conversely, socio-cultural integration may also enhance one's capacity to remit as the access to local networks and higher competencies in the host country's language may help migrants to find a steady employment and integrate economically. In fact, local languages skills can indicate that

foreign born have spent more time in the host country and are more likely to have found employment (Carling and Hoelscher, 2013). Voting in elections further indicates that immigrants have a certain interest in the politics of their host country thus mirroring their social integration. We hence have in the estimations included (8) make one understood in Swedish, (9) voted in elections 2006 as indicators of socio-cultural integration.

### 3.2.3 Motivation for remittance

Expectations of family solidarity often demand that the migrant should contribute to family members' livelihood in the country of origin. Ties to the country of origin are often critical to the willingness to remit. The fact that an individual has family members in his/her country of origin represents strong motivations for migrants to send remittances. We have in the estimations included (10) family in country of origin, (11) went back to country of origin to visit.

## 4. Regressions and analysis

The regressions shows that having access to 14,000 SEK per week, being able to manage daily expenses, being employed, working fulltime, and having family in the country of origin are statistically significant determinants of remittance sending. However, the level of income and the fact that subjects have gone back to their country of origin to visit are not statistically significant variables.

The fact that a subject has family in his/her country of origin increases the expected propensity to remit by about a third. This effect does not seem very strong given that having family members in the country of origin seems to be an important motivator for remittance sending. However, this may be attributed to the selection of cases within the LNU-UFB data. The subjects were asked if they remitted according to a rather high minimum amount. A number of remitters who remit lower amounts might have been excluded from the data set.

The integration into the labour force and the fact that a subject works fulltime are weakly correlated with the propensity to remit. For instance, the regression coefficients of 0.36 in Model 1 and 0.343 in Model 2 for the variable “employed” underline a relatively weak correlation with the propensity to remit. This dynamic can be attributed to the fact that remittance can come from other forms of income. However, the results show no statistically

significant results from the fact that subjects receive social benefits such as pension or disability pension. Conversely, the fact that subjects can get access to 14,000 SEK within a week and can manage daily expenses have a significant influence of the propensity to remit.

Interestingly, the level of income and the fact that the subject went back to their country of origin to visit are not correlated with the propensity to remit when we included those variables. Although the subjects do not go back to their country of origin, the subjects can have contact through Internet, the phone, or other medium. The fact that subjects are going back to their country of birth is therefore not an indicator of a strong relation one has with his/her home country. Moreover, it can be possible that subjects do not have the possibility to go back because of domestic political situations or personal reasons.

The differences are large between people with origins in different parts of the world even if we control for other variables.

## **5. Conclusion**

Our analysis of data from LNU/UFB shows that the practice of sending remittances is not very common among migrants in Sweden. Besides the high minimum level of remittances asked for in the survey, an explanation for the relatively low levels of remitters may be Sweden's relatively generous rules on family reunification: it has been easier than in most other countries for family members to join their spouse/parent/child in Sweden.

The regression analysis shows that economic integration increases the propensity to remit but also that those who have family members in the home country are remitting to a higher extent.

The differences in the propensity to remit are large depending of the country of origin even if we control for other characteristics. It is higher for those coming from regions with lower levels of income. Studying the interaction between integration within specific countries such as Sweden and the transnational bounds migrants sustain with their country of origin through remittance practices provides interesting insights on the wider transnational processes of migration. This interaction between local contexts and transnational processes should be the focus of increased scrutiny given current increases in migration flows.

Table 3. Factors influencing the propensity to remit

Probit regression	Model 1	Model 2
Employed	0.360(0.148)**	0.343(0.132)***
Working full time	0.117(0.115)	0.107(0.110)
Difficulties in managing daily living expenses	-0.346(0.131)***	-0.338(0.130)***
Are not able to get 14000 within a week	-0.516(0.111)***	-0.503(0.110)***
Years of residence in Sweden	-0.016(0.004)***	-0.015(0.004)***
Student	-0.121(0.153)	
Pensioner	0.099(0.154)	
Family in country of origin	0.354(0.100)***	0.356(0.100)***
Age	0.032(0.021)	0.033(0.020)
(Age squared)/100	-0.023(0.022)	-0.022(0.022)
Women	0.043(0.081)	0.0430(0.081)
Region (EU15+ reference)		
Other European	0.442(0.121)***	0.447(0.121)***
Middle East and Africa	0.423(0.123)***	0.421(0.123)***
Asia	0.640(0.131)***	0.634(0.131)***
Latin America	0.180(0.129)	0.201(0.129)
Constant	-2.589(0.464)***	-2.640(0.428)***
Number of observations	3342	3344
Wald Chi 2	135.32	132.25
Pseudo R2	0.114	0.113



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