

# The Cuban Condition: Migration, Remittances, and its Diaspora<sup>1</sup>

## Introduction

As in many other developing countries, migration has become a key component of the Cuban economy. This brief paper presents the results of two random surveys conducted on Cubans in the United States and in Cuba about migration, remittances and ownership of financial assets.<sup>2</sup> The findings are also compared with a previous survey conducted in 2005 and point to a trend of change and continuity.

Cuban migration has continued to rise over the past ten years and is exhibiting shifting trends in the countries of destination, compared to those of previous time periods. Moreover, Cubans in the United States continue to maintain ties to the island, such as through sending remittances despite U.S. restrictions. However, these restrictions have increased the prevalence of informal methods of transfer and have diminished their ability to remit to their relatives.

The main results of this survey show that remittances are an important factor for migrants and their relatives. In particular, we find that:

- Migration from Cuba has increased and expanded to countries other than the United States, Spain in particular;
- Cuban relatives of migrants say that economic reasons are a key rationale informing emigration;
- Nearly 40 percent of these relatives say that they are planning to migrate at some point in the near future, pointing to economic and political reasons;
- Remittance recipients are receiving relatively similar amounts of money compared to four years ago, but do so increasingly through informal means;
- The cost of remitting to Cuba is among the highest in Latin America (13% of the average amount sent);
- The average length of time receiving remittances is eight years;
- Over half of the people surveyed have visited the country, 20 percent in 2008 alone;
- Engagement with the home country is limited to one or two activities, such as remitting, calling or visiting the island;
- Over one-third of remittance recipients are saving, and they save a median of US\$500;
- Their method of saving often involves investing in a small economic activity.

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<sup>2</sup> The survey was conducted on 500 Cubans: 300 in the United States and 200 in Cuba during December 2008 and January 2009. Hereon we will use “2009” to refer to the time of this survey.

## I. Migrating from Cuba: change and continuity on the horizon

Although Cuban migration has followed several waves of mobility, mostly associated with political conditions on the island, politics and economics are interconnected and both have influenced migration. In this sense, most of the flow has historically been to the United States. However, international migration has been associated with trade links and Cuba's increasing connection to Europe in particular, reflects an increase of Cubans going to destinations other than the United States.

For example, survey results on Cuban remittance recipients from 2005 show that at the time of the interview, 81 percent of people had a relative who had migrated to the United States (similar to official statistics, see Table 1). In 2009, the percent dropped to 65 percent. However, this does not mean that migration to the United States has declined, as there continues to be a steady number of people coming from the island (seen in the flows of legally admitted Cubans, for example).<sup>3</sup> This result shows an increasing number of Cubans migrating to Europe partly as a result of opportunities found in these countries. Note in Table 2 that there is a 10 year gap between the average year of migration to the United States (1987) compared to Europe (late 90s and early 2000s).

**Table 1: Worldwide destination of Cuban migrants**

<i>Host Countries</i>	<i>(#)</i>	<i>(%)</i>
United States of America	888,280	79.6
Spain	79,000	7.1
Germany	18,265	1.6
Pakistan	13,050	1.2
Venezuela	9,621	0.9
Italy	9,569	0.9
Mexico	6,558	0.6
Kuwait	6,258	0.6
Canada	5,412	0.5
Other	79,935	7.2

Source: Migrants: Development Research Centre on Migration, Globalisation and Poverty. "Global Migrant Origin Database." Version iv, March 2007. <http://www.migrationdrc.org/>.

**Table 2: Average year the relative emigrated from Cuba**

United States	1987
Spain	1998
Italy	1999
Switzerland	2000
Germany	1998

<sup>3</sup> Between 2000 and 2009, more than 200,000 Cubans were legally admitted into the United States.

Venezuela	2001
France	2000
Mexico	1996

Source: Survey data, 2009.

The reasons for mobility are becoming similar to those of other countries: people are migrating increasingly because of economic factors in addition to the political situation. As Cuba has inserted itself into the global economy, with its own political and economic contradictions, migration has taken greater labor economics overtones. For example, interviews with Cubans and data from money transfer companies in Spain show that there are more migrant women than men. Moreover, according to relatives of migrants, the main justifications for leaving the country are associated with economics (Table 3). Some of these reasons are similar to those found in other countries of Central America and the Caribbean, particularly as they pertain to family unification and jobs. The most frequent response to the question of reason for migrating was “to improve their life and that of the family.” This reflects the perception that few options exist to improve one’s life in his or her country.

**Table 3: Reasons why relative migrated (%)**

	<i>D .Rep.</i>	<i>Honduras</i>	<i>Nicaragua</i>	<b><i>Cuba</i></b>
To improve family’s life	52	23	25	<b>38</b>
Because salaries are too low	11	21	12	<b>26</b>
To send money to family	18	27	10	<b>21</b>
Because of contacts with friends and family living abroad	10	15	11	<b>12</b>
Because it is hard to find a job	8	19	43	<b>9</b>

Source: Survey data (Cuba, 2009 and other countries, 2008).

Moreover, a significant percentage of those interviewed (39%) also expressed the desire to emigrate in the near future. This percentage is among the highest compared to other countries where similar surveys have been conducted, suggesting perhaps both the new patterns of labor migration as well as the relatively unique (political and economic) conditions in this country.<sup>4</sup> The reasons provided, however, differ significantly from those of other countries. For example, unlike other countries, the main reason to migrate, according to the Cubans surveyed, is family reunification. On the other hand, similar to other countries, the high cost of living is ranked higher than lack of jobs as a reason for migrating. The political situation is another very important reason, and it also reflects the conditions in the country. Thus, while foreign labor mobility has gained importance, political motives are not a matter of the past.

<sup>4</sup> In Nicaragua was 24%, Honduras 14%, Dominican Republic 27% and Paraguay 30%.

**Table 4: Reasons for migrating in the future (%)**

	<i>Honduras</i>	<i>Nicaragua</i>	<i>Dom. Republic</i>	<i>Cuba</i>
Family reunification	15	11	15	38
High cost of living/ one cannot live here	61	23	64	35
Political situation	15	5		23
No jobs	8	56	17	4

Source: Survey data (Cuba, 2009 and other countries, 2008).

Among Cubans in the U.S., the large majority (90%) responded that they have a relative abroad. Half of those report having at least ten relatives living outside Cuba. In addition, 52 percent of those interviewed also knew someone who would emigrate from Cuba, predominantly to the United States. The awareness that Cubans in the U.S. believe that someone from their family or someone who they know may come to the United States confirms the continued flow of migration. This continued migration to the United States, however, may slow as migrant networks between the U.S. and Cuba diminish with historic flows and people go elsewhere. According to migrants surveyed in the U.S. only 9 percent of their children are still in Cuba. These children have a higher chance to bring someone in the future than other family members, thus a smaller number would diminish the multiplying effect of migration over time. Meanwhile, the increased emigration of Cubans to countries besides the U.S. suggests that Cuban emigration is growing larger over the past five years as of 2009.

## **II. Remitting to Cuba and from the United States**

Informed by growing migration and economic necessity, as well as by a desire of Cuban emigrants to stay in contact with their relatives, money transfers have continued. The survey results of recipients and senders show important findings. First, as mentioned in the previous section, the United States continues to be an important country of remittance origin but in decreasing magnitude relative to other countries like Spain. Second, the amounts received are found to be the same, that is between 2005 and 2009 the same average amount was reported. However, the frequency may have increased reflecting the economic needs but also the ease of receiving from places other than the United States.

Third, those receiving from immediate relatives continue to do so, but the percent receiving from friends or more distant relatives dropped significantly, especially among those receiving from the U.S., whereas the percentage of those receiving from friends in Europe was over 20 percent. Fourth, people feel they are receiving almost the same amount as in the previous year. However, of the people interviewed in 2009, there were fewer who said they received less (7%) than the previous year compared to those interviewed in 2005 (29%) which was the time just after the restrictions were implemented. Finally, receiving through licensed money transfer businesses continues

to be more or less the same as in previous surveys, except that the percent receiving informally is higher among those sending from the U.S. The survey of senders also confirms this result.

**Table 5: Remittance transfers to Cuba, 2005 and 2009**

	2005	2009
Receiving from the U.S.	81%	53%
Receiving from Spain	12%	23%
Amount of years receiving	4	8
Amount received	\$150	\$150
Frequency receiving p/year	6	8
Receiving from parents	18%	14.6%
Receiving from children	26%	33.1%
Receiving from siblings	22%	31.5%
Receiving from others	34%	20.8%
Receives via MTO		59.8%
Receives via Mula		40.2%
Received less than in previous year	29%	6.7%
Received more than in previous year	13%	10.6%
Received same as previous year	58%	82.7%

Source: Survey data, 2009 and 2005.

**Table 6: Remittance transfer method (%)**

	Receiving from ...		
	Other	USA	Total
MTO	71.0	53.8	59.8
Traveler	29.0	46.2	40.2
Total	100.0	100.0	100.0

Source: Survey data, 2009.

Looking at Cuban remittances from the United States we find that the average amount remitted is slightly higher (US\$200) than what recipients report. However, the frequency is the same. Moreover, Cubans in the United States have expressed their continued commitment as they believe (94%) they will continue to remit for more than six years. Those individuals who are prepared to remit for longer are also among those who have been sending the longest (9 to 12 years, as opposed to 6 years for those remitting three or less years). This finding confirms the results from other societies showing that as people remit for longer periods of time their commitment expands partly due to the returns they see from sending to their families (particularly, improved household conditions and increased savings).

The aforementioned findings also coincide with recipients in that a small percentage of Cuban senders sent more than in 2007 (11%), and that the majority sent the same (53%). One important issue queried among migrants was whether the economic situation in the United States had affected them in some way, including reducing their remittance transfers. Seventy percent of them had felt affected in one way or another, and twenty percent of them said that they at some point had to stop sending money to their families, while another 15 percent said they had to endure the situation because they had to care for their family in Cuba.

**Table 7: Problems faced during the current economic crisis (%)**

	Sent more	Sent less	Sent same	All groups
Lost his/her job	14	15	9	11
Worried about future job loss	28	29	22	23
Needed to stop sending money	25	29	16	21
Will return to Cuba	0	1	0	
He/she will endure the situation because he/she has to care for the family in Cuba	6	17	13	14
Does not feel affected by the crisis	28	9	41	31

Source: Survey data, 2009.

Another important issue emerging from this study refers to the marketplace for remitting. The majority of people remitting are using regular money transfer services, such as Western Union. But there are also a significant percentage of people who are using informal networks. These networks of travelers known as ‘mulas’ in Cuban parlance (see our work Orozco 2003) have become more active particularly since the restrictions the U.S. government made on money transfers to the island. One serious implication of these restrictions has not only been an increase in informality, but also a reduction in competition. Most people recognize Western Union as their main (65%) remitter company. Moreover, the costs of remitting to Cuba are significantly high, over 13 percent of the value of the principal remitted. In fact, a large majority (73%) want to use other sending methods than the current one, such as account to account transfers.

**Table 8: Remittances and its marketplace**

	Cost of sending as share of amount remitted (%)	Amount paid	Average sent	(%) 2009	(%) 2005
Money transfer operators	17	29	207	56	82
Travelers	13	25	220	44	18

Source: (2005 & 2009) Survey of Cuban remitters.

This issue was more noticeable when people were asked about the obstacles they encountered in remitting. While people argued U.S. restrictions have prevented them from aiding their relatives, the cost of sending (which itself is a function of the restrictions that include lack of competition and options to remit) was the highest problem found in remitting. The second highest was the exchange rate in Cuba into the local currency as well as the taxes.<sup>5</sup>

**Table 9: Problems faced when remitting**

	(%)
Restrictions in the U.S. legislation affect my ability to remit to my family	15.0
Limits in amounts do not contribute to help with needs in Cuba	14.1
There are not many options to choose from when remitting	12.0
The sending cost is very expensive	23.1
The foreign exchange costs are expensive	22.8
The tax the family has to pay in Cuba is another problem.	12.9

Source: Survey data, 2009.

Overall these findings offer important clues about the state and pattern of transfers. Moreover, relying on these results and on the 2005 survey where 41 percent of Cuban migrants indicate they remit, we estimate the flow of remittances to Cuba to range between US\$830 and US\$985 million.<sup>6</sup>

**Table 10: Estimate of remittances to Cuba, 2008**

	<i>Percent sending</i>	<i>Senders</i>	<i>Estimate 1 (US\$)</i>	<i>Estimate 2 (US\$)</i>
	1	734,906	830,075,943	985,875,943
Receives from US	53	389,500	467,400,000	623,200,000
Receives from Spain	23	169,028	177,479,717	177,479,717
Receives from other places	24	176,377	185,196,226	185,196,226

Source: Population: American Community Survey, 2006, Remittances: survey of senders and recipients, 2005 and 2009.

<sup>5</sup> In 2004 the Cuban government levied a 10% fee charge on any dollar conversion into Cuban convertible peso (CUC), and months later it introduced an official exchange rate of 83 US\$ cents to the CUC, requiring that dollars not be accepted at local dollar stores. For an interesting analysis see González Corzo, Mario A. *Cuba's De-Dollarization Program: Policy Measures, Main Objectives, and Principal Motivations* in *Delaware Review of Latin American Studies*, Vol. 7 No. 2 December 30, 2006.

<sup>6</sup> The first estimate is based on the annual amount reported from the survey of recipients and the second estimate is based on the amount reported by Cubans in the U.S. The remittance population estimate of 734,906 is based on the American Community Survey of 2006 and the Survey of Cubans of 2005 where 41% say they remit, amounting to 389,500 remitters from the U.S. That figure is then extrapolated to the respondents among remittance recipients saying they receive from the U.S. (53%).

### III. Staying in touch with Cuba

Migrant transnational linkages are an important feature of globalization and most countries with migrants are no exception to this reality. Previous research on Cubans and other Latin American nationalities (Orozco 2005) has shown that people stay relatively connected to their counties of origin, but that Cubans are overall less engaged than other nationalities. Here we look at four forms of engagement: calling home, visiting the country, amount sent and still having children in Cuba. When looking at the issue of returning to visit the island, a larger percentage of people from Miami, Florida have visited the country, than those interviewed in New York and New Jersey. This finding seems counterintuitive as other analysts have suggested that Cubans in New York and New Jersey seem to be more engaged with the island given that they espouse less restrictive views about U.S. policy to Cuba. Overall, however, this finding is quite significant in that it shows that 60% have visited Cuba.

**Table 11: Last year visited Cuba (%)**

	New York	New Jersey	Florida
Has not returned to Cuba	62.0	56.2	23.5
Before 1990	22.0	22.5	1.2
Between 1991 and 2000	8.0	10.0	4.7
Between 2000 and 2007	8.0	11.2	48.2
In 2008	.0	.0	22.4

Source: Survey data, 2009.

When looking at the frequency of calling home to Cuba, the connectivity of Cubans emigrants with their homeland is much more limited compared to other nationalities. The results show a relatively small percentage of people calling home at least once a month. The percentage is again significantly lower among those not in Florida.

**Table 12: Calling home and migrant's place of residence (%)**

	New York	New Jersey	Florida
Two or more times a week	.0	.0	7.8
Once a week	.0	.0	13.9
Every two weeks	.0	.0	32.5
Once a month	14.6	6.8	36.1
Call rarely	85.4	93.2	9.6

Source: Survey data, 2009.

Overall the level of engagement is relatively smaller than in other countries and mostly limited to one or two activities at most.<sup>7</sup> But what is noticeable is that this engagement is again greater among those in Florida. Contrary to what is typically found in other countries, citizenship often increases engagement with the homeland, but in the Cuban case the situation is the inverse, suggesting that politics still have an effect on transnational ties.

**Table 13: Level of engagement among Cuban migrants (%)**

	NY	NJ	FL
Very little engagement	22.9	24.7	15.1
Moderately engaged	75.0	72.6	54.8
Significantly engaged	2.1	2.7	30.1

Source: Data administered by author.

**Table 14: Engagement and U.S. Citizenship status (%)**

	Not U.S. citizen	U.S. Citizen
Very little engagement	16.9	20.5
Moderately engaged	55.9	68.9
Significantly engaged	27.2	10.6

Source: Data administered by author.

Finally, the survey asked questions about whether Cuban migrants knew how their relatives acquired certain goods and what kind of items were available in the cartilla de abastecimiento. The results showed that they exhibited partial knowledge about the items in the cartilla and a little less on where they purchase other items. For example, some people mentioned stores that are no longer operational or that do not offer such goods.

<sup>7</sup> Level of engagement (this variable measures engagement as a function of four indexed variables with values 0 to 4: Amounts remitted; Frequency calling; Children in Cuba or the US; Last year visited Cuba.

**Table 15: Where does your family in Cuba buy personal household products (like clothes, shoes, etc.)? (%)**

En la calle a través de la Bolsa Negra	31
Tiendas en Pesos Cubanos Por la Libre	19
Tiendas en Dolares	18
Mercados Agropecuarios	13
Shoppings	11
Diplotiendas	9

Source: Survey data, 2009.

#### **IV. Savings and finances among recipients in Cuba**

One of the policy issues mentioned in the study on remittances and development relates to the ability of people to save as a result of the amounts received. Evidence suggests that not only do remittance recipients have a higher propensity to save, but are also able to invest, particularly if done over time. Here the survey data shows that only 40 percent of remittance recipients have a bank account, while 60 percent do not.<sup>8</sup> Reasons given for not having a bank account by respondents were a lack of trust in banks (49%) and the perception that they did not need to have a bank account (39%). This general distrust for banks was also evident when respondents were asked who they sought help from in case of an emergency (like accidents, illnesses or a death in the family). Most indicated that they typically seek the help of family members in Cuba or abroad, but practically none reach out to financial institutions (see Table 15).

**Table 16: In case of an emergency (accidents, medical, etc), from who do you seek help? (%)**

Family Abroad	91.0
Family Home	94.0
Bank	0.5
Community	2.0
Coop Or MFI	0.5
Church	21.6
Nobody	4.0

Source: Survey data, 2009.

Moreover, the survey indicates that a significant number of remittance recipients save: 36 percent save, and the average amount they save each year is US\$500. This statistic is consistent with research in other countries elsewhere worldwide, but is particularly important as it relates to some of Cuba's restrictions on saving mobilization: people have difficulties formally mobilizing their savings for investment, unless is done through informal networks. In fact, when asked what their

<sup>8</sup> Ownership of a bank account is not synonym of asset ownership, but is one indicator of financial openness.

saving or investment consists of, 34 percent of respondents indicated that it was an investment in a business, while 28 percent have investments in the form of assets (such as a home or car), and 12 percent keep their savings in a bank account, microfinance institution (MFI) or a savings cooperative (see Table 16).

Most of them use or plan to use their savings for either household necessities, house improvements or in case of an emergency (see Table 17). Thus, the percent of people with savings in a formal system is smaller than those owning accounts and may reflect that the value of their investment, albeit informal, may be higher than in a savings account in local currency. Moreover, the restrictions relating to savings and saving mobilization not only have an effect on informality but also may have an effect on how a new class can be remaking itself associated through remittance receiving people.

**Table 17: What does your saving or investment consist of? (%)**

	<i>Cuba</i>	<i>D.R.</i>	<i>Nic.</i>	<i>Hon.</i>
Investment in a business	34	17	15	13
Medical insurance	0	13	0	6
Savings account in bank, MFI, cooperative	12	15	18	16
Mutual fund	0	1	30	6
Purchase of goods (house, car)	28	3	2	4
Purchase of animals	6	0	2	2

Source: Survey data, 2008 surveys in selected countries.\* Numbers do not add to 100% because there were other forms of savings present among respondents.

**Table 18: What do you use/plan to use your savings for? (%)**

	<i>Cuba</i>	<i>Hon.</i>	<i>Nic.</i>	<i>D.R.</i>
Basic Family Necessities	25	12	13	14
In Case of an Emergency	25	16	31	30
Family Enjoyment	6	5	2	3
Debt Payments	1			
To Start a Business	5	7	10	10
Car Or House Improvement	21	4	3	6

Source: same as table 17.

## **Toward a better understanding of Cuban migration and remittances: concluding thoughts**

Remittances to Cuba have traditionally constituted a challenging policy issue partly due to political circumstances surrounding difficulties in measuring the flows, and restrictions on making transfers possible through licensed channels. This analysis has tried to assess the current condition of flows. Specifically we find that there exist some continuity in amounts sent, that some issues persist and intensified, while others have changed. We observed some important changes between 2005 and 2009, for example, migration has diversified. Informality in transfers from the U.S. to Cuba has increased after the passing of U.S. and Cuban restrictions. The restrictions have reduced the number of people who could benefit from their relatives. Moreover, costs of remitting have increased with a stronger market share held by fewer companies. These issues raised the need to reconsider the U.S. legislation and Cuban dollar exchange policies restricting remittance transfers to Cuba as their implications on informality, competition, costs and families have not been positive.

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**About the survey methodology**

These surveys were conducted by two separate research teams. In the US the study was conducted in Miami, New York and New Jersey following proportional sampling representation and using neighborhoods and stores most visited by the community as sample units. The firm Silvestre Hispanic Market Research & Services carried out the survey during the months of December 2008 and January 2009. The survey in Cuba was conducted mainly in Havana by a team of four researchers working in 6 provinces across the island. Researchers worked on a representative sample of the population's social, demographic, ethnic, regional, and social strata. However, given the Cuban political context, researchers did not do random street interviewing but instead the sample units relied on the snow ball procedure among people that could be interviewed in confidentiality. The sample size for both studies was 300 and 200 people respectively.

**Resultados de las encuestas con Cubanos en los Estados Unidos**

**Remesas**

¿A que provincia llega la remesa que manda? (Las 10 con mayor frecuencia)

Provincia	%
Ciudad de la Habana	37
Villa Clara	12
La Habana	11
Camagüey	9
Pinar del Río	8
Cienfuegos	6
Ciego de Avila	4
Holguin	4
Santiago de Cuba	4
Las Tunas	2

¿A que ciudad llega la remesa que manda? (Las 15 con mayor frecuencia)

Ciudad	%
La Habana	37
Santa Clara	9
Jibacoa	4
Pinar del Rio	4
Santa Lucia	4
Camagüey	4
El Salado	3
Cienfuegos	2
Trinidad	2
Banes	2
Moron	2
Santiago de Cuba	2
Soroa	2
Artemisa	2
Puerto Padre	2

En promedio...

Monto de dinero enviado cada vez	<b>US\$204</b>
Numero de envios al año	<b>6 veces</b>

Monto de dinero enviado cada vez

US\$	%
Menos de 100	5
De 100 a 200	51
Más de 200	43

Veces que manda dinero al año

	%
1 a 3	20
4	32
5 a 10	28
12	19
15 o más	2

¿Cuánto tiempo lleva enviando dinero?

	%
1-3 años	20
4-6 años	17
7-9 años	12
10 años o más	52

¿Qué método utiliza para enviar remesas?

Método	%
Agencias de remesas como Western Union	56
Viajeros, 'mulas'	43
Internet como Xoom	0
Bancos comerciales como Citibank, BOA	0

¿Le gustaría usar una manera más eficiente para enviar sus remesas? (las opciones con mayor frecuencia)

Método	%
Deposito directo en una cuenta bancaria	49
Internet	16
Tarjeta de remesas	2
Algo mas efectivo	2
Uno mas barato	1
Alguno gratis en Cuba	1
Cualquier otro metodo	1
<i>No cambiaria mi metodo actual</i>	27

¿Cuál es su compañía preferida para hacer envíos? (Las 10 compañías con mayor frecuencia)

Compañía	%
Western Union	65
Va Cuba	9
Varadero Express	4
Cuba Travel	3
Cabinas Telefonicas	3
Familiares	3
Envios Cuba	2
Isabela Travel	2
Amigos	1
Pro Cuba	1

¿Por cuántos años más cree que va a enviar remesas?

	%
Menos de 1 año	1
Entre 1 y 3 años	2
Entre 4 y 6 años	5
Más de 6 años	94

Ud. diría que para este año 2008...

	%
Envió más dinero que en el 2007	11
Envió menos dinero que en el 2007	36
Envió igual cantidad de dinero que en el 2007	53

### **Servicios bancarios**

¿Cuales de estos servicios financieros personales tiene?

En los Estados Unidos	%
Cuenta de cheques	87
Cuenta de ahorros	0
Ninguno	13

### **Migracion**

¿Cómo le está afectando la situación económica actual en su vida cotidiana?

	%
Estoy preocupado porque puedo perder empleo	23
He tenido que dejar de enviar dinero a familia	21
Aguantare la situacion porque la familia en Cuba tambien pasa dificultades	14
Manera situacion afecta: perdida de empleo	12
Retornare a vivir al pais en los proximos seis meses	0
<i>No me siento afectado significativamente</i>	31

¿Tiene Ud. Algún otro familiar viviendo fuera de su país de origen?

	%
Si	90
No	10

¿Cuántos familiares viven fuera?

**Promedio: 7**

	%
1-3	18
4-6	17
7-9	11
10 o más	55

¿Piensa que algún otro familiar va a emigrar de su país en los próximos 12 meses?

	%
Si	52
No	48

¿A qué país piensa emigrar?

País	%
EEUU	95
España	2
España y EEUU	2
Europa	1

¿Tiene obstáculos para enviar dinero?

Obstáculos	%
El costo de envío es muy alto	23
El cambio de moneda afecta a la familia	23
Restricciones en eua me impiden ayudar a otros familiares	15
Limites de envío en la cantidad no ayudan a cubrir las necesidades	14
El impuesto que familia debe pagar por recibir la transferencia	13
No hay mucha opcion de empresas de por donde enviar	12

¿Cuál de estos productos se reciben a traves de la tarjeta de abastecimiento?

Producto	%
Azucar (blanca y negra)	20
Chicharos	19
Sal	18
Cafe	18
Aceite para cocinar	13
Condimentos (ajo, cebolla, etc)	3
Yuca	2
Carne de res	2
Pescado	1
Platano	1
Galletas (de sal y de dulce)	1
Espagueti	1

¿En donde regularmente compra su familia en Cuba productos de tocador y artículos de uso personal (ropa, zapatos, etc.)?

	%
En la calle a traves de la bolsa negra	31
Tiendas en pesos cubanos por la libre	19
Tiendas en dolares	18
Mercados agropecuarios	13
Shoppings	11
Diplotiendas	9

¿Cuándo fue la última vez que visitó Cuba?

**Promedio: año 2000**

¿Con qué frecuencia llama a su familia o amistades en Cuba?

	%
Dos o más veces a la semana	5
Una vez a la semana	8
Cada dos semanas	19
Una vez al mes	25
Llamo muy poco	44

¿Utiliza ud el internet?

	%
Si	56
No	44

### **Demografia**

¿Cuál es su edad?

	%
Menos de 30 años	5
De 30 a 49 años	60
Más de 50 años	35

Sexo

	%
Hombre	63
Mujer	37

Educación

	%
Primaria completa	1
Secundaria completa	51
Algo de universidad	37
Universidad completa	11

Ingreso anual personal

US\$	%
Hasta 10,000	5
Entre 10,001 y 15,000	13
Entre 15,001 y 20,000	17
Entre 20,001 y 25,000	22
Entre 25,001 y 30,000	24
Entre 30,001 y 35,000	10
Más de 35,000	10

Ingreso total de todos los que viven en su casa, sin contarlos a usted

US\$	%
Entre 10,001 y 15,000	4
Entre 15,001 y 20,000	29
Entre 20,001 y 25,000	21
Entre 25,001 y 30,000	7
Entre 30,001 y 35,000	7
Más de 35,000	32

¿Cuántos años tiene viviendo en los Estados Unidos? **Promedio: 23 años**

	%
Menos de 10 años	32
De 10 a 20 años	22
De 21 a 35 años	16
Más de 35 años	29

¿Es usted ciudadana(o) americana(o)?

	%
Si	53
No	47

¿Cuál es su estado civil?

	%
Casado o viviendo con su pareja	70
Soltero	16
Otro (viudo, divorciado, etc.)	15

Tiene hijos viviendo con usted, en Cuba o en ambos países?

	%
Hijos viven conmigo en EEUU	70
Hijos viven en país de origen	9
Hijos están en ambos países	7
No tengo hijos	15

## Resultados de las encuestas con Cubanos en Cuba

Provincia en donde vive la persona entrevistada

Provincia	%
Havana	78
Pinar del Rio	8
Santiago	6
Villa Clara	4
Camaguey	4
Guantanamo	2

### Servicios Financieros

¿Tiene Ud. una cuenta en banco(s) del país?

	%
No	61
Si	40

Si no tiene cuenta bancaria...¿A que se debe que no tiene cuenta en banco(s)?

	%
No confío en los bancos	49
No necesito tener cuenta en el banco	40
No tengo suficiente dinero para poner en una cuenta	9
No hay banco cerca de mi casa o trabajo	1
Tuve mala experiencia con el banco	1
Es muy complicado abrir cuenta de banco aquí	1

¿Tiene Ud. algún tipo de ahorro o inversión?

	%
No	64
Si	37

Si tiene ahorro o inversión... ¿En qué consiste el ahorro o inversión que Ud. tiene o hace?

	%
Realizo trabajo(s) extra(s)	39
Invierto en algún negocio	17
Si me sobra dinero a final de quincena o mes lo guardo	16
Compro bienes – casas – carros	14
Cuenta de ahorro en banco, micro financiera o cooperativa, etc	6
Aprovecho las ofertas cuando hago compras	5
Compro ganado, caballos etc	3
Guardo los pagos o bonificaciones o prestaciones tales como aguinaldo	1

¿Aproximadamente cuánto ahorra al año?

**Promedio: US\$940.41**

US\$	%
Menos de 500	41
Entre 500 and 1000	37
More than 1000	22

Si tiene ahorro o inversión... ¿Para qué usa o en qué piensa usar sus ahorros?

	%
Para mejoras, arreglos o cambio de casa	19
Compras especiales (muebles, electrodomésticos, etc...)	17
En caso de emergencias de salud	14
Para jubilación o para tener estabilidad en el futuro	13
Para poner un negocio, empresa, o realizar un negocio	10
Cambiar o comprar carro	8
Asuntos legales	6
Celebraciones religiosas (fiestas patronales, etc... )	4
Para celebraciones especiales (boda, quinceaños, aniversario, bautizo)	4
Para los fines de semanas o vacaciones largas	3
Para educación de los hijos o para superación personal	2

¿A quién recurre para resolver situaciones de emergencia, tales como accidentes, enfermedades, muertes etc..?

	%
Miembros de mi familia aquí en el país	44
Miembros de mi familia que estén en el exterior	42
La iglesia o centro religioso	10
Nadie	2
Miembros de mi comunidad para buscar ayuda	1

### **Remesas**

¿En su hogar reciben remesas del exterior?

	%
Si	90
No	11

¿De qué país le envían remesas? (Los 5 con mas frecuencia)

	%
EEUU	64
España	13
Suiza	3
Alemania	2
Venezuela	2

¿Y de qué ciudad? (Las 8 con mas frecuencia)

	%
Miami	50
New York City	8
Madrid	6
Barcelona	4
Los Angeles	3
Valencia	2
New Jersey	2
Caracas	2

¿Cuanto recibe cada vez? (US\$)

**Promedio: US\$130**

	%
Menos de 100	11
De 100 a 200	86
Mas de 200	4

¿Cuál es la vía o método que utilizan para enviarle las remesas?

<b>Método</b>	<b>%</b>
Empresa remesadora tipo Western Union	60
Viajero o encomendero (mula)	40

¿Cuántas veces al año recibe remesas?

**Promedio: 8 veces**

	%
1 a 5	11
6	41
7 a 10	31
12	17

¿Cuántas personas le envían remesas?

	%
Una	91
Dos	8
Otro	1

¿Quién es el pariente más cercano que le envía remesas?

	%
Hijo o Hija	33
Hermano o Hermana	32
Papá o Mamá	15
Amistades u Otros	11
Tíos/Tías	8
Abuelos	2

¿Cuántos años tiene de recibir remesas?

**Promedio: 8 Años**

	%
1-3 Años	14
4-6 Años	17
7-9 Años	22
Más de 10 Años	47

Ud. Diría que en el año 2008 ...

	%
Recibió más dinero que en el 2007?	11
Recibió menos dinero que en el 2007?	7
Recibió igual cantidad de dinero que en el 2007?	83

### **Migracion**

¿Tiene Ud. algún familiar viviendo fuera del país?

	%
Si	95
No	5

¿Cuántos familiares viven fuera?

	%
1	27
2	21
3	24
4	12
5 o mas	16

¿ En qué año emigró del país su familiar?

	%
De 1960 a 1989	37
De 1990 a 1999	37
De 2000 a 2007	26

¿Cuál es la razón por la que su familiar se fue a vivir a otro país?

	%
Para mejorar su vida o la de de sus hijos (familia)	32
Porque los salarios aquí son muy bajos	26
Para enviar dinero a la familia	21
Porque tiene familiares o amigos allá que le recomendaron	12
Porque aquí no encontraba trabajo	9

¿Piensa Ud. o algún familiar emigrar del país en los próximos 12 meses?

	%
No	61
Si	39

¿A qué país piensa emigrar? (Las 6 opciones con mayor frecuencia)

País	%
EEUU	53
España	23
Francia	4
Mexico	4
RU	4
Brazil	3

¿Cuál es la razón principal por la que piensa emigrar?

	%
Reunificación de la familia	38
El costo de la vida aquí es alto/ Aquí no se puede vivir	35
Por la situación política del país	23
No hay empleo	4

### **Demografia**

¿Cuántos años tiene Ud.?

	%
De 16 a 29 años	8
De 30 a 49 años	46
Más de 50 años	447

Sexo

	%
Hombre	48
Mujer	53

¿Cuál es su nivel de escolaridad?

	%
Secundaria	9
Universitaria o técnica incompleta	38
Universitaria o técnica completa	53

¿Cual es el ingreso mensual del hogar?

US\$	%
50 o menos	58
De 51 a 100	27
De 101 a 200	4
Más de 200	12

¿Cuántas personas viven en su casa?

	%
1	9
2	31
3	39
4	13
5 o mas	9

¿Cuál es su ocupación actual?

	%
Profesional	40
Maestro(a) de educación	21
Jubilado	17
Comerciante o vendedor	7
Estudiante	5
Desempleado	4
Operario(a) u operador (a) de máquinas	2
Ama de casa	2
Agricultor	1
Construcción - albañilería	1

¿Tiene teléfono celular?

	%
No	74
Si	26

¿Usa Internet?

	%
No	59
Si	42

¿Cómo administra y distribuye el gasto en su casa?

	%
Necesidades básicas de la familia	25
Gastos extras de emergencia	25
Mejorar la casa o el carro	21
Ahorro	15
En buenas cosas para que disfrute la familia	6
Iniciar un negocio	5
Pagos de deudas	1