

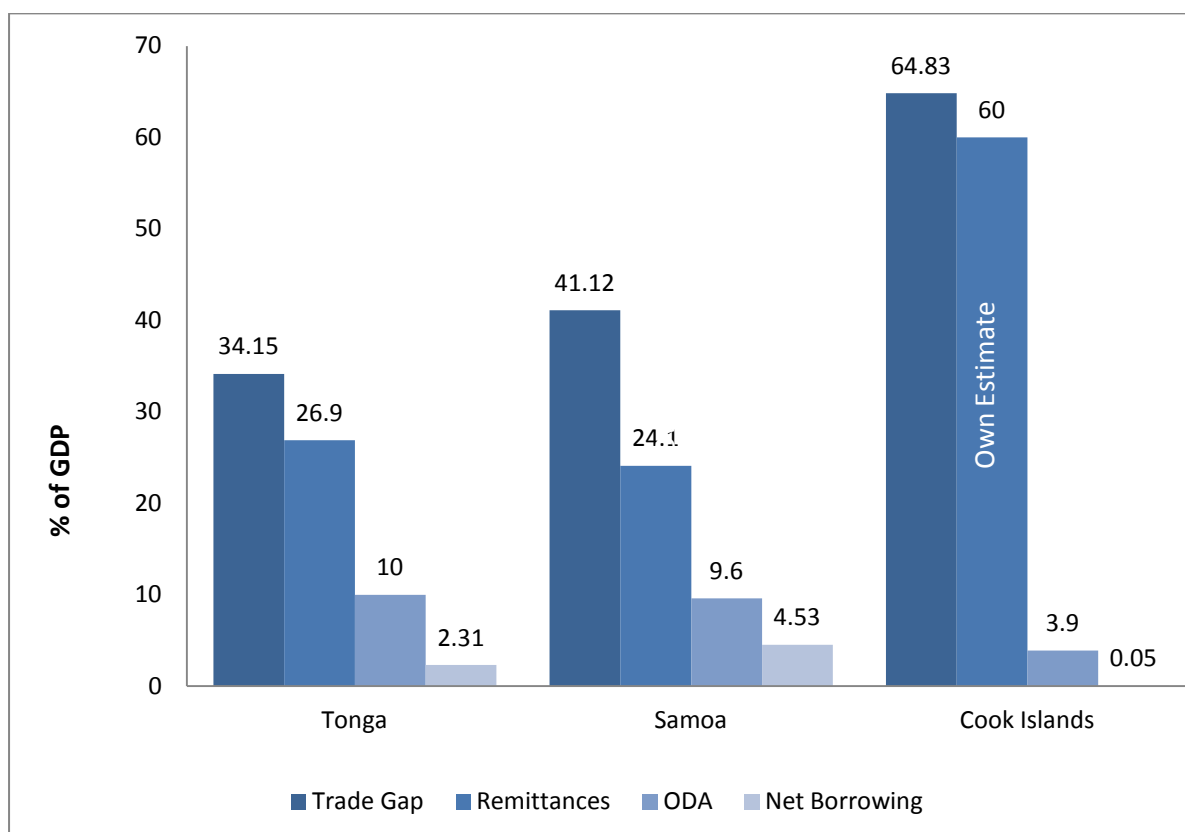
**Table 1: Country Background Demographic and Economic Data**

	Tonga	Samoa	Cook Islands
Population (thous. 2010)	103.7	184	17.8
Ethnic Abroad (thous. 2006)*	125	300	70
Migrants (thous. 2006)*	100	220	30
GDP/Capita (US\$ thous. 2009)	3.32	3.14	9.14
Imports/GDP (2007-10)	36.99	43.23	66.61
Exports/GDP (2007-10)	2.84	2.11	1.78
ODA/GDP (2007-09)	10.00	9.60	3.90
Net Borrowing/GDP (2007-09)	2.31	4.53	0.05
Remittances/GDP (2007-09)	26.90	24.10	n.a.+

Sources: Asian Development Bank (2011a, 2011b, 2011c)

+There are no estimates of remittances to Cooks Islands. Based on the findings of this study we estimate that remittances to be around 50% of GDP which is consistent with the size of the 'un-funded' imports shown in this table.

**Figure 1: Trade Gap by Source of External Income (2007-2009)**



Source: Based on data reported in Table 1. Trade gap defined here as imports *minus* exports. Own estimate of Cook Islands remittances based on unfinanced trade gap.

**Table 2: Sample Distribution in Urban and Regional areas**

Country of origin	Riverina	Sydney	Total
Tonga	60	173	233
Samoa	73	271	344
Cook Islands	61	186	247
Other	7	6	13
Total	201	636	837

**Table 3: Migrant Household Characteristics (Mean values)**

Variables ( N=824)	Riverina N=194	Sydney N=630
<i>Household Characteristics</i>		
Total HH income ('000)	80.16	99.54
Income earners in HH (no.)	2.34	2.34
Income per earner ('000\$)	34.84	42.76
Household size (no.)	3.95	4.47
Per capita income ('000\$)	22.91	25.54
<i>HH Head Characteristics</i>		
Gender Male (%)	84.02	80.83
Age (yrs)	42.08	45.45
Married/de facto (%)	77.32	77.30
Education (yrs)	10.41	10.97
Employed (%)	88.66	84.44
Urban Origin (%)	59.28	77.94

**Table 4: Occupation of Employed Migrants\***

Occupational category (N=1763)	N=	%	Skill category	%
Managers	57	3.23	Skilled	15.03
Professionals	107	6.07		
Technicians & Trade	101	5.73		
Community & Personal service	296	16.79	Semi-skilled	46.69
Clerical & Administration	141	8.00		
Sales Workers	111	6.30		
Machine operators	275	15.60		
Labourers	675	38.29	Unskilled	38.29
Total Employed	1763	100.00		

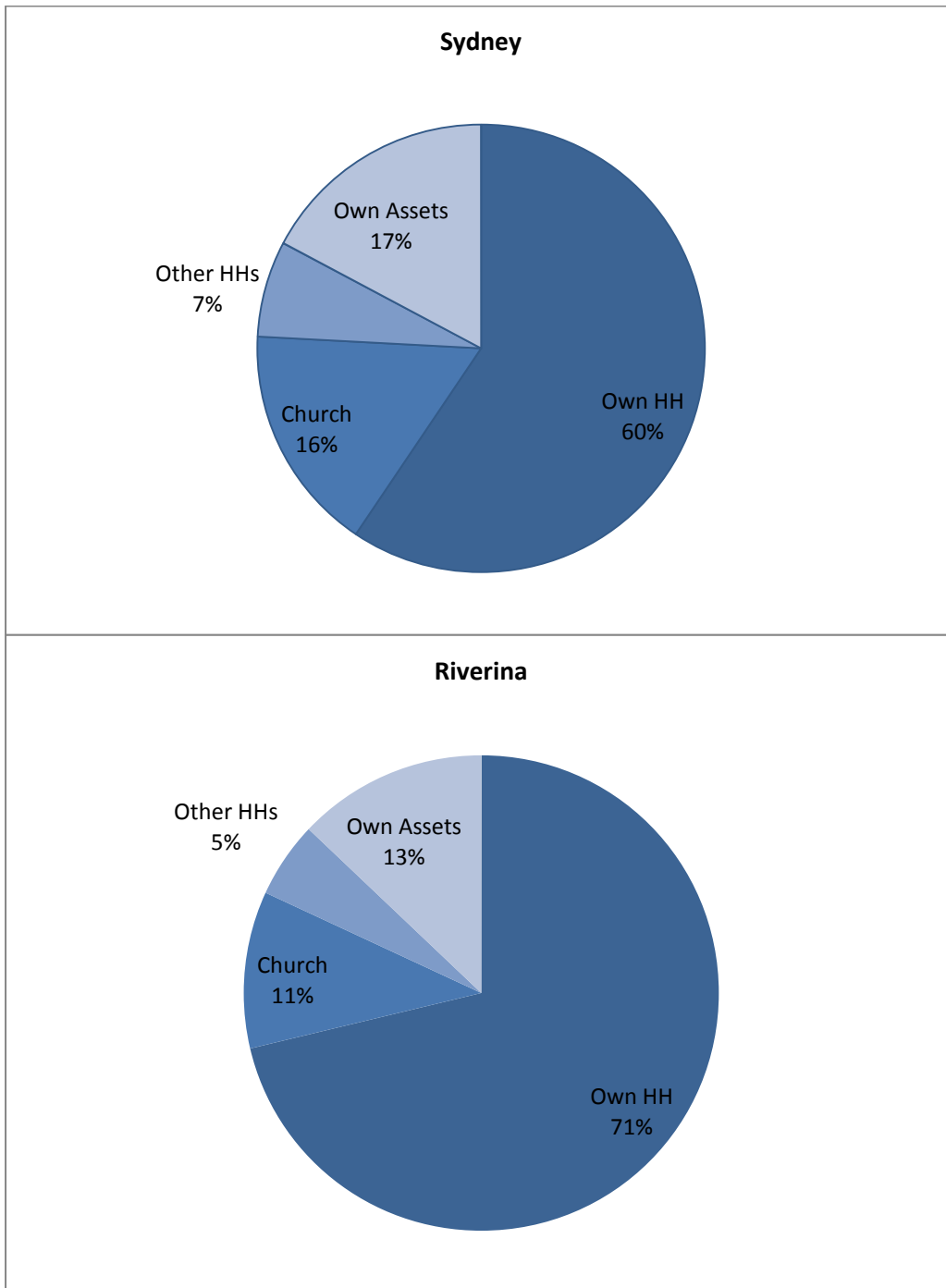
\* Of the 4,236 adults covered by the survey 1,763 (41.6%) were employed at the time.

**Table 5: Migration History of Migrant Households**

Variables ( N=824)	Riverina N=194	Sydney N=630
<i>Household Head Characteristics</i>		
Total years abroad of HH Head	21.58	23.81
Years in Australia of HH Head	15.40	18.42
Step Migrant (%)	57.73	56.35
Step Migrant via NZ (%)	53.61	53.02
<i>Household Characteristics</i>		
Other migrants (%)	89.18	96.67
Other migrants in Australia (%)	77.84	89.21
Other migrants in other countries (%)*	11.34	7.46
Other migrants in USA / UK (%)+	5.15	9.84
Members in Origin Country (%)	96.91	86.19
Parent in Origin Country (%)	55.15	29.05
Visitor from Origin Country (%)	38.66	38.10
Intent to return (%)	11.34	20.48

HH=household; \* No others in Australia; + Whether or not others in Australia as well.

**Figure 2 Composition of Remittances by Category of Recipient**



HH = household

**Table 6a: Categories of Recipients**

(Numbers of households; % of remitters in parentheses)

Recipient Category	Total (N=824)	Own HH	Institutions	Other HHs	Own Assets	Exclusively
Own HH	651 (84.7)		490	171	202	123
Institutions	603 (78.4)	490		172	178	89
Other HHs	196 (25.5)	171	172		77	2
Own Assets	205 (26.7)	202	178	77		0
Exclusively	214 (27.8)	123	89	2	0	
Total Remitters	769	651	603	196	205	214
Non-Remitters	55					

HH=household; HC=home country

**Table 6b: Remittances of Migrant Households (Mean values)**

Variables	Tonga N=233		Samoa N=344		Cook Islands N=247		Total N=824	
	Riverina	Sydney	Riverina	Sydney	Riverina	Sydney	Riverina	Sydney
	N=60	N=173	N=73	N=271	N=61	N=186	N=194	N=630
Remitters (n)	54	172	70	252	56	165	180	589
% of all HHs	[90.00]	[99.42]	[95.89]	[92.99]	[91.80]	[88.71]	[92.78]	[93.49]
<i>Mean value of remittances for remitting HHs (in \$ '000s)</i>								
Total value of HH remittances	6.77	9.47	5.76	10.69	4.91	3.67	5.80	8.36
Per capita HH remittances	1.55	2.51	1.68	2.68	1.70	0.88	1.65	2.13
Remit to own HC HH	5.27	5.99	3.78	6.01	3.49	2.30	4.14	4.97
Remit to institutions in HC	0.65	1.20	0.61	1.94	0.60	0.69	0.62	1.37
Remit to other households in HC	0.38	0.95	0.32	0.50	0.19	0.33	0.30	0.58
Remit to own assets in HC	0.47	1.33	1.05	2.24	0.63	0.35	0.75	1.44

**Appendix Table A.2: Profile of Migrant Households by Country of Origin**

Variables	Tonga N=233		Samoa N=344		Cook Islands N=247		Total N=824	
	Riverina N=60	Sydney N=173	Riverina N=73	Sydney N=271	Riverina N=61	Sydney N=186	Riverina N=194	Sydney N=630
<i>Household Averages (Standard deviation)</i>								
Household size	4.13 (1.59)	4.72 (2.56)	3.78 (1.68)	4.40 (1.74)	3.97 (1.59)	4.33 (1.81)	3.95 (1.62)	4.47 (2.02)
Number of children below 16 yrs	1.03 (1.26)	1.43 (1.73)	1.15 (1.37)	1.30 (1.44)	0.98 (1.10)	1.34 (1.39)	1.06 (1.25)	1.34 (1.51)
Income earners	2.62 (1.19)	2.40 (1.38)	2.12 (1.07)	2.32 (1.29)	2.31 (1.19)	2.29 (1.22)	2.34 (1.16)	2.34 (1.30)
Total HH income ('000)	87.79 (36.35)	107.28 (69.97)	72.28 (48.60)	100.06 (58.21)	82.02 (45.66)	91.41 (50.64)	80.16 (44.41)	99.54 (59.92)
Income per earner ('000\$)	35.76 (11.82)	45.44 (18.47)	34.54 (16.73)	42.89 (13.87)	34.26 (9.89)	40.03 (14.27)	34.84 (13.35)	42.76 (15.50)
Per capita income ('000\$)	23.79 (11.51)	27.94 (18.67)	22.09 (14.40)	25.20 (14.93)	23.01 (11.96)	23.75 (15.03)	22.91 (12.76)	25.54 (16.14)
<i>Household Head</i>								
Gender Male (%)	80.00	78.03	87.67	86.25	83.61	75.54	84.02	80.83
Age (yrs)	41.98 (11.89)	48.23 (11.12)	41.66 (12.28)	44.30 (11.72)	42.67 (12.61)	44.56 (9.58)	42.08 (12.21)	45.45 (11.08)
Married/de facto (%)	75.00	72.83	82.19	80.81	73.77	76.34	77.32	77.30
Education (yrs)	10.44 (2.36)	12.03 (2.43)	10.03 (3.51)	10.81 (3.17)	10.84 (2.99)	10.23 (3.22)	10.41 (3.04)	10.97 (3.07)
Employed (%)	88.33	83.82	87.67	84.13	90.16	85.48	88.66	84.44
Urban Origin (%)	58.33	81.50	52.05	82.66	68.85	67.74	59.28	77.94

**Appendix Table A.3: Migration History of Migrant Households by Country of Origin**

Variables	Tonga N=233		Samoa N=344		Cook Islands N=247		Total N=824	
	Riverina	Sydney	Riverina	Sydney	Riverina	Sydney	Riverina	Sydney
	N=60	N=173	N=73	N=271	N=61	N=186	N=194	N=630
<i>Household percentages</i>								
Other migrants (%)	90.00	95.95	82.19	96.31	96.72	97.85	89.18	96.67
Other migrants in Australia (%)	76.67	89.60	69.86	88.93	88.52	89.25	77.84	89.21
Other migrants only in NZ & other countries except Australia (%)	13.33	6.36	12.33	7.38	8.20	8.60	11.34	7.46
Other migrants in USA / UK (%)	10.00	15.61	5.48	11.81	0.00	1.61	5.15	9.84
Members in Origin Country (%)	96.67	98.27	98.63	86.72	95.08	74.19	96.91	86.19
Parent in Origin Country (%)	50.00	26.59	60.27	36.90	54.10	19.89	55.15	29.05
Visitor from Origin Country (%)	43.33	51.45	27.40	35.79	47.54	29.03	38.66	38.10
Intent to return (%)	13.33	26.59	12.33	16.97	8.20	19.89	11.34	20.48
Remittances (%)	90.00	99.42	95.89	92.99	91.80	88.71	92.78	93.49
<i>Household Head (Standard deviation)</i>								
Total years abroad	24.07 (10.54)	24.86 (10.62)	18.86 (11.55)	23.70 (9.71)	22.39 (12.73)	23.00 (12.47)	21.58 (11.79)	23.81 (10.84)
Years in Australia	18.00 (8.45)	20.94 (10.39)	13.23 (8.30)	17.35 (8.14)	15.44 (9.40)	17.64 (9.01)	15.40 (8.88)	18.42 (9.17)
Step Migrant (%)	65.00	36.42	49.32	73.06	60.66	50.54	57.73	56.35
Step Migrant via NZ (%)	58.33	30.64	46.58	70.48	57.38	48.39	53.61	53.02

**Appendix Table A.4: Sending Decisions of Remitting Migrant Households by Country of Origin**

Variables	Tonga N=233		Samoa N=344		Cook Islands N=247		Total N=824	
	Riverina N=60	Sydney N=173	Riverina N=73	Sydney N=271	Riverina N=61	Sydney N=186	Riverina N=194	Sydney N=630
Remitters (n) [% of all HH]	54 [90.00]	172 [99.42]	70 [95.89]	252 [92.99]	56 [91.80]	165 [88.71]	180 [92.78]	589 [93.49]
<i>Remittances to own HC HH (% of remitting HH)</i>								
Consulted OMs before remitting	9.26	18.02	15.71	20.24	5.36	17.58	10.56	18.85
Remit Money to own HC HH	92.59	90.70	94.29	82.54	76.79	54.55	88.33	77.08
Remit Goods to own HC HH	38.89	55.81	50.00	44.84	35.71	38.18	42.22	46.18
Payments on behalf of own HC HH	25.93	52.91	28.57	47.62	35.71	32.12	30.00	44.82
<i>Money remittances to own HC HH (% of remitting HH)</i>								
Formal channel	14.81	13.95	10.00	32.94	10.71	10.30	11.67	21.05
Cost incurred for sending money	61.11	72.67	62.86	58.73	57.14	36.36	60.56	56.54
<i>Frequency of remitting money to own HC HH (% of remitting HH)</i>								
Once a year	15.69	3.85	19.70	9.62	16.28	16.67	17.50	9.03
2 – 4 times a year	45.10	53.85	62.12	55.29	53.49	60.00	54.38	55.73
5 – 8 times a year	19.61	25.00	12.12	24.04	20.93	13.33	16.88	22.25
9 – 12 times a year	9.80	12.18	3.03	8.65	6.98	8.89	6.25	9.91
More than 12 times a year	9.80	4.49	3.03	2.40	2.33	1.11	5.00	2.86

HH=household; HC=home country; OMs=other migrants from same HC HH

**Appendix Table A.5: Selected Remittances Variables by Income Category and Country of Origin\***

Income category	Tonga N=231			Samoa N=337			Cook Islands N=239		
	Bottom 40% N=76	Middle 40% N=107	Top 20% N=48	Bottom 40% N=147	Middle 40% N=120	Top 20% N=70	Bottom 40% N=101	Middle 40% N=103	Top 20% N=35
Remitting HH (%)	98.68	96.26	95.83	91.84	95.83	94.28	86.14	95.15	85.71
Mean HH size	5.74	4.41	3.00	4.83	4.18	3.21	4.96	3.98	3.06
Mean HH remittances (\$)	5.62	8.13	14.22	7.53	10.32	9.97	3.25	4.04	3.75
Remittances as % of income	11.96	7.35	9.17	15.48	10.50	6.23	6.89	4.47	2.74
Riverina(%)	23.68	34.58	10.42	25.17	19.17	17.14	19.80	33.98	11.43
Informal channels (%)	18.42	21.50	8.33	19.05	16.67	11.43	13.86	14.56	11.43
HH Head total years abroad	22.78	24.69	27.60	21.57	24.24	21.92	21.77	22.92	27.47

\* The income categories are based on per capita incomes. The categories were then created by splitting the entire sample of individuals into the three income groups; eg. In the Case of Tonga the Bottom Income Category consists of the 40% poorest individuals living in 76 households, while the Middle Income Category consists of the 40% middle income individuals living in 107 households.

**Appendix Table A.6: Selected Remittance Variables by Migrant's Length of Absence and Country of Origin**

	Tonga N=233						Samoa N=344						Cook Islands N=247					
Length of absence (years)	0-5	5-10	10-15	15-20	20-25	25+	0-5	5-10	10-15	15-20	20-25	25+	0-5	5-10	10-15	15-20	20-25	25+
N=	7	13	27	30	59	97	17	29	43	70	66	119	15	26	48	31	34	93
% in Category	3.0	5.6	11.6	12.9	25.3	41.6	4.9	8.4	12.5	20.3	19.	34.6	6.1	10.5	19.4	12.6	13.8	37.7
Remitters (%)	85.7	100	92.6	93.3	100	97.9	100	96.6	100	91.4	95.5	89.9	80.8	88.5	93.8	87.1	82.4	92.5
Mean per capita inc. ('000\$)	23.5	24.8	22.0	26.9	27.4	28.4	30.0	24.2	22.5	23.2	22.8	24.5	20.5	20.8	19.7	22.7	27.8	23.6
Mean HH remittances ('000\$)	7.8	9.1	7.9	4.7	8.5	10.0	6.0	8.0	9.1	8.6	9.1	9.9	3.1	5.3	3.1	3.2	2.5	9.9
Remittances as % of income	11.4	12.2	7.8	9.6	8.8	9.3	13.1	11.4	11.1	13.3	13.0	10.4	6.3	7.4	5.5	3.5	3.4	5.5
Riverina (%)	42.9	38.5	14.8	26.7	30.5	22.7	64.7	41.4	13.9	20.0	24.2	11.8	46.7	15.4	16.7	38.7	23.5	23.7
Intent to return (%)	0.0	23.1	18.5	36.7	27.1	19.6	5.9	17.2	23.3	10.0	12.1	20.2	13.3	26.9	18.8	19.3	14.7	14.0

**Table 10: Probit Regression Results by Category of Remittances Sent and by Country of Origin**

Remittances sent to:	<i>Own HH</i>			<i>Other HH</i>			<i>Organizations</i>			<i>Own Assets</i>		
	Tonga	Samoa	Cook Islands	Tonga	Samoa	Cook Islands	Tonga	Samoa	Cook Islands	Tonga	Samoa	Cook Islands
Years of education				++				--	---	+		
Total HH income								+++		++		
Own house in Australia	+	+		--			---					
Total years away from HC	++		-	++								-
Origins in rural area of HC			--					--			--	
Living in Riverina		+			+		--				---	
Unexpected events in Aus HH					+++		-		+++			
Unexpected events in HC HH		+++				+					+	
Own house in HC	+++		+++			++				+++	+++	
Intend to return to HC		+++		+++		+	+++			---		
Had visitor from HC	+++	+++	+++	+	+++	-	++	++				
Parent living in HC	+++	+++	+++					+++			+++	++
Other migrants associated	---			++				+++	++			
Active in church				++				+++				

+++, ++, + indicate positive effect and statistically significant at the 1%, 5% and 10% levels respectively

-, --, --- indicate negative effect and statistically significant at the 1%, 5% and 10% levels respectively

HH=household; HC=home country