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Resilient Remittances? Examining Immigrant Remittances from the United States to Latin America During Covid-19

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Abstract
The onset of the Covid-19 pandemic prompted projections of economic contraction and a resulting decline in immigrant remittances, which are fundamental to many migrant household survival strategies. However, in the first year of the pandemic, remittances from the United States to Mexico and other Latin American countries remained surprisingly stable. Using novel survey and interview data, we investigate this apparent divergence, and the dynamic familial networks that sustained remittances during the first year of Covid-19. We identify patterns masked by the overall macro trend of resilient remittance flows, including heterogeneity across remitters' responses to the pandemic and household-level strain of remitting during this period. Specifically, we find evidence of an intensified *expanded remittance pool*, wherein remittance responsibility spread across household and extended family members—especially US citizens, authorized immigrants, and those who were more financially stable—in response to job loss and income instability within remitting households. During a period of extreme hardship, the continued need for remittances among nonmigrant family members contributed to the purposive intensification of these expanded pools. Our study of immigrant remittances during Covid-19 demonstrates the utility of examining complexity, change, and oftentimes

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strain at the micro-household level that undergirds apparent stability at a macro-level of analysis.

Keywords
remittances, COVID-19, immigrants, Latin America, family, economic sociology

Introduction

Remittances—or economic capital sent from immigrants to nonmigrant family members and others back home—are fundamental to migrant-sending household survival strategies (Lucas and Stark 1985; Massey et al. 1993). At the global scale, remittances are also important, surpassing official development assistance (Ratha et al. 2019) and composing large proportions of the gross domestic product (GDP) of many countries in the Global South. In 2019, for example, immigrants in the United States sent over $US 71 billion dollars abroad, resulting in approximately 20% of the GDP of El Salvador and Haiti, 14% of Guatemala's GDP, and 3% of Mexico's GDP, valued at nearly $US 39 billion.[1] While remittances are critical to both micro and macro-level economies, they are prone to fluctuation due to factors in sending and receiving countries, such as recessions (Orozco and Jewers 2014) and environmental disasters (Yang 2008). The onset of the Covid-19 pandemic in the United States—the largest remittance-sending country in the world—thus prompted widespread projections of economic contraction and a resulting decline in remittances to Latin America overall (ENLAC 2020; Ng and Serrano 2020), with severity varying by region (Valdivia Lopez et al. 2020).

Despite these predictions, macro-level remittances remained resilient: during the first year of the pandemic, inflows to Latin America and the Caribbean grew overall, and remittances from the US to several Latin American countries, including Mexico, held stable or increased (Ratha et al. 2021). Previous scholarship explains some of this stability, noting that remittance flows are countercyclical, acting as a shock-absorption mechanism during recession or crisis (Frankel 2011). Studies of pandemic remitting further suggest that government support payments (Higgins and Klitgaard 2020) and the availability of formal remittance channels helped stabilize remittance patterns during travel restrictions (Dinarte et al. 2021). These explanations do not fully account for the resilience of pandemic remittances in the US-Latin America case, however. During the 2008–2009 recession and the pandemic, remittances were not uniformly countercyclical across Latin America (Flores and López 2021; Lozano Ascencio, Valdivia López and Mendoza 2022). Moreover, undocumented immigrants—a group of approximately 11 million people, 75 percent of whom are Latin American (MPI 2019)—are likely

[1] See https://databank.worldbank.org/

to remit in general (Amuedo-Dorantes and Pozo 2006), but were ineligible for federally funded pandemic supports (Kolker 2020) and face obstacles to using formal banking systems (Amuedo-Dorantes and Bansak 2006).

In this study, we bridge insights from scholarship on crisis remittance and immigrant families to argue that a fuller understanding of how remittances are sustained during extreme conditions—such as a pandemic that affects both sending and receiving contexts—requires analysis of transnational immigrant households (see Lucas and Stark 1985; Canales 2005; Carling 2008). Prior studies of crisis remittance demonstrate that difficult circumstances in communities of origin are associated with increases in flows (Yang 2008; Frankel 2011; Inchauste, Stein and Liendo 2013; Le De et al. 2016). Responding to need, immigrants sustain remittances by reducing their own consumption (Ratha and Sirkeci 2010), using savings (Orozco 2009), and relying on extended family networks (Canales 2005; Jardón Hernández and Hernández Lara 2019; Lopez 2019). In this way, the crisis remittance literature relates to scholarship on Latin American immigrant families, in particular, the emphasis on core values—such as family identification, dedication, and mutual support—that undergird familial structure (Keefe 1984; Almeida et al. 2009; Mendez-Luck et al. 2016). Drawing from these literatures, the primacy of family among Latin American immigrants may help explain sustained remittances during Covid-19. Ties within Latin American immigrant families are also dynamic, complex, and subject to strain, however (Menjívar 2000; Del Real 2018; Patrón 2021). Given the global nature of the pandemic and its repercussions, moreover, immigrants within receiving locales also grappled with the crisis. Significant sacrifice within immigrant households thus likely mediates the broader pattern of sustained pandemic remittances. Unlike most crisis remittance studies, we focus on a disastrous *global* event, highlighting the role of remittance-sending behavior within transnational Latin American immigrant households during Covid-19.

We analyze remittance resiliency from the US to Latin America from March 2020 to January 2022—the first 18 months of Covid-19 in the western hemisphere. What patterns help explain macro-level stability within remittance flows at the level of the Latin American immigrant household in the US during this period of global crisis? To address this question, we analyze two unique data sources from separate studies: the nationally representative Survey of Latino Immigrant Families and Identities (SLIFI), and in-depth qualitative interviews of undocumented and formerly undocumented Latin American immigrants in Chicago. We identify a shift in *who* shared in pandemic remittance obligations and *how* those who maintained remittance levels were able to do so. We thus find evidence of an *expanded remittance pool*—wherein remitting obligations spread to, or intensified for, nonprimary-remitting household members and extended family. We argue that expanded remittance pools helped sustain pandemic remittances, as obligations spread and intensified from the usual first-generation immigrants (see Soehl and Waldinger 2012; Trieu, Vargas and Gonzales 2016) to the second-generation and other documented and higher wage family members. Across this period of extreme hardship in both remittance-sending and remittance-receiving localities, the need to support nonmigrant family members motivated the construction and maintenance of expanded remittance pools. Contributing the perspective of transnational Latin American immigrant households, this study helps explain the macro-level stability of US-Latin America remittance flows during Covid-19.

Understanding Remittance Behavior

Among immigrants, *who* typically sends economic remittances? Under "normal" nonpandemic conditions, remitting is most common among less socioeconomically privileged immigrants who send money to nonmigrants often in regions in crisis (Wucker 2004). Children remit to their parents, and parents send money to their children and partners, though siblings or other extended family members may share remitting obligations (Canales 2005). In the US, specifically, lower-wage and undocumented immigrants are more likely to remit (Menjivar et al. 1998; Sana and Massey 2005; Amuedo-Dorantes and Pozo 2006), though immigrants classified as higher skilled are more likely to send greater amounts (Lozano Ascencio and Jardón Hernández 2012).

Remittances do not commonly extend beyond the first generation. Those in the second generation who do remit typically have closer relationships to the homeland and to kin in the country of origin (Soehl and Waldinger 2012; Trieu, Vargas and Gonzales 2016). Later generations may also remit with the purpose of paying others who take care of family investments (Fokkema, Cela and Ambrosetti 2013), or when remittances are requested by parents (Gutierrez 2018*a*). Such "mediated remittances" are couched in familial expectations (Gutierrez 2018*b*), as they shift both financial and emotional aspects of the transaction toward the immigrant generation. Insights from this prepandemic remittance scholarship suggest that immigration status and income would continue to influence remittance behavior during Covid-19, alongside extended family ties.

In examining *why* immigrants remit, early studies posit both "altruistic remittances," in which migrants sacrifice their personal interests to send money for family needs, and "insurance remittances," in which migrants remit in a more contractual model for self-interested motivations (Lucas and Stark 1985). Research finds support for both models in different contexts, with strong evidence of the role of familial expectations, community norms, and social position in shaping remitting decisions (VanWey 2004; Canales 2005; Batnitzky, McDowell and Dyer 2012; Jardón Hernández and Hernández Lara 2019). We extend this literature to the question of remitting during an unprecedented global pandemic, bridging the literature on remittances and crises with research on Latin American immigrant families.

Crisis Remittances

Remittance flows are impacted by migrant stock, employment, and income in destination country (Mohapatra and Ratha 2010; Maldonado, Bajuk and Hayem 2011), as well as global exchange rates (Ratha and Sirkeci 2010) and the relative strength and weakness of sending and receiving countries (Vargas-Silva and Huang 2006; Orozco and Jewers 2014). Studies of crisis remittances contribute the additional insight that flows are countercyclical: extreme conditions in communities of origin, like economic crises or natural disasters, are associated with increases in remittances (Yang 2008; Frankel 2011; Inchauste, Stein and Liendo 2013; Le De et al. 2016).

This work also demonstrates *how* migrants manage continued remittances when difficult circumstances emerge in receiving destinations. During the 2008 financial crisis, for instance, remittances to developing countries declined “only modestly” because of migrants’ efforts to continue supporting nonmigrant family members by “absorbing” shocks to their incomes via reduced consumption (Ratha and Sirkeci 2010) and using their savings (Orozco 2009). In other crisis contexts, such as raids, deportation, illnesses, and natural disasters, extended family networks and immigrant communities may also assist financially (Canales 2005; Lopez 2019), especially when the target individual has helped others before (Jardón Hernández and Hernández Lara 2019).

While the crisis remittance literature may overlook major *global* events with deep impacts on both sending and receiving countries, emerging evidence from Mexico during Covid-19 suggests that areas with longer-standing migration flows to the US were more likely able to maintain remittances compared to newer sending regions (Lozano Ascencio, Valdivia López and Mendoza 2022). Aspects related to traditional sending communities—such as the existence of subsequent immigrant generations, higher income jobs, and extended interpersonal familial networks in the US—may be crucial to understanding pandemic remittances, which we explore below.

Family and Remitting During Covid-19

The pandemic has disparately and deleteriously impacted Latino, immigrant, and undocumented families, among other marginalized groups in the United States (Bambra, Lynch and Smith 2021). “Essential” workers—disproportionally women, people of color, and immigrants—faced the highest health and safety risks during the pandemic, as well as the highest risk for unemployment due to their prevalence in low-wage work. Moreover, school and childcare center closures decreased women’s labor force participation (Collins et al. 2021) and well-being (Calarco et al. 2020), with impacts concentrated on non-White families (Lee and Parolin 2021). Critically, federal relief—such as unemployment assistance and direct stimulus payments—excluded noncitizens, further concentrating pandemic-related economic hardship among already-marginalized immigrants (Kolker 2020). Thus, while Latino immigrant families were among the hardest hit by the pandemic, they are also those most likely to remit (Amuedo-Dorantes and Pozo 2006) and work lower-wage jobs (Menjivar et al. 1998; Sana and Massey 2005), making the stability of remittances from the US to Latin America during the first year of Covid-19 particularly striking.

The pandemic's effect on the health of Latin Americans, and its restrictions on movement and work in an already largely informal economy, alongside a decade of regional economic deceleration, left the region in crisis (Gutiérrez Cham, Herrera Lima and Kemner 2021). Though the economic and health situations varied, a "confluence of pandemics" magnified the crisis of Covid-19 for the region (Díaz Arias and Viales Hurtado 2021), further driving the need for remittances among nonmigrants just as immigrants in US destinations faced deleterious impacts.

The prepandemic literature demonstrates that household dynamics and family relationships shape remittance patterns (VanWey 2004; Batnitzky, McDowell and Dyer 2012). Relatedly, research on *familiso* within the Latin American immigrant family has long emphasized the primary role of strong family identification, dedication, loyalty, and mutual support (Keefe 1984; Almeida et al. 2009; Mendez-Luck et al. 2016). As emphasized in the literature on countercyclicality of remittances (Frankel 2011; Le De et al. 2016, etc.), sensitivity to homeland conditions may thus prompt immigrants to continue or increase remittances to support loved ones back home—even under duress. In this perspective, cross-border family networks and obligations may help explain sustained remittances during the first year of Covid-19.

Loyalty to family and mutual support have limits (Smith-Morris et al. 2013), however, and family relationships are dynamic (Czaika and Spray 2013; Bettin and Lucchetti 2016). Within resource-poor immigrant communities, poverty and structural inequalities also make assisting family members difficult (Menjívar 2000). The apparent stability of pandemic remittances therefore likely obscures substantial strain within remitting immigrant households, underscoring the utility of looking beyond the primary remitter to analyze remittance behaviors during a global duress.

We hypothesize that the stability of remittance flows from the United States to Latin America during Covid-19 obscures heterogeneity among the type of immigrants who remit and changes in remittances patterns within transnational Latin American immigrant households, as well as strained family dynamics in sending and receiving locales. Specifically, we expect remittance behavior to expand to include those who may not remit as often nor as much, such as members of the second generation, and other family members with resources due to more privileged socioeconomic and legal status. We draw on two unique data sources, detailed below, to evaluate these hypotheses, and develop our central finding of expanded remittance pools as a contribution to scholarship on remittances, crises, and immigrant families.

Data and Methods

Both authors launched separate, individual studies—the nationally representative Survey of Latino Immigrant Families and Identities (SLIFI), and in-depth qualitative interviews of marginalized Latin American immigrants in Chicago—to understand remittance behavior between the United States and Latin America between March 2020 and January 2022. The SLIFI captures national remittance trends among Latinos, and the qualitative interview study helps explain shifts in remittance behavior during Covid-19 among an especially vulnerable—but high remitting—immigrant group. Our joint analysis illustrates a fuller understanding of how Latino immigrant families sustained remittances during extreme pandemic conditions.

The SLIFI centers on family and transnational activities. Conceptualized early in the pandemic, the first author fielded the survey in November 2021–January 2022 in English and Spanish. The survey sample is comprised of self-reported Latinos in the US from the first or second generation[2] and was fielded through a nationally representative online panel, which accounted for sex, age, national origin, nativity, education, and national distribution across US states. Among other questions, respondents were asked if they remit[3], and if so, how remittances patterns changed during the pandemic.[4] Given the timing of the survey, responses reflected changes in remittances between before the pandemic and around the 18-month point, including the period of its onset and subsequent variants that drove new spikes in infections, hospitalization, and death. Table 1 provides demographics of the whole survey sample (n = 1,046), as well as those who reported remitting—the focus of this analysis (n = 594). As Table 1 shows, 55% of survey respondents remitted at time of survey and 49% are US-born, 27% are Mexican-born, 6% are Puerto Rican-born, and 18% are born elsewhere in Latin America.[5] We also note that 20% of respondents

[2] We define second generation as a person with at least one parent born in Latin America, including Puerto Rico.

[3] The SLIFI uses several items to identify respondents as "remitters" including: having sent money abroad to support children, parents, grandparents, or other family members; to maintain property; or for another specified reason.

[4] Question text: "Since the COVID-19 pandemic, do you send more money or send less money to family or close friends in [country]?," where [country] was filled in with the respondent's country of birth or familial country of origin. If respondents reported more than one country, they choose the one to which they identified more closely.

[5] As shown in Supplemental Table A, the national origins of the full survey sample align consistently to the national origins of Latinos in the US. However, as these N's are too small for meaningful statistical analysis, we group respondents into three origin categories: Puerto Rican, Mexican, other-Latin American. While there is some debate as to whether Puerto Ricans are considered "immigrants" due to the territorial status of PR and their—albeit unequal—US citizenship, we choose to keep Puerto Ricans in the analysis, as scholarship finds persistent inequalities for Puerto Ricans in the US (Tienda 1989; Valle 2019). Further, remittances scholarship typically treats the US-PR remittance corridor as its own, akin to other transnational remittances corridors (Ratha, Eigen-Zucchi, and Plaza 2016), though Puerto Ricans have been found to remit less than other Latin Americans due to the expanded social safety net and comparatively higher standard of living available in PR (Duany 2010). We provide sensitivity analyses both excluding and controlling for PR nativity and find little difference in quantitative results (see Supplemental Table B).

are potentially undocumented.[6] Among the remitters, 46% are US-born, 17% are Mexican-born, 6% are Puerto Rican-born, 31% are born elsewhere in Latin America, and 26% are potentially undocumented. Of US-born remitters—the children of first-generation immigrants—71% are Mexican-origin, 9% are Puerto-Rican origin, and 20% have origins in other countries of Latin America.

We use the sample of remitters (n = 594) from this survey to estimate self-reported changes in remitting during the pandemic, thus contextualizing the stability in global remittance trend reports from the US to Latin America. Specifically, we use a multinomial logistic regression model (Table 4 and Figure 1) to estimate change in remittance behavior for all respondents who report having sent money to family and friends abroad. Within this model, we estimate change in individual remittance behavior, with the reference group "No change in Remittances" and comparison groups "Send More Remittances" and "Send Less Remittances." We explore as covariates the individual characteristics of remitters, including: household income (less than \$30k vs \$30k or greater), full-time employment, education, documentation status, being US-born, age, household size, any children, and gender. These covariates allow us to highlight variables of interest to explore further with this study's qualitative data. Due to sample size, we omit country of origin (or familial origin for the second generation) from the main models (Models 1–2). Sensitivity analyses omitting those of Puerto Rican Origin (Model 3), comparing different birth countries to the second-generation (Models 4 and 5), and only those of Mexican origin (Models 6 and 7), indicate that findings are generally comparable across models.

The second author's separate, co-led project provides two waves of qualitative interview data collected in Chicago. The first wave was conducted in person between May 2019 and March 2020 with a purposive group of 196 Chicago city residents from ethnoracially, socioeconomically, and legally marginalized groups.[7] For the present study, we selected immigrants from Latin America from this pool who are undocumented ($n = 58$) or ever were undocumented in the US ($n = 7$), for a total of 65 interview participants. Of these, 65% did not graduate high school, and most were low-income "essential" workers during the pandemic. Questions during first

[6] As survey methods best practices dissuade from asking sensitive questions outright, we did not ask respondents directly about documentation status. Respondents not born in PR or mainland US, were asked "Which of the following best describes your current status?… (1) Naturalized citizen of the United States; (2) Green card holder / Permanent resident card holder; (3) Granted Deferred Action for Childhood Arrivals (DACA); (4) Visa or work permit; (5) Something else; or (6) Prefer not to say. We grouped "Something else" (8%) and "Prefer not to say" (12%) as a combined "undocumented/other" category. This proportion is slightly higher than the estimated proportion of undocumented Latinos in the US (13%).

[7] These include people who were low-income (with HS attainment or less as a proxy for SES), and also unstably housed or homeless, formerly incarcerated, noncitizen immigrants, African American, Latinx citizen, and/or transgender or gender non-binary.

Table 1. Demographics.

	Quantitative SLIFI Survey Sample				Qualitative Interview Study	
	Full Survey		Remitters Only			
	N	% (wtd)	*N*	% (wtd)	*N*	%
Send Remittances						
Yes	594	55%	594	100%	58	89%
No	452	45%	—	—	7	11%
Age						
18–34	525	41%	342	48%	10	15%
35–49	341	33%	194	36%	39	60%
50–59	109	13%	42	10%	13	20%
60+	71	13%	16	6%	3	5%
Gender						
Woman	627	51%	341	47%	41	63%
Man	411	49%	250	52%	21	32%
Transgender/nonbinary	8	1%	3	0%	3	5%
Education						
8th grade or less	—	—			19	29%
Some high school	129*	16%	133	20%	23	35%
High school diploma or GED	366	33%	203	33%	22	34%
Some college	330	31%	180	29%	—	—
Bachelor's Degree	221	19%	78	19%	1	2%
Language of Interview/Survey						
English	705	63%	361	54%	7	11%
Spanish	341	37%	233	46%	58	89%

(continued)

Table 1. (continued)

	Quantitative SLIFI Survey Sample				Qualitative Interview Study	
	Full Survey		Remitters Only			
	N	% (wtd)	*N*	% (wtd)	*N*	%
Immigration Status						
US Citizen	765	68%	410	61%	2	3%
DACA	7	1%	5	1%	2	3%
LPR (or pending)	73	9%	42	9%	2	3%
Visa or work permit	34	3%	21	4%	1	2%
Undocumented	167	20%	116	26%	58	89%
Place of Birth						
US	592	49%	325	46%	—	—
PR	76	6%	38	6%	—	—
Mexico	212	27%	93	17%	52	80%
Other Latin America	166	18%	138	31%	13	20%
US-Born Familial Origins						
PR	73	12%	28	9%	—	—
Mexico	407	70%	225	71%	—	—
Other Latin America	112	18%	72	20%	—	—
Total	1,046		594		65	

*Survey sample demographics did not distinguish between completing 8 grade and completing high school. Instead, the option was “Grades 0 to 11, did not complete high school.”

interviews included migration and employment history, household information, and demographics. The same study participants were interviewed again between April and August 2020, via phone due to the onset of Covid-19.[8] Second interviews focused on impacts of the pandemic, and participants shared information on if and how their remittance behaviors changed. At time of first and second interviews, 89% of interview participants reported remitting.[9] Both interviews included questions about other household and family members, who were often in different legal and socioeconomic positions than primary interview participants, thus offering broader insights.

Our interview data illuminate remittance patterns during the pandemic among already-marginalized immigrants who are likely to remit (Menjivar et al. 1998; Sana and Massey 2005; Amuedo-Dorantes and Pozo 2006; Borjas and Cassidy 2020; Gemelas et al. 2021)—and who may struggle to maintain stable remitting patterns. Given that the majority of undocumented Latin American immigrants in the US live in large cities, like Chicago (see Passel and Cohn 2019), the interview data underscore experiences in traditional urban receiving locales. While not intended to be generalizable, the qualitative findings mirror those from the nationally representative SLIFI survey data: each dataset points to the establishment of expanded remittance pools as a foundational aspect of continued remittances during the first 18 months of Covid-19.

We analyzed interview transcripts using the flexible coding method (Deterding and Waters 2021), which develops a logic of "starting big" to increase flexibility and conceptual refinement. With Dedoose software, we created a set of broad codes based on interview domains. As themes emerged, we created additional codes, refining our codebook with an iterative process centered on coding reliability and identifying patterns across interview waves. Interview participants highlighted below most clearly illustrated our findings.

Results

Overall distribution of remittances changes from the survey data is presented in Table 2. Half of respondents who remit maintained a stable pattern of remitting throughout the pandemic's first year. The other half are divided roughly between those who sent less

[8] With oral consent, interviews were recorded and professionally transcribed. Participants received a $50 cash for the first interview for their time, followed by a $60—via cash transfer app or virtual gift card—for the second interview.

[9] The interview guide indicated for interviewers to ask about remittances during the pandemic. Example questions from transcripts include, "Do you send remittances?", "Do you send money to Mexico?", "Do you or someone in your household send remittances to Michoacan?", etc. Based on participants' responses, interviewers probed on changes in remitting during the pandemic, specific amounts, and future remitting aspirations.

Table 2. Descriptive Statistics on Covid-19 Remitting in Survey Sample (N = 594).

Since the COVID-19 Pandemic, Do You Send More Money or Send Less Money to Family or Close Friends in [Country]?			Row Percent				
	N	Percent	% HH Income <$30k	% Employed Full-time	% LT HS Educ.	% 2nd Gen.	Undocumented
I send more money	157	27%	30%	64%	14%	57%	18%
I send about the same amount	293	51%	34%	51%	14%	51%	21%
I send less money	126	22%	56%	37%	35%	23%	47%

Table 3. Descriptive Statistics on Covid-19 Remitting among Interview Participants.

	N	%
Remitting decrease during Covid	38	58%
Remitting stable during Covid	16	25%
No current remitting	7	11%
Remit, no Covid information	4	6%
Total	*65*	*100%*

money (22%) and those who remitted more (27%). While the survey data focuses on individual-level remittances changes, interview data elucidate pandemic remitting as a process that moves through household and extended familial networks.

Interview data ($n = 65$) centers on families who were hard hit by the pandemic—low-income Latino immigrants, undocumented or formerly undocumented, who were also likely to remit (Amuedo-Dorantes and Pozo 2006; Kolker 2020). A slim majority of interview participant remitters (58%) reported decreasing their remittances during the Covid-19 pandemic, while 25% maintained stable remittance patterns and none reported an increase (see Table 3). From the interview participants, 11% reported they did not remit in either wave of interviews (pre- or during-pandemic) and 6% provided remittance information during Wave 1 but not Wave 2. The qualitative data provide rich insight into how focal interview participants and their transnational households navigated the strain of pandemic remitting. Some differences between the survey data and qualitative interview data are expected, given purposive variation in sample composition and related lack of statistical representativeness of the interview data.

We discuss results from a multinomial logistic regression model with the survey data concurrently with findings from interviews. Odds ratios of select variables of interest from the full multinomial logistical regression model are presented in Figure 1, in which no change in remittances is the reference group. Specifically, we compare membership in the "sending more money" group versus "sending the same amount," and compare membership in the "sending less money" group versus "sending the same amount." Full model results are presented in Table 4.[10]

Below, we first analyze stability in remittance behavior, identifying a shift in *who* was bearing the brunt of remitting and *how* those who had maintained their remittance levels

[10] Supplemental Table B explores five more models for sensitivity analysis: Model 3 removed those born in PR from sample running the same multinomial logistic regression model. Model 4 (DV: remit more) and 5 (DV: remit less) control for country of origin in a four-way split (US-born, Puerto Rico, Mexico, other Latin America) in two logistic regressions. We do so because a four-way variable in a multinomial logistic regression is difficult to interpret. Models 6 and 7 explore only those of Mexican origin. All models provide similar results to main models.

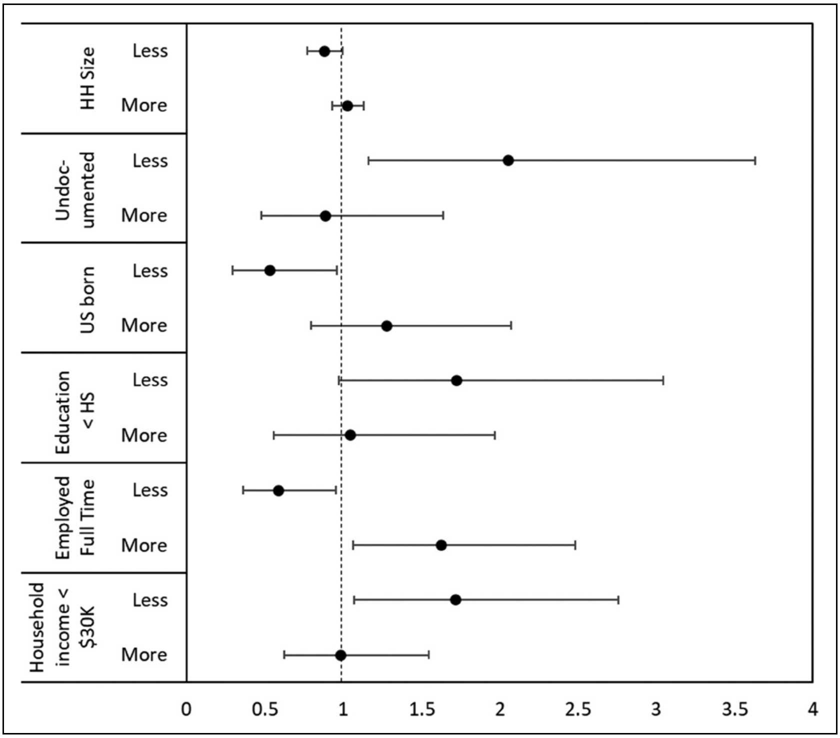

Figure 1. Odds Ratios of Select Variables in Survey Sample: Comparison Group: No Change in Remittances During COVID-19.

were able to do so. Here, we understand this stability first as primary remitters continuing to remit as they did prior to the pandemic due to stable employment. However, we also find evidence, across both the survey and qualitative interview datasets, of *shifting* and *expanded remittance pools*, wherein remittance responsibility intensified for the second generation and other US-based family—especially US citizens, authorized immigrants, and relatives who were more financially stable. In other words, compared with their pre-pandemic amounts, nonprimary remitting family members either began or increased their contributions to economic remittances sent to the homeland through the primary remitter. Next, we focus on decreased remitting, in which we identify undocumented immigration status and unstable employment during the pandemic as primary drivers of decreased remittances, issues exacerbated by sickness among "essential" workers, lack of care for school-aged children during school closures, and exclusion from federal pandemic aid.

Finally, using interview data, we analyze the deleterious impacts of unstable remittance receipt for nonmigrant family members in Latin America, many of whom were elderly, and discuss how this contributed to familial obligations to

Table 4. Change in Remittances Patterns in Survey Sample (Multinomial Logistic Regression).

	Model 1		Model 2	
	Send More Remittances	Send Less Remittances	Send More Remittances	Send Less Remittances
Intercept	−1.01***	−0.976**	−1.398*	−0.286
	(0.25)	(0.258)	(0.486)	(0.546)
Household income < $30K	−0.063	0.529*	−0.017	0.541*
	(0.228)	(0.239)	(0.231)	(0.242)
Employed Full Time	0.511*	−0.52*	0.486*	−0.532*
	(0.208)	(0.235)	(0.215)	(0.248)
Education < HS	0.113	0.557*	0.045	0.544†
	(0.319)	(0.282)	(0.323)	(0.291)
US born	0.207	−0.645*	0.248	−0.631*
	(0.238)	(0.29)	(0.245)	(0.303)
Undocumented	−0.084	0.667*	−0.123	0.72*
	(0.313)	(0.284)	(0.316)	(0.291)
Age			0.001	−0.01
			(0.009)	(0.01)
Household Size			0.026	−0.13*
			(0.051)	(0.065)
Any Children			0.315	0.337
			(0.242)	(0.29)
Male			0.034	−0.135
			(0.215)	(0.249)
−2 Log L	1104.399		1096.093	
AIC	1128.399		1136.093	
N	594		594	

Note: †$p < .1$; * $p < .05$; ** $p < .01$; *** $p < .001$.

remit. We thus demonstrate the varied importance of transnational families during this urgent period, while underscoring the duress under which immigrants remitted. We argue that the macro-level trend of stable remittances from the US to Latin America during the first year of Covid-19 masks this household-level heterogeneity.

Stable Remitting: The Role of Employment and the Expanded Remittance Pool

Fifty-one percent of survey respondents who remit maintained their remittance levels during the first year of the pandemic, and 27% increased their remitting. Employment was crucial: 51% and 64% of those with stable or increased remitting patterns, respectively, were employed full-time. Model results follow descriptive findings (see Figure 1 and Table 4), and we present odds ratios of estimates from the model in this section for ease of interpretation. Full-time employment is the only statistically significant variable associated with an increase in remittances, compared with no change (OR: 1.626, CI: 1.066, 2.480), and is also associated with not decreasing remittances (OR: 0.588, CI: 0.361, 0.956).

Qualitative data allow us to explore quantitative findings, focusing specifically on the most vulnerable. In the most straightforward case—and reflecting the importance of full-time employment found in the quantitative data—interview participants who did not lose their jobs during the pandemic continued their prepandemic remittances without disruption. A 41-year-old undocumented interview participant from Mexico who worked in newspaper delivery, for example, attributed steady income to her ability to maintain the amount and frequency with which she remitted to her mother, who relied on the money for food and medical bills. She notes, "Thank God I have never lacked work, never… [With the pandemic] I started praying, talking to God and telling him this and that, and thanking God for hearing me. Until now it [the pandemic] hasn't affected anything, because well… everything is fine." Other interview participants experienced jobs that closed for a period, but continued to pay workers. For instance, a 40-year-old undocumented factory worker from Mexico continued to regularly remit to his mother throughout the course of the pandemic largely because his employer paid workers while the factory was shuttered, but then continued working—at a risk to his health—once the factory reopened. Those who continued sending remittances-as-usual throughout the pandemic often put their lives at risk to keep working.

In both the survey and interview data, for participants who experienced individual or household-level job loss and income instability, stable remitting patterns hinged upon support from other family members. Indeed, survey data model results find that household size was protective against decreased remitting (OR: 0.878, CI: 0.773, 0.998), a pattern also present in the qualitative data. For example, a 41-year-old undocumented woman from Mexico who worked in a restaurant maintained her hours and income, but her husband, who worked in construction, faced a severely reduced workload. Her work made up for the reduction in her husband's income. "With what I work," she commented, "we get ahead, we don't lack anything." Therefore, she was able to keep sending support to her daughter and her mother in Mexico throughout the pandemic.

Additionally, model results for the quantitative data show that the second generation was less likely to decrease their remittances (OR: 0.532, CI: 0.294, 0.963). Indeed, the second generation made up over half of all survey respondents who maintained remittance levels (51%) and who increased remittances during Covid-19 (57%)—a group who, prior to the pandemic, did not remit as often nor as much (Waldinger 2017). Alone, the survey data elucidate the importance of the second generation and larger households to stable remitting, but the qualitative data show us *how* these variables came into effect—especially among the most vulnerable remitters. Importantly, we observe the weight of remittance responsibility shift from the focal interview participant to other family members—often those with more privileged legal status and income stability.

Amidst job loss and cut hours, children of immigrants helped supplement parents' remittances to family in communities of origin. This was particularly the case in mixed-status households that included members with DACA or US citizenship, who often contributed to stability in remittances through jobs that allowed them to work remotely, an indicator of the professional—and more privileged—nature of their work (Brynjolfsson et al. 2020). In the case of a 25-year-old transgender participant from Mexico with DACA who worked-from-home for a social service provider, for example, Covid-19 did not affect their employment. Their undocumented father, on the other hand, experienced job and wage loss in the construction sector, prompting the adult DACA-mented child to contribute part of their earnings toward family finances and household remittances. "I'm fine, thank God," they said. "It really is helpful because my dad can't go to work… I have to work so that I can help pay the rent, I could help pay the bills, I could help pay for food."

For many interview participants, the stability of remittances was only possible due to the efforts of multiple households within the same family, sending money together—an element that the survey data, which is focused at the individual level, cannot explicitly capture. For example, for a 46-year-old formerly undocumented man from Mexico with US citizenship who worked in sales, remitting became difficult when he experienced income loss at the onset of the pandemic. His sister, in another US household, had stable work, and so the extended family pooled resources to remit. He noted the importance of multiple family members' efforts, saying, "We agree [on how much we send] and since there are at least three or four of us who contribute, then it makes it easier for us to make this type of contribution, because I am not making it all directly by myself." Similarly, in the case of a 47-year-old undocumented homemaker from Mexico, multiple households came together to remit during the pandemic. Her husband worked in car repair during the pandemic, though with reduced hours. The couple each struggled to remit to their parents, and began to lean on the woman's brothers-in-law, who had steadier earnings, to contribute. In this way, several immigrant households in the US united to remit to two nonmigrant households in Mexico.

While we see an uptick in remitting in the second generation in the survey data, qualitative interview data show why and how remittance pools shifted to include other household and family members. Considered alongside the role of larger households and increased second-generation remitters in our survey data, these interview findings are indicative of an intensified expanded remittance pool, a key adaptive shift to remitting under pandemic conditions. Indeed, this finding is in line with prior work that demonstrates evidence of multiple people collaborating to support the elderly in Mexico (De Vos, Solís and De Oca 2004), as well as the negotiation of sibling-linked households to provide for aging parents (Quashie 2015). Moreover, evidence of expanded remittance pools among extended family during Covid-19 reflects analogous conclusions from the prepandemic crisis remittance literature (Canales 2005; Jardón Hernández and Hernández Lara 2019; Lopez 2019). We argue that part of the stability of pandemic remittances at the macro level, then, likely comes from a growing number of people remitting overall, both within and across households. In other instances across our data, we observe decreased remittance behavior, which we analyze in the following section.

Decreased Remitting: Income Precarity Among the Most Vulnerable

Our analysis of survey data indicates that, of individuals who remit, approximately 22% decreased the amount sent during the Covid-19 pandemic. Of these, 56% had household incomes less than $30k and only 37% were employed full time. Further, 35% had less than high-school education, and the vast majority (77%) were of the immigrant generation. Model results confirm these patterns and point to the association of household income less than $30k (OR: 1.717, CI: 1.069, 2.759) and undocumented status (OR: 2.055, CI: 1.162, 3.635) with decreasing remittances during the pandemic (Figure 1). Qualitative data provide detail on *how* job loss among the undocumented, coupled with school closures, childcare obligations, and lack of government support became formidable barriers to maintaining remittances, especially for immigrants without extended family in the US.

Job loss among undocumented workers without household or family to help contribute to remittances limited money sent to communities of origin. For example, a 38-year-old undocumented single mom from Mexico who worked in a restaurant saw her hours dramatically reduced during the first months of the Covid-19 outbreak. This constrained her ability to send money to her nonmigrant brother. As she noted, "I haven't sent him money like I used to before [Covid], because I had more hours at work, but now I've been left without working much, so no, I couldn't [send him money]." Similarly, a 47-year-old undocumented woman from Mexico who worked in restaurants and cleaning, struggled to find steady work during the pandemic. While her parents depend on her remittances, she explained that "They are aware that I don't have my job right now, so I can't help. Even if I wanted to, I can't."

Many interview study participants who decreased remittances due to Covid-19 hardships expressed feeling both compelled to work to cover basic needs for themselves and family, and acutely aware of the risks, especially in "essential" jobs during the onset of the pandemic—a time without vaccines, treatment, or consistent mitigation practices across worksites. Reports of laboring alongside infected coworkers were a common pattern in our data. For instance, a 55-year-old undocumented welder from Mexico worked in a factory that closed after several workers died of Covid-19. He lost income during the closure, and even when the factory opened back up, the fear of not having steady employment during the crisis prompted him to reduce remittances to his mother by about half the prepandemic amount. As he recounted, "The biggest concern is that many [coworkers] are liars, because they know they have the coronavirus and still show up to work… Right now, I have to save money for when they say you have to stay home because they [the factory] will close again." Indeed, a weak social safety net, especially for undocumented immigrants left out of federal supports, forced many to make high-risk decisions to report to worksites they deemed unsafe.

Other interview participants, especially immigrant mothers, faced a lack of child-care as schools and daycare centers closed. These caretakers saw their ability to work and thus send remittances abroad severely constrained. For example, a 40-year-old undocumented factory worker from Honduras was out of work for more than two months at the onset of the pandemic. Her husband, a mechanic from Mexico who was also undocumented, remained employed. While she considered going to work at another factory, lack of daycare for her young children ultimately kept her from the labor force. Responding to a question about whether Covid and lost work affected her remittance behavior, she said, "Yes, a lot. Because before we [self and spouse] used to send 100 dollars a month, he to his mother and I to mine, and now we send them 50 or 30 dollars or 40 dollars."

Similarly, a 50-year-old undocumented housekeeper from Ecuador could no longer send her brothers $145–150 every two months, as she did prior to the pan-demic, because she lost her job and her husband's hours at a factory were reduced. While she earnestly looked for employment, the search was difficult because she needed to arrange her work schedule around childcare, as her children's school closed. On top of not having work, she noted that her family did not receive a federal stimulus payment because of their authorization status: "Nobody works, there is no work…Since we don't have papers, we got nothing; the people who have papers were given $1,200." Undocumented interview study participants were acutely aware of their ineligibility for federally funded pandemic stimulus payments (Kolker 2020), and the lack of government support for their needs. Below, we draw on qualitative interview data to explore how financial constraints in US immigrant households during the early period of Covid-19 impacted nonmigrants in Latin America, many of whom were elderly or infirm, underscoring the contribution of studying remittances—during a global crisis—from a transnational immigrant household perspective.

Implications of Reduced Remittances for Nonmigrants

Socioeconomic and legal precarity, especially among the undocumented, not only affected the lives of immigrants who could not continue with stable remittances but also their nonmigrant families in communities of origin. Nonmigrant family members rely on remittances for food, housing, gas, clothing, and other essentials (Lucas and Stark 1985; Massey et al. 1993), and for the elderly and infirm during Covid-19, lack of remittances especially strained payment for these basic needs. For instance, a 65-year-old undocumented woman from Honduras who worked as a nanny prior to the pandemic explained that, "when I lose my job, the people who depend on me also lose." Given pandemic-induced unemployment in her house-hold, the interview participant had not been able to send remittances to her

91-year-old mother, who depends on the money for medicine and food. Explaining the situation, she noted, “Because I no longer work, I can no longer support others.”

Paying for medical care for aging parents is a common use of remittances (Baldassar 2007; Flippen 2015), and, without this support, aging parents in the homeland suffer, sometimes in life-threatening ways. For a 50-year-old undocumented homemaker from Mexico whose husband lost his job at a restaurant, a reduction of income meant that her father in Mexico would go without required injections and dialysis during the pandemic. For another undocumented 45-year-old stay-at-home-mom from Mexico, the lack of income from her husband’s reduced work-hours made it difficult to send money to pay for her parents’ insulin and syringes. Together with her siblings, however, she was able to contribute a small amount during the period of study—a testament to their newly formed expanded remitting pool.

For both survey respondents and interview participants, however, monetary remittances to family members in communities of origin during Covid-19 were distinct from affective or emotional remittances, understood as constructs such as love, gratitude, and guilt that are communicated across transnational families (Katigbak 2015). Indeed, communication, on average, did not waver during the period of study in either the qualitative or quantitative data (see Supplemental Figure A). For example, a 40-year-old undocumented factory worker from Honduras who was unable to send money to her mother explained that they spoke about the reduced remittances during frequent communication. She recalled, “We talk to each other on WhatsApp, and we look at each other and she [my mother] says as long as there is faith… we have to pray, she says, so that God forgives us and takes away this pandemic.” When considering the downstream effects of the global pandemic and remittances, then, this study underscores yet another way that Covid-19 magnified and deepened global inequalities that structured the social world prior to the pandemic.

Discussion

Building upon scholarship that highlights the importance of extended family and social networks during other crisis contexts—such as raids, deportation, illnesses, and natural disasters (Canales 2005; Jardón Hernández and Hernández Lara 2019; Lopez 2019)—as well as the heterogeneity of remittance receipt by migration flows (Lozano Ascencio, Valdivia López and Mendoza 2022), we center transnational Latin American immigrant households to contribute an explanation for the macro-level stability of US-Latin America remittance flows during a global crisis. To do so, we investigate heterogeneity among the type of immigrants who remit and changes in remittances patterns at the household level, as well as considerable strain within family dynamics in sending and receiving locales. With survey and interview data, we find evidence of an *expanded remittance pool*—wherein under crisis conditions, remitting obligations spread to, or intensified for, nonprimary-remitting household members and extended family, such as second-generation, documented, and middle and upper-wage immigrants. Within the concept of the expanded remittance pool, we identify an important change in *who* was remitting and *how* those who had maintained their remittance levels were able to maintain this stability. Others were able to continue to remit at prepandemic levels—often by putting their health at risk by going to work—though many were simply unable to maintain their remittance levels, leaving family in the homeland without.

This study offers several implications for scholarship. First, we show that remitting is not a static property of the immigrant experience (see Czaika and Spray 2013; Bettin and Lucchetti 2016), but rather a behavior that responds to economic, legal, and health conditions that constrain or expand possibilities and motivations for remitting, in particular during crises and extreme circumstances. Moreover, we demonstrate the relational and dynamic nature of remittance relationships, including among an expanded pool of crisis remitters who do not remit as often nor as much —the second generation, and immigrants in the middle class and beyond. Thus while our work resonates with literature that emphasizes strong family bonds among Latin Americans (Keefe 1984; Almeida et al. 2009; Mendez-Luck et al. 2016), we underscore the dynamic and complex nature of these relationships (see Menjívar 2000; Del Real 2018) during the intense and varied stressors of crisis times. Indeed, we argue that pandemic conditions contributed to shifting the contours of remittance responsibility outward, such that expanded remittance pools formed to sustain economic transfers during times of extreme risk.

We also contribute to the theoretical discussion on remitting—and remitting during crises that engulf both sending and receiving locales—by considering different elements within the expanded remittance pool. We show that, in times of duress, remitting is shaped by family relationships, social, and economic positions (VanWey 2004), and motivations can become especially complex. For example, among first-generation immigrants, better-off siblings or documented in-laws in different households may increase or take over the remitting responsibilities typically maintained by primary remitters, especially those who are more vulnerable to crises themselves. Because second-generation remitting is often "mediated" (Gutierrez 2018*b*), shifting the expanded remittances pool "downward" in generation or "outward" to extended family can be an important stabilizing mechanism for remittances in times of duress, though it may contribute to strained family ties (see Menjívar 2000). We call on continued work to better understand if and how remittances mediated the effect of the pandemic across different regions across the Global South.

Limitations

While this study underscores significant familial sacrifice behind immigrants' pandemic remittances, both the SLIFI survey data and separate interview data capture an 18-month early window of the Covid-19 pandemic that is still unfolding as of writing. Because Covid-19 is likely to continue to impact the context of labor markets, remittances, and the living situations of immigrant households, we call for continued study of immigrant remittances—both monetary and affective—before, during, and post-pandemic, at different levels of analysis and with different methodologies. Moreover, while the majority of undocumented Latin American immigrants in the US live in large cities (Passel and Cohn 2019), our interview data is limited to the experiences of presently and former undocumented immigrants in Chicago, a traditional urban immigrant-receiving locale. Future work may also consider how differences in the context of Covid-19 restrictions and local labor markets across urban and rural US regions may have impacted remittance behavior.

Scholars may also consider variation in remittance behavior during the pandemic by country and region of origin, as well as having children in the homeland—areas not explored in our combined data sources. For instance, evidence from Mexico suggests that regions with longer-standing migration flows were most likely able to maintain remittances during Covid-19 compared with regions with emerging migration flows (Lozano Ascencio, Valdivia López and Mendoza 2022). Elements of these longer-standing communities—such as the existence of a US-born second generation, potential for higher levels of authorized status, and higher income jobs—may help drive the resiliency of remittances during the pandemic. The sample sizes of the SLIFI survey and the separate qualitative interviews, unfortunately, did not allow for such fine grain analysis by country and region of origin. Nonetheless, we acknowledge that experiences of Latinos in the US are not homogenous (see, e.g., Abrego 2011), even while similarities exist across national origin groups. Having children in the homeland is also a known motivating factor for remitting and should be explored in greater depth, especially in work on crisis remittances.

Finally, studies may further explore how expanded remittance pools adjust for the relative socioeconomic standing, immigration, and citizenship status of their members, which our data did not comprehensively capture. Indeed, higher skilled immigrants who remit are more likely to send greater amounts compared with lower skilled immigrants (Lozano Ascencio and Jardón Hernández 2012). By design, our qualitative interview data lacks coverage of the middle and upper-class socioeconomic segment of the remitting population, yet we find that 18% of the remitting population in our survey data who increased their remittances during the Covid-19 pandemic were undocumented.

Conclusion

By examining remittance behavior with a multimethod and transnational Latin American household framework—an approach largely lacking in the study of immigrant remittances (exceptions include, e.g., Canales 2005; Lozano Ascencio and Jardón Hernández 2012)—this study develops social theory at both ends of macro-micro continuum. Bridging the remittance literature, including that centered on crises, with studies of Latin American immigrant families, we investigate heterogeneity among the type of immigrants who remitted and changes in remittance patterns at the household level across two separate datasets—novel survey data and qualitative interviews. We find evidence of an *expanded remittance pool*—wherein under pandemic crisis conditions, remitting obligations spread to, or intensified for, nonprimary-remitting household members and extended family, such as second-generation, documented, and middle and upper-wage immigrants. We offer evidence that suggests that, during the first 18 months of the Covid-19 pandemic, stability in global remitting patterns depended upon the intra-household dynamics of immigrant remitters alongside transnational extended familial relationships. Just as economic exchange is embedded in social and financial institutions (Polanyi 2001), remittance behavior is embedded in the relationships in which they occur (Portes and Sensenbrenner 1993)—namely, the institution of the family. As the remittance literature suggests, monetary flows are responsive to extreme conditions. We thus contribute to sociological theory by proposing a mechanism by which to explore the apparent stability of global processes during a period of global crisis. This study underscores the empirical and theoretical importance of examining the nuance behind apparently *stable* processes by showing how microlevel changes—at the household and family level—can appear, at the macro-level, as global stability.

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Supplemental Material

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