The Currency of Caring

Mapping the Human Side of Remittances

A Ria Money Transfer Study | **June 2026**



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Executive Summary

This study shows that remittances are not just financial transactions, but structured expressions of care that sustain families, identities, and communities across borders.

When it comes to sending money, migrants consistently allocate around 10% of their income to remittances. These funds are primarily used to cover everyday expenses, emergencies, and education fees. The act of sending money marks a psychological milestone of stability and success for both senders and their families.

Remittances are most often driven by pride, happiness, and a sense of responsibility, but they also generate feelings of guilt, pressure, and internal conflict. In this way, fulfillment and burden coexist.

However, origin affects the migrant's lived experience abroad. African and Caribbean natives report the strongest emotional and family-driven dynamics. Asian respondents are more often driven by duty and reciprocity. European natives experience milder emotional spikes, while Latin Americans express both the highest sense of pride and pressure.

Emotions aside, 79% of migrants reported an improvement in quality of life since moving abroad. While key barriers to integration—including jobs, housing, and social connections—persist, they can be counteracted by key drivers such as language, support systems, and employment. In fact, integration increases significantly from one generation to the next.

Among all respondents, including first- and second-generation migrants, 61% reported having mixed social networks. In essence, most migrants build ties with the locals without losing touch with their compatriots.

Through this process, most migrants develop a dual sense of home, with younger migrants being more origin-focused and older migrants identifying more with their host country. Still, 41.7% plan to return to their country of origin, though the idea of return is mostly symbolic or flexible. Interestingly, second-generation migrants feel more integrated yet are more likely to want to return, while first-generation migrants maintain stronger day-to-day ties despite a lower intention to go back.

Across all profiles, family emerges as the universal anchor. However, generational differences are observed: younger migrants experience stronger nostalgia for people and places, while older migrants miss lifestyle and relationships more.

Ultimately, migration is not a linear journey from origin to destination, but rather a continuous negotiation of identity, belonging, and care across borders



While the astronauts, heroes forever, spent mere hours on the moon, I have remained in this new world for nearly thirty years.
I know that my achievement is quite ordinary. I am not the only man to seek his fortune far from home, and certainly I am not the first. Still, there are times I am bewildered by each mile I have traveled, each meal I have eaten, each person I have known, each room in which I have slept. As ordinary as it all appears, there are times when it is beyond my imagination.

— Jhumpa Lahiri, *Interpreter of Maladies* [1]

Introduction

Back in April, a single picture of Earth made the world stand still. The image, a nighttime shot of our planet, was taken aboard the Orion spacecraft during a crewed flyby of the Moon. Almost at the same time, our teams were conducting extensive interviews on the power of migration and remittances. Seemingly, these two things aren't related. At first, we didn't think so either.

In 1987, space philosopher Frank White coined the term "overview effect" to describe the cognitive shift astronauts experience when viewing Earth from space. The natural human response to recognizing our planet as a fragile yet impressive "ball of life" is that of protectiveness and appreciation.

During our interviews with migrants from over 20 nationalities, we found that they, too, were experiencing a kind of "overview effect" of their own. Migrant workers spend most of their waking hours juggling jobs and adapting to their surroundings. From learning new languages to building support systems from scratch, it's not often that migrants get enough of a breather to look back on what they've accomplished.

When facing her own overview effect moment, Artemis II Mission Specialist Christina Koch described Earth as a lifeboat hanging in the universe. The more we learned from our interviews, combined with our years of experience documenting the lives of migrants, the more we understood Koch's emotions. From a homemaker in Portugal paying off her children's education in the Philippines to a New York bodeguero covering his mother's medical bills in the Dominican Republic, the world is a web of lifeboats.

We often cite the fact that money sent home by migrant workers exceeds foreign aid and investment in low and middle-income countries. And it does. In 2023 alone, around US$656 billion were sent in remittances. For more than 60 countries, 3% or more of their Gross Domestic Product (GDP) depends on the money migrants send back[4]. For nations like Tonga, the percentage can be as high as 42.6%.[5]

Yet, the rub is not so much in the numbers as it is in the network of care people have built around the world. Love travels beyond borders, often in currency, but ultimately transforms into medical care, education, and community development. Sometimes, it also transforms into something much simpler and perhaps more human: a movie ticket for a stay-at-home mom that tastes like independence or an unexpected birthday present for a child used to sharing everything with seven other siblings.

Like the astronauts, migrants carry with them the weight of dreams and expectations born not only from themselves but from those they leave behind. Beyond financial commitments, migrants must lead lives that others can live vicariously through, even when the going gets hard. As one of our agents shared with us, "Arriving here, the hardest thing was being away from my parents. I was very used to their presence. Even when it wasn't, I would tell them everything was fine so they would be at ease."

Just like the Artemis II crew sent back a snapshot of Earth as proof that they had made it, migrants send back money not just to support their loved ones but also to signal they've found their footing, that all is well. As Koch observed when looking back at Earth, "we are more alike than we are different". Whether overseas or in orbit, it's human nature to hold on to the people and places we came from. Perhaps most migrants will never break Earth's atmosphere, but the "overview effect" of their journeys is no less of a wonder.

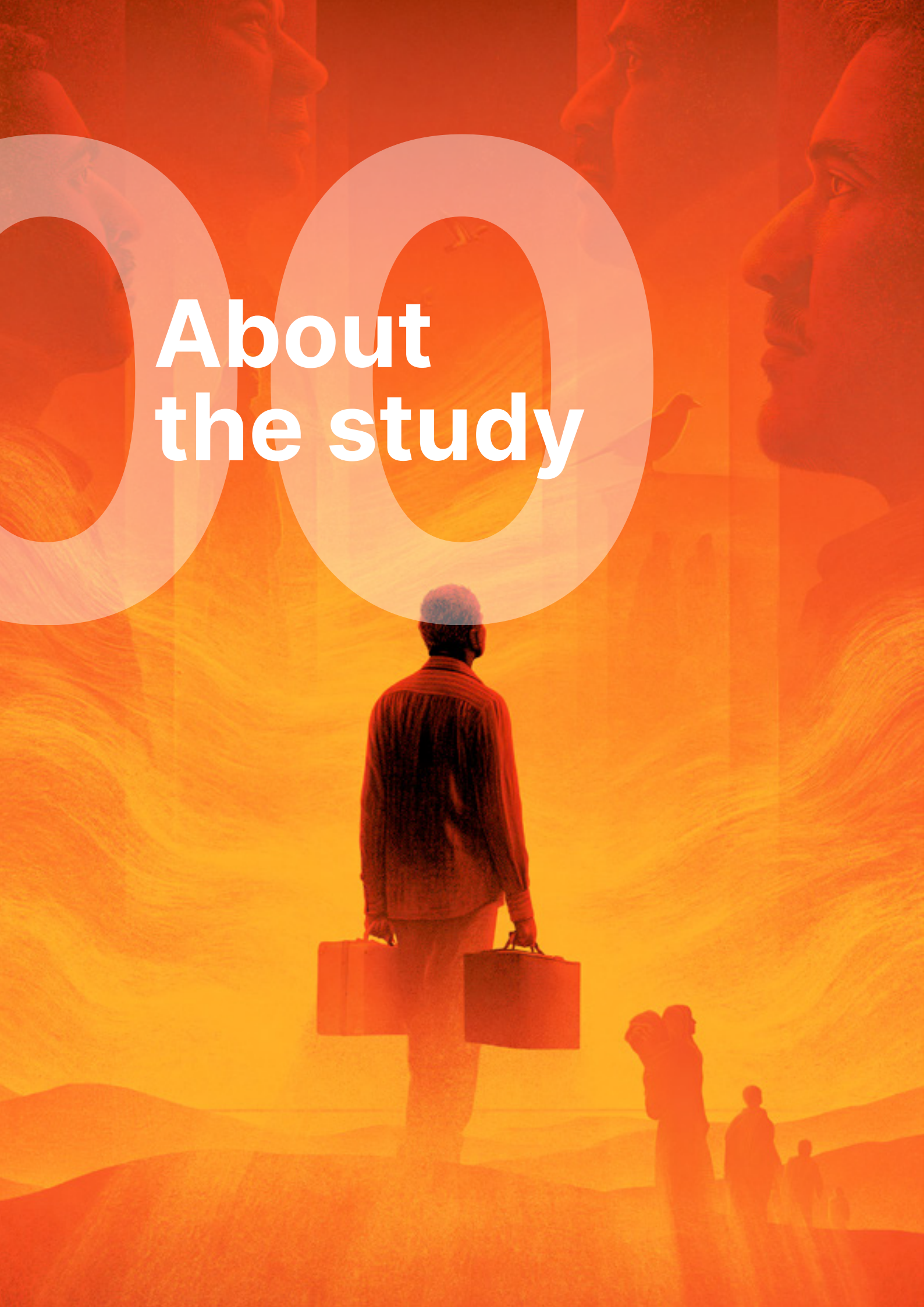
[1] Lahiri, J. (1999). *Interpreter of Maladies*. Houghton Mifflin.

[2] Frank White, *The Overview Effect: Space Exploration and Human Evolution* (Boston: Houghton Mifflin, 1987).

[3] NASA Artemis, "Christina Koch on the overview effect," video posted on X (formerly Twitter), [April 26, 2026], https://x.com/NASAArtemis/status/2043075782470152588.

[4] World Bank. n.d. Remittances. Accessed June 5, 2026. https://www.worldbank.org/en/topic/migration/brief/remittances-knomad.

[5] "Tonga ." World Bank Open Data, data.worldbank.org/country/tonga. Accessed 5 June 2026.



00 About the study

About the study

For the greater part of the last decade, Ria has dedicated itself to spotlighting the human side of remittances through its interview series, *The World We Share*. We met with migrant workers from across the globe to learn more about their journeys, their struggles, and their successes. What we found was an unwavering commitment to showing up for themselves, their loved ones back home, and their shared dreams.

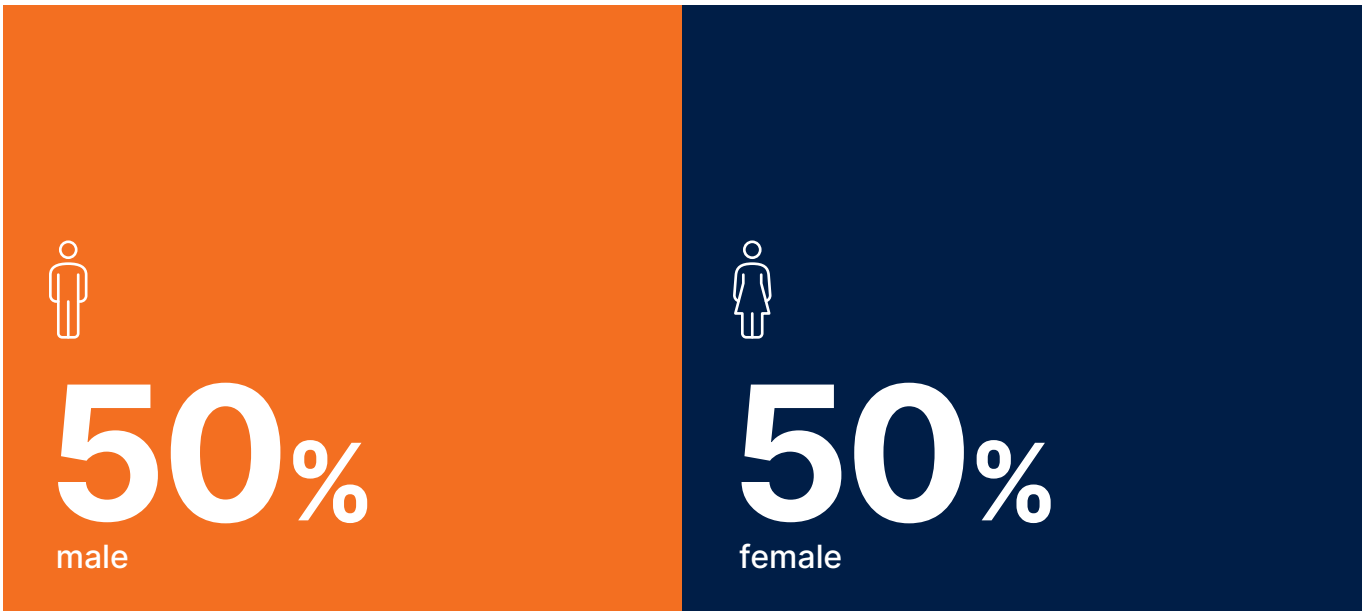
Our previous work consistently pointed to a strong emotional component in remittance behavior, but we sought to validate this with robust data. To do so, we partnered with We Are Testers who carried out qualitative and quantitative interviews across multiple regions, interviewing migrants from more than 20 nationalities.

The qualitative research methodology employed in our study, *The Currency of Caring* was that of online focus groups conducted across key international markets by We Are Testers.

This approach enabled in-depth exploration of remittance users' behaviors, perceptions, and experiences, combining diverse participant profiles with interactive discussions to generate rich, nuanced insights. The participant breakdown was as follows:

Qualitative Sample Profile

Gender



Age range

50% aged 20–35

50% aged 36–50

Remittance behavior

Send money at least

4–6 times per year

Focus Group Composition

Focus Group	Geography	Participant Profile
FG1	Spain	Latin American migrants
FG2	Spain	Eastern European migrants
FG3	France	Senegalese and Algerian migrants
FG4	France	Moroccan migrants
FG5	United Kingdom	Indian and Pakistani migrants
FG6	United Kingdom	Eastern European migrants
FG7	United States	Latin American migrants
FG8	United States	Indian migrants

The qualitative insights were gathered from these focus groups to explore behaviors and lived experiences in depth.

These findings were complemented by an online quantitative survey conducted across four key markets, Spain (n=300), France (n=264), the United Kingdom (n=300), and the United States (n=300), designed to measure patterns at scale.

Fieldwork was carried out through the We Are Testers panel in Spain and via international partners in the remaining countries, ensuring sample coverage and comparability.

The target audience consisted of first- and second-generation migrants who send money abroad. A simple random sampling method was used to select participants.



Sample Profile

Category	Subcategory	Percentage
Gender Distribution	Male	44.9%
	Female	55.1%
Migration Generation	First-generation migrants	56%
	Second-generation migrants	44%
Education Level	No formal / Primary education	1.7%
	Secondary education	16.2%
	Vocational training	21.0%
	University degree	28.6%
	Postgraduate / Master's / Doctorate	22.4%
Employment Status	Full-time employed	59.6%
	Part-time employed	9.9%
	Self-employed	6.9%
	Unemployed / Job seeking	7.0%
	Student	5.2%
	Retired / Pensioner	7.8%
	Other	3.7%

The main objectives of the research were to understand remittance behaviors, such as motivations and frequency, and to analyze the migration and integration process. Topics covered included reasons for migration, adaptation in the host country, perceived improvement in quality of life, and emotional ties to the country of origin.

The Global Landscape of Remittances and Migration

Before exploring the findings of this study, it is important to establish a baseline understanding of global migration and remittance flows. From 2013 to 2024, the World Bank hosted the Global Knowledge Partnership on Migration and Development (KNOMAD), which produced a series of reports on migration and remittances.

According to their last brief, an estimated US$656 billion were sent in remittances to low- and middle-income countries in 2023, surpassing both foreign direct investment and official development assistance.

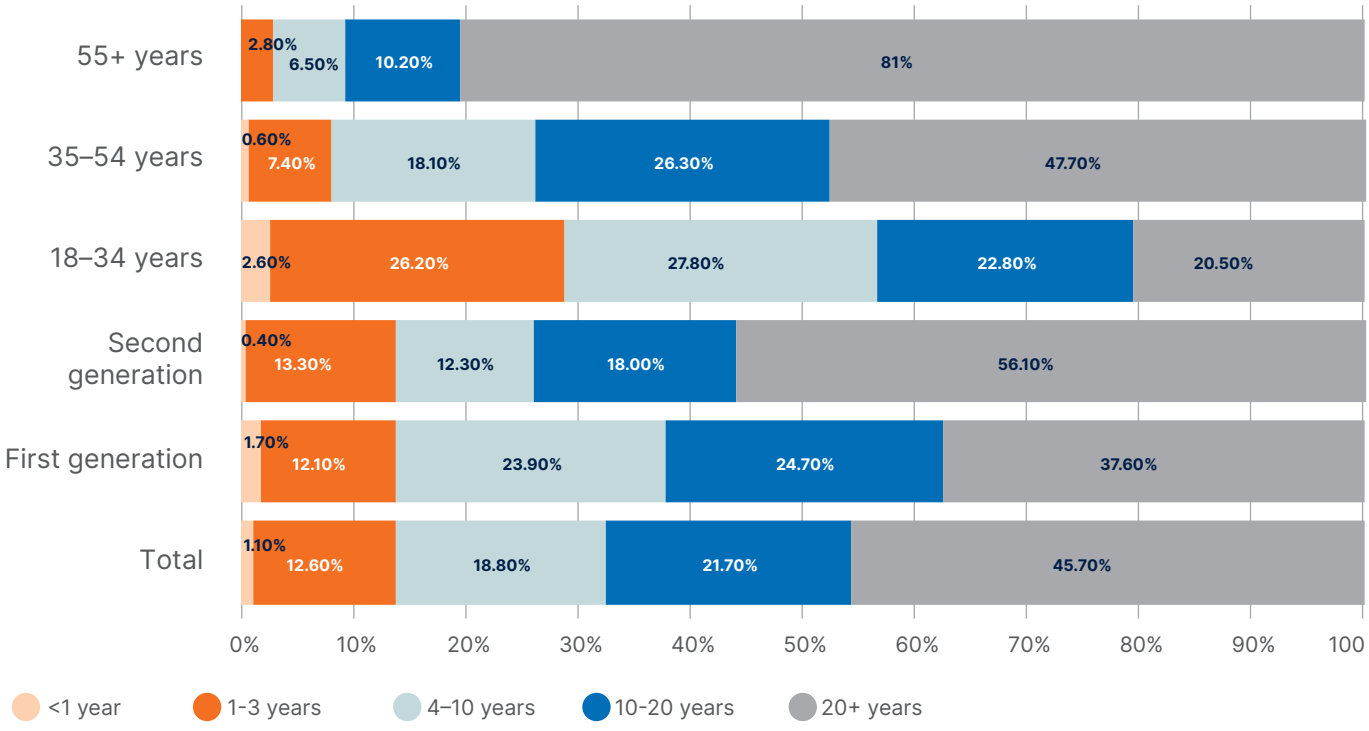
The top five receiving countries were India (US$120 billion), Mexico (US$66 billion), China (US$50 billion), the Philippines (US$39 billion), and Pakistan (US$27 billion). These flows are driven by migrant workers and represent a critical source of income for millions of households in developing economies, the human impact of which will be explored in this study.

By mid-year 2024, the United Nations Department of Economic and Social Affairs (UN DESA) reported that 1 in 27 people in the world were international migrants, totaling 304 million, 48% of which were female.

Our study shows that migration is largely a long-term experience. Around seven in ten migrants have been living in their destination country for more than ten years. Settlement is particularly pronounced among second-generation migrants and those aged 55+, with 56% and 81% having lived in their country of residence for over two decades respectively.

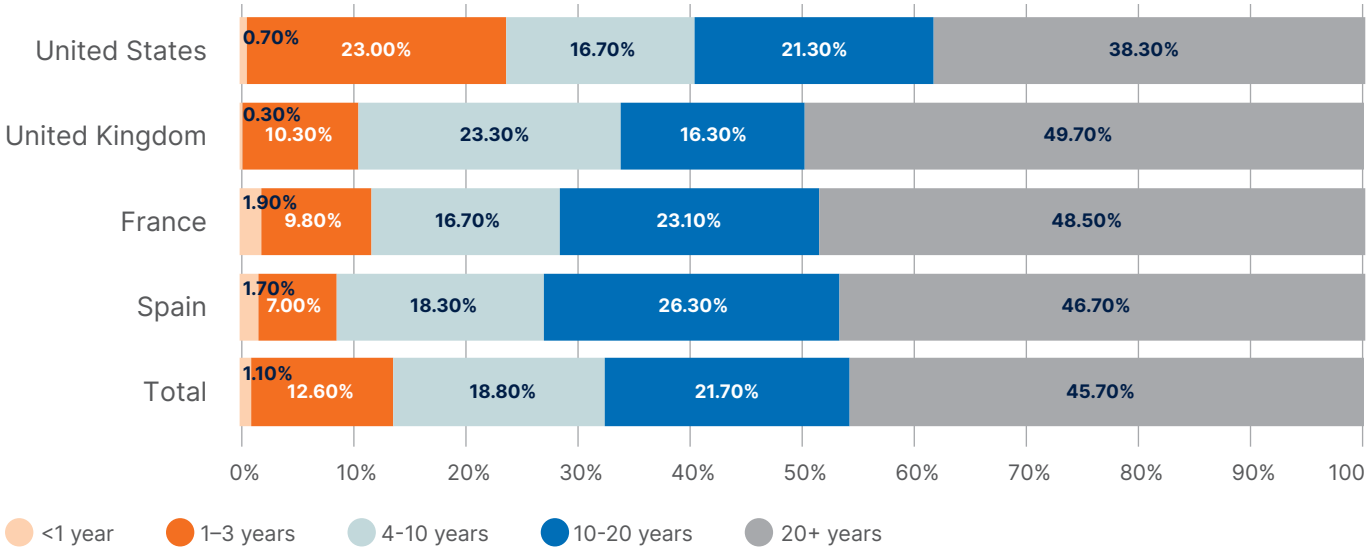
By contrast, respondents aged 18 to 34 represent the most recent migration cohort: 28.8% have been in the country for less than 3 years, and only 20.5% have lived there for more than 20 years.

Time in Host Country by Age and Generation



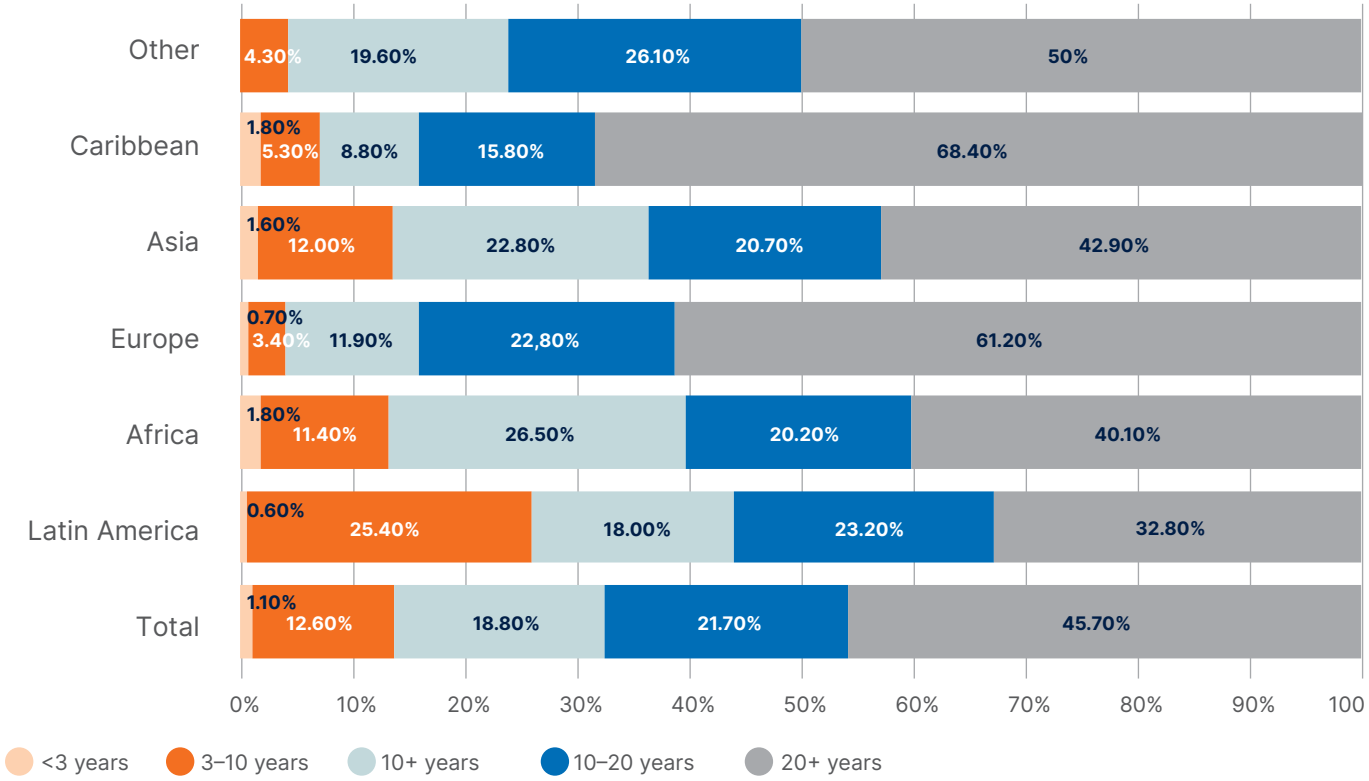
When analyzing the countries surveyed, the United States emerges as the destination with the largest influx of recent migration, with 23.7% of respondents having arrived within the past three years, twice to three times as much as other profiles.

Time in Host Country by Place of Residence



When it comes to region of origin, Latin American respondents were more likely to have migrated recently. One in four has arrived in their destination country within the past three years. In contrast, respondents from the Caribbean are the most established, with 68.4% having lived in the destination country for over two decades, closely followed by European respondents (61.2%).

Time in Host Country by Region of Origin



As the following chapters will show, age, origin, and context shape migration in distinct ways. Yet across these differences, a shared human reality emerges: the need to connect, belong, and maintain ties across borders.



01 The Culture of Money Transfers

The Culture of Money Transfers

While care is universal, the culture surrounding remittances is as varied as there are currencies. Both regionally and personally, the act of sending money to people who depend on us takes different forms. From frequency to reasoning, each migrant and family follows their own path.

However, we also found that there are many converging points within communities and regions, as well as universal understandings of what it means to send money and how it should be done.

In most cases, the first money transfer translates to a huge psychological milestone. It indicates, both to themselves and their beneficiaries, that they have "reached" a minimum level of success that can allow them to support themselves and others.

Sending money doesn't always begin immediately upon arrival in the destination country. Instead, individuals often prioritize adaptation and personal survival, with many even receiving money from their families back home until they can settle down. Remittances tend to become a regular practice once migrants secure their first job or reach a certain level of economic and professional stability.

Cultural context and financial realities shape how and when migrants begin sending money

Migrant Group	Key Characteristics
LATAM	Show a stronger sense of urgency
	Many begin sending money from their first job, even with low salaries
	There are often real needs in the country of origin
INDIA	The group facing the lowest economic pressure in their home country on average
	Often come from more financially secure family backgrounds
	Transfers tend to begin even later than the first stable job
NORTH AFRICA	Tend to start from a somewhat more comfortable situation (especially in their home country)
	Transfers begin later, not necessarily with the first stable job, but once they are more settled overall
EASTERN EUROPE	In most cases, there is no urgent need to send money
	Transfers begin gradually, often starting with the first income (even if symbolic)

Once migrants reach a level of stability, their approach to sending money tends to follow one of three behavioral models.

Remittance Sending Models

The “A priori” model

This model is the most common across all profiles, especially among Moroccan and Algerian migrants. It dictates that a relatively fixed amount is set aside at the beginning of every month. Every 2-3 months, the total is sent in a single transfer.

Planning typically happens upon receiving income, with fixed set amounts being deducted immediately from the salaries. The exact amount allocated can vary from a set minimum to an exact number. In both cases, adjustments are made based on needs.

> **I already have it in my head... I pay the rent, the utilities, and I set aside the amount I’ll send to my family. It’s money I don’t count on. My mind doesn’t register it. It’s just another expense that I can’t avoid**
>
> — Participant, UK Focus Group

The “A posteriori” model

Less common and more prevalent among younger profiles and Eastern Europeans, migrants following this model accumulate savings gradually throughout the month. Money is typically saved over a longer period and sent based on need or logistical convenience.

The planning is less structured, even though the idea of sending money back home is always present. Because of less urgent needs or financial pressure, migrants using this model often don’t perceive remittances as a strong obligation, especially when compared to those following the “A priori” method.

> **I don’t set money aside systematically. When they need it, I send it**
>
> — Participant, FR Focus Group

Overall, individuals live off their salary throughout the month with the intention of having something left over at the end to send to their families.

The “Mixed” model

The “Mixed” model involves minimal planning with room for flexibility as is the least common. Money is typically saved over a longer period and sent based on need or logistical considerations. Usually, there is a target amount but not as much pressure to achieve it as with the “A priori” model.

The amount is set aside at the beginning of the month, but if unforeseen circumstances come up, the migrant is more comfortable deducting funds from that budget in order to make ends meet.

> **There isn’t a fixed amount. It’s more or less a similar figure, but depending on how things are going, I either set it aside or not. There are months when I know I can afford it, so I do it at the beginning and avoid the temptation to use that money. Other months, I know I’ll need it or I’m unsure how things will go, so I don’t set it aside and decide later... There’s no strict rule in my case.**
>
> — Participant, UK Focus Group

Sending Frequency

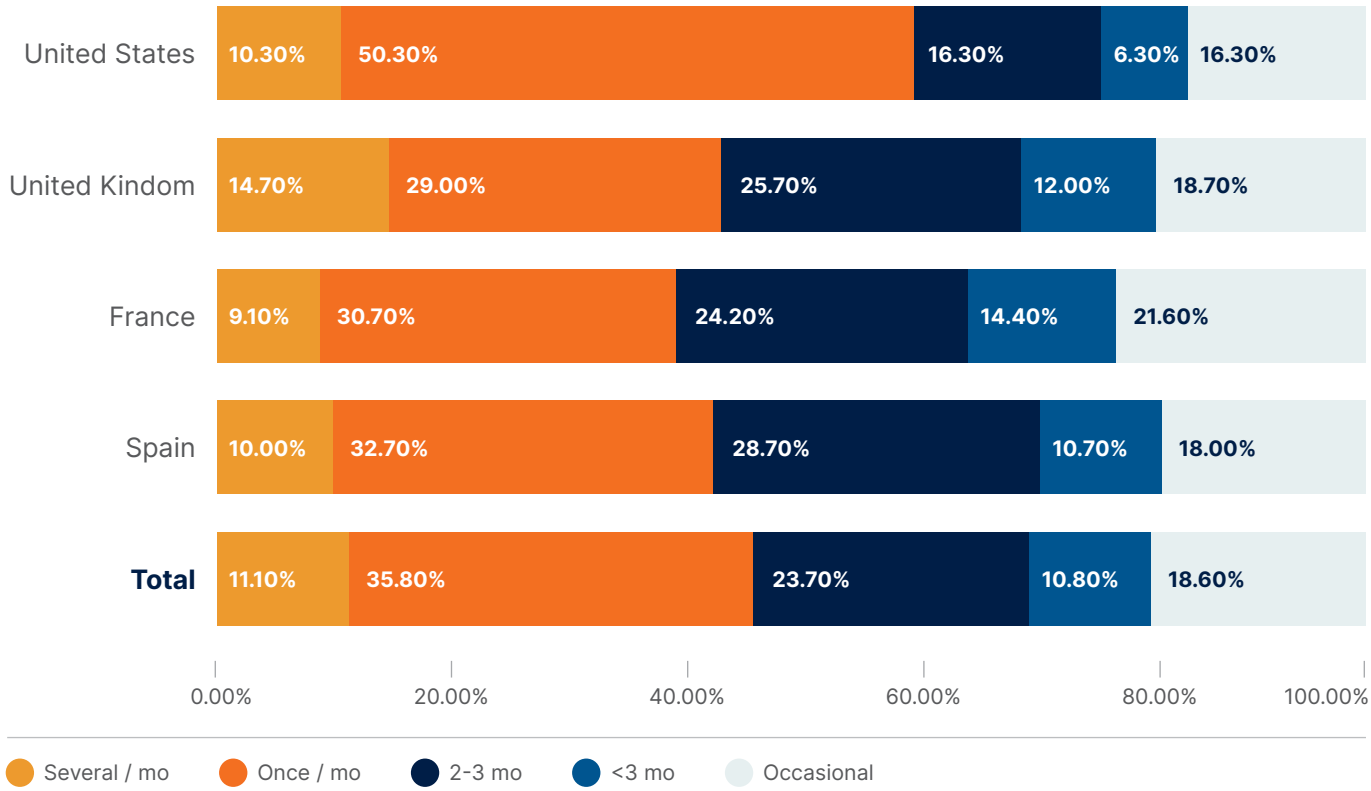
Another defining factor of remittance culture is the frequency with which migrants send money. As noted earlier, those using the "A priori" method tend to send money every 2-3 months, but that's not always the case.

A common pattern is "accumulate and send," where funds are saved over a period of 2-4 months and transferred as a larger sum. Migrants following this pattern believe that, as opposed to sending a monthly stipend, the large-sum remittance can be perceived as a financial boost. Additionally, reducing the number of transfers can also help them save on transaction fees.

> **I prefer to send a larger amount so they receive a meaningful sum. Psychologically, it has more impact. Every month I save a certain amount, and after six months I can send something that, for them—especially with the exchange rate—represents a considerable amount. It makes me feel better.**
>
> — Participant, UK Focus Group

However, the data below shows that close to half of those interviewed stated they send money at least once a month, with migrants in the United States leading the frequency race.

Remittance Sending Frequency by Country of Residence



Amount Sent

The amount sent is another defining factor. Although the amount varies, most migrants appear to agree on what share of their salary should go toward remittances.

There is a fairly consistent benchmark when it comes to the percentage of income sent back to countries of origin, averaging around 10% of total income, as observed in the table below.

Percentage of income dedicated to remittances, by corridor

Region	Corridor / Group	Estimated Range
Americas	Latin Americans in the United States	**8–12%**
	Latin Americans in Spain	**7–10%**
Asia	Indians in the United States	**8–15%**
	Indians & Pakistanis in the United Kingdom	**10–18%**
Europe	Eastern Europeans in Spain	**2–5%**
	Eastern Europeans in the United Kingdom	**10–15%**
Africa	Algerians in France	**8–15%**
	Moroccans in France	**10–20%**

Reasons for Sending Money

Another point of confluence for migrant workers is the motivation for sending money. Even if frequency or amount varies, remittances are often used to cover the same types of expenses back home, primarily linked to everyday support. Below, we offer a breakdown by category.

Reasons for Sending Money

Category	Key Characteristics
Everyday Support	The most common and universal category across all profiles
	Additional support for daily expenses such as utilities, food, and clothing
	Typically not urgent or need-based, but complementary
Health and Medical Treatments	Especially relevant when there are elderly parents and/or weak healthcare systems in the country of origin
	More common among Latin American migrants
	Often reactive “emergencies” where contributions are seen as an obligation
Unexpected Events / Emergencies	Includes situations with critical impact on family well-being (e.g. breakdowns, natural disasters, major repairs)
	Driven by the need to ease the family’s burden
Education	Contributions to tuition or educational fees at any level for extended family (e.g. nieces, nephews, cousins)
	More common among Moroccan and Algerian migrants, as well as Indian and Pakistani migrants in the UK

While these motivations are broadly shared, generational differences shape how remittances are used. Second generation migrants show a more aspirational orientation. Unlike their parents, this group uses remittances as a way to invest or to be present for special occasions, as exemplified by the following table.

Purpose of Remittances by Generation

Purpose	Total Sample (%)	First Generation (%)	Second Generation (%)
Supporting family in emergencies	**42.4%**	44.0%	40.4%
Household expenses	**39.3%**	41.7%	36.3%
Special events and gifts	**32.5%**	30.8%	34.6%
Medical expenses / health	**25.9%**	29.6%	21.3%
Family savings	**13.7%**	12.9%	14.6%
Education / studies	**12.8%**	13.2%	12.3%
Supporting family businesses / investments	**10.7%**	8.4%	13.5%
Debt repayment	**10.1%**	9.7%	10.5%
Real estate investment	**7.4%**	6.4%	8.6%
Other	**2.1%**	1.8%	2.3%

We also observed regional preferences in terms of what remittances are used for. For instance, Africa and the Caribbean show a major focus on supporting family during emergencies, while Europe rated highest for special events and gifts and lowest for medical or other health-related expenses. Below is a full breakdown by region.

Purpose of Remittances by Region

Purpose	Total (%)	LATAM (%)	Africa (%)	Europe (%)	Asia (%)	Caribbean (%)	Other (%)
Household expenses	**39.3%**	40.2%	38.2%	32.7%	**44.0%**	**59.6%**	39.1%
Supporting family businesses / investments	**10.7%**	11.3%	13.2%	6.8%	10.3%	12.3%	15.2%
Education / studies	**12.8%**	10.9%	18.4%	8.8%	15.2%	14.0%	6.5%
Medical expenses / health	**25.9%**	26.7%	**33.8%**	**18.7%**	27.7%	24.6%	15.2%
Family savings	**13.7%**	16.7%	11.0%	10.9%	16.3%	15.8%	13.0%
Supporting family in emergencies	**42.4%**	36.0%	**57.7%**	33.3%	40.2%	**54.4%**	47.8%
Debt repayment	**10.1%**	11.6%	7.7%	9.9%	10.3%	10.5%	13.0%
Real estate investment	**7.4%**	7.4%	8.1%	4.4%	9.8%	12.3%	6.5%
Special events & gifts	**32.5%**	25.4%	34.2%	**38.4%**	30.4%	33.3%	39.1%
Other	**2.1%**	0.3%	1.1%	6.8%			

Generational differences are also observed in the choice of beneficiaries. Though both groups have a strong focus on immediate family, second-generation migrants show a more diverse network of recipients, more frequently including children, partners, and extended family. This suggests second-generation migrants have a more nuanced relationship with their cultural ties, often using remittances to connect with their extended family in their ancestral homes, as you'll be able to see in the following table.

Beneficiaries of Remittances by Generation

Recipient	Total Sample (%)	First Generation (%)	Second Generation (%)
Parents	**43.9%**	**52.1%**	33.4%
Children	**15.7%**	13.3%	**18.8%**
Partner (spouse)	**6.5%**	5.4%	**8.0%**
Siblings	**27.5%**	**31.4%**	22.5%
Grandparents	**13.3%**	10.1%	**17.4%**
Aunts / Uncles	**15.6%**	11.8%	**20.5%**
Nieces / Nephews	**13.7%**	13.2%	**14.3%**
Cousins	**15.6%**	12.3%	**19.9%**
Friends	**16.9%**	18.1%	15.4%
Other family members	**6.8%**	7.8%	5.5%
Other individuals	**1.7%**	2.1%	1.2%

Regionally, we observed higher proclivity to sending money to parents in Asia and Africa, with Latin America and Europe showing the highest rate of children as recipients.

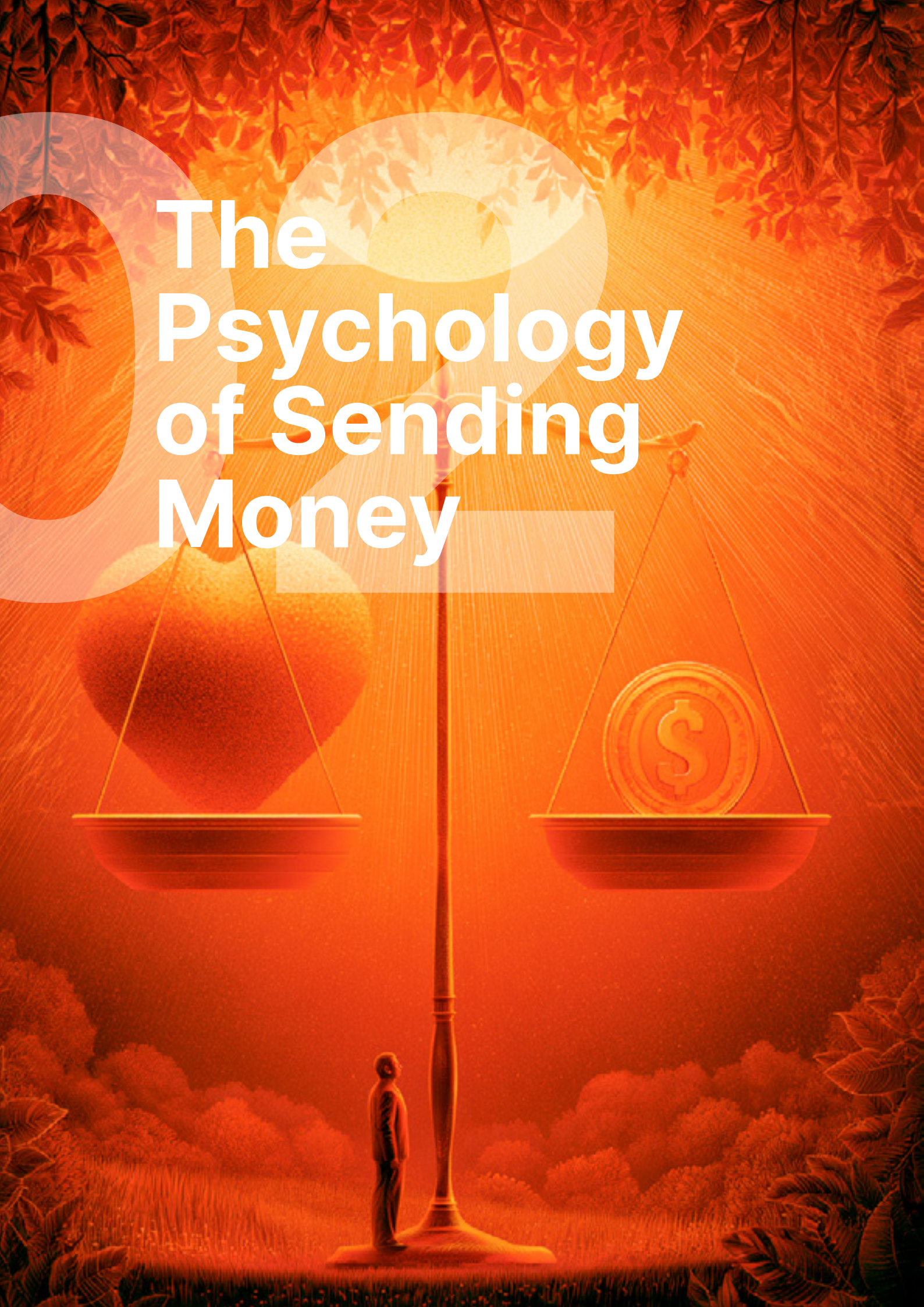
Remittance Beneficiaries by Region

Recipient	Total (%)	LATAM (%)	Africa (%)	Europe (%)	Asia (%)	Caribbean (%)	Other (%)
Parents	**43.9%**	40.2%	**52.6%**	37.8%	**51.6%**	33.3%	39.1%
Children	**15.7%**	**20.6%**	7.0%	**21.4%**	12.5%	7.0%	21.7%
Partner (spouse)	**6.5%**	8.4%	4.0%	7.5%	5.4%	8.8%	4.3%
Siblings	**27.5%**	24.8%	36.0%	24.1%	26.1%	22.8%	28.3%
Grandparents	**13.3%**	17.7%	15.8%	8.2%	9.8%	19.3%	8.7%
Aunts / Uncles	**15.6%**	13.5%	22.8%	8.5%	15.2%	31.6%	15.2%
Nieces / Nephews	**13.7%**	9.6%	18.0%	13.6%	11.4%	21.1%	15.2%
Cousins	**15.6%**	11.3%	23.5%	9.5%	13.6%	45.6%	8.7%
Friends	**16.9%**	12.2%	19.5%	16.0%	16.8%	28.1%	26.1%
Other family members	**6.8%**	3.5%	9.6%	4.1%	11.4%	10.5%	6.5%
Other individuals	**1.7%**	2.3%	0.4%	2.7%	1.1%	1.8%	2.2%

Conclusions

Through this study, we've been able to map the culture of remittances as defined by generations, regions of origin, and sending markets. Ultimately, remittances reflect more than financial behavior. They reveal how migrants balance obligation and connection across borders.




02
The Psychology of Sending Money

The Psychology of Sending Money

Emotional Motivations for Sending Money

The first thing we need to understand is the psychological drivers behind sending money. Beyond need, why do migrants commit part of their income to remittances? Let's take a look at the data below.

Psychological Drivers, Sending Money

Motivation	Total (%)
Personal satisfaction from helping my family	44.3%
Peace of mind knowing my family is better off	41.8%
Sense of family responsibility	39.1%
Pride in helping my family	37.5%
Maintaining a connection with my home country or family	29.1%
Reciprocity (giving back what my family has given me)	21.8%
Habit / routine	11.8%
Feeling of guilt for being in a better situation	10.8%
To repay a debt	8.5%
Family pressure	6.4%
Other	3.3%

Ultimately, physical distance increases the symbolic value of money. It becomes a way to maintain closeness despite being far away. At the same time, remittances respond directly to family and community needs and reflect the migrant's own success.

Emotional Motivations by Region

As seen in previous sections, regional differences also play a role in affective motivations for sending money. This breakdown shows how motivations vary across regions.

Recipient	Total (%)	LATAM (%)	Africa (%)	Europe (%)	Asia (%)	Caribbean (%)	Other (%)
Personal satisfaction from helping family	**44.3%**	38.6%	57.4%	38.8%	42.4%	50.9%	41.3%
Sense of family responsibility	**39.1%**	36.0%	45.6%	31.6%	45.1%	43.9%	39.1%
Maintaining connection to home country/family	**29.1%**	22.2%	35.7%	25.5%	32.6%	40.4%	32.6%
Pride in helping family	**37.5%**	30.5%	48.2%	31.6%	36.4%	59.6%	34.8%
Family pressure	**6.4%**	7.1%	6.6%	4.1%	8.7%	8.8%	4.3%
Guilt for being in a better situation	**10.8%**	12.2%	10.7%	6.5%	15.2%	10.5%	13.0%
Habit / routine	**11.8%**	14.8%	11.4%	10.2%	12.5%	10.5%	2.2%
Reciprocity (giving back)	**21.8%**	18.3%	25.0%	16.3%	28.3%	29.8%	26.1%
Peace of mind (family is better off)	**41.8%**	41.2%	48.2%	37.8%	41.8%	45.6%	28.3%
To repay a debt	**8.5%**	8.0%	5.5%	8.8%	12.5%	8.8%	10.9%
Other	**3.3%**	2.9%	1.1%	6.8%	1.6%	—	6.5%

Based on the data collected, Africa and the Caribbean show a more deeply felt, family-centered relationship with remittances compared to other groups.

Asia also shows a high level of affective engagement, particularly linked to percieved duty and family reciprocity. In contrast, Europe reflects a more neutral and rationalized relationship with sending money, with lower levels of emotional intensity across most motivations analyzed.

Latin America stands out for a more intense and ambivalent experience of remittances, combining high levels of pride with greater economic and psychological strain.

While the data highlights what drives remittances, qualitative insights show how these motivations are experienced.

Positive Emotions Associated with Sending Money

Pride

Linked to identity and the ability to fulfill one's role as a provider.

> **It's an overwhelming sense of pride. Knowing that you are giving back everything they've done for you. You're helping your family have a better life after all the sacrifices they've made...**
>
> — Participant, ES Focus Group

There is an inherent satisfaction that comes from being a financial provider or having the ability to invest in their loved ones' future. Pride is reinforced by knowing the impact remittances have on the beneficiaries' standard of living and the knowledge that, without the migrant's effort, this wouldn't be possible. Overall, there is a boost in self-esteem for fulfilling traditional provider roles, reinforcing a clear purpose and cultural identity across profiles.

Happiness

The emotional reward of improving the everyday lives of loved ones.

> **It's not much, but it brings me happiness to know that my mother can buy things for herself and enjoy small treats. It's an act of love—that's how I see it**
>
> — Participant, UK Focus Group

Akin to pride, happiness is born from playing a key role in the quality of life of loved ones. Related to the altruistic pleasure of sharing prosperity, happiness strengthens intergenerational ties within family structures. In fact, even the ease of the transaction reinforces the idea that sharing happiness is easy, direct, and above all, possible.

Satisfaction

A sense of achievement from meeting personal and family expectations.

> **I've worked hard to achieve this, and I've made it. My parents worked hard so that I could succeed. Sending money is my way of giving those sacrifices back...**
>
> — Participant, US Focus Group

There is deep gratification that comes from being able to repay parental contributions. Migrants report feeling like they have done right by their parents, both by taking on their role as financial and care providers. There are a series of key goals that come with the migration cycle itself, such as financial independence or reaching a certain professional level. Each brings its own satisfaction, which is then tied to the act of sending money, ultimately translating to an overall perceived success.

Security

Reinforces stability and confidence in one's ability to provide and sustain support.

> **It gives you a sense of security. You're financially stable and able to contribute. It's not that you have extra... but you have enough**
>
> — Participant, UK Focus Group

When leaving their home country, many migrants give up their feeling of security. Over time, they begin to regain stability. Sending money helps reinforce their position in their host country while also strengthening their family's position back home. Physical distance can also feel reduced by knowing that basic material needs are being met in the country of origin. This relational closeness reinforces that stability.

Connection

Maintains a sense of closeness and presence despite physical distance.

> **It's a way of staying connected to your loved ones. They appreciate the gifts, and I enjoy giving them. I feel like I'm still part of the family, even if I'm not there**
>
> — Participant, US Focus Group

Staying connected to one's origins provides peace of mind to those living abroad. Remittances allow migrants to be present "in spirit" at weddings, birthdays, funerals, and holidays, and can even allow them to play a role in community building through investment or property donation. Sending money helps ease separation anxiety and sustains the hope of a future return under better conditions than those that prompted the migration.

Empowerment

Reflects regained control, autonomy, and the reversal of dependency.

> **I feel empowered as a daughter. I've always lived in the shadow of my family, and now I'm the one who can share, help, and contribute**
>
> — Participant, UK Focus Group

Though beginnings abroad are a challenging transition, once the migrant can find their footing, they can start building an understanding of control and autonomy that they have probably never felt before. The person who migrates is often someone who was not in the best position to support themselves and others back home, so the move is prompted by a desire to achieve this. A sense of empowerment follows the reversal of dependency, when the migrant can provide for those who used to provide for them.



Negative Emotions Associated with Sending Money

Alongside these positive experiences, several recurring tensions emerge.

Pressure

A perceived obligation to provide, often reinforced by expectations and family needs.

Yes, there's a feeling that if you fail, if you don't send, no one else will. My siblings don't send. If I don't do it... who will take care of it?

— Participant, ES Focus Group

While often self-imposed, there is an implicit strain that comes from supporting family members in need. Even if parents or siblings don't demand it, the migrant knows that the money is expected. Often, there are underlying cultural obligations and dynamics that might even exist prior to the move. There is an overwhelming feeling of responsibility, often generating stress in the remittance sender who feels they cannot afford to fail.

Guilt

The feeling of not doing enough, despite ongoing effort and sacrifice.

I would like to send money every month. I wish my family could be in a much better position. It creates a bittersweet feeling not being able to completely improve their lives.

— Participant, UK Focus Group

In the face of great need, when is enough truly enough? Despite the migrant's best efforts, guilt can manifest because they feel they aren't sending enough money, that they could be sending more, or that they should be sending more frequently. Distance also makes it harder to judge what is needed and when. Above all, migrants often feel like they've "abandoned" their family, even if it was a mutual or necessary decision. Remittances appear as a response to make up for unresolved emotional debt.

Unfairness

Tension arising from mismatched expectations and perceived overestimation of the migrant's means.

Yes, that happens. Because I live in France, people think I earn a lot—that I earn a great deal—and there's this expectation that I have to help more people because I have extra money. And that's not the case

— Participant, ES Focus Group

Distance and differing economic climates make it easy for misunderstandings to happen. A salary in dollars, pounds, or euros is often perceived by beneficiaries as a signifiers of high income. In this way, the migrant's success is magnified back home, contributing to an increase in expectations in terms of frequency, amount, and scope of remittances. This leads to feelings of frustration and a wounded sense of justice for the migrant.

Frustration

Conflict between personal sacrifices and the needs of those back home.

> **You're taking from yourself to give to your family, and there are things you won't be able to do or buy... But it's your family, and they need it. It can be frustrating, but it is what it is**
>
> — Participant, ES Focus Group

Often, sending money can become a zero-sum game when resources are limited. In these cases, sacrifices and trade-offs are inevitable, as is the conflict of interest that can arise between personal needs and those of the family. Even in situations where both recipients and senders are in better economic standings, remittances still require giving up certain pleasures or personal goals that can compound over time.

Anxiety

Ongoing concern about financial stability and the ability to meet both present and future obligations.

> **It's inevitable to think that at some point you might not have the money you need to cover an unexpected expense, but it's part of the family economy. It's an expense I already factor in**
>
> — Participant, FR Focus Group

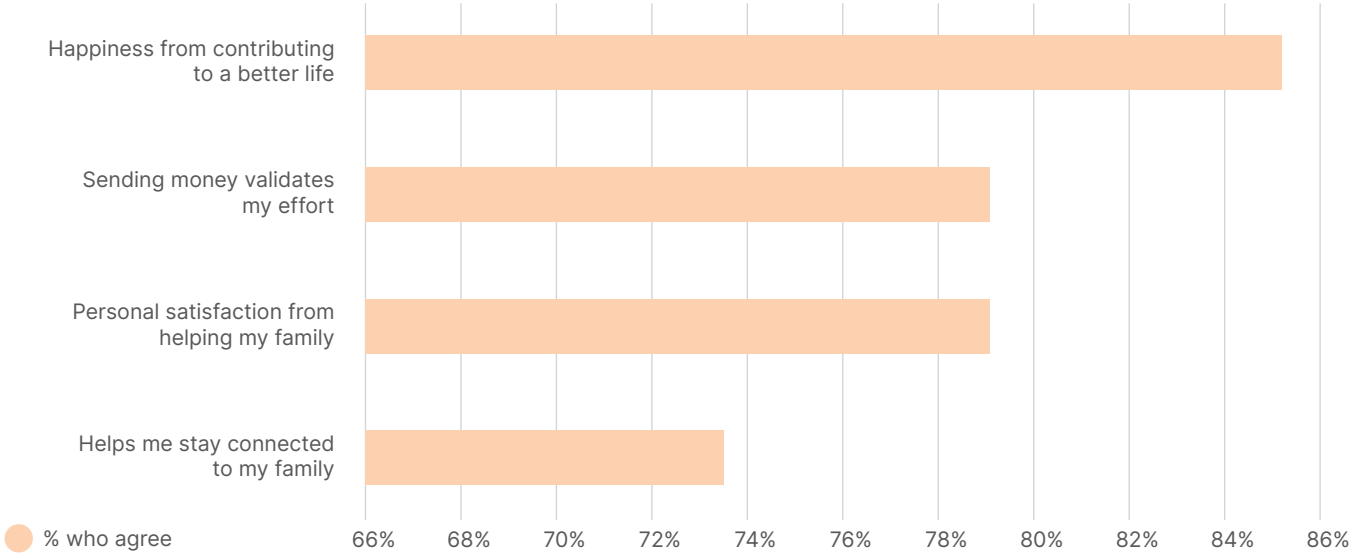
Sending money home ultimately takes resources away from the migrant's own savings. If there isn't enough money to go around, concern around not being able to cover unexpected expenses can grow. It can also lead to questioning the importance or urgency of needs in the country of origin when compared to personal situations in the host country. In the end, the migrant is often responsible for the financial wellbeing of both themselves and their families, thus duplicating the sources of anxiety.

The Relational Landscape of Sending Money

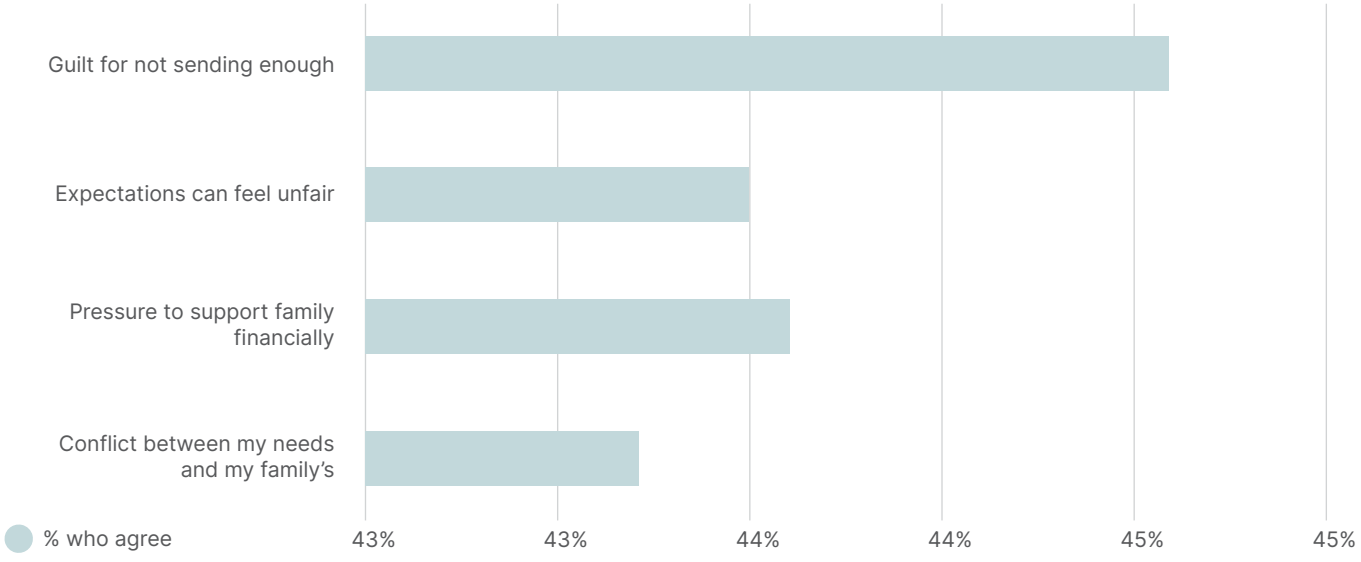
Even if the process of sending money is a simple transaction, the emotions around it are anything but. While the act of sending remittances is primarily experienced as a source of pride and relational continuity, feelings of tension and conflict coexist.

As shown in the graph below, many participants agree to experiencing both sides of the emotional spectrum.

Positive Emotional Drivers



Emotional Tensions



Ultimately, these emotions reflect the migrant experience itself: generosity and sacrifice, pride and burden, connection and distance. Below is a regional breakdown.

Psychological Fulfillment, Regional

Motivation	% who agree (Total)	LATAM	Africa	Europe	Asia	Caribbean	Other
Pride in being able to give back to family	**79.0%**	84.2%	82.4%	70.4%	78.8%	77.2%	80.4%
Happiness from contributing to a better life	**85.1%**	87.8%	86.0%	82.7%	82.6%	86.0%	84.8%
Sending money validates my effort	**79.0%**	83.0%	84.2%	68.4%	79.3%	82.5%	84.8%
Helps me stay connected to my family	**73.5%**	75.6%	77.6%	65.3%	78.3%	68.4%	73.9%

Psychological Burden, Regional

Motivation	% who agree (Total)	LATAM	Africa	Europe	Asia	Caribbean	Other
Pressure to support family financially	**43.6%**	55.3%	46.7%	31.3%	42.4%	40.4%	32.6%
Guilt for not sending enough	**44.6%**	53.7%	46.3%	36.4%	44.6%	42.1%	28.3%
Conflict between personal and family needs	**43.2%**	53.7%	46.0%	32.7%	44.0%	35.1%	30.4%
Expectations ca feel unfair	**43.5%**	52.4%	43.0%	32.0%	48.4%	50.9%	30.4%

These metrics reflect how strongly these feelings are experienced.

Emotional Intensity in the Context of Remittances

Based on our research, the Caribbean stands out as the region where pride is felt most strongly. By contrast, Europe reflects a more balanced and less affectively intense experience of remittances. LATAM displays the most intense and ambivalent experience of remittances overall, combining high levels of pride with greater economic and psychological pressure.

Felt Intensity of Remittances (0–10 scale)

Region	Pride	Stress
Total	**7.8**	**4.6**
LATAM	8.2	5.8
Africa	8.2	4.5

Region	Pride	Stress
Europe	7.0	3.6
Asia	7.8	4.9
Caribbean	8.7	4.2

Conclusions

Despite regional differences and psychological tensions, migrants' commitment to remittances is mostly driven by feelings of pride, purpose, and belonging. Through money transfers, senders are able to maintain family bonds and reinforce a sense of stability and fulfillment both in their host and home countries.



Deciding to Leave: Why People Cross Borders

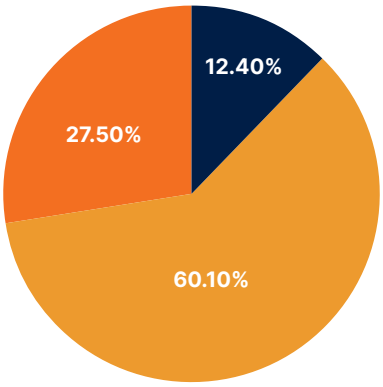


Deciding to Leave: Why People Cross Borders

For the outsider, migration might seem like a solution to a problem. A need arises that cannot be fulfilled in the country of origin which prompts an exodus. But, as we've seen, the answers to questions about migration and remittances are rarely clean-cut.

While it is true that nearly four in ten respondents reported living in precarious conditions in their country of origin, the vast majority rated their experience as good or very good. Thus, migration is not solely driven by hardship but also by aspiration.

Rating Of Personal Situation In Origin Country

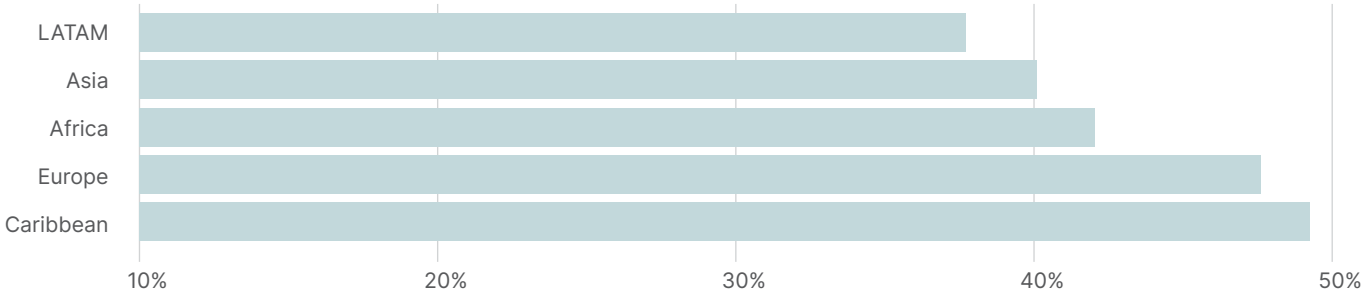


Significant regional variation emerges in how migrants assess their pre-migration situation. Primarily, migrants from the Caribbean and Europe show the highest levels of dissatisfaction pre-departure.

Beyond regional differences, the country of residence also shapes how migrants evaluate their situation prior to migrating. Nearly half of migrants residing in Spain (48.5%) describe their situation in their country of origin as regular, poor, or very poor, in contrast to the United Kingdom and the United States, where original conditions are reportedly more favorable.

Good (very good + good) Regular Poor (bad + very bad)

Respondents with Regular or Negative Situation in Origin Country



% with a regular or bad situation in origin country

Perceived Situation in Country of Origin by Current Residence

Country	% Regular + Poor
Spain	48.5%
France	42.6%
United Kingdom	36.2%
United States	33.7%

While the data does not allow us to identify a single explanation, this pattern may reflect differences in migration flows, with Spain receiving a higher proportion of migrants from more challenging contexts, or variations in how migrants evaluate their starting point depending on their destination. These perceptions help explain the underlying motivations for migration, which cluster into four recurring themes.

Recurring Themes in Migration

Across the board, we found that there are four key drivers behind choosing to move abroad.

Migration Drivers

Category	Description
Economic & Professional	The search for opportunities
Security-Related	Fleeing political and social contexts
Educational	Personal development or that of their children
Family & Relationships	Reunification with loved ones

Economic & Professional

The search for better opportunities

> **Salaries were extremely low in Romania; people were poorly paid. I felt I needed to give myself the opportunity to achieve something, to start building something in Spain**
>
> — Participant, ES Focus Group

For this group, moving abroad represents an opportunity to create a better life. This expectation for the future is often forged by how the individual perceives the attainability of goals such as owning a home or rising to a certain level of employment in their country of origin. If the person feels like they can't progress further, migration becomes a way to obtain greater financial security, stability, and improved living conditions. Within this group, three distinct variations emerge:

- A subsistence gap, where individuals cannot achieve a dignified standard of living
- A progress gap, where basic needs are met but opportunities for advancement are limited
- A professional ceiling, where individuals reach the maximum level of growth possible in their country of origin.

Security-Related

A forced decision

> **There came a point when there was nothing at all, and it was scary to go out into the street. I didn't want to raise my daughter in that environment**
>
> — Participant, US Focus Group

When faced with direct physical insecurity or structural instability, the individual perceives leaving as the only solution. Children tend to serve as catalysts for leaving, often due to fears surrounding their future due to lack of access to basic needs or rising violence. While adults can adapt to certain unfavorable conditions, the threshold is much shorter for parents. Guilt and worry often arise when seeing unbearable conditions affecting their children.

Educational

Migration as a personal project

I had always had the idea of studying abroad in mind

— Participant, US Focus Group

Sometimes, migration is not a permanent decision but rather an investment in personal development. It can be experienced as a search for purpose, often taking place at a stage in life when individuals are not yet clear about the path they want to follow. Or it can reflect a desire to evolve, to build a stronger foundation for the future, which is still imagined in the home country. Yet, in many cases, what begins as a temporary plan, such as a one-year master's, becomes a permanent move. More importantly, this move carries a lower emotional intensity at the outset given that it's not weighed down by the idea of permanence.

Family & Relationships

Migration as emotional trade-off

It was an effort, of course... but I was reuniting with the love of my life

— Participant, FR Focus Group

Migration involves a significant personal loss, between leaving behind friends, family, jobs, and studies. However, individuals are often willing to make those sacrifices in order to reunite with family or partners. Sometimes, this move is done out of obligation or a sense of duty, as is the case with children who have no choice but to follow their parents or when the move is fueled by a fear that a relationship might end. Moving to provide medical care for loved ones abroad also carries a strong psychological pull, although it generates less internal conflict thanks to the sense of fulfillment derived from strengthening family bonds and the conviction of doing what is right.



Regional Variables

While economic drivers dominate globally, the relative importance of each motivation varies significantly by origin and destination corridor.

Motivations by Corridor

Destination	Origin Group	Key Motivation Type	Description
US	Latin America	Mixed	Split between education/career goals, family reunification, and escaping insecurity
US	India	Education / Opportunity	In pursuit of the "American Dream," social influence, and access to higher education
Spain	Latin America	Security / Economic frustration	Driven by insecurity and limited opportunities, leading to loss of faith in improvement
Spain	Eastern Europe	Economic / Personal development	Work opportunities combined with desire for personal freedom and new experiences
France	Northern Africa	Education / Family / Opportunity	Driven by education, opportunity, and family reunification; France seen as natural destination
UK	India & Pakistan	Education / Family	Driven by family reunification and strong academic ambitions
UK	Eastern Europe	Economic / Structural frustration	Driven by systemic frustration, combining economic and personal factors

Motivations also vary significantly depending on migrants' region of origin. In Latin America and the Caribbean, there is a stronger search for safety than in other groups, whereas African respondents focused primarily on education and the search for better opportunities for their children.

Migration Motivations (Total + by Region of Origin)

Motivation	Total	LATAM	Africa	Europe	Asia	Caribbean	Other
Better job opportunities	**33.7%**	33.4%	26.1%	34.7%	39.1%	47.4%	34.8%
Improve economic situation	**30.4%**	33.4%	29.0%	28.2%	28.3%	43.9%	23.9%
Live in a safer country	**22.1%**	26.7%	21.0%	16.7%	20.7%	29.8%	28.3%
Need for personal change / start over	**21.4%**	22.2%	20.2%	22.1%	21.2%	21.1%	19.6%
Better opportunities for children	**20.7%**	18.3%	25.7%	13.6%	25.0%	31.6%	21.7%
Family reunification	**17.0%**	11.6%	21.0%	15.3%	20.1%	22.8%	21.7%
Studies / education	**16.7%**	14.5%	25.4%	8.2%	20.1%	21.1%	15.2%
Political situation in home country	**10.7%**	18.0%	8.5%	7.1%	8.2%	3.5%	15.2%
Friends / contacts in destination	**9.7%**	11.3%	9.6%	8.8%	7.1%	7.0%	19.6%
Health reasons	**5.6%**	8.4%	5.1%	3.4%	4.9%	5.3%	6.5%
Persecution / discrimination	**4.1%**	5.5%	4.0%	4.1%	2.7%	3.5%	2.2%
Other	**9.8%**	6.1%	9.6%	14.3%	9.2%	7.0%	13.0%

The pursuit of better job opportunities (33.7%) and improving one's personal economic situation (30.4%) top the global list of migration drivers. The search for a safe environment for the family (22.1%), the desire to provide better opportunities for children (20.7%), and the personal drive to start over (21.4%) are also prevalent.

These motivations are further shaped by the perceived opportunities associated with specific destination countries.

Key Drivers of Migration by Destination Country

Motivation	Total	United States	Spain	France	United Kingdom
Better job opportunities	**33.7%**	37.0%	41.0%	15.9%	38.7%
Improve economic situation	**30.4%**	32.3%	38.7%	20.5%	29.0%
Live in a safer country	**22.1%**	23.0%	28.0%	15.5%	21.0%
Need for personal change / start over	**21.4%**	22.3%	24.3%	15.5%	22.7%
Better opportunities for children	**20.7%**	22.7%	18.0%	13.3%	28.0%
Family reunification	**17.0%**	15.7%	11.3%	26.5%	15.7%
Studies / education	**16.7%**	20.3%	10.0%	16.7%	19.7%
Political situation in home country	**10.7%**	9.0%	16.0%	10.6%	7.0%
Friends / contacts in destination	**9.7%**	10.7%	10.0%	10.2%	8.0%
Health reasons	**5.6%**	9.0%	5.0%	3.4%	4.7%
Persecution / discrimination	**4.1%**	5.7%	2.0%	3.8%	5.0%
Other	**9.8%**	5.3%	7.3%	12.9%	14.0%

For migrants, the United Kingdom (38.7%) and the United States (37%) are more closely linked to better job opportunities, while Spain is the most popular destination for those looking to start over (24.3%). In its stead, France leads in terms of family reunification (26.5%).

The Migrant's Feelings Wheel

Deciding to migrate also involves a complex emotional landscape. Below is a map of positive and negative feelings that show up in the early stages of migration.

Emotions When Deciding to Leave

Positive Emotions	Negative Emotions
Hope for improvement and progress	Uncertainty and doubt
Curiosity about new experiences	Sadness due to emotional distance
Excitement about the future	Nostalgia for the family environment
Yearning for a dignified life	Pressure from circumstances
	Grief from uprooting
	Anxiety in the face of the unknown

In fact, specific feelings are more prevalent than others depending on the key driver behind the move. Below is a breakdown of each central motivation's psychological landscape.

Emotions During Economic & Professional Migration

Emotion(s)	Explanation	Qualitative Insights
Sadness / Melancholy / Rage	Sense of loss tied to leaving behind a built life, identity, and structure, even when conditions are imperfect.	Migration is experienced as loss of "one's own life," despite being a step toward improvement.
Fear / Uncertainty (Life & Career)	Concern about downward mobility and having to accept roles below one's professional level; fear of stalled career growth.	Migrants anticipate having to lower expectations and face instability in early stages.
Loss / Setback / Grief	Risk of failure and loss of family, professional, and social support systems; leaving behind familiarity.	Migration is perceived as starting over, often with the fear of losing everything built so far.
Excitement / Hope / Dream	Aspirations for stability, opportunity, and improved living conditions; belief that progress is achievable.	Despite challenges, migration is framed as a path toward a better future and personal advancement.



Arriving here was a shock—the cold, the language, the loneliness. But it was also the first time I felt that my effort had a real impact. That I could work, save, send money, and support my family. Every transfer I make is a way of staying connected. It's my way of telling them, 'I'm not there, but I'm still with you.' Migration broke me a little, but it also opened a path I would never have had if I had stayed

— Participant, US Focus Group



Emotions During Security-Related Migration

Emotion(s)	Explanation	Qualitative Insights
Fear / Anguish / Anxiety	Constant exposure to risk and instability creates a persistent state of uncertainty and urgency, often leading to difficult or rushed decisions.	Migration is driven by the need to escape unsafe or unsustainable conditions, even when uncertainty remains high.
Frustration / Fatigue / Aversion	A prolonged lack of improvement and ongoing systemic obstacles lead to exhaustion, pessimism, and a desire to leave.	Over time, stagnation erodes hope, making departure feel like the only viable option.
"Pragmatic Hope"	Migration is approached as the lesser of two evils, where uncertainty is preferable to the certainty of continued hardship.	The possibility of a better future, however uncertain, becomes a key driver of action.

In Venezuela, my wife and I had stable jobs... we lived in an area that wasn't very safe, and our house was broken into and robbed. That's when the fear really started. We were able to move to a slightly better area, but in less than a month, at gunpoint, our car was stolen. My daughters were four and two years old

— Participant, ES Focus Group

Emotions During Educational Migration

Emotion(s)	Explanation	Qualitative Insights
Curiosity / Drive / Ambition	A desire to explore, test oneself, and discover new opportunities, often supported by a safety net that allows for calculated risk-taking.	Migration is framed as an exploration of possibilities rather than a necessity, driven by curiosity and ambition.
Excitement / Enthusiasm / Aspiration	Attraction to new cultures and experiences, combined with the desire to define one's own path and pursue personal growth.	Migration is experienced as an opportunity for self-development and personal achievement.
"Mild Sadness" / "Controlled Vertigo"	Emotional discomfort linked to temporary separation, balanced by the expectation of return and a perceived safety net.	The emotional cost is present but moderated, as migration is seen as reversible and less definitive.

My decision to come wasn't impulsive—I had spent years preparing to get into a direct PhD program after my undergraduate degree, something that simply wasn't possible in India. When I was accepted, it felt like a door I had been pushing for so long had finally opened. But the excitement was mixed with guilt and fear. I kept thinking, 'What if something happens? What if they need me? What if I'm not there?' Still, I knew that if I wanted to grow, if I truly wanted to pursue research, I had to take that leap

— Participant, ES Focus Group

Emotions Behind Family & Emotional Migration

Emotion(s)	Explanation	Qualitative Insights
Relief / Excitement / Hope	Reunification is seen as the natural outcome, bringing emotional and practical stability alongside a strong desire for closeness.	Migration is driven by the expectation of being together, restoring both emotional and everyday stability.
Emotional Obligation	A perceived duty to follow one's partner or family, where staying connected outweighs alternative choices.	Migration is experienced less as a choice and more as an inevitable step to preserve the family unit.
Sadness / "Anticipated loneliness"	Awareness of leaving behind familiar environments and support systems, accompanied by a projected sense of isolation.	Even when driven by reunification, migration carries an underlying awareness of loss and separation.

> **I was fine in Morocco. I had my job, my friends, my family—my peaceful life. I had never thought about emigrating. But I fell in love with someone who had been born in France, and life put me in front of a choice: stay or follow him. I say it as if it were simple, but it wasn't. I'm very family-oriented, and leaving my parents felt like tearing a piece of my chest out. The day I packed my suitcase, I cried more than I had in years.**
>
> — Participant, FR Focus Group



Conclusions

Be it for education, family ties, relationships, security, or employment opportunities, migration is driven by the pursuit of opening ways for a better everyday life. Despite regional and corridor differences, we observed an intrinsically human response to one of life's most complex decisions.




01
From Migrant to Local: The Path to Integration

From Migrant to Local: The Path to Integration

Migrants are united by a shared goal: to reach a certain level of integration in the host country. Whether they've left home to find better job opportunities or to obtain a master's degree, the quality and ease of the experience are all dependent on how the migrant is able to reestablish a support system and way of functioning.

In our research, we observed that, beyond economic situations, migration is ultimately a pursuit of improved well-being and quality of life.

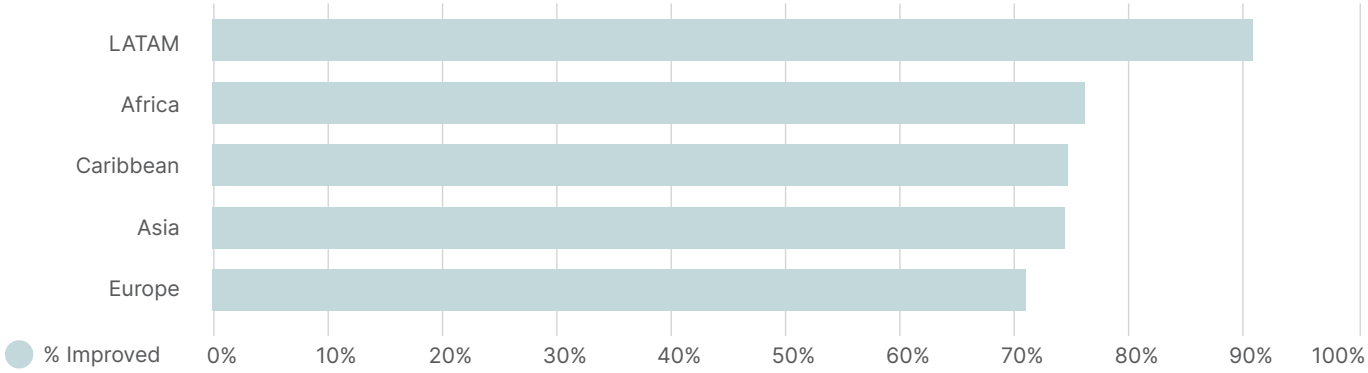
> **Twenty-two years back, my father used to work in a different city. But he visited Kuala Lumpur and sent us a postcard with a picture of the Twin Towers. I still have the picture, and seeing it is very fascinating for me. The first place I visited in Malaysia was the KL Tower while I was waiting for my visa application process to finish. Standing there, I decided I was going to go for it**
>
> — Waira Min "William" Kyaw, Burmese Ria Employee[6]

Self-Reported Impact of Migration on Quality of Life

Outcome	%
Improved (much + somewhat)	79.1%
Stayed the same	13.2%
Worsened (much + somewhat)	7.7%

The percentage of people who reported a loss in quality of life is minimal when compared with those who reported an improvement. This metric holds true across regions.

Self-Reported Impact of Migration on Quality of Life, Regional



Most respondents agreed that their lives had improved through migration, regardless of their country of origin, though Latin America reported the biggest improvement by a margin.

The host country also plays a key role, with the United States and Spain ranking highest in perception of quality-of-life improvement, and France ranking lowest.

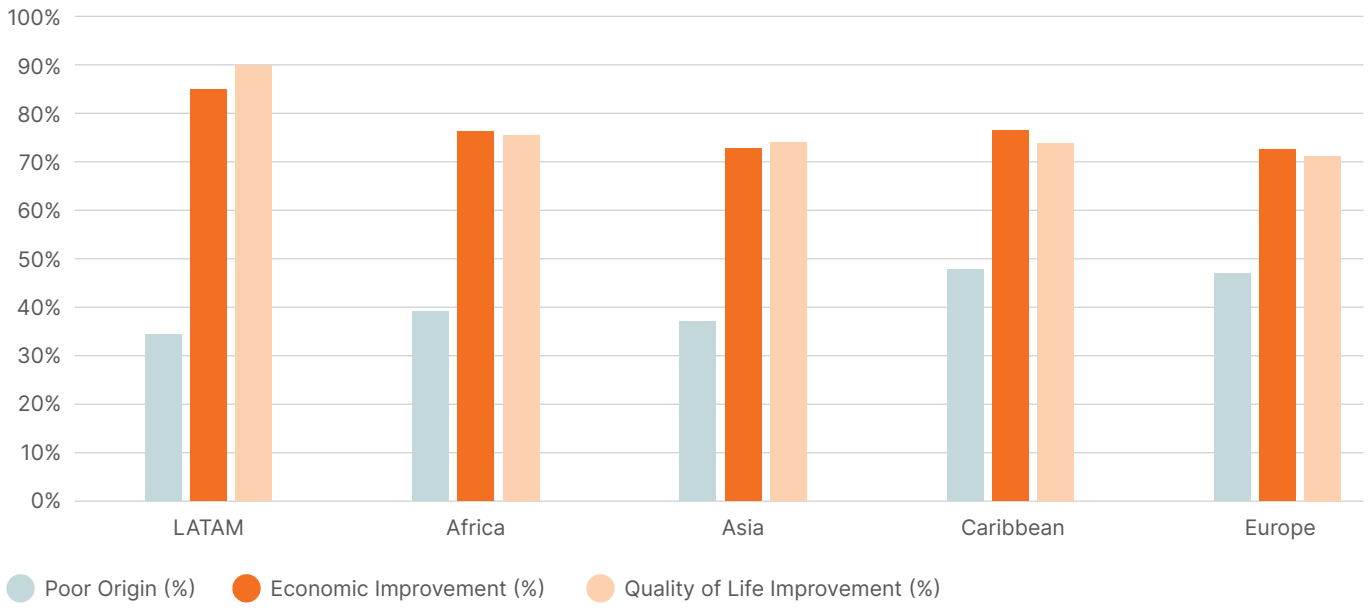
[6] Ria Money Transfer, "The World We Share: Meet William," Ria Blog, https://www.riamoneytransfer.com/en/blog/the-world-we-share-meet-william/.

Self-Reported Impact of Migration on Quality of Life, Host Country

Country	% Improved
United States	87.4%
Spain	85.9%
United Kingdom	76.2%
France	63.7%

Overall, close to eight out of every ten migrants see their economic situation and quality of life improve. To contextualize this, we compare these results with respondents' pre-migration evaluations presented in the previous chapter.

Perception of Improvement by Category



However, migration success extends beyond financial improvement and initial settlement. Integration and cultural adaptation are equally defining factors.

Cultural and Social Integration

The adaptation process is the most human and complex dimension of migration. The data shows that this journey is not linear, but rather shaped by multiple variables, most notably generational change. As barriers gradually diminish over time, the success rate increases from 60% in the first generation to 77% in the second.

Adaptation by Migration Profile

Segment	Easy	Neutral	Difficult
First generation	59.8%	27.1%	13.1%
Second generation	77.1%	18.6%	4.3%

Based on our research, the country of residence also impacts integration, with the United States taking the lead and Spain representing the biggest challenge among the countries represented.

Adaptation by Country of Residence

Segment	Easy	Neutral	Difficult
Total Average	**67.4%**	**23.4%**	**9.2%**
United States	71.3%	21.7%	7.0%
France	68.6%	21.2%	10.2%
United Kingdom	67.0%	26.0%	7.0%
Spain	63.0%	24.3%	12.7%

It is important to note that adaptation levels remain above 60% across all countries, meaning most migrants report relatively smooth integration regardless of destination. Where we do see bigger gaps in adaptation is by region.

Adaptation by Region of Origin

Region	Easy	Neutral	Difficult
LATAM	72.7%	19.3%	8.0%
Africa	72.8%	19.9%	7.3%
Europe	65.6%	24.5%	9.9%
Asia	55.4%	31.5%	13.1%
Caribbean	57.9%	33.3%	8.8%
Other	71.7%	19.6%	8.7%

Regardless of destination, Latin American and African respondents reported a higher ease of adaptation, whereas Asian and Caribbean migrants report more difficulty integrating into their host country.

This doesn't mean that there aren't any challenges to migration for certain groups. In fact, once we begin analyzing potential barriers, a much more varied image emerges.

Main Barriers to Adaptation

Migrants face a mix of economic, social, structural, and environmental challenges when settling in a new country. Employment, social networks, and access to housing emerge as the core barriers to adaptation among migrant populations.

Main Barriers to Adaptation (Total)

Barrier	Total (%)
Finding a job	26.3%
Making friends / social connections	26.3%
Access to housing	25.3%
Climate	24.6%
Cultural differences	23.6%

Barrier	Total (%)
Administrative procedures	20.7%
Language	16.3%
Access to services (healthcare, education, etc.)	13.3%
None in particular	20.0%
Other	2.1%

However, these barriers are not experienced in the same way by first and second-generation migrants. For the newcomers, finding a job, adapting to the climate, and learning the language play a significant role that is not as apparent for those who were born in the host country or moved at a very young age. In contrast, second-generation migrants report fewer obstacles overall.

Barriers by Generation

Barrier	First Generation (%	Second Generation (%)
Finding a job	31.1%	20.1%
Making friends / social connections	26.7%	25.8%
Access to housing	26.1%	24.2%
Climate	29.3%	18.6%
Cultural differences	23.6%	23.6%
Administrative procedures	22.2%	18.8%
Language	20.4%	11.1%
Access to services	13.7%	12.9%
None in particular	18.9%	21.5%
Other	1.5%	2.7%

These results suggest that, despite initial barriers, there is a successful adaptation process from one generation to the next. Still, where the migrants are originally from does make a difference.

Barriers by Region of Origin

Barrier	LATAM	Africa	Europe	Asia	Caribbean	Other
Finding a job	**33.4%**	23.5%	**24.5%**	23.9%	15.8%	28.3%
Making friends / social connections	29.6%	**27.2%**	22.8%	26.6%	19.3%	28.3%
Access to housing	**31.5%**	22.1%	23.1%	21.2%	31.6%	23.9%
Climate	**17.7%**	**32.0%**	17.3%	**35.9%**	**36.8%**	13.0%
Cultural differences	23.8%	21.3%	15.6%	**34.2%**	**40.4%**	23.9%
Administrative procedures	25.4%	22.1%	22.1%	12.0%	5.3%	26.1%
Language	13.5%	12.9%	**23.1%**	15.2%	14.0%	19.6%
Access to services	13.5%	11.4%	10.5%	19.6%	12.3%	17.4%
Other	0.6%	2.2%	3.1%	2.2%	1.8%	4.3%
None in particular	13.8%	21.3%	27.2%	15.2%	22.8%	23.9%

For Latin Americans, structural barriers such as landing a job and access to housing pose the biggest challenges. In contrast, migrants from Africa, Asia, and the Caribbean struggle with social and environmental barriers like culture shock, climate, and friendships. Europe stands out as the origin region with the most difficulty of adapting to the language. This likely reflects the composition of the European sample in the context of our study, which was mostly centered on Eastern Europeans living in the UK, US, Spain or France, countries that share little linguistic heritage.

However, the role the country of residence plays in promoting or hindering integration cannot be understated. Below, we will see the differences between them, though social struggles remain a common thread throughout.

Barriers to Adaptation by Country of Residence

Barrier	USA	Spain	France	UK
Finding a job	24.3%	**40.0%**	22.3%	18.0%
Making friends / social connections	25.3%	30.3%	**22.3%**	26.7%
Access to housing	23.0%	**38.7%**	19.7%	19.0%
Climate	21.3%	15.3%	23.5%	**38.0%**
Cultural differences	**29.3%**	22.3%	14.0%	27.7%
Administrative procedures	12.3%	29.7%	**31.8%**	10.3%
Language	18.3%	**21.0%**	14.4%	11.3%
Access to services	14.3%	12.3%	8.3%	**17.7%**
Other	1.7%	0.7%	1.9%	4.0%
None in particular	17.7%	16.7%	22.7%	23.3%

The Spanish job and housing markets are highlighted as the most challenging for migrants to navigate. The weather is the primary deterrent in the United Kingdom, while administrative procedures represent the biggest issue for those living in France. Both the United States and the United Kingdom rank high for culture shock, but it's the main barrier within the US.

Adaptation Drivers

Thankfully, not everything is a challenge. Migrants' integration can also be propelled by a range of drivers such as a shared language or a support system. Below is a breakdown of identified determinants.

Main Drivers of Adaptation (Total)

Driver	Total (%)	Driver	Total (%)
Language proficiency	40.5%	Social network in destination country	19.3%
Support from family or friends	36.4%	Ease of administrative procedures	16.5%
Employment / access to job opportunities	35.1%	Access to housing	14.9%
Access to services (healthcare, education, etc.)	26.2%	Support from organizations	14.4%
Host society's attitude	24.8%	None in particular	9.5%
Cultural similarity	20.7%	Other	0.9%

Being able to speak the language of the host country is the strongest contributor when it comes to successful integration. This is especially true of first-generation migrants as seen in the next table.

Drivers by Migration Profile

Diver	First Gen (%)	Second Gen (%)	Gap (pp)
Language proficiency	45.1%	34.6%	**+10.5**
Support from family or friends	41.0%	30.7%	**+10.3**
Employment / job opportunities	39.6%	29.5%	**+10.1**
Access to services	31.1%	19.9%	+11.2
Host society's attitude	27.8%	21.1%	+6.7
Cultural similarity	23.0%	17.8%	+5.2
Social network in destination	20.1%	18.4%	+1.7
Administrative procedures	18.4%	14.1%	+4.3
Access to housing	17.2%	12.1%	+5.1
Support from organizations	14.6%	14.3%	+0.3
None in particular	7.2%	12.5%	**–5.3**
Other	0.6%	1.4%	–0.8

This graph highlights a substantial gap between generations, especially for the prevalence of needing a support system, where the percentage drops by more than 10 points from one generation to the next. We also see drops in language and jobs, with second-generation migrants reporting an overall lower dependence on drivers for adaptation compared to the strong language, job, and support needs of their parents.



The region of origin also dictates the migrant group's needs for proper integration, as shown in the table below.

Drivers by Region of Origin

Diver	LATAM	Africa	Europe	Asia	Caribbean	Other
Language proficiency	**44.7%**	39.3%	34.0%	42.4%	40.4%	52.2%
Support from family or friends	31.5%	39.0%	**35.0%**	39.1%	**49.1%**	37.0%
Employment / job opportunities	33.4%	33.5%	34.4%	36.4%	43.9%	45.7%
Access to services	21.9%	28.7%	25.2%	**30.4%**	22.8%	34.8%
Host society's attitude	20.9%	23.5%	23.5%	**33.7%**	24.6%	32.6%
Cultural similarity	25.4%	18.4%	20.1%	12.0%	29.8%	30.4%
Social network in destination	15.8%	**25.7%**	15.6%	23.4%	14.0%	19.6%
Administrative procedures	15.1%	20.2%	16.0%	13.6%	19.3%	15.2%
Access to housing	12.9%	18.4%	13.6%	14.1%	17.5%	17.4%
Support from organizations	14.8%	**22.4%**	8.8%	11.4%	10.5%	17.4%
None in particular	6.1%	8.5%	15.6%	8.2%	10.5%	4.3%
Other	0.6%	0.7%	1.4%	1.1%	—	2.2%

Based on the data, Asia prioritizes how the host society treats them as well as the access to services. Language is a universal driver, but the weakest for Europe. Caribbean respondents have a strong social dependency, ranking support systems as their primary driver. Africa presents the most balanced profile, with emphasis on both social networks in the host country as well as support from organizations.

Similar differences are observed in host countries regardless of generation or origin.

Drivers by Country of Residence

Driver	USA	Spain	France	UK
Language proficiency	37.3%	**44.3%**	**43.2%**	37.3%
Support from family or friends	**39.0%**	38.3%	30.7%	37.0%
Employment / job opportunities	37.3%	37.7%	24.6%	**39.7%**
Access to services	21.3%	31.3%	21.6%	30.0%
Host society's attitude	27.0%	26.3%	14.4%	30.3%
Cultural similarity	18.3%	29.0%	15.9%	19.0%
Social network in destination	19.3%	16.3%	20.5%	21.3%
Administrative procedures	13.3%	19.3%	16.3%	17.0%
Access to housing	14.0%	15.0%	14.0%	16.7%
Support from organizations	15.0%	13.0%	15.2%	14.7%
None in particular	7.0%	6.3%	13.3%	12.0%
Other	1.0%	0.3%	0.8%	1.7%

The table above shows that a job goes furthest in the United Kingdom, whereas knowing the language opens the most doors in France and Spain. In contrast, the home country's support system is the primary driver for migrants in the United States. At the same time, cultural similarity is rated highest in Spain, where familiar dynamics help foster integration.

Perceived Integration

Beyond barriers and drivers, we also asked respondents how they would rate their level of integration. Across profiles, most participants believe to have assimilated effectively.

Self-Perceived Integration (by Profile)

Segment	Highly Integrated	Neutral	Low Integration
Total	84.8%	10.1%	5.1%
First generation	81.0%	13.0%	6.0%
Second generation	89.8%	6.3%	3.9%

That being said, the perception of integration is more firmly established among second-generation migrants, with a sense of belonging approaching 90%.

When it comes to region of origin, Latin Americans and Europeans have the highest sense of successful integration. On the flipside, Asia and the Caribbean report facing greater challenges.

High Integration by Region of Origin

Region	% Highly Integrated
LATAM	88.1%
Europe	87.8%
Africa	85.7%
Asia	76.1%
Caribbean	67.4%

In the next section, we'll compare these perceptions with actual markers of adaptation.



Outcomes of Adaptation

Throughout this study, respondents have shared their perceived satisfaction based on what they've been able to achieve as migrants in a foreign country. However, these responses are usually based on the individual's ability to land a job, secure a place to live, and the financial stability to send money back home. Yet, there is a crucial marker of adaptation missing, and that is the migrant's ability to integrate into the host country's social circles.

The following table shows that most migrants surveyed have been able to build mixed relational groups with people from both the host and the origin country.

Composition of Social Networks

Segment	Only Origin	Mixed	Mostly Host Country
Total	**15.7%**	**61.2%**	**23.1%**
Spain	11.7%	57.0%	31.3%
France	15.5%	59.1%	25.4%
United Kingdom	10.7%	68.3%	21.0%
United States	25.0%	60.0%	15.0%

We can observe that migrants in Spain have an easier time connecting with the host country, whereas those in the United States have a bigger tendency to stick to their communities of origin.

Overall, migrants in Europe lead in terms of forming mixed circles, but the brunt of this percentage is carried by Eastern Europeans in Spain. The graph below shows a more granular breakdown.

Social Network Composition by Region of Origin

Region	Only Origin	Mixed	Mostly Host Country
Total	**15.7%**	**61.2%**	**23.1%**
LATAM	**22.8%**	55.3%	21.9%
Africa	12.9%	**71.3%**	15.8%
Europe	9.5%	54.4%	**36.1%**
Asia	17.4%	66.3%	16.3%
Caribbean	19.3%	68.4%	12.3%
Other	13.0%	54.3%	32.6%

Latin America shows a higher proclivity to socializing with people from their same background, followed by the Caribbean and Asia. This may reflect the strength of community networks in destination countries, which often function as support systems upon arrival. In contrast, African migrants achieve the strongest integration through mixed groups, suggesting an ability to integrate while also retaining strong ties to their communities of origin.

Conclusions

There is no one-size-fits-all approach to integrating into a new society. While there are key drivers and deterrents that apply to all migration journeys, they will apply in greater or smaller measure depending on the individual's context. Across all contexts, language fluency and built-in support systems are the clearest indicators of success for securing jobs, housing, and overall well-being abroad.




05
Identity
& Belonging

Identity & Belonging

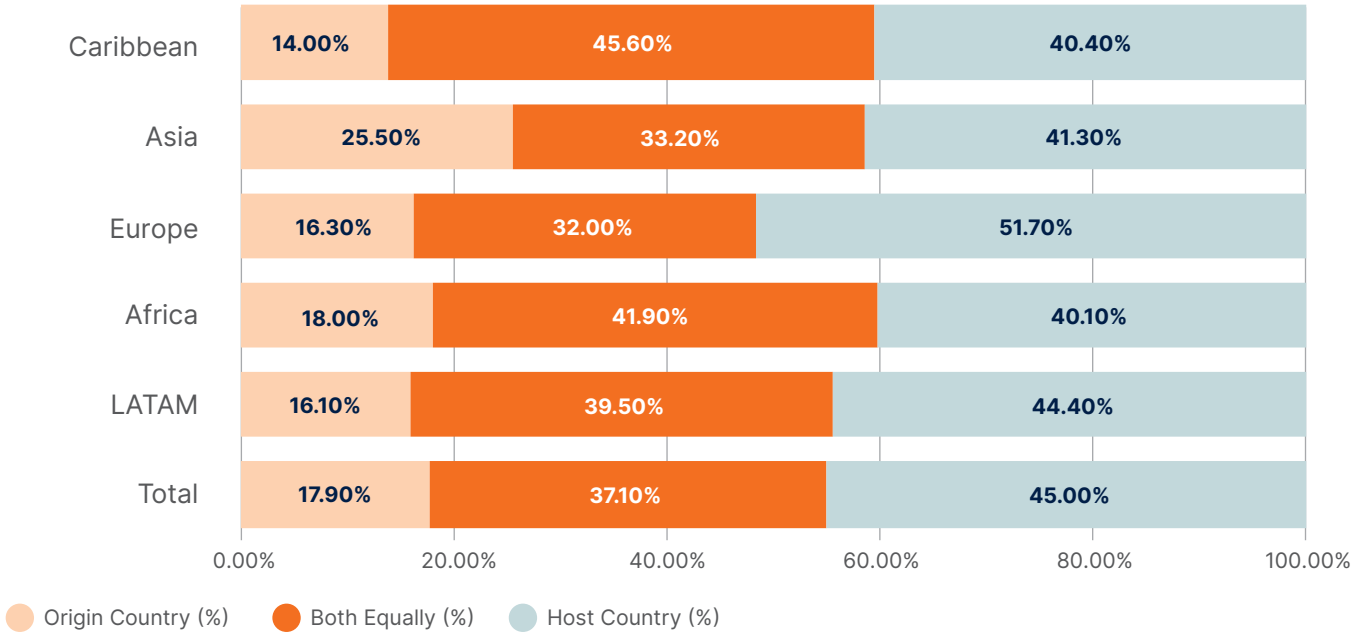
Migration is a journey, one that doesn't end upon arrival. As we've seen, migrants can achieve a level of financial success and of social inclusion, but does that equate to belonging? Our study found that the sense of home is split between the country of origin and the host country, with a dual sense of belonging emerging as the most common position among respondents.

> **Each [child] has absorbed things of their culture, of their country, but deep down they have ours, the Latin American blood. That's something you never lose.**
>
> — Dora Restrepo, Former Ria Agent[7]

Sense of Belonging

European migrants stand out as the most settled in their host countries, with 52% fully identifying their current country as home—nearly seven percentage points above the overall average.

Sense of Belonging by Region of Origin

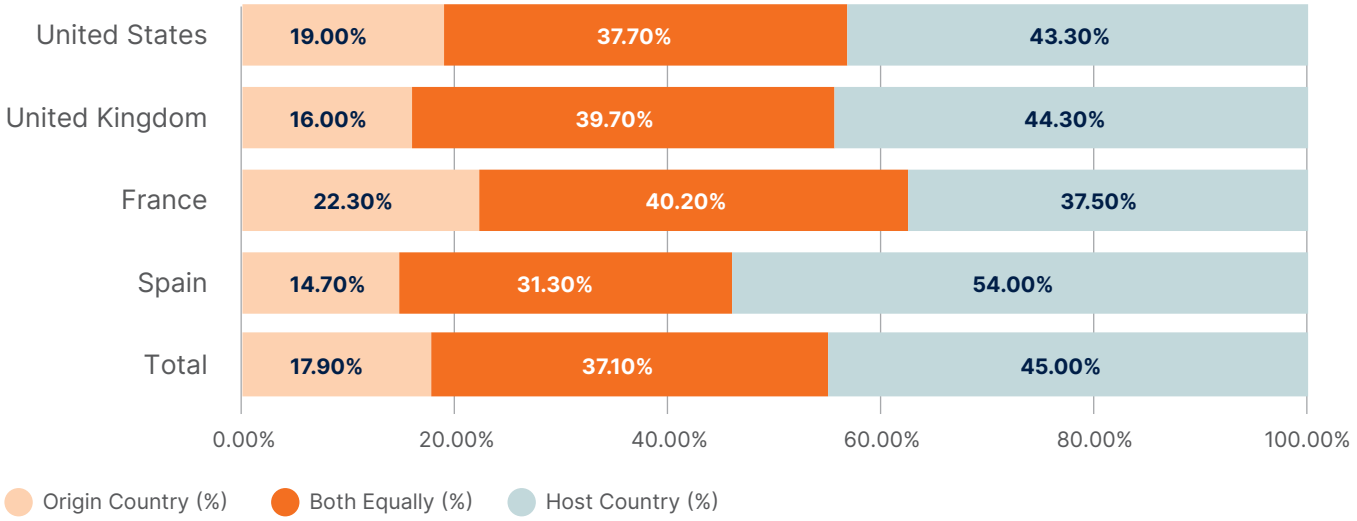


In contrast, 25% of Asian respondents still feel that their home is primarily in their country of origin, while Caribbean respondents feel most comfortable with a dual identity. Across other regions of origin, sentiment is more evenly distributed.

[7] Ria Money Transfer, "The World We Share: Meet the Cerqueras," Ria Blog, https://www.riamoneytransfer.com/en/blog/the-world-we-share-dora-joaquin-cerquera/

The host country also plays a role in the respondents' perception of belonging, with Spain emerging as the country where migrants feel most rooted. This result mirrors that of the previous chapter where Spain ranked highest for host-country friendships.

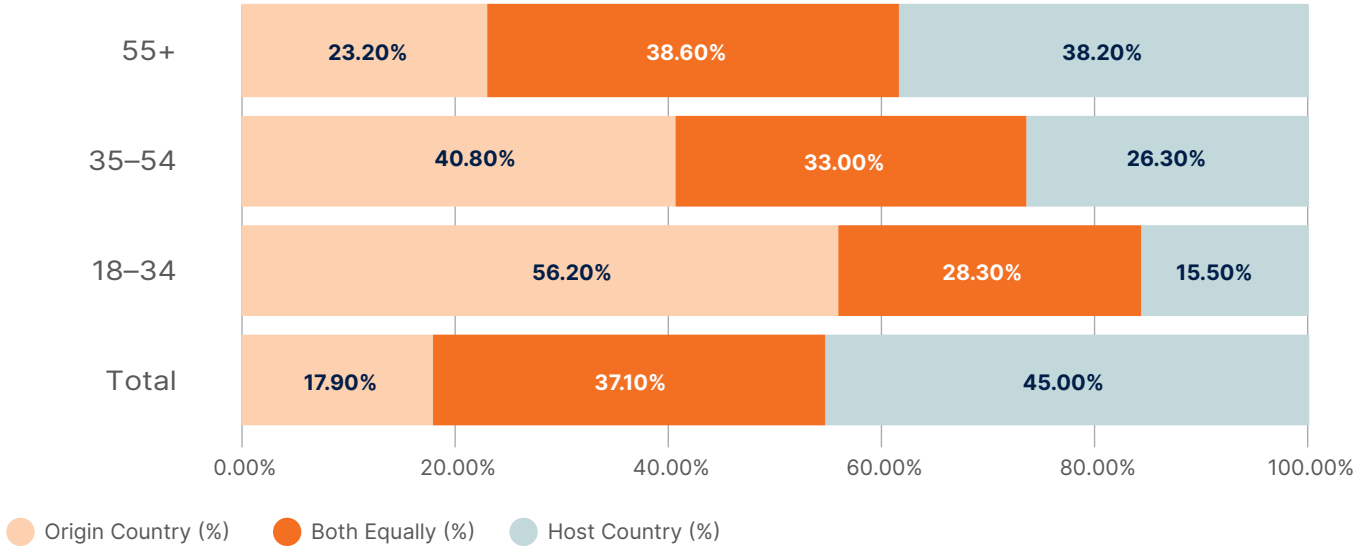
Sense of Belonging by Country of Residence



Our findings also show that respondents in France have the lowest sense of attachment, even though responses were balanced when it came to social networks (84.5% said they had friends from the host country). However, France did rank lowest for self-reported impact of migration on quality of life (63.7%), suggesting a correlation could exist between success and belonging.

The sense of home also follows a clear generational gradient: younger migrants maintain a strong emotional connection to their country of origin, while older migrants are more likely to identify their home with the host country.

Sense of Belonging by Age

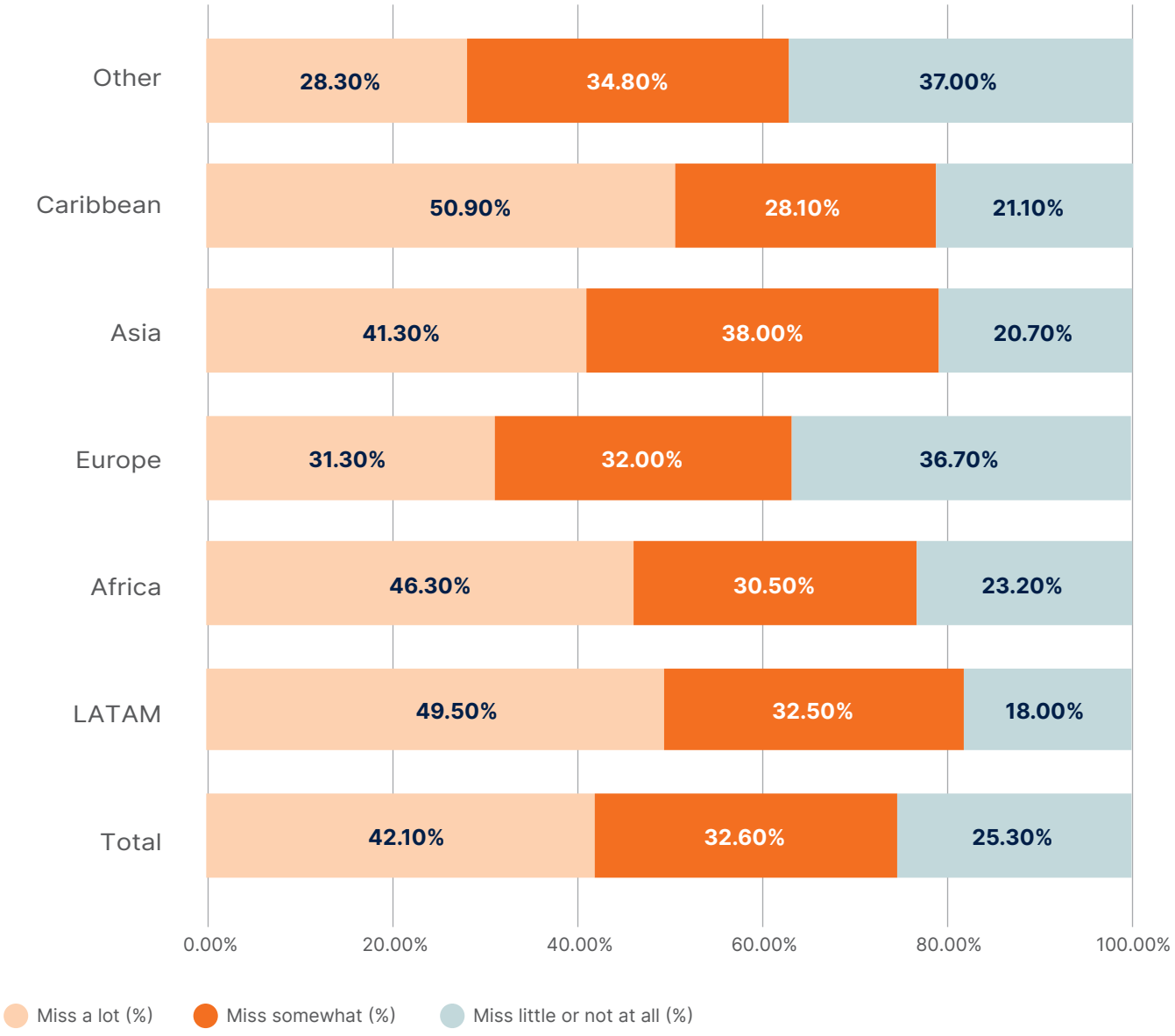


Considering that more than 80% of respondents aged 55+ have been living in their host country for over two decades, this data would suggest that belonging shifts from home country to host country the longer one lives abroad.

Nostalgia for Country of Origin

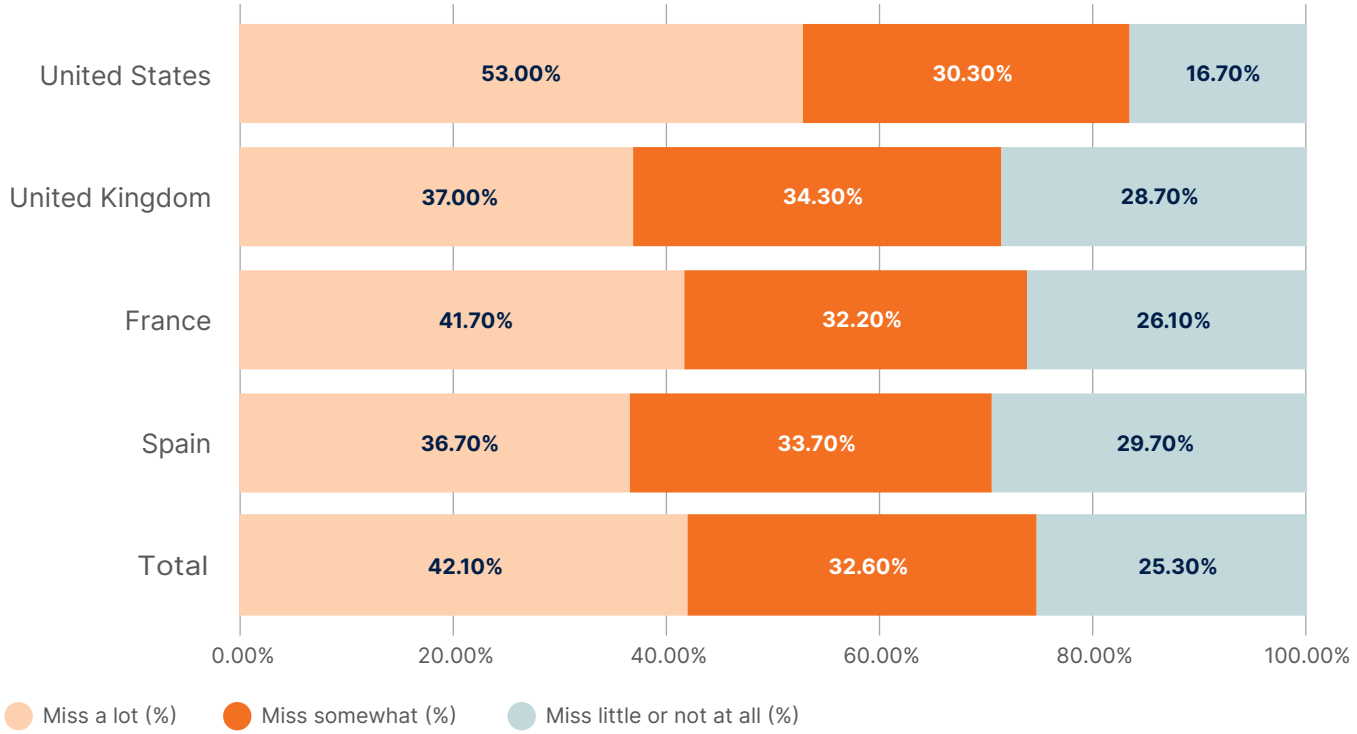
While identity and belonging might evolve, the majority of respondents still miss their home country. In fact, more than four in ten migrants report missing their country of origin a great deal or quite a lot, particularly among those from Latin America and the Caribbean and those residing in the United States.

Nostalgia for Country of Origin by Region



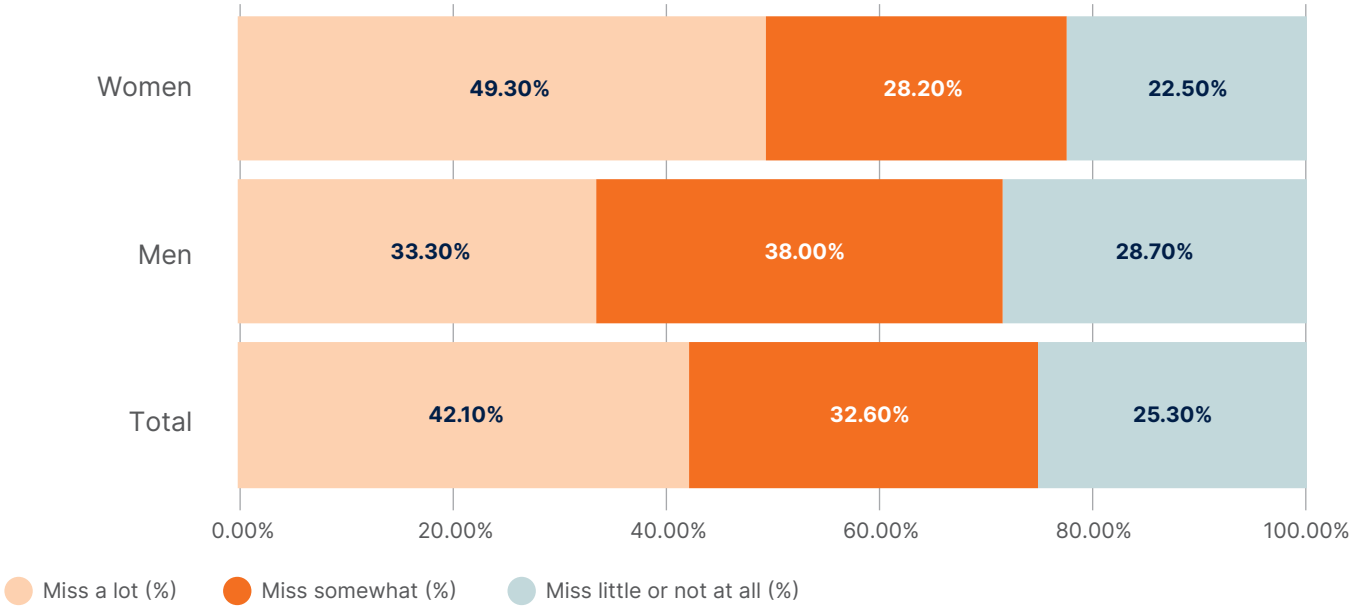
European respondents seem to have an easier time being away from their home countries, with almost 37% stating that they missed it little or not at all. Once again, Spain leads in belonging markers, with respondents reporting the lowest combined percentage of “Miss a lot” and “Miss somewhat”.

Nostalgia for Country of Origin by Country of Residence



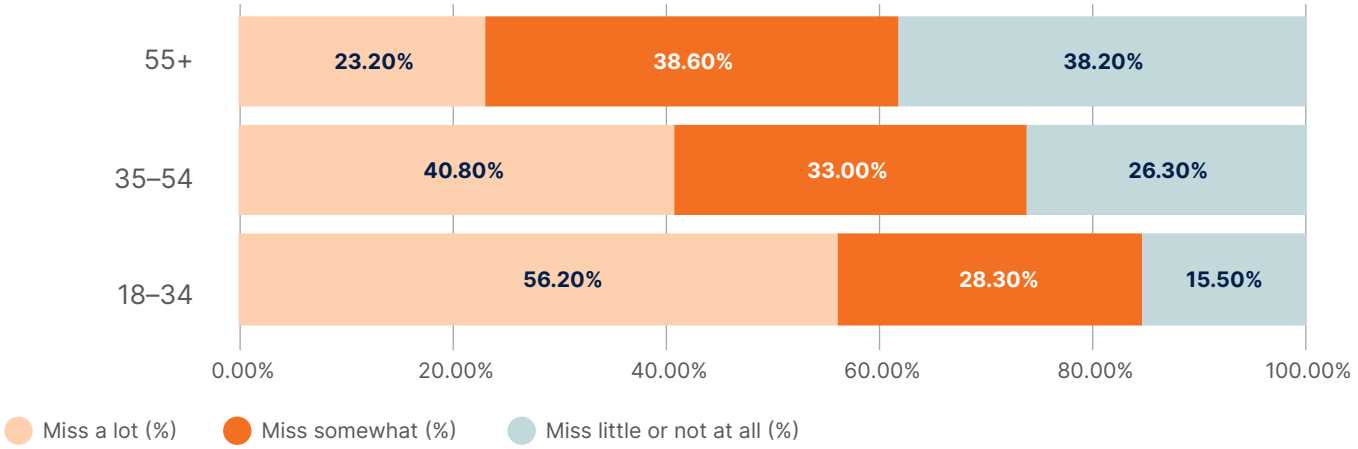
Women and younger migrants experience stronger feelings of nostalgia for their country of origin compared to men and older migrants. The results suggest that the degree of nostalgia is closely linked to both gender and age.

Nostalgia for Country of Origin by Gender



This pattern is consistent with the fact that women and younger migrants tend to have spent less time in the host country, which may contribute to higher levels of longing for their country of origin.

Nostalgia for Country of Origin by Age

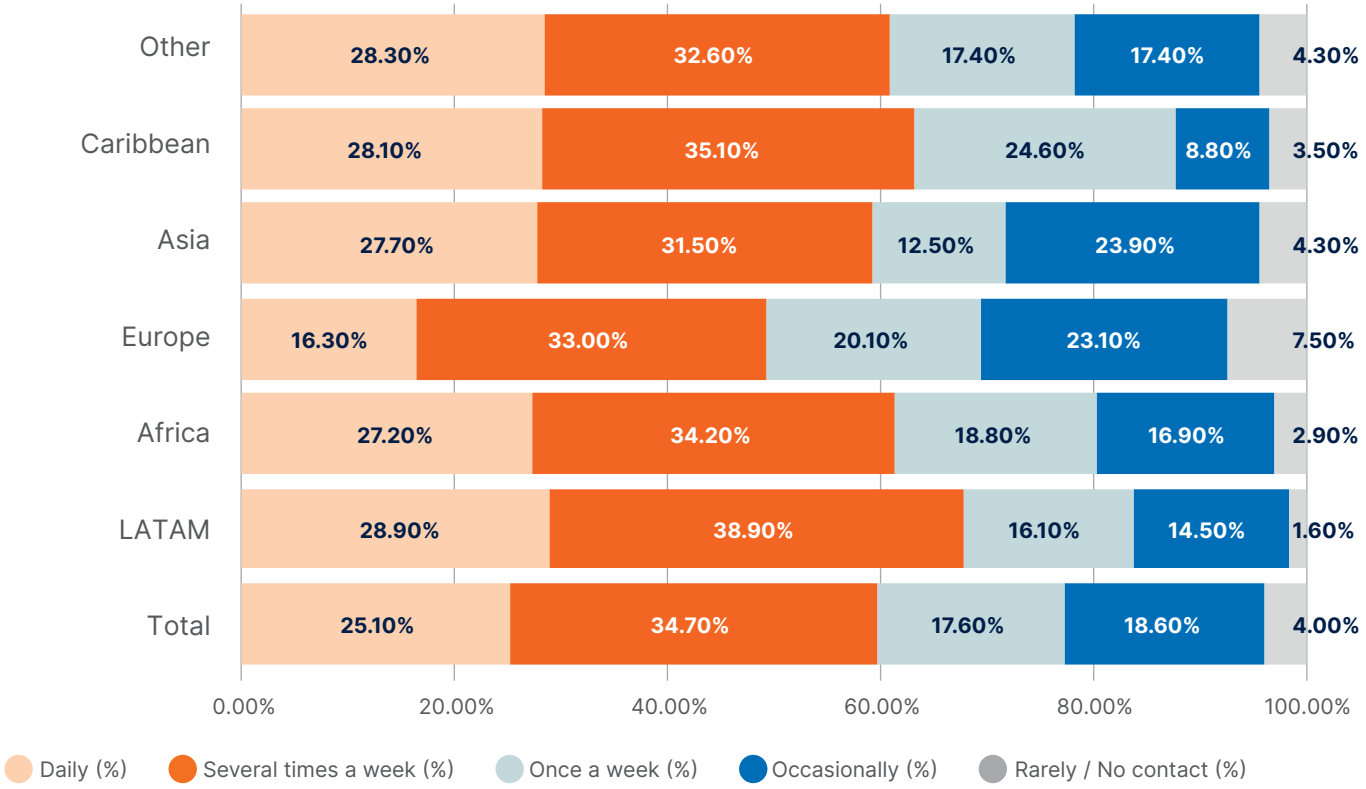


This emotional attachment is reflected in behavior, as we'll see in the following section.

Staying in Touch With Home

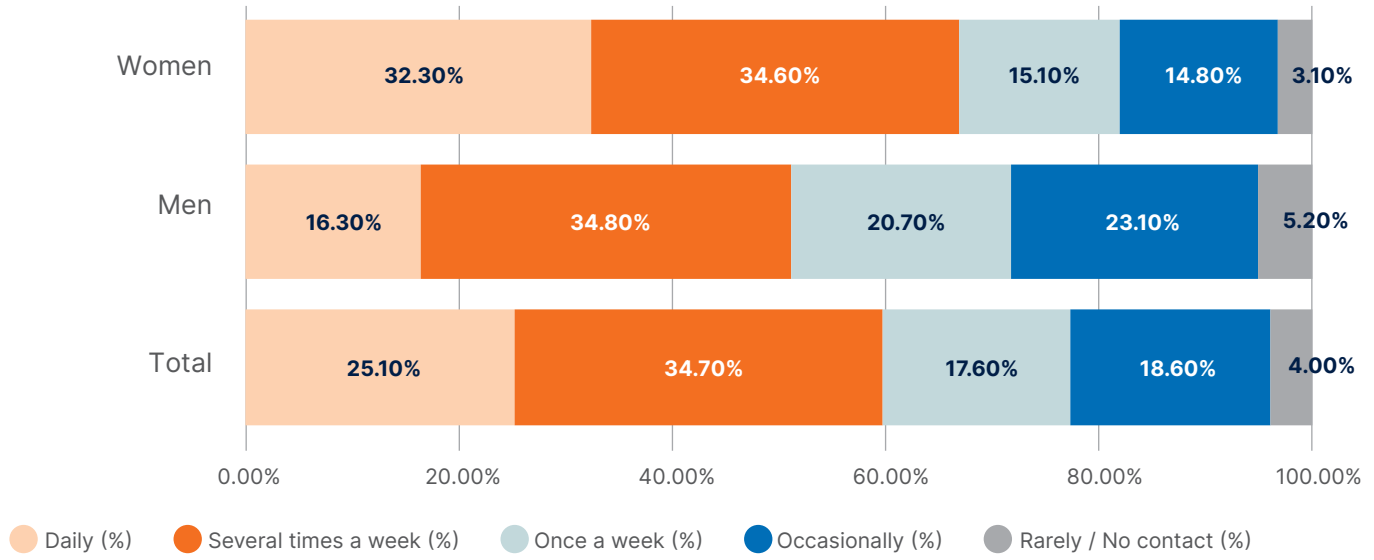
Our study also measured the frequency of contact with the home country in order to determine correlations between periodicity of contact and belonging. Through this exercise, we found that migrants from Europe maintain less frequent contact with family and friends in their country of origin, whereas the majority of Latin American migrants speak with their loved ones back home multiple times a week.

Frequency of Contact With Country of Origin by Region



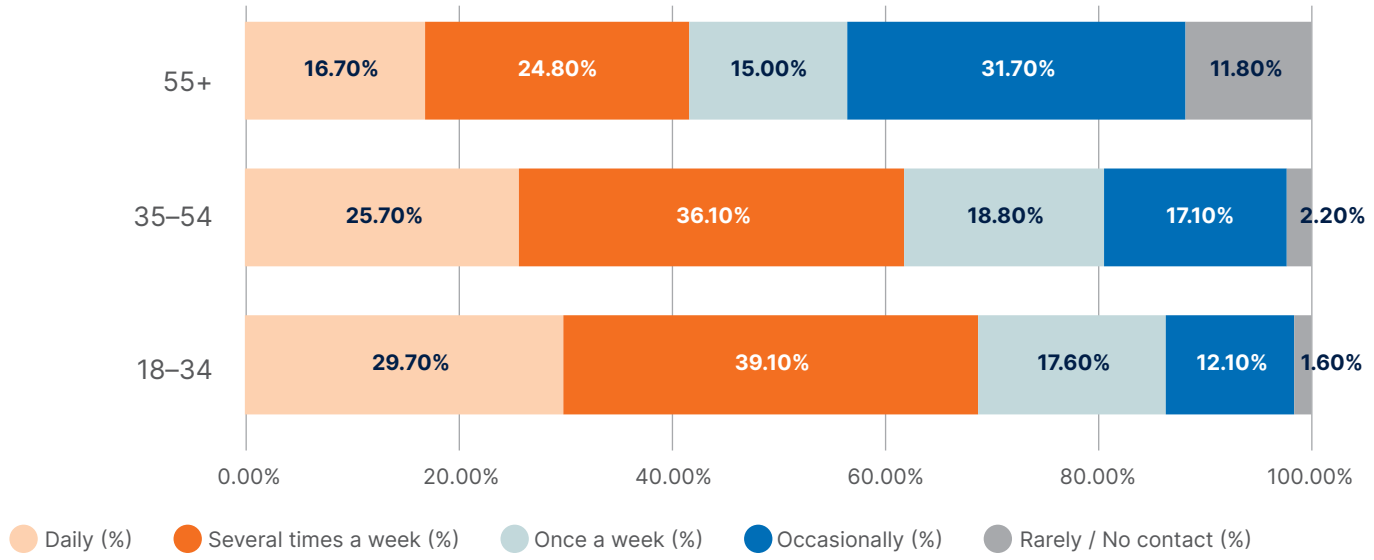
Age and gender are also a determining factor, with women maintaining more frequent contact with family and friends in their country of origin compared to men.

Frequency of Contact With Country of Origin by Gender



In line with the findings on nostalgia and belonging, younger migrants also prioritize staying in touch with their family and friends more than older respondents.

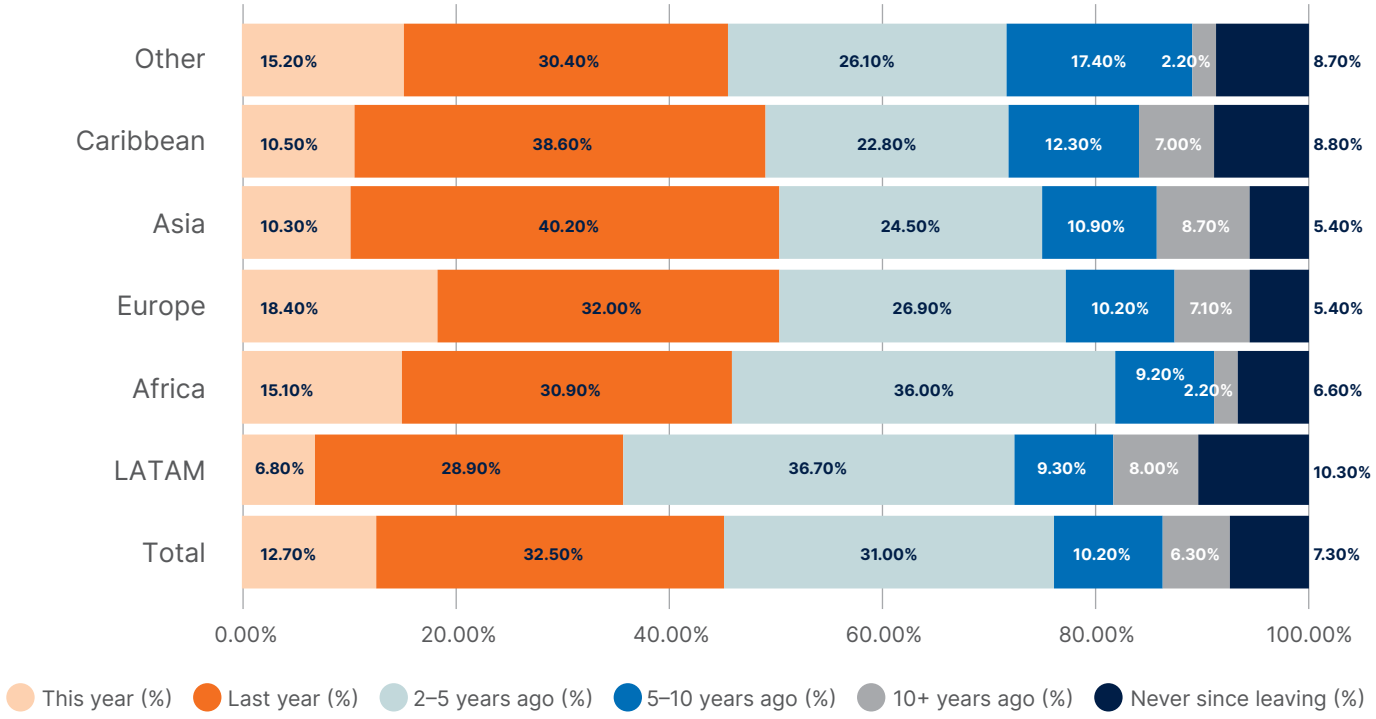
Frequency of Contact With Country of Origin by Age



Physical return to the country of origin also remains common. Around four in ten migrants have visited within the past year, with European and Asian migrants standing out as the most active in terms of recent visits.

The majority of respondents who haven't returned to their country of origin ever or in the past five or more years are from Latin America. This group also reported high levels of belonging associated with their host country or mixed (84.5%), meaning fewer than two in every ten identify solely with their country of origin.

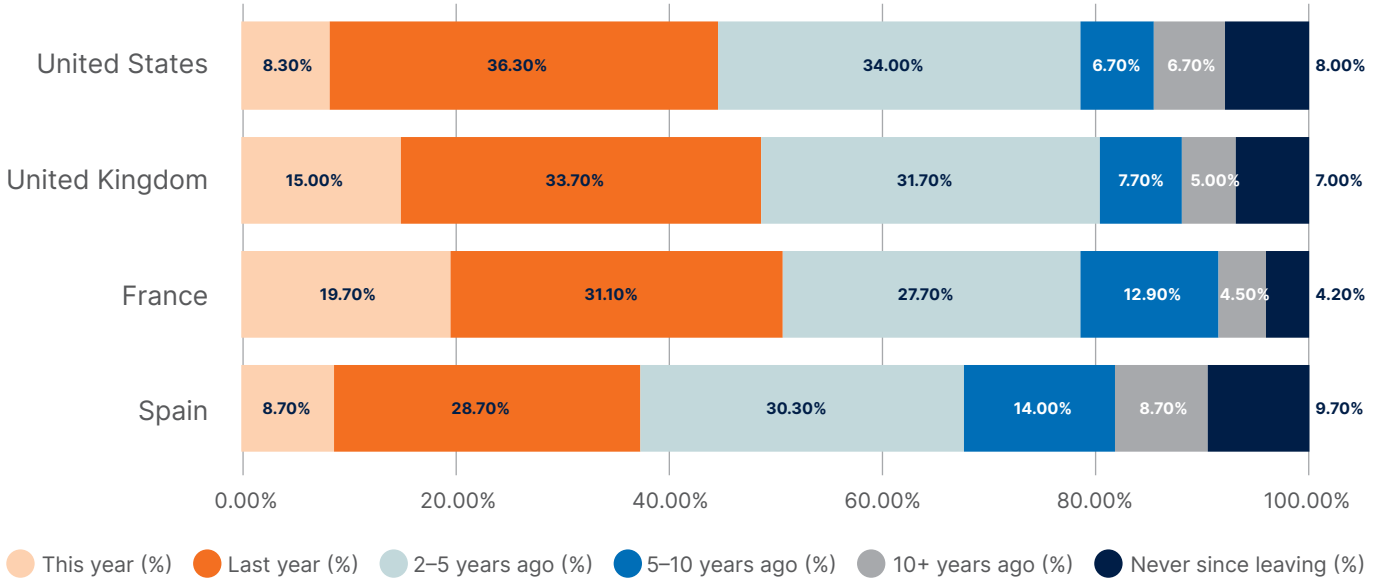
Frequency of Visits to Country of Origin, by Region



It's important to note, however, that Latin American respondents also identified "political situation" and "persecution and discrimination" as migration drivers more so than any other group, factors that could prevent safe or recommended travel to their country of origin and affect their sense of belonging to their country of origin. Only 16.3% of Latin American respondents identified solely with their place of birth.

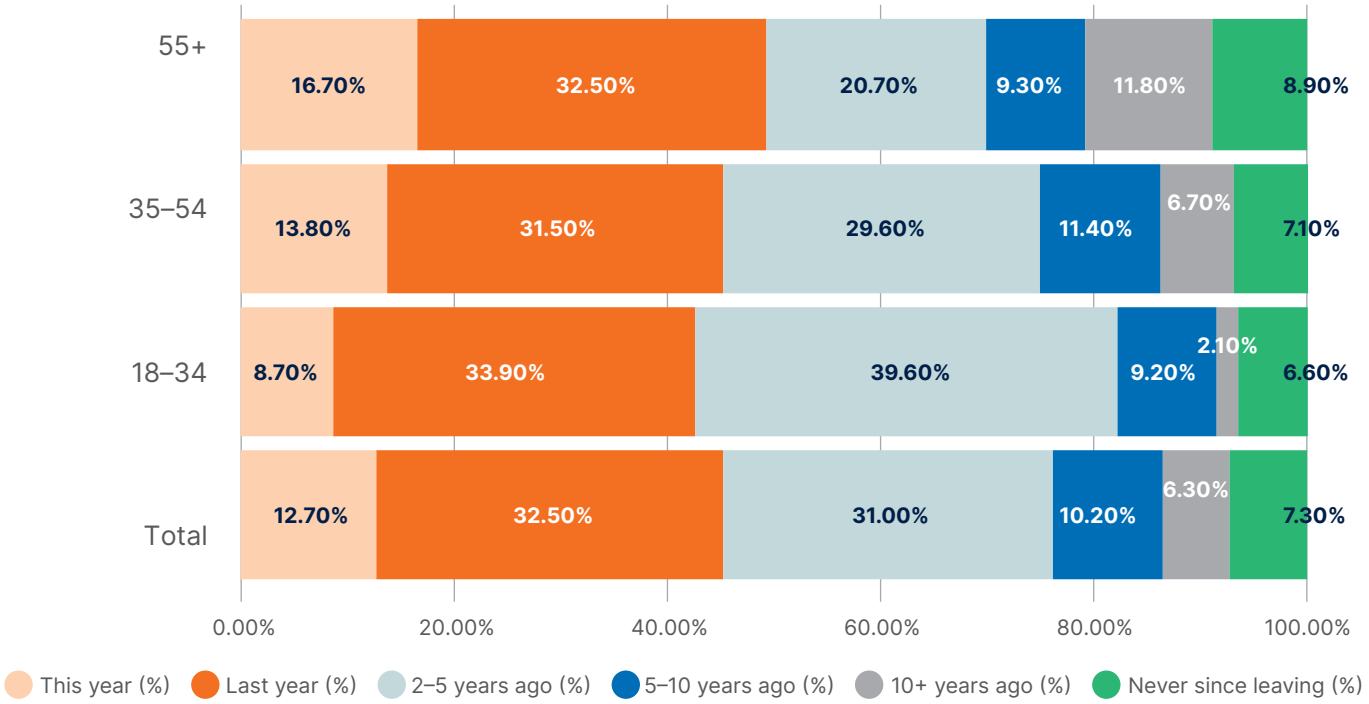
Looking at this data through the lens of the host country also reveals some interesting findings. France leads with 51% of respondents living there stating that they have visited their home country in the past year. This could suggest that the lower sense of belonging is also born out of a more direct access to the country of origin.

Frequency of Visits to Country of Origin, by Host Country



If we sort the data by age, we see that physical return tends to decrease with age, which would also tie in with the observed shift towards forging an identity in the host country. However, recent visits do remain relatively stable across groups, with almost eight in ten migrants having visited in the past five years.

Frequency of Visits to Country of Origin by Age



While older migrants are the most likely to report having visited their country of origin in the past year, they are also the most likely to go for long periods without returning. Nearly two in ten report not having visited in over ten years or not at all since arriving in the host country. Conversely, 82.2% of migrants aged 18-34 have visited home in the past five years mirroring the 84.1% of respondents in this group who identify with the origin country or both equally.

A correlation exists between contact, visits, and a sense of belonging, though it's unclear whether lower belonging stems from reduced contact or from distance naturally shifting identity towards the host country. Yet, the question remains: does this translate into behavior?

Promises of Return

As we've seen, identity and belonging shift over time and are susceptible to multiple factors such as time, origin, and location. We've also covered how most migrants leave their home countries to achieve specific goals, be it improving their finances, finding job opportunities, or pursuing higher education. But what happens once these goals are achieved?

While four in ten migrants express an intention to return, this does not necessarily imply a permanent move. When explored further, most interpret 'return' as periodic visits or a lifestyle split between two countries.

Likelihood of Returning to Country of Origin

Segment	Will return (%)	Unsure (%)	Will not return (%)
Total (n=1,164)	41.7%	27.7%	30.6%

Women show a stronger intention to return, whereas a greater portion of male respondents are deliberating. Overall, the breakdown is very similar to that of the nostalgia for country of origin by gender.

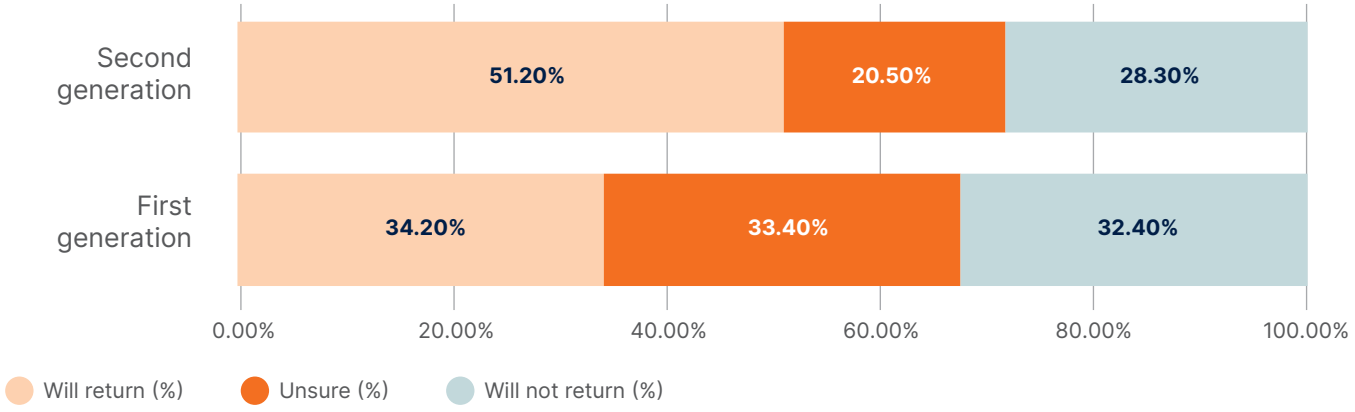
Likelihood of Returning to Country of Origin (by Profile)

Dimension	Segment	Will return (%)	Unsure (%)	Will not return (%)
Gender	Women	**45.6%**	24.8%	29.6%
	Men	36.9%	31.4%	31.7%
Age	18–34	**57.2%**	26.8%	16.0%
	35–54	38.4%	27.9%	33.7%
	55+	24.8%	28.9%	**46.3%**

When looking at migrants by age, younger migrants have a more concrete intention to return to their country of origin, though prior data suggests that this desire might diminish over the years.

Another interesting find is that second-generation migrants show a stronger intention to return than first-generation migrants, suggesting a desire to reconnect with one's roots doesn't diminish across generations.

Desire to Return to Country of Origin by Generation



A more nuanced picture emerges when comparing belonging, intentions, and actual behavior across generations.

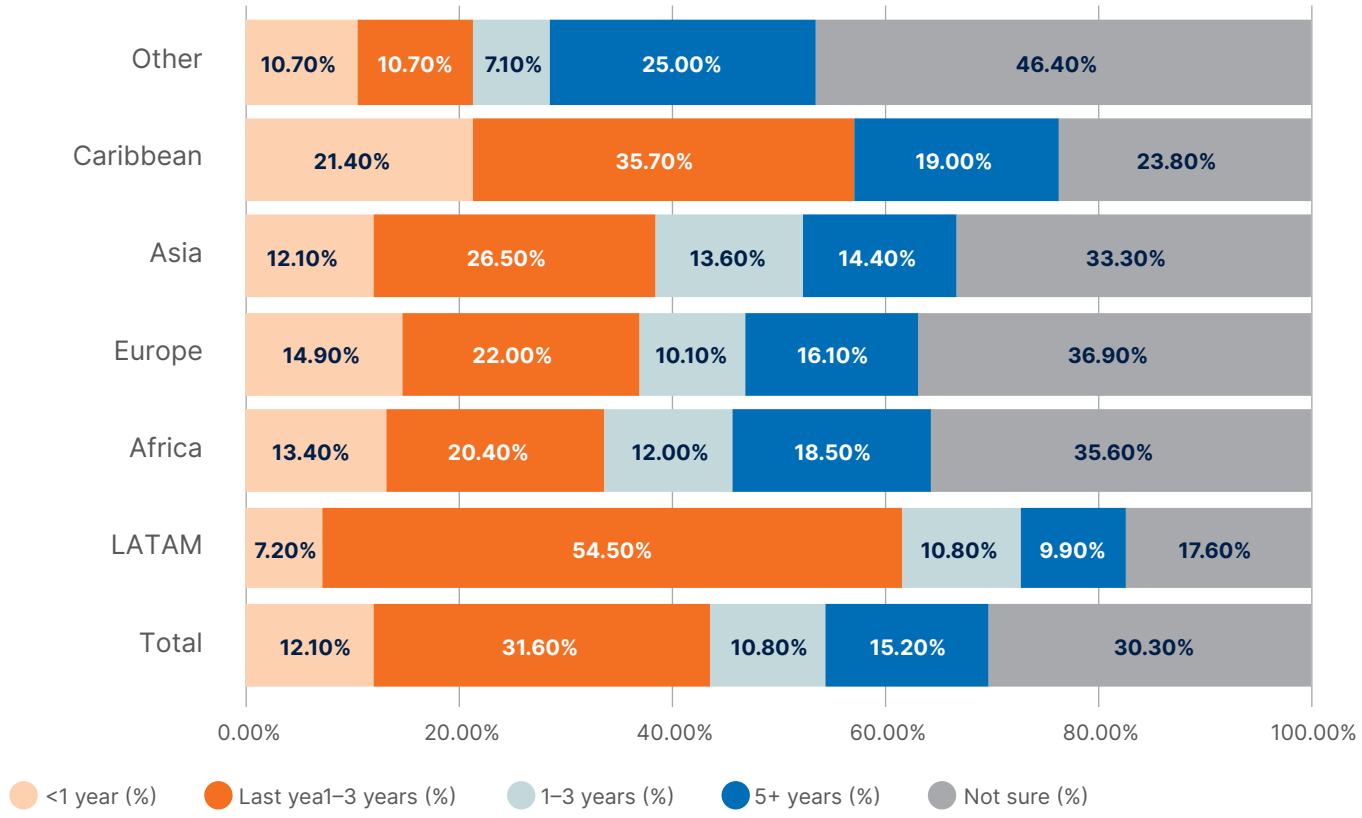
Belonging, Return Intention, and Visits (by Generation)

Segment	% Feel at Home (Host)	% Plan to Return	% Visited This Year
Total	45.0%	41.7%	12.7%
First generation	42.6%	34.2%	**15.0%**
Second generation	**48.0%**	**51.2%**	9.8%

Second-generation migrants display a dual dynamic: they feel more at home in their host country while also expressing a stronger intention to return. In contrast, first-generation migrants maintain stronger physical ties through visits, despite reporting lower return intentions.

Regardless of age, generation, or gender, nearly one-third of respondents view returning as an open-ended possibility, though the region of origin does paint a more precise picture.

Return Timeframe by Region of Origin

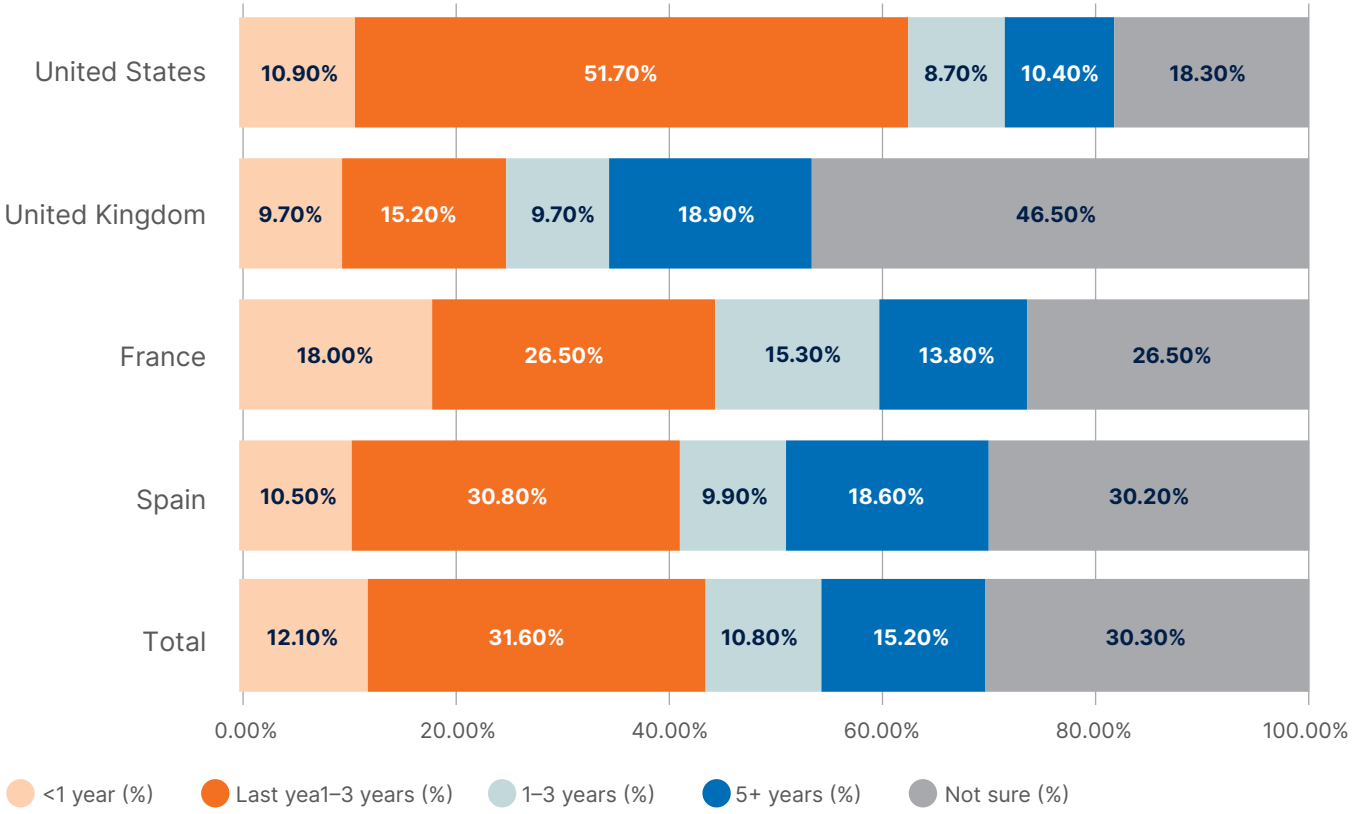




More than half of migrants from Latin America and the Caribbean plan to return to their country of origin within the next three years, despite the fact they felt the least identified with their countries of origin.

Among those living in the United States, 52% expect to return within one to three years, whereas in the United Kingdom the pattern reverses, with 47% unsure when they would return.

Return Timeframe by Host Country



The expected timeframe for return tends to be shorter among women, second-generation migrants, and younger individuals.

Return Timeframe by Generation, Gender, and Age

Dimension	Segment	% Expected to return within 3 years
Gender	Women	48.11%
	Men	37.2%
Generation	Second generation	56.1%
	First generation	33.4%
Age	18–34	53.7%
	35–54	36.2%
	55+	39.4%

However, when asked about what return meant for respondents, many understood it as occasional visits or a lifestyle split between both countries. Still, 23.3% anticipate a permanent move even if it is in stages.

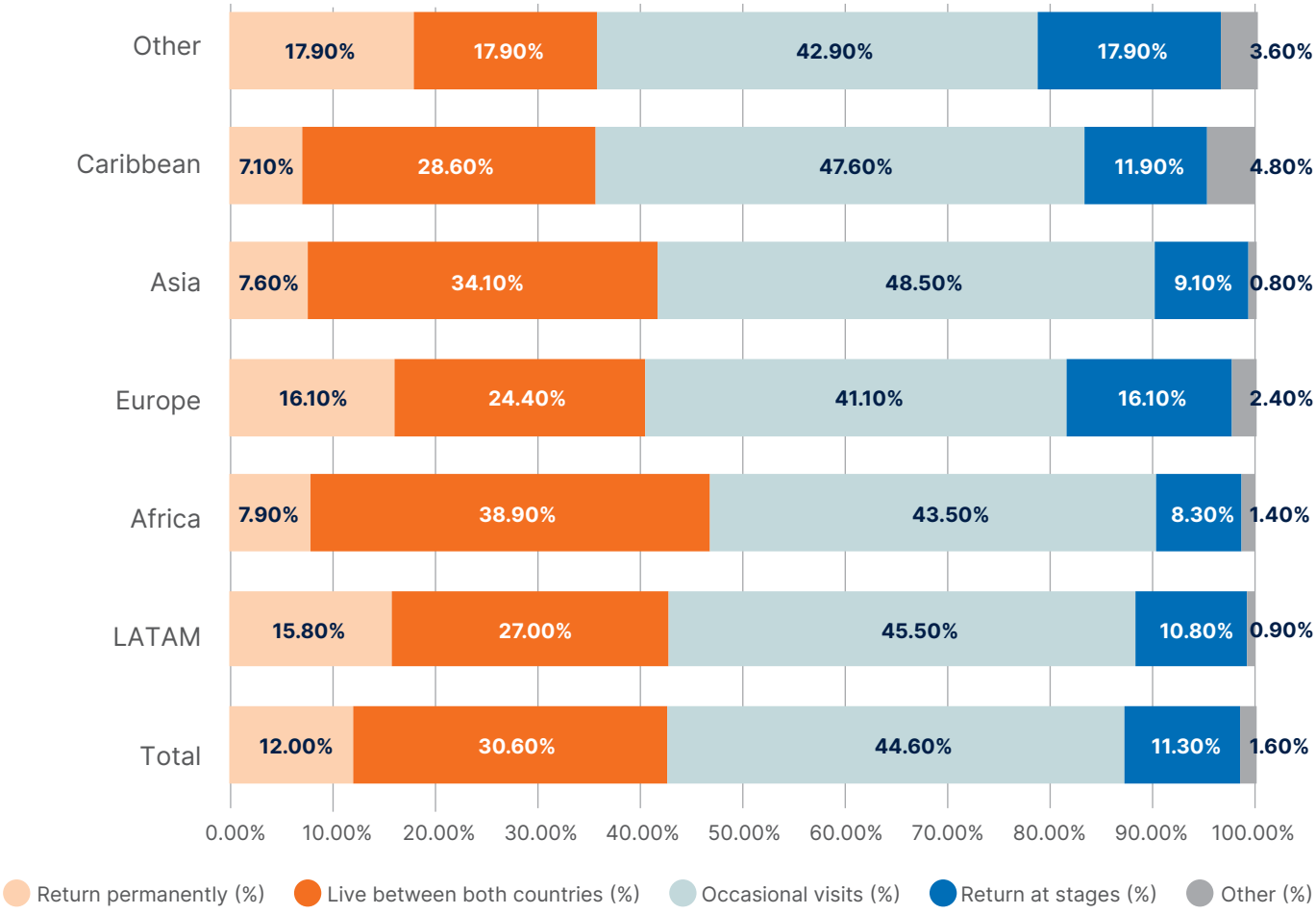
Definition of Return

Return Type	%
Return permanently	12.0%
Live between both countries	30.6%
Occasional visits	44.6%

Return Type	%
Gradual return (return in stages)	11.3%
Other	1.6%

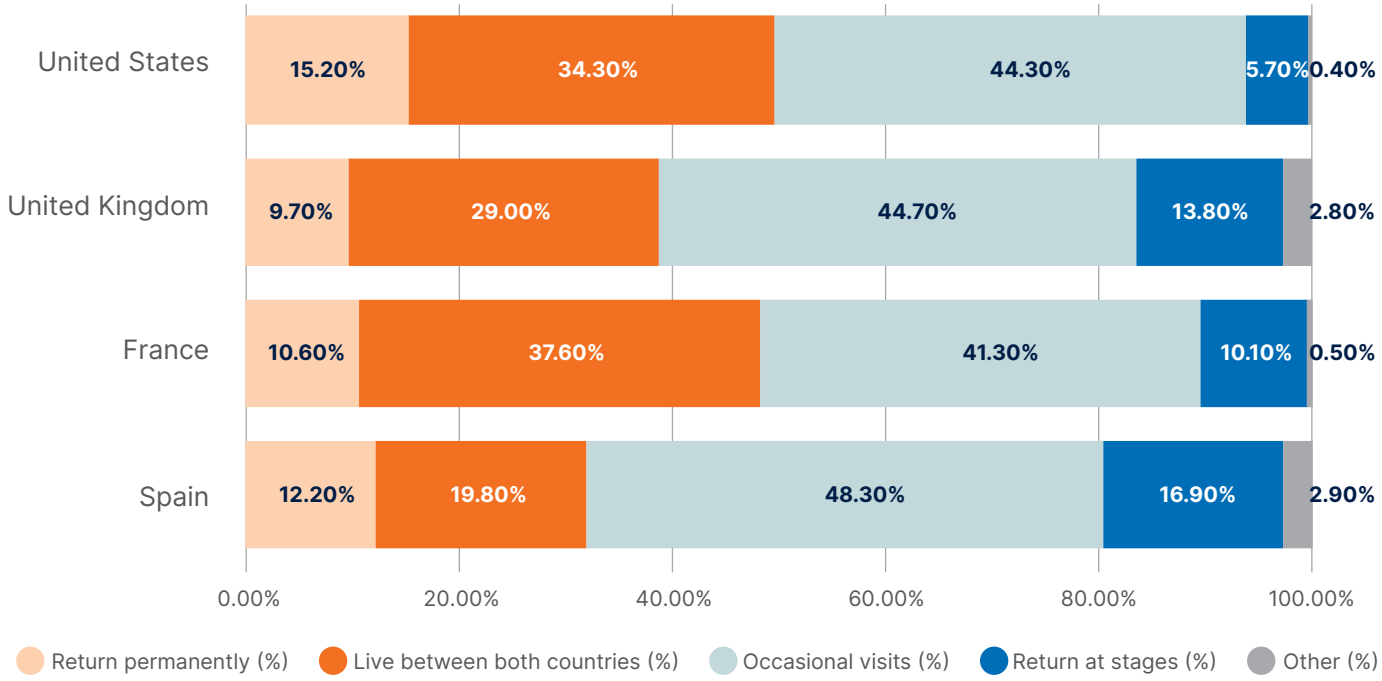
By region, we see a stronger conviction to return in European (16.10%) and Latin American (15.80%) respondents, and a preference for living between countries in African (38.90%) and Asian (34.10%) participants.

Type of Return by Region of Origin



When it comes to host country, those living in the United States are more set to return (15.20%), while those in Spain are more likely to stay (48.30%).

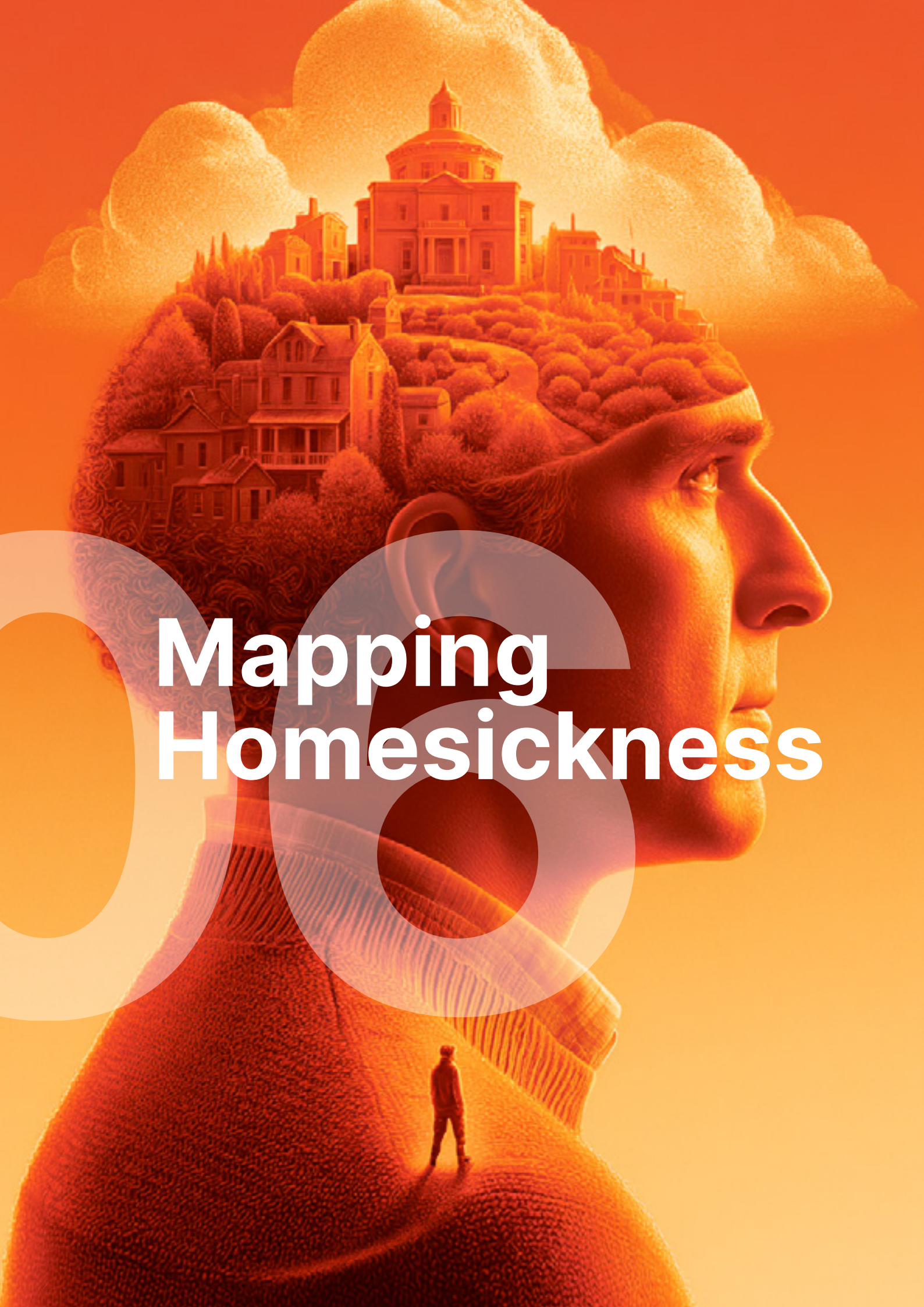
Type of Return by Host Country



Overall, we observe that the promise of return is often more of an abstract idea than a true reflection of belonging or action.

Conclusions

Belonging and identity are both ever-changing and highly susceptible to external factors. The longer a migrant spends in their host country, the looser their ties to their country of origin become. However, the dream of returning remains latent, even if only serving a symbolic purpose, especially among second-generation migrants who may view their ancestral home as a pending promise.



Mapping Homesickness

Mapping Homesickness

The idea of home, whether symbolic or lived, is always carried through the migrant's journey. Signifiers of culture, family, and upbringing are deeply enmeshed in the migrant's identity and that of their descendants, making it essential to examine nostalgia as a core dimension of identity and belonging.

As we saw before, 74.7% of respondents claimed to miss their country of origin, even if their responses varied in intensity. We found that, as expected, family was the most missed aspect of the country of origin (26.6%) with home environment (13%) and food (10.7%) emerging as secondary key drivers of nostalgia.

Most Missed Aspects from Country of Origin

Rank	Aspect	Total (%)	Rank	Aspect	Total (%)
1	Family	26.6%	7	Specific places	6.8%
2	My home / household	13.0%	8	Climate	6.1%
3	Food	10.7%	9	Way of relating to others	6.0%
4	Culture and traditions	8.8%	10	Friends	4.8%
5	Lifestyle	7.6%	11	Language	2.2%
6	Social environment / people	7.0%	12	Other	0.4%

While the overall ranking is consistent, deeper layers of meaning emerge when analyzed by region. For instance, family ranked highest among African respondents (29.5%), whereas Latin American respondents highlighted missing specific places more so than other regions (10.6%).

Aspects Most Missed from Country of Origin (by Region)

Aspect	Total (%)	LATAM	Africa	Europe	Asia	Caribbean	Other
Family	**26.6%**	22.9%	**29.5%**	28.7%	28.5%	13.7%	31.6%
My home / household	**13.0%**	**15.4%**	10.0%	14.3%	11.6%	11.8%	13.2%
Food	**10.7%**	5.8%	11.6%	12.6%	14.0%	17.6%	7.9%
Culture and traditions	**8.8%**	6.8%	10.4%	8.7%	9.9%	9.8%	7.9%
Lifestyle	**7.6%**	7.2%	6.6%	6.5%	8.7%	15.7%	7.9%
Social environment / people	**7.0%**	9.2%	10.4%	4.8%	3.5%	5.9%	7.9%
Specific places	**6.8%**	**10.6%**	3.7%	7.4%	4.7%	2.0%	10.5%
Climate	**6.1%**	5.1%	8.3%	4.8%	4.7%	9.8%	7.9%
Way of relating to others	**6.0%**	7.9%	4.6%	4.8%	6.4%	7.8%	2.6%
Friends	**4.8%**	6.5%	1.7%	4.8%	6.4%	3.9%	2.6%
Language	**2.2%**	1.7%	2.9%	2.2%	1.7%	2.0%	5.3%
Other	**0.4%**	0.7%	0.4%	0.4%	—	—	—

The Caribbean stands out as the only region where food surpasses family as the most missed aspect, highlighting a stronger cultural and experiential form of nostalgia (17.6%). Below is a different view of the same dataset, sorted by the top three nostalgia drivers.

Top Three Most Missed Aspects from Country of Origin (by Region)

Region	#1	#2	#3
LATAM	Family (22.9%)	Home (15.4%)	Specific places (10.6%)
Africa	Family (20.5%)	Food (11.6%)	Culture & traditions (10.4%)
Europe	Family (28.7%)	Home (14.3%)	Food (12.6%)
Asia	Family (28.5%)	Food (14.0%)	Home (11.6%)
Caribbean	Food (17.6%)	Lifestyle (15.7%)	Family (13.7%)

Of course, the country of residence also shapes which aspects of home are most strongly missed. While the importance of family is universal, differences emerge in specific elements—such as food in the United Kingdom or attachment to neighborhoods and places in Spain.

Aspects Most Missed from Country of Origin by Host Country

Aspect	Total (%)	United States	Spain	France	United Kingdom
Family	**26.6%**	22.9%	27.5%	**30.9%**	25.7%
My home / household	**13.0%**	11.8%	**21.3%**	8.7%	9.7%
Food	**10.7%**	10.0%	8.1%	9.6%	**15.2%**
Culture and traditions	**8.8%**	7.5%	7.8%	9.6%	**10.5%**
Lifestyle	**7.6%**	8.6%	5.0%	7.8%	**8.9%**
Social environment / people	**7.0%**	8.6%	3.9%	**11.7%**	4.3%
Specific places	**6.8%**	7.9%	**10.1%**	3.9%	5.1%
Climate	**6.1%**	5.7%	3.5%	7.0%	**8.2%**
Way of relating to others	**6.0%**	**8.2%**	5.0%	3.5%	6.6%
Friends	**4.8%**	**6.1%**	5.0%	3.9%	3.9%
Language	**2.2%**	**2.5%**	1.9%	2.6%	1.9%
Other	**0.4%**	—	0.8%	0.9%	—

When it comes to age, family and the home are missed more intensely by 35–54-year-olds, with both metrics seeing a decline at later ages. Younger profiles are more attached to their friends, language, lifestyle, and specific places than their older counterparts. Notably, respondents aged 55+ reported a considerable increase in climate (+5.9 percentage points) and ways of relating to others (+6.9 percentage points) as missed aspects.

Most Missed Aspects by Age

Aspect	18–34	35–54	55+
Family	22.0%	**31.1%**	23.8%
My home / household	11.6%	**14.6%**	11.6%
Food	10.2%	**11.7%**	9.5%
Culture and traditions	9.4%	8.3%	9.0%
Lifestyle	**8.8%**	7.2%	6.3%
Social environment / people	6.3%	**7.8%**	6.3%
Specific places	**9.1%**	5.1%	6.9%
Climate	6.3%	4.2%	**10.1%**
Way of relating to others	7.4%	3.2%	**10.1%**
Friends	**5.2%**	4.4%	4.8%
Language	**3.6%**	1.7%	1.1%
Other	—	0.6%	0.5%

First-generation migrants show stronger attachment to family, home, and food, while second-generation migrants display a more diversified pattern of nostalgia, placing greater emphasis on culture, lifestyle, and social dynamics.

Most Missed Aspects by Generation

Aspect	First Gen	Second Gen
Family	**30.5%**	21.2%
My home / household	**16.0%**	8.8%
Food	**11.6%**	9.5%
Culture and traditions	7.7%	**10.2%**
Lifestyle	6.2%	**9.5%**
Social environment / people	5.2%	**9.5%**
Specific places	6.1%	**7.9%**
Climate	4.9%	**7.7%**
Way of relating to others	4.4%	**8.1%**
Friends	4.7%	4.9%
Language	2.0%	2.6%
Other	0.7%	—

Conclusions

Homesickness, like belonging, is not fixed but evolves over time. While family and home remain universal pillars across all groups, the nature of nostalgia shifts with age and across generations. As perceptions change, so too does the role of nostalgia in migrants' lives, from the preservation of concrete attachments to people and places to a broader cultural and relational anchor. Ultimately, the fluidity of homesickness reflects an ongoing need to belong, adapt, and endure.



Closing Remarks

> **Don’t forget about us. No lights are too bright to forget where you come from**
>
> — Angie Cruz, Dominicana [8]

A digital transaction. A stack of papers with printed crests and faces. Money makes the world go round, but for millions of families, money is much more than a currency exchanged for goods and services. Dollars, pounds, and euros don’t just transform into soles, rupees, and pesos. They become a daughter’s school tuition, a father’s medical assistance, a sister’s wedding gift. And with each transaction comes a clear message: I’ve made it, and I still care.

What do we see as we face our own “overview effect” after having explored the culture of money transfers in depth? Ultimately, that through the sacrifices of migrant workers—and the support of their loved ones back home—remittances represent the very fabric of human connection.

Migration is a process of transmutation. Of finding ways to simultaneously belong, become, and remain. And for those who leave home knowing their loved ones depend on their success, migration is much more than a leap of faith. It’s a trust fall.

But as Ria employee Nancy Carlos put it, “Being brave is facing life. Just because you fell doesn’t mean you have to stay there. Get up and let’s go for more. Squeeze the motivation out of your heart from being far from your loved ones and go do what you came here to do.”[9]

That is what millions of migrant workers do every day. They wake up, they suit up, and they face the circumstances no matter what they bring. But the reality is, while data can bring us close, we’ll never be able to measure the tremendous human impact remittances have around the world. The best we can do is champion those who, with an unbreakable spirit, suture the world’s hunger and pain. It is through their vision and perseverance that a better everyday life can emerge for many who can’t even begin to imagine it.

[8] Angie Cruz, *Dominicana* (New York: Flatiron Books, 2019).

[9] Ria Money Transfer, “*The World We Share: Meet Nancy,*” Ria Blog, https://www.riamoneytransfer.com/en/blog/the-world-we-share-meet-nancy/

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6. Ria Money Transfer, "The World We Share: Meet William," Ria Blog, https://www.riamoneytransfer.com/en/blog/the-world-we-share-meet-william

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9. Ria Money Transfer, "The World We Share: Meet Nancy," Ria Blog, https://www.riamoneytransfer.com/en/blog/the-world-we-share-meet-nancy

Photographs

Executive Summary | A Senegalese Ria employee is pictured outside his place of work in Spain after sitting for a The World We Share interview. Access the full story here. © Ria Money Transfer 2024 / Andrés de Tovar

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The Currency of Caring

Mapping the Human Side of Remittances

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