

## APPENDIX 1 : Descriptive Variables

Variables	Description of Variables	Pooled		Male		Female	
		Mean	S.D.	Mean	S.D.	Mean	S.D.
<b>remit_prop</b>	Proportion the income remitted by the migrant	0,1685628	0,1591208	0,1650377	0,1570535	0,1711108	0,1606225
<b>age2</b>	Square Age of the respondent (in years)	869,6932	546,2342	974,6947	574,0937	793,5719	512,0787
<b>female</b>	Dummy variable for female	0,5797254	0,4937333				
<b>male</b>	Dummy variable for male	0,4202746	0,4937333				
<b>north</b>	Dummy variable for living in North Vietnam	0,5797254	0,4937333	0,6017588	0,4898434	0,5637523	0,496145
<b>south</b>	Dummy variable for living in South Vietnam	0,4202746	0,4937333	0,3982412	0,4898434	0,4362477	0,496145
<b>rural</b>	Dummy variable for living in a rural area	0,873812	0,3321488	0,8781407	0,3273289	0,870674	0,3357134
<b>urban</b>	Dummy variable for living in an urban area	0,125132	0,3309559	0,1218593	0,3273289	0,1275046	0,3336893
<b>kinh</b>	Dummy variable for being Kinh (Majoritary)	0,9746568	0,1572067	0,9698492	0,1711095	0,9781421	0,1462862
<b>non_kinh</b>	Dummy variable for being non-kinh (Ethnic Minority)	0,0253432	0,1572067	0,0301508	0,1711095	0,0218579	0,1462862
<b>couple</b>	Dummy variable for being in a couple	0,5438226	0,4982074	0,6067839	0,4887712	0,4981785	0,5002245
<b>single</b>	Dummy variable for being single	0,4561774	0,4982074	0,3932161	0,4887712	0,5018215	0,5002245
<b>noeduc</b>	Dummy variable for not having completed the first grade	0,0036959	0,0606973	0,0050251	0,0707542	0,0027322	0,0522232
<b>primary</b>	Dummy variable for having primary education	0,0755016	0,2642687	0,0791457	0,2701358	0,0728597	0,2600246
<b>lowsec</b>	Dummy variable for having lower secondary education	0,4873284	0,4999714	0,4095477	0,4920595	0,5437158	0,4983122
<b>highsec</b>	Dummy variable for having high secondary education	0,3368532	0,4727591	0,3869347	0,4873547	0,3005464	0,4587046
<b>postsec</b>	Dummy variable for having postsecondary education	0,0966209	0,2955189	0,1193467	0,3243999	0,0801457	0,2716424

<b>contract</b>	Dummy variable for having a labour contract	0,5168955	0,4998464	0,4447236	0,4972476	0,5692168	0,4954115
<b>nocontract</b>	Dummy variable for not having a labour contract	0,4831045	0,4998464	0,5552764	0,4972476	0,4307832	0,4954115
<b>wbenef</b>	Dummy variable for having work benefits	0,5469905	0,4979185	0,4711055	0,4994783	0,6020036	0,4897077
<b>nwbenef</b>	Dummy variable for not having work benefits	0,4530095	0,4979185	0,5288945	0,4994783	0,3979964	0,4897077
<b>kt1</b>	Dummy variable for having a KT1 registration status	0,0744456	0,262564	0,0640704	0,2450322	0,0819672	0,2744398
<b>kt2</b>	Dummy variable for having a KT2 registration status	0,095037	0,2933434	0,0577889	0,2334906	0,1220401	0,3274812
<b>kt3</b>	Dummy variable for having a KT3 registration status	0,280359	0,4492933	0,3404523	0,4741592	0,2367942	0,4253086
<b>kt4</b>	Dummy variable for having a KT3 registration status	0,5121436	0,4999845	0,4974874	0,500308	0,5227687	0,4997089
<b>permanent</b>	Dummy variable for having the intention to stay permanently	0,3996832	0,4899625	0,4221106	0,4942065	0,3834244	0,4864418
<b>temporary</b>	Dummy variable for having the intention to stay temporarily	0,1478353	0,3550304	0,1545226	0,3616762	0,1429872	0,3502194
<b>unknown</b>	Dummy variable for not knowing the length of their stay	0,4524815	0,4978683	0,4233668	0,4944031	0,4735883	0,4995295
<b>duration</b>	Number of years at destination	2,236536	1,468463	2,335079	1,469756	2,213611	1,451755
<b>visits</b>	Number of times the respondent visited his relatives	4,763992	4,156316	4,45603	3,987947	4,98725	4,262129
<b>experemit_farm</b>	Dummy variable for recipients spending remittances on farming	0,0892291	0,2851495	0,0816583	0,2740156	0,0947177	0,292958
<b>experemit_business</b>	Dummy variable for recipients spend remittances on business	0,0079197	0,0886633	0,0113065	0,1057958	0,0054645	0,0737535
<b>experemit_educ</b>	Dummy variable for recipients spending remittances on education	0,1826822	0,3865078	0,1758794	0,3809569	0,1876138	0,3905814
<b>experemit_health</b>	Dummy variable for recipients spending remittances on health	0,3331573	0,4714667	0,3366834	0,4728727	0,3306011	0,470644
<b>experemit_wedfun</b>	Dummy variable for recipients spending remittances on weddings and funerals	0,2170011	0,4123122	0,218593	0,4135516	0,215847	0,4115961
<b>experemit_renov</b>	Dummy variable for recipients spending remittances on renovations	0,030623	0,1723396	0,0427136	0,2023377	0,0218579	0,1462862
<b>experemit_valuexpe</b>	Dummy variable for recipients spending remittances on valuable expe.	0,0353749	0,1847742	0,0339196	0,1811361	0,0364299	0,1874426
<b>experemit_dailyexpe</b>	Dummy variable for recipients spending remittances on daily expenditures	0,6705385	0,4701418	0,678392	0,4673871	0,6648452	0,4722597
<b>experemit_debt</b>	Dummy variable for recipients spending remittances on debt	0,0332629	0,1793697	0,0301508	0,1711095	0,0355191	0,1851722
<b>experemit_save</b>	Dummy variable for recipients spending remittances for saving	0,0422386	0,2011863	0,0351759	0,18434	0,0473588	0,212502
<b>quintile1</b>	Dummy variable for belonging in the 1st income quintile (poorest)	0,1182682	0,3230107	0,0641361	0,2451558	0,1483932	0,3556574
<b>quintile2</b>	Dummy variable for belonging in the 2nd income quintile	0,2111932	0,408263	0,1060209	0,3080661	0,2873346	0,452733
<b>quintile3</b>	Dummy variable for belonging in the 3rd income quintile	0,220169	0,4144699	0,1780105	0,3827721	0,2504726	0,4334901
<b>quintile4</b>	Dummy variable for belonging in the 4th income quintile	0,2307286	0,4214104	0,2958115	0,4567057	0,1890359	0,3917223

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<b>quintile5</b>	Dummy variable for belonging in the 5th income quintile (richest)	0,219641	0,4141127	0,3560209	0,4791352	0,1247637	0,3306071
<b>loan</b>	Dummy variable for having received a loan	0,1689546	0,3748108	0,1871859	0,390306	0,1557377	0,3627717
<b>no_loan</b>	Dummy variable for not having received a loan	0,8310454	0,3748108	0,8128141	0,390306	0,8442623	0,3627717
<b>child_in</b>	Dummy variable for having children at destination	0,8405491	0,3661927	0,8232984	0,3816658	0,8534972	0,3537768
<b>no_child_in</b>	Dummy variable for not having children at destination	0,1594509	0,3661927	0,1767016	0,3816658	0,1465028	0,3537768

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