As one study of remitting behavior in South Africa concluded, "employed migrant men are 25% less likely than employed migrant women to remit (Collinson 2003)." Immigrants often have more children than natives and the children may have special need for language or other instruction, increasing costs for public education. For example, in the refugee camps in Honduras and Mexico, international organizations, local and international non-government organizations and volunteers provided humanitarian assistance, skills training and professional attention for refugees. In both El Salvador and Guatemala, there is evidence that the impacts of their experiences are likely to change the futures of their children. Private remittances are of central importance for restoring stability and enhancing human security in post-conflict countries. Yet the dynamics of conflict-induced remittance flows and the possibilities of leveraging remittances for post-conflict development have been very sparsely researched to date. Remittance flows often face severe obstacles in conflict-affected environments, including poor integration with the formal economy and unnecessarily strict regulations. The papers in this Task Force Report establish the vital importance of remittances for sustaining local livelihoods as well as the role of remittances in development and economic growth is not well understood. This is partly because the literatures on the causes and effects of remittances remain separate. We develop a framework that links the motivation for remittances with their effect on economic activity. Because remittances take place under asymmetric information and economic uncertainty, there exists a significant moral hazard problem. The implication is that remittances have a negative effect on economic growth. We test this prediction using panel methods on a large sample of countries. The results indicate that...