Labors of Love and Loss: Exploring Relationships in Remitting Latine-American Families

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Labors of Love & Loss:

Exploring Relationships in Remitting Latine-American Families

Cases: El Salvador, Mexico and the United States

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Migration Studies Masters Thesis

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Abstract

This paper examines the impact remittances have in Latin-American families across borders through qualitative interviews. Remittances, or international transfers of money, are a common support strategy of global migrant communities. There are divergent opinions on remittances, either positioning them as a great potential for developing lower and middle-income countries, or critiquing them as too heavily depended on by states and created as a survival support mechanism by communities to compensate for state neglect. While they are a massive cash flow at the international level, there is a greater need to blend analyses of remittances at the international level at the household level and how they contribute to sustainable household development. This research examines the unique status and impact of remittances on Latine people working in the US and their family abroad, specifically those of Salvadoran and Mexican descent. In order to do so, the research is a qualitative case study that employs testimonio-style qualitative interviews of remitters. Five qualitative individual interviews were conducted, where participants discuss their feelings about: financial wellbeing, remittance arrangements, relationships with receiving family, financial stress levels, senses of obligation, reflections about remitting and more. The participant’s shared their motivation for sending remittances, how the arrangement began, and what their purposes were. During the interviews, the participant’s expressed a firm belief in the necessity of the money they sent. However, all participants believed the money would always be needed, and shared other complicated social factors in the impact and outcomes of their remitting.
Acknowledgements and Positionality

Acknowledgements

It takes a village. This is not just a phrase that embodies the spirit of remittances, but also everyone who helped me complete this research. I dedicate this paper to my mother, who is the reason I value education and learning to be the liberating tools they are, and to engage in higher education for the purpose of helping others. Her own fierce dedication to helping others with boundless energy makes me proud to be her daughter, and grateful that she used some of that energy to help me with this research. I dedicate this paper as well to my Nana Nelly, whose unbelievable work ethic, resourcefulness, independence and support of her community is one-of-a-kind. I extend gratitude to all those who agreed to participate in the study, for trusting me with their testimonios and stories, and for embodying the unconditional love and support that the remittances symbolize. I want to thank Professor Bill Ong Hing, for helping me find participants and supporting me in my research, as well as being an all around amazing person. I thank my advisor Amy Argenal, for always helping me cultivate my paper and being a thoughtful, inspiring academic. A thank you to Pailyn, for helping me in all ways learn how to survive a thesis. Finally, I thank the community I found in the Migration Studies programs cohorts. Helping each other emotionally, professionally. Getting through a bumpy ride was not easy, but I could not have done it without the amazing people I met, and I am incredibly proud to be associated with these people and their own amazing projects.
Positionality Statement

In order to address the power dynamics and reconcile my own role as a white Mexican-American woman, I acknowledge my privilege of being born and raised in one country with a spatially cohesive family with access to academic institutions. While I have second-hand and anecdotal understandings of remittance, I hope that engaging through these interviews with individuals with more experience and knowledge than I in remitting will address at least some of my own experiential limitations. However, I also see the strengths in my position, due to my lifelong awareness of remittances being a practice within my immediate and extended family alike. Seeing some of these dynamics play out in real time between numerous loved ones has proven advantageous in not only seeing their power, but the real-lived consequences of having such an arrangement and support structure between multiple people who are all very dear to my heart.
Chapter I: Introduction and Statement of Problem

Problem Statement

In the 21st century, remittances are relied upon not only by individuals and families, but entire nations as well. Remittances are generally defined as international transfers where a portion of a migrant’s earnings are sent back to the remaining family in their home country (Ratha, 2021, p. 1). More importantly, they are regarded as a common support strategy of global migrant communities. To better understand its significance, it is important to assess the scale of remittance flows at the global level. Remaining persistent, even through both the 2008 global recession and 2020 pandemic, remittance cash flows have more than tripled worldwide since 2000, totaling $860 billion in 2023; this figure also outpaces global formal aid by more than three times (Migration Data Portal, 2023). With these staggering numbers, remittances have received increased focus around their ability to help lower and middle-income countries to expand their wealth and develop internally. For example, remittances are believed to diversify household economic status, improve average living conditions (through increased access to health and education), create more economic opportunities, and reduce poverty (Simoni & Voirol 2020, p. 2517). Remittances are the product of the efforts of individual’s working to support their families even while living in another country. Ideations of agency and control by communities over their own money come to mind. Consequently, remittances are being viewed as an available and self-sustaining development tool in lieu of formal aid or development projects.

Mexico is a unique case deserving of a specific focus. It is currently the third largest recipient of remittances in the world, outgrowing formally received aid or any single source of
foreign income to the country (Aguilar-Rangel, 2022). Yet, their potential to achieve those potential development benefits are less believable when disaggregating remittances at the household level. Although Mexico received 56.1 billion in 2021, the average household only received about $340 over the entire year (Aguilar-Rangel, 2022). Given how relatively low this number is compared to the national figure, it seems insufficient to rely on remittance’s ability to generate permanent wealth in the long term, shifting even more scrutiny on what the real effects are for senders and receivers.

El Salvador constitutes another site where remittances are embedded in the landscape and its people. In El Salvador, the significance and omnipresence of remittances are palpable; even in 2021, the year following the initial breakout of COVID-19 and global economic recession, remittances continued to constitute 25% of the Salvadoran GDP (Ratha, p. 1 2021). In fact, every year since 2015, the number of remittance flows in dollars on a macroeconomic scale have consistently and significantly increased (World Bank 2021).

When looking at the existing research on these massive flows of money across borders and notions of family support, a vital source of understanding is often neglected; the complex impacts of remittance arrangements on the relationships in these transnational families. It is being discovered that remittances are persistent because they have ‘moral dimensions’, rather than being due to actual financial ability or standing of the sender (Simoni & Voirol, 2021). Chiefly, this money is sent to by individuals to support loved ones—they do so because they want to help each other and may feel as though regardless of the sender’s situation, the money is needed. Understanding remittances as being powered by individuals in families with complex relationships that are not simply defined by transaction and money tranbanal economic crises
seems an obvious answer. Sending support to loved ones is important and that does not change regardless of economic realities.

Remittances are often framed as a necessary and heartwarming sacrifice families make in order to ‘help’ one another (Borgen Institute, 2022, p. 201). But over time, these sacrifices become less altruistic and idealized when families realize these remittances are always going to be needed. For these reasons, more analysis of how people are truly impacted by remittances is required, both at the personal and structural level.

**Purpose of the Study**

This research will examine the unique status and impact of remittances on Latine people working in the US and their family abroad, specifically those of Salvadoran and Mexican descent. In order to do so, the research is qualitative case study that employs testimonio-style qualitative interviews of remitters.

The qualitative interviews were conducted at the individual level, focusing on Latine-identifying people who work in the United States and send money to family and loved ones living in their countries of origin. This research seeks to explore kinship networks, and how transnational remittance arrangements change family dynamics over time. Roughly, the timeline was explored through lines of inquiry into the relationship between the sender and receiver before this arrangement, conception of sender-receiver arrangement, and current status of the two actors' relationship. While official definitions characterize remitters as being migrants themselves who were born outside of the country, this study includes second generation latine people as well. This is because there is emergent research that many second-generation Latines
living in the United States retain a link to their ancestral land, and practice remitting as well; this means remittances cannot only be attributed to first generation or temporary migrants (Gutierrez, 2021). With a community that has such a long and varied history of migration, it is impossible to ignore how links are retained transnationally over time and they will not be excluded from the study.

Second, there is a larger critical analysis on the remittance’s role in both sending and receiving states, and situate the phenomenon in larger theoretical contexts. This is done through assessing the relevant state, political and economic institutions that inform the contemporary relevance and existence of remittances. Remittance scholar Jørgen Carling stresses the importance of analyzing the “country-to country remittance corridor”, because the conditions of each national site affect the receiver and sender separately (Carling 2008). Thus, the paper focuses on the cases of two remittance corridors: the US-Mexico remittance corridor and the US-El Salvadoran corridor. These cases were selected by the transnational ties of the interview participants, and were constructed so the case study and interview analysis inform upon each other. In this way, the study seeks to close the gap between ground-level analysis of Latine remitters and the larger structural conditions that make these separations a necessity for the material well being of their families.

**Research Questions**

The purpose and structure of this paper will be guided by the following research questions:
1. What explains the rise and prevalence around remittance in Latin America more generally as well as in the cases of Mexico and El Salvador? What are the relevant arguments in favor or against the impact of these remittances?

2. How does the action of sending and receiving remittances affect Latine families (of Mexican or Salvadoran descent), and their relationships over time?

Theoretical Frameworks

There are multiple conceptual frameworks that will be used to guide this paper. Each of these theoretical frameworks frame remittances in different lights.

First, remittances will be analyzed under a development lens with the paradigmatic concept ‘remittance-development nexus’. This term was used by Kalpana Khanal and Zdravka Todorova. In this way, the robustness of the theory will be leveraged against remittances to test their ability to contribute to development in lower and middle-income countries. According to the World Bank’s “World Development Indicators”, there are six broad areas used to measure development: Poverty & Inequality, People (ie, education, health, nutrition mortality and more), Environment, Economy, States & Markets, and Global linkages (World Bank). Interestingly, remittances are one such example used to measure the level of a country’s global linkage levels.

Second, remittances will be looked at under a critical neoliberal lens. Neoliberalism is broadly defined as both a governing style as well as a political ideology. Johanna Bockman’s (2013) article on neoliberalism characterizes it as “grounded in the assumption that governments cannot create economic growth or provide social welfare” and contend that “private companies, private individuals, and, most importantly, unhindered markets are best able to generate
economic growth and social welfare” (p. 14). The critical work of Saskia Sassen (2014) will be used to conceptualize remittances as a form of economic expulsion that extends generations of the Latin American community. In this section, remittances are explored as the result of neoliberalism’s austerity and reduced economic support in Mexico and El Salvador, which results in the dependence of Mexicans, Mexican-Americans, Salvadorenos, and Salvadoran-Americans on the wages/income available in the United States.

Third, and most crucially, remittances will be looked at with Jorgen Carling’s (2008) social transaction theory, which positions remittances as being an aspect of “intimate social relationships” and are therefore understood as being powered by people’s relationship with family abroad. Drawing on the information from the interview participants, the research will draw on Carling’s conceptualization of remittances as an inherently social transaction, impacted by and impacting the relationships between multiple actors involved in the process of remitting.

Research Methodology

The research design is a qualitative case study of the two remittance corridors, US-Mexico and US-El Salvador using semi-structured testimonios. The testimonio methodological approach is utilized to guide analysis of the qualitative interviews I am conducting in addition to the case study.

Limitations

A broader analysis of the Latin American region and remittances is in need of more
study, but given the time constraints of my two-year program I will focus primarily on the sites of Mexico and El Salvador. This was decided due to the demography of the individuals participating in my study, and so it can more relevantly tie my two levels of analysis together. The time constraint of my study also explains the limitation that exists on the interviewees perspective. Although it is important to acknowledge the divergent perspectives on remittances between sender and receiver, my interview participants are those who either currently send or have sent remittances in the past.

These limitations also lead to opportunities for further study in this field. Inclusion of the testimony of receivers in addition to the position and testimony could help bring a more comprehensive tapestry to light, given the complex and differing experiences that would be held by these two groups. Furthermore, the inclusion of more case studies of different countries with strong US-remittance corridors would be extremely enlightening as well, given the myriad of histories of the differing Latin American states. While there are general overarching themes that apply to many Latin American postcolonial states, each history and reality is too different to fully generalize, so specific study is required to see the true impacts of remittances in each site.

**Definition of Terms**

There are a number of terms that will be used throughout the research, and are important to define in clear terms.

1. **Remittances**: The money or goods that migrants send back to families and friends in origin countries. (Migration Data Portal 2021). This research expands the definition to include second-generation migrants. Armand Guttierez’s work on determinants of
remittances (2018) cite the high rates of second-generation remitters in the United states of Mexican and Filipino descent as another group crucial to remittance patterns and culture (p.g 1712).

2. **Social Transaction Theory**: This is a conceptual framework to understand remittances proposed by Jørgen Carling (2014). The term is used in order to analyze remittances jointly incorporating the complex material, emotional and relational nature of these transactions, with the idea that these elements cannot be understood in isolation from the others, for the purpose of better understanding why remittances are sent and their consequences (p.254)

3. **Remittance-Corridors**: A concept that reflects the fact that factors in the sending and receiving countries of remittances combine to form a unique market for transfers between two countries (Carling, 2010)

4. **Remittance Development-Nexus**: The name given to the paradigm and belief that remittances are the “most direct and well-known link between migration and development”, specifically for lower and middle-income countries. In this paper, development broadly describes (Migration Portal).

5. **Critical Neoliberalism**: A line of thought critiquing the promises of pro-free global market policies, austerity measures. A lens of analysis to reflect on neoliberal policy effects, such as deepening inequality between high and lower or middle income countries, economic marginalization of entire economies, and shrinking state responsibility to
provide adequate welfare, employment, or human capital development opportunities that can cause ‘economic displacement’ of people within a country.

**Conclusion**

Clearly remittances are a massive force on a number of levels. They not only continue to prop up countries' economies, but they also help many eat, go to school, and pay their bills. However, they also live very constantly in the minds of family members. Over time, they transform how families regard each other, and are shaped by what is considered the responsibility of spouses, children, fathers, cousins, or whoever is tasked with sending their money. Explicitly exploring how remittances impacted or continue to impact relationships is a critical need to accompany existing literature. The next section will explore the existing literature in more depth to better understand what has been written on the topic, as well as to reveal what has *not* been sufficiently explored—or even rifts between different disciplines with different lines of analysis.
Chapter II: Review of Literature

Introduction

For this next section, the nature of remittances sent from the US to Mexico will be situated within the current body of literature. In understanding the previous research, specifically in regards to Mexico and El Salvador, development discourse, and the impact on family relationships, this chapter will attempt to pinpoint critical gaps in the literature. There are three major subsections that comprise this literature review.

First, the remittance-development nexus and its related critiques are explored to better understand what explains the emergence of remittances in research, as this differs from the emergence of remittances in general. Engaging in this line of inquiry highlights the divergent perspectives on the potentials and pitfalls of remittances-romanticization, and will highlight the bifurcation of beliefs on whether remittances are helpful or detrimental, and to whom.

Then, the nature of remittances are contextualized as a manifestation and marker of neoliberal states, the shifting of responsibility for economic welfare and growth from the state to the household is discussed. Drawing on the respective works of multiple scholars on critical neoliberal theorizations will contextualize remittances as a feature of globalization and its normalization of state neglect in the socioeconomic well being of middle, low and underclass citizens. In this way, remittances can be resituated in an international context as a survival mechanism of working class people using their social networks in lieu of former state action. I will employ the respective works of Saskia Sassen (2014), Eduardo Galeano (2010), and Hernan
Otero (1993), whose critical neoliberal theorizations help explain remittances as an inevitable strategy of poorer societies within the current epoch of globalization. They explain the shrinking involvement of states and shift away from the roles of welfare and economic involvement, characterized by neoliberal policy realities, and states exploiting the family relationships that power the economic activity. In the final section, literature explores the central power behind remittances: the social aspects that are inherent and unique to remittances as a powerful international cash flow. Exploring the social and relational aspects of remittances will be critical in contextualizing the later chapter on findings from the six testemonio interviews conducted.

**Remittance-Development Nexus**

Much of the dominant discourse around remittance sends the message that emigrant hard work pays off, in the sense that it generates important income for themselves, their family and the entire country abroad. This is not just the case for Mexico and El Salvador. In the 21st century, many economies in Latin America are characterized by migration and remittances. For example, remittances are worth over 20% of the GDP Honduras and Nicaragua, while constituting 19% of Guatemala's economic activity (World Bank, 2022). The leaders of these countries also encourage the continued reception of remittances. This is done passively through their rhetoric, such as President Obrador Lopez’s aforementioned speech thanking remitters. However, there is also direct support through actual policy that legitimizes remittances as the favored form of socio economic support. One such example was President Bukele’s chiva wallet, which was for the purpose of ‘streamlining’ the process for senders and receivers with a government app (Ward, 2024). While it was extremely unsuccessful and private channels
continue to be the dominant manner of sending money to Salvadorans from abroad, the action itself is representative of a positive depiction and view by the government toward remittances (Kinosian & Renteria, 2024). There are clear instances where remittances impact the economic stability and status of entire nations. Pardo-Montaño and Claudio Davila-Cervantes study on remittance discourse sheds some light on the perspectives that constitute positive and negative opinions:

Canales (2008) identified that the positive view is predominant among international organisms such as the International Monetary Fund or the World Bank, as well as in national and local governments, whose analysis is focused on them being a preferential instrument for poverty reduction. In contrast, the negative perspective is held mainly by civil organizations. These organizations argue that, since remittances are private transfers, promoting them for productive actions should not be a substitute for the State’s responsibility in promoting the population's development and wellbeing” (Pardo-Montaño & Davila-Cervantes, 2021, p. 316).

While there is growing research into remittances—such as their potential for development and poverty reduction—there is a critical gap between analysis of systemic economic activity and individual experiences (Pardo-Montaña & Dávila-Cervantes, pg.16). To better understand this series of statistical evidence of remittances differing appearances, looking into the implementations of remittances can help clarify whether these benefits are truly substantive.

Jose Ivan Rodriguez-Sanchez, a research scholar for the Baker Institute Center for the United States on International Trade and Migration situates this support, where “the money is…
primarily used to buy essential commodities such as food, clothing and medical care — essentially alleviating poverty and subsidizing day-to-day expenses”, which he claims is typical of many remittance receivers (Rodriguez-Sanchez, 2022). However over time, many observe “increasing dependence on these funds to meet basic life needs and little being reinvested into Mexico's economy, it’s possible that the economy could stagnate in a trend of lower economic growth and higher emigration” (Rodriguez-Sanchez). Thus, the benefits of these networks diminish over time, as they become a long-term strategy with no end in sight rather than a temporary means of helping each other. This analysis is critical to understanding why remittances should not be so heavily depended upon; they are not a formal form of aid, and they are subject to change without warning. They should be seen as a supplement that helps people in achieving short-term goals of obtaining necessities– the opposite nature of meaningful internal development. For example, remittances temporarily provide people with increased capacity to buy these basic necessities, it is only a relied upon source of income as long as their families stay employed while working abroad, and simultaneously have money to spare. Cecilia Menjivar’s research incorporating an social network perspective is used to highlight how Salvadoran families remitting in order to maximize mutual economic gains, even when the ability to help diminishes steadily over time– out of implicit kinship obligations (Menjivar, 2000, p. 29 & 119).

Since this money is almost solely used on such basic goods and services, it follows that in the long-run families are expected to remain deadlocked in the arrangement, which is complicated even further if emigration was a temporary strategy to build wealth and eventually repatriate. Those who migrate to or work in the US are not able to see a future where they may reunite with their family; on the contrary, knowing the remittances are always needed makes
envisioning a future where they no longer have to live apart impossible (Warnecke-Berger, 2020, p. 203). Therefore, it is essential as well to assess the larger context wherein the phenomenon of remittances came to exist at all, which can then pinpoint the logics that back each stance.

**Remittances within Neoliberal Framework**

The emigration of families who move in order to work and send money home typically use their migration as a mode to receive access to income and economic opportunities for their families. For second generation remitters, they are a part of a larger transnational family using their relative financial access to higher pay in order to support family abroad in a similar fashion of increasing access there as well. The reason emigration or work abroad is what sustains the people and economies abroad is categorized by critical neoliberal theorist Hernan Otero as an intentional outcome of the global economic structure in the Americas. To expand, Otero claims that neoliberalization in the Americas is merely a ‘neo-colonization’ project that has created informal economies powered and regulated by the most neglected and marginalized communities within these states (Otero, 2017, paragraph 16). In consequence, families in Latin American postcolonial states attempt to replace socioeconomic protective structures through migrating with the intent to remit income home. Migrating is therefore a feature of the shrinking Mexican economy with diminished ability to have access to necessary pay at home. Rather than being a choice, Sassen’s theory of expulsion defines this phenomenon where people find employment and provide for their families outside their country of origin– as involuntary and forced expulsion (Sassen, 2014, p. 4). Otero also claims while it is impressive families sought labor abroad as a strategy to survive and thrive, the process is actually “one of the most prominent and
harmful effects of neoliberalism, both in its human dimensions [as well as] economic, ideological and political” because it carries with it the acknowledgment and acceptance of “the fundamental exclusion of full employment” in their country of origin; in other words, it systematically pressures the most exploited people “to seek out private solutions... where the state once was expected to act” (Otero, paragraph 18). Remitting is the newest way that Mexican and Salvadoran families compensate for the failure of their state to provide opportunity for a large number of economically marginalized people.

Therefore, there is a need to understand why this strategy is so dominant and desired by the very people it harms, and how pressures of expulsion can be reduced so that families do not feel the need to separate themselves from their loved ones. This is backed by research into families that remit, which has overwhelmingly proven that this attempt to compensate results in no long-term capital gains for families, and actually entrenches their vulnerable socioeconomic status; while the primary financial beneficiaries are the financial institutions that facilitate remittances, and the elite economic groups that profit off primary goods markets (Warnecke-Berger, 2017, p. 209). The process is thus actively (and very intentionally) shifting the family unit and warps its role by becoming one of a stressful, transactional and obligatory nature, rather than a love-based network intended for mutual support.

Historian Eduardo Galeano delineates the importance of incorporating these colonially rooted histories in understanding contemporary issues in Latin American states in his book The Open Veins of Latin America. He cites such phenomena as the Salvadoran “revolution” merely “[changing] oppressor from foreign to at home…” and how now the “dispossessed of Latin America who…fought against” were not rewarded by independence as “peace came, and with it
a new era of daily misery...landowners and businessmen increased their fortune while poverty grew among the masses” (Galeano 1971, p. 115). While the revolutionary guerilla fighters, known as the *Faraundo Marti* National Liberation Front (F.M.L.N) was incorporated to the emergent political system as a formal political party and many resources and economic sectors were initially nationalized, the interests of more US-funded and neoliberal centrist parties were prioritized to in the long-term (Van der Borth 2000 p. 34). Slowly, resources, banks, and other previously nationalized sectors have again become privatized (Van der Borgh, 2000, p 34).

Essentially, the incorporation of populist and socialist values at the beginning of state formation, wherein the national wealth, economic opportunity, would be more evenly distributed was a nominal and fleeting part of the state formation. The failure of postwar state-building processes did not include policies that led to demilitarization, political democratization, national reconciliation or alleviation of poverty that were required for a change in working-class circumstances (Van der Borgh, 2000, p. 36). In other words, there has been no fundamental restructuring of the state that would address or better the conditions of the majority of people--whose circumstances and stability were actually worsened by the destruction and death in the civil war. Remittances in this context can be viewed as valuable economic support that is the direct result of Salvadoran emigration even following the war. The arrangement to move away from their families and communities for the unit’s overall financial stability is indicative of the type of socioeconomic system these families live within. El Salvador is a deeply stratified nation since its colonial genesis, wherein a small elite held the majority of the wealth generated from the labor of the larger population, which today overwhelmingly remains in poverty (Abrego, 2014, p. 27).
An IMF working paper on the role and impact of remittances in El Salvador, the authors acknowledge the policy gap that remains in regards to this massive trend. They highlight that while the Salvadoran state has not been inactive in undertaking a series of structural and “impressive reforms…since the early 1990s…[remittances] have not had the expected positive impact on domestic investment and growth” and actually “raised concern as to what policy should be implemented to foment the use of remittances in capital formation activities” (Cáceres & Saca 2006 p. 7-8).

In the case of Mexico, Galeano contends this is similarly true with remittances being the newest and most evolved strategy at maintaining the status quo of inequality that continued even after its own respective revolutions seeking greater socioeconomic equality (Galeano, 2010). While past Mexican popular movements sought to fundamentally change the structure of economic exploitation of working and middle class groups, it is clear with contemporary economic patterns that nothing has changed at the most basic level, even if the method has taken a more complex transnational form. Saskia Sassen’s theory of global expulsions in a neoliberal world order also provides a theoretical explanation for the lack of protection given to the Latine families that rely on remittances. By contextualizing the global economy as having historically depended “on extracting goods from one part of the world and shipping them to another”, Sassen connects this pattern with today by classifying it as occurring on a global scale, due to “the development of advanced technologies in travel and communication” (Sassen p. 12). In this way, she asserts extraction as the dominant feature of the global economy has not gone away—and has in fact expanded rapidly.
Additionally to the informal and unprotected nature of this cash flow, they are also vulnerable to changes not just in one, but both states involved in the remittance corridor. In Immaculate Machasio and Peter Tillman’s research on US monetary policy can affect remittances (2022), they point out how remittances can actually demonstrate the “danger of the transnational economy” as they are influenced by two governmental actors, and how “even those who argue the importance of remittance for receiving ‘emergent market communities’ – as a more stable flow than other private capital” need to acknowledge that “their robustness and stability is based on the people who send, and can experience a significant negatively effect from sudden US monetary policy” (p.546 )

**Theory in Practice**

In theory and practice this widening of the scale that these extractions happen on will continue to create sharper inequalities between populations on a worldwide scale. In Mexico, its role as an exporter of both undocumented and documented labor for the US economy is one such case. This emigration of remitters is classified by Sassen not as being a choice with full agency, and is instead labeled a form of expulsion. To explain, Sassen contextualizes the era of neoliberalization and characterizes it with widespread market deregulation and globalization, claiming that the consequential privatization and corporatization of national economies forces poorer state’s wage-levels down and eventually leads entire population of poorer states to emigrate in search of better pay (Sassen 2014, p. 29 & 44). Understanding the deregulation that comes with neoliberal economic policy shows that when Mexican families emigrate is a form of indirect, but definitive expulsion. This is because it has become unattainable for the majority of
people to find and attain proportional pay in their own country that allows them to live comfortably and provide for the family unit. In this way, the growing extremity of Mexican labor can be understood as being exported by its own government, which has cemented its decision through continued inaction regardless of the growing dependency on and observation of remittances. For Mexican laborers within the unprotected and undocumented labor sector, there is critically no government that provides oversight. Sassen understands these groups as “falling off the edge of what is defined as ‘the economy’ that opens them up to perpetual exploitation, undocumented status, and impoverishment” (Sassen 2014, p. 36). A recent study on the Salvadoran diaspora in the United States by the Migration Policy Institute (M.P.I) discusses the vulnerable position of Salvadorans in the US as well. In their research, they found that Salvadorans “currently make up the second-largest unauthorized population the United States…[as] a direct legal pathway to legal permanent resident or U.S citizenship is no longer accessible to Salvadorans”, meaning the majority of those who remit occupy vulnerable and unprotected labor sectors while working in the US (M.P.I 2015 p 1-3). Sassen’s theory of expulsion defines the phenomenon where people find employment and provide for their families outside their country of origin— as involuntary and forced expulsion due to their country's failings to provide adequate opportunity internally (Sassen, 2014, p. 4). In this way, it is clear that the ‘national enterprise’ being sold to foreign interests is in fact, the labor of people themselves. Galeano himself said this in the 1960s. “The vicious cycle is perfect: foreign debt and foreign investment oblige us to multiply exports that they themselves devour… to fulfill their function as hostages of foreign prosperity, Latin American workers must be held prisoner… Whatever Latin America sells—raw materials or manufactures— its chief export product is really
cheap labor” (Galeano, 2010, p. 277 & 279). When understanding why in Mexico’s largest migratory diaspora remitting home, Galeano’s explanatory theoretical model is seen. Both countries in the remittance corridor stand to benefit: the receiver of remittances through income, and the sending state from receiving unprotected and cheaper labor. This is another malicious outcome of the deregulated labor economy that Mexican and Salvadoran remitters experience.

The informal social networks of the family unit continue to, unprotected, dominate the nature and makeup of the Mexican state where it has refused to act. Mexican families themselves operate outside of the formal state or economy to compensate for their opportunities and economic attainment. Monica Boyd’s social network analysis of migrant diasporas helps explain the role of the “familial social contract” and its informal, emotional obligations as replacing state economic protective structures. In her research, she defines family networks that remit or exchange economic resources as being out of an implicit social obligation, or ‘contract’ predicated on the expected principles of mutual support and benefit within a family unit. When family networks are understood and operationalized as networks of information and socioeconomic assistance between regions– they become integral influences in international migration decision-making processes (Boyd, 2016, p. 652).

Otero contextualizes this willing shift of the Salvadoran working population to moving abroad for their benefit of their family’s economic stability as “one of the most prominent and harmful effects of neoliberalism, both in its human dimensions [as well as] economic, ideological and political” because it carries with it the implication of “the fundamental exclusion of full employment” in their country of origin, and systematically pressures the most exploited people “to seek out private solutions... where the state once was expected to act” (Otero, paragraph 18).
Rемitting is the newest way that Mexican families compensate for the failure of their state to provide opportunity for its people as it continues to work with a small elite and the interests of US capital. However, this compensation is not something that the remitters are partaking in for the sake of their state. While the indirect state beneficiaries encourage remittances, those actually sending must be understood as doing so by their social commitments and relationships.

**Remittances within Social Transaction Framework**

When looking at the existing research on these massive flows of money across borders and notions of family support, a vital source of understanding is often neglected; the complex impacts of remittance arrangements on the relationships in these transnational families. It is being discovered that remittances are persistent because they have ‘moral dimensions’, rather than being due to actual financial ability or standing of the sender (Simoni & Voirol). Chiefly, this money is sent to by individuals to support loved ones–they do so because they want to help each other and may feel as though regardless of the sender’s situation, the money is needed. Understanding remittances as being powered by individuals in families with complex relationships that are not simply defined by transaction and money transfers, is in need of more explicit exploration. Jørgen Carling describes remittances as “compound transactions with material, emotional, and relational elements” that are variable depending on each social group that has varying conceptions of it, which necessitates more complete combination of economic and personal testimonies in research (Carling, p. 219). Therefore, how remittances affect this type of transnational relationship over time, as well as attitudes toward remittances needs to be
studied. Remittances are more than an economic trend, and at the heart of it lie real emotional bonds.

Who senders are remitting for and how remittances endure global economic crises seems an obvious answer. Sending support to loved ones is important and that does not change regardless of economic realities. Simoni and Voirol’s example explores a case of remittances through economic hardship, which is a testament to the ‘moral dimensions’ that explains their resilience and hidden costs. It is not surprising that moments of disruption to the expected flows of remittances and their ‘normal’ functioning prompt moral breakdowns and call for ethical moments of reflection and renegotiation. Simoni’s fieldwork among Cubans in Barcelona took place at a time when migrants were suffering the effects of the 2008 financial crisis:

Several Cuban interlocutors were jobless or only working part-time, often in precarious and badly paid positions, and this impacted the flow of remittances back to Cuba (see also Berg 2011, 150). Notwithstanding such economic difficulties, the continued sending of remittances tended to be seen as ‘the right thing to do’: it remained an imperative and a duty towards one family (see also Eckstein 2010a, 1661), and a clear marker of moral worth. ‘Of course I send my family money, every month!’, was the frequent reply when people were explicitly asked about their remittances, making the question seem out of place (Simoni & Voirol, 2021 2519-2520).

In other words, this ‘moral’ dimension helps explain how remittances remain consistent despite their informal nature and dependency on the wealth of the remitter. In fact, they often defy wealth or lack thereof held by remitter, due to the obligation to support family. In addition to simply being an economic strategy, remitting is also considered as a characteristic of
migration culture (Song & Liang, 2018, pg. 167). Because remittances are an aspect of intimate social relationships, they are also influenced by the norms shaping the groups that remit. Jørgen Carling cites one example of a social remittance, where adult children remit to aging parents, rooted in a sense of cultural obligation to support their parents and repay them for being provided for in youth (Carling, 2014, p. 237). This is one of many examples wherein remittances reflect and impact social relationships, and why they cannot be fully understood through detached economic analysis. They are, rather, an economy of social relationships.

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In this respect, remittances explain one way in which retention of a connection between cross-border families occurs even while being physically separated. They are increasingly considered a component of many ‘transnational families’, as improving technologies and communication transforms family units to transcend borders and the boundaries of one single
nation (Mahler 2001). In Leisy Abrego’s (2014) research on Salvadoran families, she stresses that “most transnational families seek migration and family separation as survival strategies that take advantage of global inequalities in wages" to benefit members in both sites (Abrego, p. 4). Yet it remains clear that the use of remittances is entrenched within many Latine transnational families, and is seen as a necessary sacrifice in the name of support. On the receiver's end, the need for this money has not expanded or been used past simple monthly survival. For example, Salvadoran remittances in 2016 made up to about 50 percent of monthly household income for recipients, and were not used or stored in savings but rather clothing, medicine, and food (Banco Central de Reserva de El Salvador, 2016).

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Therein lies a danger of romanticizing remittances. For one, the sustained moral imperative to remit, and divergence in expectations to what ‘proper use of remittances’ look like generate moral breakdowns in transnational relationships (Simoni & Voirol 2021). These tensions reveal the inherent asymmetries of transnational relationships. Carling expands on this by saying
in many cases money is sent to a recipient who is not actually ‘given’ money, but charged with spending it according to the sender’s directions as the “pure non-gift” as opposed to the “pure gift.” (Carling 2014, 234). This problematizes ideas of remittances to develop because the ‘strings attached’ bring into question whether or not remittances increase agency or help so much as impose an uncomfortable dynamic in the household. In fact, remittances may even reproduce North-South power asymmetry that exists at the international and family level. Hannes Warnecke-Berger positions remittances as a “contemporary manifestation of the asymmetrical nature of North-South relationships”, where ‘development’ is “increasingly negotiated within this setting, and not exclusively among entire nations and societies” (Warnecke-Berger, 2021, pg. 2768-9). Therefore, rather than viewing remittances as individuals merely taking advantage of international inequalities for their family, there is a danger of reproducing the dynamic within their family. In this light, remittances have the potential to harm these relationships. In essence, migrant remittances are an attempt through which families seek to better the lives of their loved ones. It is a testament of sacrifice, strength and hard work for families to separate from each other in order to help provide where states and state economies do not. However, the effect of depending on a family-member abroad to provide indefinitely with no end in sight is affecting the relationships of these families and should not be idealized or normalized. It is the conversion of the transnational family unit as a global economic institution that warps the meanings and purposes of the initial intentions of remittances (Khanal & Todorova, 2022, p. 515).
Conclusion

In accordance with Otero’s predictions, the “poor people will become poorer over time” and continue to receive fewer social benefits that used to be the responsibility of the state (Otero, 2017, paragraph 19). These workers who make the difficult decision to leave their families to work abroad are capitalized on by the Mexican state, the United States, and international financial institutions (Sassen, 2014, p. 25). Like in many postcolonial, resource-rich, exploited nations, cheap labor has become the newest and largest export the country has to offer the international economy—and remitters are the consummate international economic actors (Otero, 2017 paragraph 21). Another factor of this world system is the neoliberal state model, which contributes to the emigration of workers due to failures of the state and transformation of the state’s role in the economic wellbeing of their citizens. Scholar Saskia Sassen claims this kind situation is the result of excessive austerity measures employed by global governments in the face of shrinking economies, which expulses global laborers to find their economic salvation abroad and shifts the expectation of the state to improve living standards, or welfare or production to ‘economically displaced’ emigrants (Sassen, 2014). Sassen’s depiction of this phase of capitalist development problematizes the normalization and romanticisation of remittance in international development discussions. It is unacceptable that one of the most stable of financial support systems for Latine households is informal assistance contingent on family moving or remaining abroad. Remittances are often framed as a necessary and heartwarming sacrifice families make in order to ‘help’ one another (Borgen Institute, 2022, p. 201). But over time, these sacrifices become less altruistic and idealized when families realize these remittances are always going to be needed. For these reasons, more analysis of how people
are truly impacted by remittances is required, both at the personal and structural level. As Akesson’s research (2011) critically points out in their analysis of remittance relationships, there is often what Bourdieu referred to as a “taboo of making things explicit” in such exchanges. Interviews, for this reason, are a great way to have explicit interpersonal conversations about a topic that is so commonly referred to in development discourse, but is not as commonly discussed between the individuals who engage in it and power it.
Chapter III: Methodology

Introduction

This chapter outlines the twofold methodology that guides this research, which is a qualitative case study including testimonios of remitters from Mexico and El Salvador including data on their remittance corridors with the United States. The purpose of using this methodology is to create a valuable space for gaining insight of what the actual impacts of remittances are within the family network, in order to challenge conceptualizations of remittances solely as an economic institution and financial cash flow. Using both levels of analyses will hopefully provide a more comprehensive understanding of the different scales remittances operare within, all from which it is imperative to more completely understand their impact. However, the focus of this paper will be on the individual lived experience in order to fill the gap a lot of financial analysis leans toward in discussing the potential benefits and harms of remittances. Another aspiration of this methodology is to lessen difficulties associated with honest conversations about money and monetary-based family support in order to create an explicit space where people can talk about these complicated situations openly.

Research Design

In this section, I will discuss and define the methodology I use for my research in order to seek answers to the aforementioned research questions. The research design consists of two
parts: qualitative interview analysis and a case study analysis. The *testimonio* approach will be utilized to guide analysis of the qualitative interviews I am conducting in addition to the case study. Lindsay Peréz-Huber stresses the importance of using *testimonio* in Latina/o critical race research (Peréz-Huber, 2009). While this research is rooted in critical neoliberal theory, this *testimonio* methodology similarly serves to broaden narrow and exclusionary knowledge production in academia by listening to the individuals who are the most intimately aware of practices like remitting. For that reason, academic research stands to greatly benefit from inclusion of personal experience and testimony. The approach fits best for my participants, who have valuable and unique positions that allow firsthand knowledge of the remitting process, including its benefits, harms, and more. The *testimonio* approach encourages a dialogical relationship wherein we constantly exchange information and learn from one another. In this manner, I am able to acknowledge that the purpose of my research is not to ‘teach’ the participants the language or reality of their circumstances; Paolo Friere stated that groups who have historically experienced socio economic marginalization understand their circumstances, and need not be taught them but would rather help teach them (Montero-Sieburth, 2019, p. 214). As a non-remitting researcher, I similarly hope to continually learn, reflect and critically challenge my own views and biases that may emerge throughout the research process while engaging with the interviewees.

**Participants and Eligibility**

For participant recruitment, I will be working with personal network recruitment and utilize the ‘snowball’ sampling method. Oregon State University’s Division of Research and
Innovation defines snowball sampling “Snowball sampling is a recruitment technique in which research participants are asked to assist researchers in identifying other potential subjects” (OSU). This methodology is appropriate as it fits the understanding of remittances as a social network strategy and inherently social transaction. I found in my recruitment, remittances are so widespread that I merely needed to ask if participants knew anyone else who remitted as well. It is therefore also a testament to the widespread nature of the phenomenon in Latine communities.

Participants have been recruited through existing social networks using the snowball method. They were reached out through telephone or email, where a description of the research was sent. For those who expressed an interest in participating, they were sent a consent form to sign informing them of their rights, and were offered in that form access to mental health services, given the potential tax the interview could take on their emotional well being, given the sensitivity of the subject matter. As for limitations, I wanted initially to interview both receivers and senders, but my time frame constrained my recruitment period and access spatially or relationally to those who receive. The participants (as per the definitions outlined in my IRB description and waiver of consent) are working adults living in the United States who identify as Latine, and regularly or irregularly send economic support to family or loved ones living abroad in Latin America.

**Setting Description**

The research was conducted remotely, either through telephone or through zoom. In terms of receiving signed waivers of consent that outlined the nature of the interview, a copy of
the questions, and their rights as voluntary participants as outlined by IRB guidelines. Given the potential emotionally difficult components of the study, they were offered a list of free or low cost mental health resources. Furthermore, participants were informed that interviews would be recorded for the sole purpose of recording and later transcription.

The remote nature of interviews was selected as many participants found it easier, given the fact that they either lived in different parts of the city, state, or country, as well as the fact that remote settings are more accommodating to busy work schedules. Since the interviews were relatively short (only about 20-45 minutes) it felt less disruptive to conduct the interviews this way as well. Additionally, due to the uncomfortable nature of discussing money, money issues, and financial stress, especially with something so culturally entrenched as sending money home, remote settings allow more comfort for those to share personal sentiments and memories in a less intimate setting of their choice. The thesis will be a case study of both Mexico and El Salvador’s remittance corridors, using qualitative interviews from senders. Both perspectives together will inform upon, contextualize and enrich the other.

Data Collection

There were a total of 5 participants and 5 interviews conducted. A condition of this study is confidentiality for the interviewees, so they will be initially identified in the findings chapter as “participant 1, 2 …” and so on. Later in the study, they were given pseudonyms in order to center the humanity in their testimonies. This change was made while coding the responses, as writing such personal experiences under the namelessness of ‘participant one’ felt out of place and strange. Other personal information necessary to the study isbe included as well, such as: the
country of the family member who they send to, their employment and other identifiers are be used as a necessary component of the analysis. This is because what is being explored is their identities, their description of the receiver of their remittances, and how their relationship is affected by remitting. Employment can impact perceptions or existence of money and financial stress or status. The relationships and living situations between sender and receiver (ie mother-daughter, adult son-father) are disclosed as well. These are factors that are necessary to include due to their explicit relevance to remittance practice. I conducted individual interviews, where participants discussed their feelings about: financial wellbeing, remittance arrangements, relationships with receiving family, financial stress levels, senses of obligation, reflections about remitting and more. There is a series of 36 developed questions, yet the interview will take on a conversational form to encourage a more organic and dialogical environment. I will allow their testimony to guide the questions asked, and may take on a more informal conversational approach in order to do so. This allows a basic baseline to cross-analyze and code responses from participants, while also allowing further inquiry and exploration from certain responses past the questions I had prepared. It also allows for a more free flowing conversation. There is only one round of interviews for each participant. For the protection and respect of interviewees and as stated before, the interviews will be confidential and the only personal information shared will be their age, and personal economic situation (including profession), which are used only for their relevance to the study. For ethical considerations, I will amend this interview process depending on the comfort and preferences of the participants, and will readily omit any question that participants do not wish to answer. As much of this research seeks to shed a light on the realities of long-term financial support for loved ones, I aim to secure external funding for the
recruitment process in order to incentivize and compensate the families for their time as well as their emotional and mental efforts. Ideally, I aim the majority of interview data to be about the intimate change of familial relationships over a long period of time where remittances are a component.

**Data Analysis**

The primary methods of data analysis are rooted in investigating the interview's relevance to social transaction theory and expulsion theory. Themes that are relevant to the different codes of Jorgen Carling’s social transaction theory will be used to categorize different responses and how they are coded. In order to provide a larger contextual and structural analysis of the interview findings, Saskia Sassen’s Expulsion theory will be compared against the responses to test the robustness of her contention that remitting communities are the product of developing Latin American countries like Mexico and El Salvador shrinking and forcing economic stability of their populations (whether it be those who remain or emigrate) to be found outside their borders. Khanal and Todorova’s framework around remittances and their impact on development will be explored as well. Common or shared responses from different participants will be organized their relevance into themes outlined by the following research questions:

**Research Questions**

1. What explains the rise and prevalence around remittance in Latin America more generally as well as in the cases of Mexico and El Salvador? What are the relevant arguments in favor or against the impact of these remittances?
2. How does the action of sending and receiving remittances affect Latine families (of Mexican or Salvadoran descent), and their relationships over time?

Based on these research questions, the responses will be coded through:

- Description of remittances and actors
- General financial security and employment
- The relationships related to remittances
- Positive or negative perceptions of remitting
- Positive or negative experiences or impacts relating to remittance arrangements
- Changes of these various themes over time
- Perceptions or hopes for the future
- Recommendations by participants about the process of remitting.

**Interview Questions**

Below are the questions used to guide the interview, as well as the description and disclaimer given to the participants before the interview commences:

**DESCRIPTION OF RESEARCH:**

This research aims to understand the emotional implications of Latinx migrant communities who remit to their native countries of origin, and how these are utilized by those who receive them. This research aims to address the nature of relationships between those who send remittances and those who receive, and how this relationship may change over different periods of time. In doing so, the research aims to challenge the taboos associated with talking
about money, and allow people to freely express how the feelings of expressed or perceived familial pressure (to help each other, to prosper while working in the US) affects their mental health and sense of self. At the heart of it, the researcher wants to know the overarching goals of the respondent before migrating, and if they have changed since living and working in the United States.
Chapter IV: Findings

Introduction

This section discusses the findings from the qualitative interview process. In total, there were 5 participants interviewed individually, whose responses constitute this findings section. Four interviews were conducted in English, and one interview was conducted in Spanish. Themes are divided into different subject areas discussed in the interviews. First, the participants are described individually. Later broad themes and similarities shared by participants are explored, such as the remittance arrangements, attitudes by remitters toward remittances, and effects on both over the passage of time. Below are the participants and their pseudonyms that will be used throughout the rest of this research.

Participant One: Maria

Maria is a 52-year old woman living in Capitola, California who works in K-12 education as an administrator, a field she has been working in for 28 years. Her work week ranges from anywhere between 40-70 hours. She is a married mother of four, but only one child remains a dependent. Maria and her siblings send money regularly to her mother, who is in her 70s and lives in Mexico. The arrangement started as soon as she started working, so she has been sending her mom money for about 40-years. This money helps her mom pay her bills and buy food. One of her goals is to be able to help her mom send more, and although at times the arrangement either creates or adds to stress, she considers the help to be her mother’s “retirement plan” and has no desire or belief she will stop sending money. It is also considered a form of ‘mutual/cyclical assistance’ for help she received from her mother in the past. However, this
arrangement at times did create personal hardships, or exacerbated existing personal ones while she continued to support her mother. At a time when she was incurring a lot of debt, Maria would at times put herself in further credit-debt in order to send to her mom, and this resulted in some stress, guilt and avoidance in talking to her mom as well as work-stress from taking on additional jobs within her career for stipends.

Participan Two: Manuel

Manuel is a 54-year old Mexican-American man living in the Los Angeles area as a union sheetmetal worker around 50 hours a week. He has multiple children, but they are all adults now. He and his siblings to his mother as well, in her 70s, who lives in Mexico. Due to a career where he works within a strong union and the general nature of contractual work, this participant felt that talking about money directly and comfortably was something they had developed as a skill and necessity. He felt like the arrangement was both an impulse by cultural expectation to send the money as well as a debt he owed – as a result of his mother selling her house in Downey, California in order to support him and his siblings. Of note, this interview dealt with a twofold approach of Manuel in his feelings about this remittance. He felt proud of himself fulfilling a cultural and personal responsibility to his mother, and felt he was upholding his duty of taking care of her as she entered her older age. However, this was blended with a recurring wish that there was more control over the money that was sent to his mother, and a frustration that it was used on others more than it was used on herself.

Participan Three: Luna

Luna is a 75-year old woman who lives in both Mexico and the United States, but primarily lives in Mexicali, Baja California since retiring. She is a dual-citizen, and gained US
citizenship when she married her ex-husband at 18. However, she would work seasonally and informally in the United States prior to gaining citizenship. Her previous employment involved self-employment including contractual house cleaning, and also worked in a factory full-time for a number of years in Downey, California until its closing. She remits directly to her younger brother, but this money also indirectly supports another of her brothers as well. This participant had a unique position to being not just a remitter in the past, a remitter in the present but also current receiver of remittances. While being retired, she still works doing self-employed labor as well, and receives remittances from the five children she raised. Although she now lives with her brother, she still travels to work in the United States and Mexico to work and help support the brothers and their house. Luna was one of two participants born outside the US, and is also the sole participant who currently lives outside the US in Mexico, returning to live in her childhood home.

*Participant Four: Carina*

Carina is a 52-year old woman living in Santa Cruz, California. She is originally from El Salvador who emigrated as a refugee through Central America to Mexico, and has been living in the United States since she was 15. She currently works 45 hours a week in childhood education in multiple positions and has been for two decades, but is working to earn her teaching credential. As a Salvadoreña, Carina is the sole participant that is not of Mexican descent, and one of two participants that is not US-born. This participant had a unique remittance arrangement as she remits to a number of people throughout the Central American region. She sends to: her godchildren in El Salvador, her 40-year old cousin in Guatemala, her cousins in Nicaragua in their 50s, and used to send to her brother in El Salvador.

*Participant Five: Marisol*
Marisol is a 40-year old woman living in Southern California. She is a first-generation Mexican-American woman, raising four children as a single mother. She has been working full-time as a supervisor at Walmart for about 10 years. Marisol has been remitting for about a decade as well, sending money to a woman who used to babysit her children, and who she considers her family. The support is a way to pay back the woman for all the help she’s given Marisol’s family. In the past Marisol would travel to Mexicali to give the money in person, but now sends money virtually. She continues to send physical goods as well. However, Marisol is currently considering the end of the arrangement, given that she feels for how long she’s been doing it, she has fulfilled her responsibility to return the favor of support, especially as she would like to transition her life to focus on her children, their future, and work-life balance.

**General Themes**

This section is about the different themes found in the responses of the participants. First, the nature of the remittance arrangements will be explored. Later, more personal and subjective aspects of the arrangement will be explored, to understand the social, emotional, relational and experiential effects and impacts on the participants from this arrangement as it simultaneously impacted over the passage of time.

**Remittance Arrangements**

The term ‘arrangement’ refers to the formal or informal characteristics of the money or goods (the ‘remittance’) sent from the participants abroad (Consumer Financial Protection Bureau). Characteristics such as: who receives the money, how this arrangement began, how often, how much, and of what kind of remittance is sent. During the interviews, the participants
described the general nature of the arrangements they had forged with those receiving financial support abroad.

Beginning of Arrangement

Most of the participants have been sending money for their entire working life. For these three participants, this meant they began supporting their family even before they turned 18. Maria noted that she and her siblings began sending to her mom, who is a Mexican and American dual-citizen as early as 14 or 15. She also could not remember the exact date or situation when her or her siblings began to help out, explaining “I sent money to her since I was working, like 14 or 15. Because my siblings and I were working to pay the household bills. She worked a lot, and she was also in Mexico a lot” (Maria’s interview, 12/5/23). She could not recall the specific first time she sent, or if there was even a conversation. In Maria’s opinion, the arrangement was something that she was aware would happen long before she did it, as remittances were just a natural form of support that was inevitable for her to do as well. This was the case for most of the interviewees. In fact, a number of the participants brought up how there was no specific conversation or even that began the arrangement, but rather it was an implicit understanding that they would one day do it. Carina discussed she started sending money to her godchildren in El Salvador when she turned seventeen, first using money she earned as a babysitter after school. At the beginning, she only sent ‘a little’ money to her godchildren in El Salvador. When she began earning more money as an adult and working more regularly, Carina began sending money to more people at different times, such as two cousins living in Guatemala, one cousin living in Nicaragua, and her brother in El Salvador. Luna shared a similar sentiment,
saying she couldn't remember the exact time her support began. Luna stopped attending second grade school to begin working, helping her mom in the United States during the day, which was a daily commute since she lived so close to the border. As she put it “Ay, lo mande por toda mi vida. [oh, I’ve sent money my whole life]” (Luna’s interview, 2/8/24). When she grew up she began to work and stay more in the US, and settled in the US after receiving citizenship from marrying her ex-husband. While throughout this, she always sent money to her brother in Mexico, Luna clarified that she began to send more money on a regular basis in 2004, when she was hired full time to work at a factory in East Los Angeles. While she talked about it, it seemed like there were a lot of periods where the arrangement took a slightly different form, but what remained the same was that she knew he needed to send the money and that she would always send it when she could, without hesitation.

Two of the participants began later in life. For Manuel, he started supporting his mom in adulthood. He explains “my mother is… 72 or 73. But, I’ve been helping her out since she was 52, so yeah. She still sells things at a flea market to make more money and stuff like that. But generally, she lives on social security and help from family” (Manuel’s interview, 1/10/24). He explained that he started to help around when she retired. Although Manuel did not start helping her mom until she was older, it was an arrangement that he long knew he would participate in, but felt that supporting his mom by remitting was an unspoken responsibility of his culture as well as his family that he was always aware of. Marisol also began supporting her friend later in life, about 10 years ago. However, all of the participants have been sending the money for at least a decade. These arrangements all primarily have continued without any extended pauses since
they began, even persisting during times of general financial duress or strain for the remitters. All of the remitters send in the form of funds, and support family members except for Marisol, who sends to a friend. However, she considers this person family and dear loved one, as the woman helped raise her children growing up as their babysitter.

**Frequency, Amount, Mode, and Purpose of Routine Remittance**

All interviewees said they primarily send money on a semi-regular basis, ranging from $50-250 a month. Unsurprisingly, none of the arrangements had any kind of formal contract or written terms, and were either implicitly begun or discussed in conversation alone. The money was sent virtually, with an even split between fully-virtual apps like zelle and venmo, or typical remittance transfer institutions like Western Union and Moneygram. However, for those who sent to family in Mexico and lived closer to the southern US border, there were times where the money was handed over physically, to avoid fees. All of the participants noted that they switched to sending through these channels when they became available, because they were instant. Manuel and Maria, who used zelle and venmo, explained that they used these apps because they do not charge any fees to transfer the money. On the other hand, there were some divergent opinions on Western Union, which was used by Luna, Carina, and Marisol. Luna and Carina both said that the fees were too high, which was money that could go to their family. However, Carina did note that Western Union was better than the money orders she used to send because those would take a long time to reach her family, who often needed the money as soon as possible.

All five participants felt that habitual funds were to help the receivers attain immediate needs and necessities like sustenance, housing bills, repairs to housing or cars, and medicine or
healthcare access. This was one of the strongest and most universal themes. Maria expressed that
while her siblings never talk or talked at length about the arrangement, the general understanding
is that they all take charge in paying different immediate needs and bills for their mother. She
lays out the general agreement, saying “My sisters and my brother both give her money regularly
for bills. We are in charge of her phone bill, you know, so it's like that. I know the money I send
regularly goes directly to her car insurance. I send this every other month, $400” (Maria’s
interview, 1/12/24). As she was talking about the arrangement, Maria highlighted how stable and
established of a system it was, knowing that the typical money sent had a specific purpose.
However, Maria and her siblings would not directly pay the bills, but gave the money to their
mother to be able to pay them herself. Manuel also helps his mom pay bills and take care of her
house, paying around $250 a month. He explains, “other people–my siblings– help her out as
well [my siblings’] help and my help comes multiple times a month. There is really no set date
that the money gets sent over to her” (Manuel’s interview, 1/10/24).

While Manuel’s description makes the exact when of the money being sent more fluid, it
was similarly consistent and constant in nature. When Luna sent the $50-60 a month, she always
knew the purpose money she sent was always for, primarily because she sent it with directions.
In other words, the money was to support her brother but she normally sent the money for a
purpose and was part of the decision making herself. She said her brother knew what to use the
money on, which was food, water and electricity bills for the house they owned in Mexicali, or
use it to make any needed house repairs. Carina also talked about the immediate purposes of the
money for the different people she sent to. She described the money as being very ‘in and out’,
meaning it was also used for things that were needed in the now, or immediately. She no longer sends to her brother in El Salvador, but when she did, it was about $100-200 a month to help him with household needs, saying “my brother used [the money] for repairing his old truck, since that is what he used to drive and buy stuff for his cows. Or when he gets sick, they spend it on medicine” (Carina’s interview, 3/12/24).

Carina also discussed her other family members, saying they all used the money for necessities as well. Her cousins in Guatemala, worked as farm workers but needed the money from her so they could get medicine. They receive money less often, about $100-200 around three times a year. This was the case for her cousin in Nicaragua as well, but she receives more on a monthly basis, as she is a widowed single mother and requires more support. This cousin was often sick, which was another reason Carina felt she needed more money, so that she would be able to buy medicine. Marisol was the only participant who knew the money was sometimes put toward savings as an ‘emergency stash’. On the other hand, she also believed that the money was often used for groceries and bills, or other ‘urgent’ day-to-day expenses. Before sending the money, Marisol always checks her own expenses and bills before sending the money over, but typically ends up sending around $50-100.

*Ad Hoc Assistance/ Non-Routine Remitting*

Most of the participants also sent physical remittances in addition to money. All of the goods, like the money, were some form of basic good or necessity. The participants either mailed or hand-delivered physically such as medicine, medical supplies, furniture and clothing. Carina
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spoke about how it's infrequent, but there have been times where she put together boxes of
clothes and tools to her family in Guatemala and El Salvador a few times a year. Marisol also
puts boxes together for her friend based on what she tells Marisol she might need. She explains,
“Well, she’s diabetic, so sometimes she needs the test strips. So she’ll ask me if I can get them
for her at Walmart, or sometimes I’ll just get her random groceries. My daughter is two, and my
friend has a granddaughter that just turned one, so I take her whatever clothes don’t fit my baby
anymore” (Marisol’s interview, 3/18/24). Since she works in a job that has certain medical
devices available, she uses that position to help her friend with her medical needs as a diabetic.
Given their closeness as friends, Marisol discusses how some additional needs of her friend
come up in conversation, given that they keep in touch and like to check in on each other.
Manuel, given his proximity to the Mexican border, is also able to bring goods to his mom. As he
works as a sheet metal worker, he can use his large truck to bring furniture and clothes to his
mom in northern Mexico, so she can use it for her home or sell at flea markets to make additional
income.

Additionally, all interviewed said that there were always instances where people sent
additional sums that were not a part of the general agreement and arrangement. The reasons for
these extra sums were due to both positive and negative circumstances where the receiver might
need additional spending money. Positive ‘stipends’ were for events like holidays, or improved
financial standing of the sender, or for special events of the receiver like vacation. Maria
expressed this in her response, explaining “every now and then, she’ll want to go visit other
family and friends in Mexico. So then she’ll maybe ask four times a year for additional money” (Maria’s interview, 12/5/23).

In this way, Manuel also described this money as essential in its function to help his mom in visiting family. Carina held a similar attitude in why she sends more money so that her family can have more than the bare-minimum essentials. She talked about the simple benefit and pleasure of having money for a treat or something special, and how she does it knowing how much those little things are good for her, and so helping her loved ones have the same is important. In regards to more negative factors, they were typically extenuating circumstances that the receiver’s experienced such as: tragic deaths in the family, ailments of the receiver or a loved cohabitant, or an atypically high level of financial strain in the receiver’s home. Manuel’s response echoes Maria’s reasoning, saying he sends scattered amounts of money between what he normally sends. Like Maria, he’ll send extra for a trip she wants to go on or if she needs to make a repair to her home. However unlike Maria, Manuel also sends more during any kind of hardship his mom may go through. Carina, who sends to 6 different people, touched on the myriad of purposes of the money to the different people she supported, which paints a more detailed account of the constellation or people and uses “so in Guatemala I sent it to my cousin. I send it to my cousin more often because she is a single mom, she gets sick a lot so I give her money for medicine” (Carina’s interview, 3/12/24). Because she sent to so many different households, Carina would adjust how much she sent based on their circumstances and needs. Her brother, who had a daughter with an illness as well, also needed more support at times in order to be able to access a doctor and medicine in El Salvador. Carina gave context to this need, saying it
was impossible for her brother to fund his daughter’s treatment on his income ranching and farming alone, because both private and public healthcare in El Salvador is extremely expensive (Carina’s interview, 3/12/24).

*Employment and Other income*

To better understand the lives and circumstances of the receivers outside of the support they receive, I asked each of the interviewees if there was any other form of financial assistance for the receivers, such as personal income, having other remitting family, or receiving any kind of formal government financial assistance. Every single recipient of the support was employed in some capacity. Even Maria and Manuel, who had retired mothers, still worked in informal self-employed capacities. All jobs worked by the receivers were either self-employed or seasonal in nature. Critically, many of the participants highlighted the fact that although family members or loved ones had jobs, but that their income alone simply covered all of their expenses, especially when it came to needs to improve/repair house stuff, or medical expenses. For some, receiving other assistance, either from formal assistance or from other family, helped make a difference in accessing day-to-day goods. Maria discusses all the ways her mom finds the resources at her disposal:

My mom’s a hustler. She’s “retired” but she still does other things to get by, like she’ll come with a lot of clothes and shoes in LA [Los Angeles] then she'll sell regularly at a flea market type deal in Mexico. Then she’ll come to LA–although she’s getting old so
it's been harder to do— but she'll offer to clean people's houses. And they know she does a really good job, so they’ll pay her to clean their homes.

Maria elaborated more saying that no matter what, she will find a way to keep on and get what she needs, but that what Maria and her siblings send always make a big difference. She lauded her mom’s work ethic and resourcefulness, and discussed how her mom’s dual-citizenship and proximity to the border allowed her to access government assistance in the United States that were not offered in Mexico. For example, her mom received social security and food stamps, the latter of which was helpful for her to have consistent access to groceries and food.

Luna talks about how while her brother’s job as a plumber pays relatively well because of his specific skill set, his income is only as consistent as he is booked to work. The problem, she said, is that sometimes there’s just no work to do. Recently, she discussed that he has been able to receive a little more money to compensate for the struggle of inconsistent work availability, saying “he also receives some assistance from the current Mexican government. There is not the same help as there is in the States, but the current President [Lopez-Obrador] has been helping out working Mexicans more” (Luna’s interview, 2/8/24). Luna thought that this policy helped, since it's not something that typically happens for Mexican nationals struggling to find work. Carina talks about her brother as well, and how when he worked full-time on his farm, it was hard work but was hard to make enough money because of how little he would earn for his farm’s product. She elaborates:
My brother lived on a farm raising cattle and doing, you know, farm work, planting corn and beans. Like farm work, which is sometimes hard for him because he sold the cow’s milk and they’ll give him like 5 cents per liter, or per bottle. He does not get a lot, work in a whole day would be like $5 [USD], and now it's still only $15-20. And then it's like he works on his own, like that's his main job. So whatever they sell at the end of the day, what they make in a week is from the milk (Carina’s interview, 3/12/24).

Even though Carina’s brother owned a cattle ranch, the rates for what he could earn selling his goods just were not enough, especially not to absorb the financial shock of extenuating circumstances like medical emergencies. Additionally, this was the case for her cousins in Guatemala, who were working as seasonal farmworkers, another laborious and physically demanding job, in the 50s; despite their work, the support was still helpful for securing their access to food. The situation is similar for her cousin in Nicaragua, who works selling food, but since she sells what she makes on the road, the income is uncertain and depends on the day. This is part of why Carina sends, since it is not enough for her to have access to the medicine she needs. Carina brought up how her cousin will reach out every time she needs medicine, because otherwise she would not be able to afford it. For Marisol, she knew that her friend’s main income was self-employed as well because she continues to babysit when she can, but that her husband works too.
Attitude toward Remittances

The following section provides more information about how the remitters feel about sending remittances and how they may have been affected through the process. Their testimonies offer more detailed accounts about their attitudes to different dimensions of the arrangement based on their experiences. The section is divided into broader positive and negative themes surrounding the. Positive themes are associated with more positive perceptions, outcomes and sentiments about remitting, covering any moral ascriptions the participants associate with the process. Negative themes are associated with more complicated perceptions or tensions that result from sending remittances. Negative themes are sorted through any expressions of sacrifice, stress, hardship, or discomfort experienced by the participant.

Positive Themes

Helping

Many of the participants expressed satisfaction with sending, knowing that they were fulfilling a kind of moral or cultural responsibility that helped their family. Every participant made some comment or expression using the word ‘helping’. Manuel talked about how he was having conversations with his wife about what the interview could be about when I reached out to him, because he often helps out by sending money not just to his mom, but his daughters, nieces, nephews and other people. Sending them money when they go to college, or go on a trip was an important part of his and his wife’s life. He expanded on the principle:
It's just something, you know, if we're able to do it, we would like to do it, to help out anyone in our family. I think as you get older, you look to—if you’re able to to help and give back, especially within family, you do it (Manuel’s interview, 1/10/24).

While Manuel feels that this principle to help and express support with financial help, he spoke of it as though it was a kind of responsibility, as it was something that generally if people can, they should. Carina expressed a similar ideation:

Well I feel happy. Happy that I'm helping. Yeah, to get them what they need, and that makes me feel good. It depends on how you feel on the inside. If you are a little bit well, then you help the other ones on the bottom, you know? It's kinda like that. So like, if you can, you should help people (Carina’s interview, 3/12/24)

Later in the interview, Carina did say: “Well, yeah. Sometimes I feel like I have to”. But as Carina continued, she clarified that she felt a requirement to send it, but that this pressure did not come from anyone but herself. Specifically, the feeling came from this responsibility to help. As she said, regardless of the times she herself did not have enough money, her inability to send help comfortably did not change emergencies or needs that would come up in her family’s life.

When asking Luna whether helping her brother had ever felt like an expectation, responsibility or obligation, her attitude echoed some of the sentiments of Carina and Manuel. She says “pues, es una obligación, si. Pero al mismo tiempo es apoyo. Luego, y ese apoyo le ayuda [Well, it is an obligation. But at the same time, it's a form of support, and that support helps him, so (Luna’s interview, 2/8/24). Like Carina, Luna also felt like it's a kind of help that's needed, but that did not negate the fact that it was also obligatory in a sense.
For many, the satisfaction was in part stemming from a feeling that they were either paying help forward, or paying it back to the loved one receiving it.

Maria, a number of times, expressed she inherited the culture of responsibility to her mom. A number of times, she explained that the culture of remitting was very strong on her moms side of the family, saying “I also feel like I owe it to her to give to her. Like it’s my responsibility to support her” (Maria’s interview, 12/5/23). Manuel expressed a similar sentiment. At other points, he also felt that there is a culture to support parents in Latino families, because they do not typically have access to the same support or access for higher education, retirement funds, or higher-paying jobs. Manuel went on to discuss how his generation, the 2nd generation in the United States, had a responsibility to use their expanded opportunities to support parents in retirement. He discusses more of the his experience:

I know there was a point where my mom helped her children out. There was a point where she sold her home, had a profit, and lent out money to her us [her children] and the way I saw it, the way we talked about it, that money [we send] is getting paid back with interest and its just gonna continue into her retirement, which it has. It was her interest and, the way I see it, she invested in her kids, and her kids are doing well and now it’s time for her kids to pay that back…And then there is that cultural thing, you know, ‘hey you gotta take care of your mom, and your mom should just not go without help’ when you can (Manuel’s interview, 1/10/24).
Marisol felt strongly that her helping her friend was not an obligation, but her side of the two-way support system she and her friend shared. As she says “It's never felt like an obligation because I know the situation that I'm in and where I'm standing, where I have no obligation. I'm just really grateful for everything that she did for me” (Marisol’s interview, 3/18/24). In this way, she also touched on the general culture in Latine communities to help when one can, which is a general idea that holds true. Carina brought up how her mother’s view on remitting and helping family impacted her, which she now incorporates into her own attitude about remitting. She expand:

My mom has a saying, if you’re going to give or help someone, don't bring it up. I never bring it up [to the family I help]. It's done and if I give it to people who need it, God will bless me with more nice people, with a nice job. And it's true, the more you give the more you get back, I’ve experienced that (Carina’s 3/12/24).

As she talked about it, Carina expressed fulfillment in how she paid it forward. Given her own experience struggling to have enough money to cover needs, remitting was something she prided herself on as an expression of her principle to help without expecting anything in return.

*Relationship and Communication with Receiver*

Another strong theme in the responses was the overall lack of change in how the remitters felt the arrangement impacted how they interacted with their family and loved ones. None of the participants felt that sending the money in any significant way negatively changed their relationship to the family that they sent to. Even in the difficulties or complex situations resulting from remitting, none of the participants felt that this changed how they felt about their loved one nor that their arrangement felt like an obligation. Marisol brought up that as she was
already very close with her friend, they caught up frequently and their conversations were more typically about catching up, and did not revolve around the arrangement. Even when things that her friend might need came up in conversation, it was a natural part of a discussion that she did not feel changed their relationship. She expands:

Well I know what she needs, because we talk. We talk about how she's doing, how she's feeling, how I am. I'll ask if she's feeling good, because of her diabetes and blood pressure. Well catch up with daily stuff going on. This change in the relationship has not changed how we talk to each other (Marisol’s interview, 3/18/24).

Similarly, Carina that she keeps in touch with her family, and just catches up every now and then. She noted that there was no change in their relationship since she started sending money, in part because that is against the principle she learned from her mother, where it is not brought up with the family she sends to, because she thinks that is wrong and inappropriate, Luna echoed a similar sentiment, saying that the money did not change how much she kept in touch with her brother, because she always wanted to know how he was doing. This continued even when she did not visit for extended periods, because she called regularly.

Negative Themes

Frustrations

Four of the interviewees shared frustrations about a number of different aspects of remitting. In terms of frustrations held toward the receiving member about instances, such as the money was being spent in a way outside of the agreed arrangement, or the money being sent resulted in behavior of the receiver that the sender felt did not respect the arrangement. There were three primary specific scenarios: the money either used on others outside the arrangement,
used not what it was agreed for, or that the money would cause less motivation for the receiver to seek work.

*Inappropriate use or behavior after receiving money*

Luna talked about how her brother works and struggled getting hired for gigs, but that this was not the only barrier where he wouldn’t work. In her opinion, sometimes the ‘comfort’ of knowing he will receive money lowers his motivation to seek work. In her words:

So he’s a plumber but he depends on the money I give him, where sometimes he doesn’t think or feel like he has to work. He should really always be working, but when he knows the money will come sometimes he won’t. And sometimes there is no work. So I still send, because you know in the US, when there is no work the government will help. In Mexico, there’s no help even if there’s no work, so I send because I understand that (Luna’s interview, 2/8/24).

While Luna expressed frustration with her brother for taking the money as justification to not work, she felt she sent it because she understood that she was his safety net, not an excuse to stop looking for work. Maria grappled with another complicated situation with her mom, which was about how much entitlement she had to tell her mom what to do with the money Maria sent, since it was supposed to help her buy things she needs. She explains:

There are conversations where she'll take advantage: she wants to get her hair done and things that are not basic needs and are not things I value or think are important. I don't know how to
describe it, because then I'm feeling judgy, like I'm judging what she feels is important, according to my own values (Maria’s interview, 12/5/24).

Discussing this frustration, Maria was also conflicted about their divergent opinions on what constituted ‘necessities’, which she thought impacted whether or not she would give her mom money depending on what it was for. However, Maria felt the bulk of her frustration is that other people take advantage of her mom because of the money her kids send. Maria suspected there are people in her Mom’s life that access the money, which Maria did not like because it was not used appropriately. She says:

The thing is, people know we send her money, so I feel like they'll take advantage of her because they know she gets money from us. Because she has kids who can, and not everyone has that. And I don't know, since she's always willing to help other people, so they do take advantage of her (Maria’s interview, 12/5/24).

Because it is open knowledge that Maria’s mom gets help from her kids, Maria thought that other people took advantage of her mom’s generosity. Maria felt like these people felt comfortable because they assumed she and her mom must have money and would be fine, which she disagreed with but understood to an extent. In the interview, Maria brought up a specific person whose relationship with her mom she remarked as concerning and complicated. Interestingly, Maria seemed to really understand the positionings and justifications for her mom and this woman, even if their dynamic and behavior around the money bothered Maria. She pointed out:
My mom helps other people a lot. There's this young woman, who’s a single mother, who
[my mom] helps—her and her kids, and supports them financially. But this woman, I
know, takes advantage of my mother and has stolen from her, you know, and justifies it
because she feels like, well my mom gets money from her kids regularly so she doesn't
see it as a problem. And my mom is the same, in that she knows she can go back for
more. It's not like my mom takes advantage but she also justifies that woman’s actions
because she knows she’s a single mom and does not have someone helping her. So if the
money goes missing her friend knows my mom can just go back to us (Maria’s interview,
12/5/23).

While expressing her frustration, Maria described the different dimensions of her mom and the
single mother’s position around Maria’s money. However, Maria also expressed a lot of
understanding for the motivations and reasoning employed not just by her mother, but the woman
stealing from her mother as well. In this way, she discussed the way the woman, as a person who
did not receive the same support from family in the US, felt a sense of entitlement knowing that
she was taking from someone who had more, and could always expect more money.

Manuel claimed he felt frustration as well at times, because he suspected his mom was
not always using the money appropriately. Like Maria, Manuel thought his money was being
used to help other people he did not agree to send the money for, and that his mom allowed
others to receive the benefits of her extra funds. He elaborates:
I believe she uses it for other people more than she uses it for herself, which is frustrating. But I think she feels… good helping other people around her when she’s able… It does suck when I send and then I see [my mom] spending it unwisely…And you’ve got a bunch of people in the house who aren’t contributing. I feel like I wanna send my mom more money, but I feel like I'm supporting a bunch of other people (Manuel’s interview, 1/10/24).

Suspicion of Dishonesty

Relating to some of the frustrations about the use of the money and support, some of the participants felt that their loved one’s were not always honest in their interactions about the remittances. This was either indirect dishonesty, such as not sharing how the money was used, or were directly lying in order to create a reason to ask for more money. While Manuel was already aware of his mom using money to support other people in Mexico, he would try to have conversations about it with his mom to understand the situation better, but it was hard to get the truth. He claims:

Well I ask her specifically [what she spends the money on], but she’s kinda wishy washy about it. But uh, you know when I send her money and because she says hey I'm a little low this month and I'll say yeah let me send you some money– and then, I know she's out purchasing gifts for people… when, you know, she can't afford it. So she'll spend…I think she spends the money on other people before she spends it on herself (Manuel’s interview, 1/10/24).
Overall, he said he was comfortable approaching his mom about the money and any confusion or doubt. His career in unionized contractual work taught him about how to talk about money very easily and directly, but it still was difficult when he did not believe his mom was giving him the same direct honesty around why she needed the money or what the money she had was spent on.

In regards to her cousin in Guatemala, there are times where Carina felt her cousin was taking advantage of her and using her illness as a way to ask for money that was used on other things, or to receive money from other people. Carina also knew there were times where her cousin would tell her that she would need more money due to her poor health. When asked if there was a specific instance where she suspected her cousin was not being honest in any discussions about the money, she shared:

There are times where my cousin says ‘oh I'm very sick and I really need the money’. But she would ask my brother too and wouldn’t tell me, so she plays those things very carefully. It was hard because she’s taken advantage of me, and I did not like that experience. Sometimes she plays the victim, like ‘oh I'm sick’, but she's not. That's why I'll ask her sister, like one time I asked her how my cousin was doing and she’ll say ‘oh she’s good, don’t send her any money’ because when she gets it, she will actually leave her farm to get her phone back because she owes other people money. In El Salvador, you can pawn your phone for money. This time, she needed $80 to get the phone, but her sister said ‘don't send it because tomorrow she'll just pawn it to someone else, some other store–and will use the money again to buy more food. So now I am being very careful (Carina’s interview, 3/12/24).
What was complicated was that Carina understood she lied about what she needed the money for, but it was still to access basic necessities. So while she found out from her cousin’s sister that she exacerbated the situation, she only said what she knew would get her more money for things that were honestly needed.

_**Wishes for increased control**_

Due to some of the concerns, uncertainties and frustrations voiced by some of the participants about their perception of the receiver’s use of the money they sent, they were asked whether they wished they had more concrete control over how the money was sent. Manuel expressed sometimes wanting to have more concrete control over the money he sent his mom to make sure it was spent on what he felt was its correct purpose. He stated:

> It does cross your mind. Where you’re like, why don't you tell me what you need or send me the bill. Yeah, then I would rather pay for something directly then getting her the money and letting her deal with it. So if it ever gets to the point, even though i'm feeling that a little but now, that people are taking advantage of her. Then, things um, they might change (Manuel’s interview, 1/10/24).

Because of the other people accessing his mom’s money, and how she allowed it or spent it on others, Manuel felt as though it might simplify some of the difficulties that have come up. Carina also expressed that she wished she could have more control over the money that she sent to her cousin in Guatemala. She only felt this way about one family member, because there were
times where their mutual trust was tested and Carina’s cousin would lie about her circumstances to ask for money.

Stress and Hardship/Sacrifice

All participants said they felt no pressure to send the money, and that they were more than comfortable telling their family if they ever needed to stop sending money, either permanently or temporarily. They all specifically stated that their families would be more than understanding if any of the remitter’s would be unable or unwilling to send money. All the participants shared instances where they would put themselves in uncomfortable positions or make concessions in order to still fulfill their responsibility of sending the money. This question added another layer to the sense of implicit responsibility, even if the senders stated explicitly that there was no pressure to send, and that their family completely understood and respected that. Carina expressed her complicated feelings about the stress that she experienced when she knew her cousin needed the money. She states:

Well, sometimes I do feel like I have to. But um, I used to feel like I had to and used to get worried so much when my cousin would call me from Guatemala. I would think, ‘oh my god I have to send it’, even when it was hard for me at that time with money. I would still take some out of my savings, because she needed it more. There were certain circumstances where one of her kids, her son, was killed. So, she needed more help (Carina’s interview, 3/12/24).
When Marisol was asked if it felt like an expectation or obligation to send the money, she said no. But then, when asked if the arrangement with her friend ever caused her stress or a specific hardship she added:

Sometimes, when I knew she needed help and that I wouldn’t be able to—I had to stay and work longer. And of course, that would make me a little more upset because this was all my fault—this is what I got myself into. But then again, I don’t call her and tell her that I can’t send it (Marisol’s interview, 3/18/24).

Marisol also expressed stress about how the need to earn enough for both her immediate family and her friend is that she feels like she doesn’t get to spend the time with her kids that she would like to. As she puts it:

The way I see it, my time when we’re at home is very valuable because that’s my time to be with my kids. So the time that I have to work extra, it's like, okay I could be at home right now doing other stuff but no, I have to be working (Marisol’s interview, 3/18/24).

This sentiment was brought up earlier in the interview by Marisol, when she was asked the first word that came to mind about how she felt about remitting. During this response, she delved into some of the frustrations that she feels about the arrangement:

I'm honestly frustrated. Because I really try to send it. Okay, I work at Walmart. I pretty much don't want to go back to Walmart if I'm off. So I feel frustrated sometimes because I have to go make a line to send the money and then sometimes like I just want to come
home but I can't because I have to send the money. Like I feel pressured. I guess it just depends on how the workflow is. That interferes a lot with how I'm feeling that day. Like if I'm rushed, if I'm stressed, if I had a really long day, it just all depends but technically. I'll just feel like I'm stressed and pressured (Marisol’s interview, 12/5/23).

Maria discussed some experiences she recalled where she was uncomfortable or stressed by other personal factors that were exacerbated by sending money to her mom. She shared:

I mean, there have been times where I didn’t actually have the money, and I ended up putting it on my credit card, so I went negative to support her. We put it on our credit card many times to give her what we felt like we owed her. Even when there were times when we couldn’t really afford it. Even beyond that, there were times when I couldn’t give her any money. Around the time that I lost my house, I wasn’t able to. I felt uncomfortable, you know, because I had a good job, I was making good money, and it didn’t make sense to anybody that I couldn’t support her (Maria’s interview, 12/5/23).

Maria remembered how this was an extremely hard time for her family, and struggled with admitting to her mom how tight and troubled her financial situation was. However, she did not know that despite how hard it was to tell her mom she just could not afford to give her money, that discomfort and stress was not coming from her mom, who she thought was more than understanding. In her words, Maria called her a ‘hustler’, who was able to make it work during that time even without her help. Luna faced a similar situation having to take on some debt borrowing money in order to have enough, and also has felt uncomfortable. When she was asked whether sending the money had every put her in uncomfortable or dangerous situation, she stated
“dangerous? No. Uncomfortable? Yes. Well yes, when I didn’t have the money, I was stressed because I felt like I had to send it! And I just didn’t have it. And that was a problem, because for what they needed I had to send it” (Luna’s interview, 2/8/24). For Maria and Luna, they shared a pressure and inward guilt to send the money knowing their family needed it. For many of the participants, they knew they did not have the money and that their own situation was in a tough spot, but felt they still ‘needed’ to send the money. Grappling with their personal and family’s situation simultaneously was an experience shared by numerous participants. Manuel shared a time where he also had to be in an uncomfortable position in order to give his mom support. For him, living close to the border meant he was able to send physical items to his mom in Mexico with his truck, but that sometimes it would lead to uncertain interactions with border patrol that he would rather have gone without having. He explains:

Well, I guess when I'm loading my truck and going across the border and bringing goods from the United States into Mexico, it's like I'm not lying and I'm telling Border Patrol like “this stuff is for my mom” and the border patrol are like “yeah right! you’re coming to sell this stuff” and I'm just like: “No, seriously it's for my mom!”'. That might be a little uncomfortable for me, I didn't love it (Manuel’s interview, 1/10/24).

Guilt

Some of the participants also noted instances where they experienced guilt about the dynamic with their loved ones, either about the support itself or how it impacted the way they interact. When Manuel was describing the responsibility he had to pay his mom back, he noted
“there's that bit of guilt because, you know [my mom] did sell her home, and she used that money to help us out” (Manuel’s interview, 1/10/24). While Manuel said his mother never directly said she expected to be paid back, he thought it was something she was implicitly expecting of her children. Since she had sold her home in the United States in order to help out, he felt a level of guilt about the sacrifice. During her interview, Maria expressed guilt about suspecting that when her mom reached out it would always be about money, and she simultaneously felt conflicted about knowing her mom needed it and avoiding interaction. She expands:

*sigh* I feel stressed. I do feel like I owe it to her to give it to her. Like it's my responsibility to support her”. It's more like a responsibility. I do feel like sometimes I avoid her calls because I feel like she's going to ask me for money and sometimes I don't want to have that conversation. We keep in touch and talk about other things than the money, but I do feel like its funny because every time she calls there is a little part in the back of my head where I'm like “ugh is she gonna need money” so I kinda feel like that's always why she's calling, but its not (Maria’s interview, 12/5/23).

**Imagining the Future**

During this section, the themes surrounding the participant remitters ideas of the future are explored. They were asked about their predictions or feelings about the future of their support, their personal goals, and any recommendations or ruminations for the structures on remittances as a whole.
The Future of Participant Remittances: Will they ever stop sending?

‘Yes’

There were two participants who responded ‘yes’ when asked if they ever saw this arrangement ending in the future. It is important to acknowledge that for both, it was not necessarily due to the participants foreseeing an end in the receiver’s need for the support. Marisol was confident that the remittance arrangement was going to end, and felt that she was actually going to end sending money routinely soon, and on her own terms. When asked if this was because she thought her friend would get to a place where she would not need the money, she clarified that was not her reasoning. Rather, it was a responsibility Marisol felt she had fulfilled. She explains:

I feel like she’s not my responsibility. I helped as much as I feel comfortable with to not feel, well not feel like any remorse for not giving a hand when she needs it. Because I feel like, as I get older, I have more responsibilities of my own (Marisol’s interview, 3/18/24).

Marisol continued on to say that with her children getting older and her wanting to set them up to have the highest level of education and success that they want, she just cannot continue sending more money away to her friend. And at this point of ‘paying it forward’ or ‘paying it back’ to her friend, Marisol is satisfied and believes she has fulfilled her own end.

On the other hand, Carina’s belief on its ending was more uncertain, but still leaned toward a future where the arrangement would either be more limited or stop completely. She reasoned that she would most likely continue to send the money when it was needed, but when
her and her husband retired they were likely to send less or none at all, noting “maybe I'll stop when I don’t have a job, yeah. Or send less” (Carina’s interview, 3/12/24). After explaining that her ability to send was based on her employment, Carina went on to say that at the end of the day, the arrangement would stop when she said so, which was the most important factor in how she imagined the future of the arrangement.

‘No’

When the other three participants were asked, they all responded that they did not see the arrangement ending. Two of the participants, Manuel and Maria, concluded that this arrangement would resolutely last as long as the person they supported lived. Maria even expressed that the support would continue following her mother’s passing. She explains:

[My mom] has never verbalized it, but we are her retirement plan. So it’s not in writing, it was never discussed, but that's the expectation, that we are her retirement plan. I think that's cultural. On her side of the family, that's just how it is. It’s an expectation. I think we are going to continue supporting her until she dies. And even then, we’ll probably have to figure out a way to bury her, like that will have to come from us too. Because she doesn’t have a financial support system or retirement plan. And the money she makes, she needs to spend. Like it goes pretty much in and out of her bank account. And we're not gonna like, let her starve, it's not something we would permit. Not even [my sibling], who sends a lot less (Maria’s interview, 12/5/23).
In this way, Maria, Manuel, and Luna shared the belief that the money will always be needed. They also respectively talked about how because of this belief, the support will continue on. Manuel noted about his thoughts on sending money to support his mom in the future:

You know, as she gets older, she might need more and might need more care. So, that plays into [the future]. It might get cheaper because the situation might change where she won’t be in a position where she can help the other people, where she needs to take care of herself. I mean, I'm not looking forward to [the future] either. I’m not like, ‘Wow, I can’t wait for this to end’, like I know there’s that end, and so I’ll just help out as much as I can and do whatever is in my power to make that happen (Manuel’s interview, 1/10/24).

Manuel was very practical in his envisioning the future of his support for his mom. He touched on how he either might need to send more, or less depending on how his mom's situation is, which he expressed was self-evident. He expressed a somewhat sober sentiment as well about what the arrangement ‘ending’ would look like, which was implied to be when his mother passed. Still, he remained steadfast in his knowledge that he would continue to help her however and whenever he could.

**Personal Goals**

When the participants were asked about their goals in the future, there were some that brought up the arrangement, and some who discussed their personal goals more generally. The question was intentionally open-ended to be about anything, to see in what way they may bring up remitting, given that it was an arrangement with loose structure. While considering the times
she was not able to help, or was hurt financially by supporting her mom, Maria’s goal was to be in a place where she could send more regular and larger stipends. As her mother was getting older, and she was progressing in her career in education, Maria wanted to help her mom to the point that she would not need to work in her retirement. Manuel also felt strongly about his responsibility to his mother, but he expanded in the ways it was important to him to help other friends and family. Manuel brought up how it was a constant and important goal both to him and his wife that they express love and support to their children, nieces, nephews and other family so they can enjoy unique and important life experiences like travel, eating good food, and attending school. Even if it was to help a niece have a dinner out during college, Manuel expressed his fulfillment in continuing to help others in all sorts of ways, both now and in the future. Interestingly, Manuel also discussed that while he was fulfilled in helping others financially, that he wanted to make sure he was able to take care of himself in old age, so as not to depend on others' help. He explains:

   It is nice to hear other people say, ‘yeah my dads got a retirement or my moms got a retirement and they are good and need no help’, and that is a goal of mine, I know, not to be a financial burden on my children when I get older (Manuel’s interview, 1/10/24).

This was striking as he specifically stated he did not consider his mom needing support a burden in any way, but did not extend that to himself. On the contrary, he had noted the generational difference in his family to have access to funds like retirement, which he specifically wanted to have not to burden his children.
Marisol’s goals for the future were around family as well, however she wanted to focus her efforts inward to help her children in their future. While talking about stopping the remittances to her friend in the future, she made it clear that she needed to reprioritize and focus on her children’s ability to go to college or have more opportunities. She said she wanted to work and save to move her children to an area where they would have more access and resources to those areas, since they were getting closer to adulthood. She noted that she had other goals for herself personally, but that those were to come after. In her mind, helping her children ‘achieve their potential’ was her most pressing and important personal goal. Luna’s was brief, and all she wanted was “a tener salud, y ser feliz. Es todo. [to be healthy, and to be happy. That ‘s it]” (Luna’s interview, 2/8/24). Carina discussed her professional goals, but was very clear that she was already content, because she had achieved her childhood dream to work in children’s education. Right now, she is working on her teaching credential, and is taking the test soon.

Final Recommendations from Participants

To close the interview, I asked the participants what, from their experiences and point of view, could be improved about the process of remitting. While a couple asked for clarification, it was left open-ended that they could discuss any logistical, interpersonal, emotional or other aspect of remitting, given its complex and far-reaching nature. I was curious to hear the input from the remitters themselves, who had all been sending for years and decades. When asked what could be improved about sending the money, everyone who sent through Western Union or another money transferring institution either talked about the high costs or the troubles accessing the physical location to send or receive money. Marisol said:
I believe there could be a better system of doing things. For example, if I need to send it at Western Union or MoneyGram and I wasn’t working, I would have to drive like 10-15 miles just to be able to send it. But that’s the main thing, I believe it's reasonable who they charge (Marisol’s interview, 3/18/24).

Luna also agreed that the fees were a big difference she noted between when she started sending money to her brother decades ago as opposed to today. She states:

Well they charge more and that’s the main difference. It's more expensive now, they used to charge 5 percent, now it's like 10. And the more money that you send the more they charge. So you need to send them more to give them more (Luna’s interview, 2/8/24).

Carina’s perspective was critical of Western Union’s fees, but she did feel like there are benefits to this newer mode of sending. As she said “what’s good about Western Union is that they get the money in minutes. What would be goods would not have to pay a fee to spend the money so the money can go towards their, you know, their needs (Carina’s interview, 3/12/24).

On the other hand, Maria and Manuel both transitioned to sending through Zelle as they found it to be instant as well but also cheaper with it having no transfer fee unlike Western Union. Manuel actually felt a big change he has noticed over time is the industry that has been built around remitting, which makes it easier for people like him. Manuel expanded “[the process] has actually gotten pretty good, you know. I think with all these new apps, you know with Zelle and Venmo, I mean it's just so easy to do it [send the money]. Yeah, just instant. So it's getting better, it's getting safer (Manuels’ interview, 1/10/23)”. 


Other Recommendations

When asked what could be improved regarding the entire process of remittances, there were some responses that addressed factors outside of the direct process itself. Luna described how the general situation in Mexico required larger change for remittances to not be as influential or necessary as they are. She stated that “there could be more systems in Mexico to help people make money. People work and make money but not enough. So, more help from the government. Right now, the President of Mexico is giving monthly money to people who need it. It’s not a lot but anything helps” (Luna’s interview, 2/8/24).

Interestingly, Marisol discussed the need to consider the impacts of these support arrangements on the wellbeing of the sender, which she did not think was thought of when people thought of remittances. She admitted:

I hate sending the money *laughs. No no, I mean it's just I believe that there are people that are just in other very stressful situations and the fact that they have to send this money is hard. But, they just don’t want to say anything because they fear.. Or feel… I don’t know if there are a thousand reasons that people just don’t really think about (Marisol’s interview, 3/18/24).

Conclusion

This section focused on sharing the direct experiences and thoughts shared by the participants, based on the questions designed to answer or touch on the research questions that guide this research. Their responses were coded based on different themes surrounding the
complicated feelings, experiences, obstacles and realities that either arose from or were influenced by the remittance arrangements held by the research participants. Their descriptions on the kind of remittances arrangements they shared, the logistical and emotional realities were all explored–oftentimes in their own words. In the next section, the responses and experiences shared by the five participant remitters will be situated within a larger discussion of the different levels of analysis used to critically understand remittances, the related discourses surrounding remittances with a focus on their context within Latino and Latin-American communities.
Chapter V: Discussion

The purpose of this study was to understand the effects remitting has on the relationships the arrangement has on the sender as well as their relationship with the receiver. Another aim of the research is to explore, through testimony of senders, and how the interviewees' experiences add to understandings of the remittance’s ability to contribute to the development of receiving countries. This chapter aims to discuss how findings in these interviews help provide important insight for the research question. The themes presented in chapter four will be connected to the theoretical frameworks and research questions that constitute this research. Then, recommendations about how to improve the process of remitting will be provided by participants.

Interviews under Research Questions

The first question will be explored within the context of the findings: What explains the rise and prevalence around remittances in Latin America more generally as well as in the cases of Mexico and El Salvador, and what are the relevant arguments in favor of or against the impact of these remittances? To begin the discussion around these questions, the participant’s descriptive testimonies about the remittance arrangement provide a lot of insight into why these remittances are needed, what they are for, and what their impact is. For one, the people who received money or other physical remittances from the participants were all, in some shape or form, employed. This was important to note because of what the money was almost always used for: basic and immediate necessities. With this in mind, it was evident that to all of the
participants, remitting was important, or even essential for those whom they sent to. Only one receiver was able to save the money, even if sporadically, but for all it did alleviate inabilities to access things needed for human survival like food, clothes, medicine. The remittances also covered

Next, the second question will be used to further consider the findings: How does the action of sending and receiving remittances affect Latine families (of Mexican or Salvadoran descent), and their relationships over time. To answer this question, the effects, as learned from the sender, were complex and many. In regards to their attitude about sending and relationship with the receiving loved ones, the participant’s preexisting notions and principles were central. For example, some of the participant’s discussed how their parent’s explicitly instructed them never to let remitting be used against the family being supported. Many were also acutely aware of how normal and important it was to send the money, merely by having grown up in a community where the practice was common and implicitly expected. How they had inherited attitudes from their parents or family before played a large role in informing upon how they wanted to allow or disallow remitting to affect themselves and others. Namely, the relationship of these families, inherited cultural or personally developed views, affected how these responsibilities were manifested through the action of remitting. Surprisingly, very few of the participant’s felt that remitting changed their relationship with the receiver in any way, even though every participant had been sending for at least a decade. In regards to the remittance arrangement’s effects on family, it seemed either to have no change on the existing dynamic, where participant’s went out of their way not to have the remittance affect how they interacted with their receiving loved ones. Not much affect in regards to the change between people, the
effects were more personal in the emotional and practical aspects. Only one person, Maria, expressed explicitly that this relationship was altered specifically due to the remittance arrangement. Her contention was that when she received calls from her mother, sometimes she would not answer if she was in a stressful financial situation, suspecting her mom would ask for money. The other change in addition to avoidance was a light suspicion of her mother’s intentions when she called Maria. However, this was not any extreme or permanent change, and she felt it was actually just a very intrinsic part of their relationship, given that Maria has been supporting her mom for the majority of her life. However, while the relationships with the receiver’s remained consistent in the eyes of the participant, there were obstacles and frustrations voiced by all of the interviewees, either with themselves, the receiving family, or actors outside of the arrangement.

**Interview Themes with a Development Lens**

The testimonies and experiences shared by the participants need to be placed within the theoretical frameworks that this research used to analyze remittances and answer the research questions. In regards to Khanal and Todorova’s concept of the remittance-development nexus, the interviews and the participant’s attitudes were very relevant in terms of remittances and their proposed or critiqued impacts on development. Using the World Development Indicators definition of development, the participant’s responses demonstrated the need of the remittances by the receivers. These findings were not surprising, given the ample literature critiquing
overreliance by governments on remittances to help financially support their working, lower, and middle classes (Pardo-Montaño & Davila-Cervantes, 2021).

All of the receivers of the remittances used the support for essential goods like medicine, clothing, food, and household goods. The same was true for the physical goods that were sent more infrequently by the participants, which were also basic household items like medicine, clothing, and furniture. This mirrored Jose Ivan Rodriguez-Sanchez’s (2022) contention that remittances are largely depended on to help receivers meet basic life needs. In this way, the remittances do contribute to the cause of poverty-reduction, as many of the participant’s support prevented their families from being food insecure (all participants routinely used remittance money for groceries) or house insecure (by way of having house utilities and necessary repairs) (Pedro-Acevedo, n.d). Whether the benefits of remittances diminish over time was unable to be determined in this research. However, the indefinite need for or continued benefit from remittances by the receivers was apparent for all of the receivers, even when the participants expressed that they would stop sending remittances in the future. Many of the participant’s did not have safety nets or benefits from their countries, with the exception of Luna’s brother who received assistance from the Mexican Government. However, this was in the form of temporary cash stipends, similar to the help Luna provided her brother. Knowing what the money was predominantly used for, it does bring the receiver’s countries into a critical light as the receiver’s rely heavily on private assistance they receive from their family. Private and informal remittances from family are therefore helpful, but not a perfect substitute for the state’s responsibility to their population’s well being (Pardo-Montaño & Davila-Cervantes, p. 316). As Luna said herself, part
of what motivates her to send to her brother, even when he won’t work as a result, is that she knows the Mexican government is not something that can be relied on to support people experiencing economic hardship.

**Interview themes under Critical Neoliberal Lens**

This section will analyze the findings under Saskia Sassen’s (2014) theoretical framework of; ‘Expulsions’, which is the idea the remittances are the product of circumstantially forced emigration of communities from lower-income countries to the Global North to compensate for global wage inequality that make it much less livable in their countries of origin. The fact that every single receiver of remittances was employed does support Saskia Sassen’s claims that increasing exclusion to humane wages, protected employment, and full-time work is a feature of many postcolonial Latin American states. This was true as many of the receivers were self-employed working in agriculture, selling food or goods, or selling other services. Even though Luna’s brother had a job with specialized training (and therefore could receive more money for his services), his job was contingent on finding gigs, and there was little to no support outside of Luna to compensate if there was simply no work available. She finished by recommending that Mexico simply help its people make more money from within the country. The effects of the remittances are therefore helpful, but this recommendation by Luna is highlighting the need to address root causes of remittance needs, which more scholars levy could be eliminated if there were more policies aimed at domestic investment, employment and growth (Cácares & Saca, 2006).
For the migrant and second-generation participants alike, the inability to make enough to support oneself and family was expressed as influential in their motivation for remitting. Manuel and Maria both understood that they needed to send to their mom, because although she had worked a full-time job her whole life and was retired, she was a part of a generation of Mexican immigrants who worked hard but would not have the same access or ‘privilege’ to retirement. This understanding was strengthened by the fact that even in retirement and receiving social security, their mother’s still needed to work in informal additional gig work. Manuel’s description of older Mexican generations were reminiscent of Eduardo Galeano’s (2010) claim that Latin American emigrant labor can be looked at as “hostages of foreign prosperity”, as there were numerous times Manuel stressed how common it was for the generation of Mexicans before him to work their whole lives in America, but not afford to ever retire without support from their children (p. 277). For example, although Carina emigrated from El Salvador for non economic reasons, she explained a large part of why she sent to various family members was her knowledge of the difference in wages between Central America and the United States. For example, she knew her brother did difficult and demanding work running his own ranch in El Salvador full-time, yet only received marginal pay, which he worked himself and was required and not enough to sustain his wife and daughters. General needs of the participants were helped to be met by remittances, but their need was also seen in extenuating circumstances, for which there did not seem to be other options possible to help the receivers. Carina remarked that sometimes she needed to send more to her brother in El Salvador because her niece was sick; she claimed her help was crucial because doctors and medicine were unaffordable, even in public hospitals. This was keeping in line with Sassen’s idea that remittances compensate for the state's
failure to adequately provide public services—like healthcare (Sassen, 2010). Although many of the participants were born in the United States, they still stressed the influence of migration from their parents or other family as part of their reasoning for sending. Maria and Manuel, both second generation senders, stressed how they had an implicit understanding of remittances because they grew up in a Latino community where it was common and standard. This is in line with emergent research that second generation Latine remitters are a growing population within the remittance phenomenon due to the long relationship of migration between Latin America and the United States, and the cultural or social maintenance of relationships and responsibilities of the remitters to family abroad (Gutierrez, 2021). This arrangement and existence of remittance is now beginning to extend multiple generations, as it seems to be more stable and relied upon than government aid. Luna hinted at a similar notion when saying that even though the current Mexican government was giving support to poorer Mexican citizens, but that its existence was dependent on the current President, who she believed was taking an unusual approach. It makes sense that her brother would rely on her as a more stable and reliable source of support, because she was more tangible and credible in doing so. This idea that the support would continue because support was not expected from other actors, like state services, is related to another common theme—which was the fact that every single participant believed the money would always be needed. Maria actually used the phrase ‘retirement plan’ to define her support for her mother, and even said her funeral rites would not happen without the money from her siblings and herself. These testimonies interacted interestingly with Saskia Sassen’s (2014) framing of remittances as part of shrinking Latin American government’s responsibilities for the welfare of
their citizens, since it was rarely expected or thought of by the participants as a responsibility that existed at all.

**Interview Themes & Social Transaction Theory**

Finally, these findings will be discussed under Jørgen Carling’s social transaction theory, which was created to critique and improve upon oversimplified positive depictions of remittances within larger development discourse by creating a more comprehensive framing of remittances as not solely economic, but inherently and uniquely social as a practice (2014). While from the perspectives of the remitters, the remittance arrangements discussed in the interviews had a semi-formal nature, with terms, rules and understandings, it is of note that remitting is not a typical economic contract, but rather a social one. As Carling stresses, remittance inherently requires analysis that includes “material, emotional and relational elements” that depend on variable social groups” (p. 219). The impact of social networks was very impactful on all of the participants. For many, the remittance arrangement was one part of an existing relationship that already had other responsibilities, loyalties, and experiences. One aspect of these relationships that impacted the participant’s was the belief that the remittances were either paying help they received forward, or paying it back to the family that had helped. Carina said as much, stating the help she received from other families growing up when her mother struggled to buy bread or eggs was why she wanted to pay that kind of help forward, since she knew how important it was to her own survival. Many of them, such as Marisol, discussed this idea as a norm or value they had grown up with, which explained their motivation...
for sending money despite later mentions of obstacles or hardships that were associated with sending the money. Another common theme in the findings was a partial attribution of the participant’s culture, either described as specific to their ethnic countries of origin or more generally Latine, using the phrase ‘helping others’ often as the description of the cultural impact. Migration culture, or communities with a long legacy of migration, often have a culture intimately tied with different aspects of that lived experience, which includes the practice of remitting (Liang & Song). Because remittances are an aspect of intimate social relationships, they are also influenced by the norms shaping the groups that remit. Jørgen Carling (2014) cites one example of a social remittance, where adult children remit to aging parents, rooted in a sense of cultural obligation to support their parents and repay them for being provided for in youth (Carling, p. 237). This was expressed by all participants more generally, but explicit statements were made by Maria and Manuel about their cultural duty to help out their mothers as they grew older.

Many scholars researching remittances and their social aspects discuss some more complicated consequences to the assistance, where tensions about the remittances can create moral breakdowns between the sender and receiver that can result in renegotiation and reflection in the sender (Simoni & Voirol, 2021). One such theme was perceptions of the receiving family ‘improperly’ using remittances. There was one instance that constituted multiple forms of contention by Maria that mirrored this, where a single mother her mother knew would steal the money Maria sent, which frustrated her because her mother and the woman justified it as the money she sent was reliable and would always come. On the other hand, Maria did not want to
send the money for other people, and it caused doubt and frustration towards her mother. Manuel expressed a similar frustration, saying the money he sent was taken advantage of when his mom spent it on other people ‘more than herself’, because he did not want to send the money if it was just supporting other people he did not know.

This kind of issue also brings up questions of how to characterize the money, and how the sender’s perception of the money’s purpose and use is important. Jørgen Carling (2010) brings up how in these moments of contention, the remittances are revealed as a ‘pure non gift’ due to the senders having the ability to charge the recipient family with according to the sender’s directions. This was apparent for a number of the participants. Carina described how she would have other family verify her cousin’s reasoning for asking for more money before sending, and if it was used on others Carina would consider not sending or would not send money in that instance. Maria thought her mother used her money on things Maria did not value, such as manicures or makeup, and she wrestled with guilt about not wanting to give her money because she found those things unimportant. Manuel also felt frustrated about his mother’s use of his money and wished to have more control over how she sent it by just taking care of her bills himself. Luna’s ‘non-gift’ was more unique, where her money would be used by her brother appropriately in a direct way, but would negatively influence his behavior, since he would behave contrary to the agreement by not looking for work. These frustrations resulted in many of the participants not wanting to send the money, or sometimes not sending the money temporarily. Remittance scholars characterize this as a ‘North-South’ unequal power dynamic that is reproduced within the family, as the participant’s money did have a power that became more apparent when they threatened to or
paused sending (Warnecke-Berger, 2021). However, regardless of frustrations and temporary pauses, none of the participant’s ever permanently stopped sending money, or believed they would due to these obstacles. Rather than impact the relationship between the participants and the receivers, a lot of the effects seemed to be directed inwards to the participants. For example, all participants stressed they never felt an ‘obligation’ from the receiver to send in times of personal financial difficulty, but they did feel stressed, overworked, or would make sacrifices to send the money. Carina, Marisol, Luna and Maria all expressed multiple times where they would have to send money they really needed or work extra in order to send to their loved ones. Before sharing these experiences, however, all of these women explicitly stated that they felt comfortable telling their receiving loved ones if there was a time where they could not send. Maria even expressed a time where she was losing her house and still put payments to her mother on credit until her debt got so bad she had to tell her mother, because the idea of telling her mother she could not send was too uncomfortable and embarrassing for her. There are many fieldwork studies that argue this is due to the moral or social obligations taking precedence for remitters, making questions about not sending seem out of place even if the senders were in dire or difficult financial situations (Simoni & Voirol 2519-2520). It similarly felt out of place when participants were asked if the remittance ever felt like an obligation, or used words with more burdensome connotations, although almost all of the participants used words like ‘responsibility’ or ‘obligation’ later when describing their experiences. Rather than how the relationships were affected by the remittance arrangement, the inverse seemed to be more common, where the remittance arrangements were affected by the relationships shared by the participants.
Limitations

In this study, there are some limitations that will be discussed and acknowledged. Due to the time constraints of this research, only the senders working in the United States were interviewed. While their perspective was comprehensive and valuable with decades of experience to share, more comprehensive studies interviewing the receiving family and loved ones as well could reveal even further valuable insight on both sides of the practice. Some of the complicated perceptions, natures, and frustrations could have benefitted or been more complete. Moreover, due to recruitment and time constraints, only one participant of Salvadoran descent was interviewed. Additionally, while the two corridors of the US-Mexico and US–El Salvador were analyzed, there were additional corridors that Carina sent to as she had family in multiple Central American states.

Opportunities for Further Study

As stated before, there are a number of limitations to this study. However given the limitations that will be discussed, there are ample opportunities for further research and study that can address those gaps. Studies that incorporate both the interviewing those who receive. Given the emergent demographic of second-generation senders as well, having a comparative analysis of the different generations involved in remitting could also help track the ways remittances are the same or evolving as a cultural practice over time. While there were first-generation remitters
interviewed, hearing from those or those who emigrated with the intention or purpose to remit would also help create more comprehensive linkages between motivations, effects and outcome of remittances as they relate to migration. Of course, as this was a study between two corridors, having a more broad and comprehensive multi-case study of remittances present in other Latin American countries and regions where remittances are influential could help in analyzing the outcome and comparative impact they have on communities and development. Finally, Marisol mentioned attention, more attention is deserved on how remitting affects the sender and their wellbeing. While it was clear that many of the participants did not feel explicitly burdened by remitting, there were financial strains on their workload or personal financial security that was impacted by their sense of responsibility and guilt to remit. Looking at other socioeconomic trends within the working Hispanic population is worthwhile. For example, there is growing evidence that there is a ‘retirement crisis’ that is specific to the Latino community in the US. While this research and its findings demonstrated little in support of remittances constituting wealth-generation and building of savings for receivers, the same measurements could be done on remitting families, especially those of lower-working class jobs that preclude benefits. Farm work, retail or other private sectors are increasingly offering no or little future asset assistance like 401K, making it harder to imagine retiring in old age.
Chapter VI: Conclusion

This study examined the effects and relevance of remitting within Latine household networks from the perspective of remitters, focusing on the remittance-corridors of the United States and Mexico, and the United States and El Salvador. The goal was to incorporate the personal testimony of Latine senders living and working in the United States in order to add a more comprehensive understanding of the economic phenomenon by incorporating testimony and social analysis.

This research was completed due to the contributions of the research participants. While remittances are a phenomenon and practice that have existed for decades, a blending of ethnographic or qualitative studies with individuals involved in or impacted by remittances with the broader academic discussions about their benefits is necessary to painting a more complete picture of their purposes and effects. While remittances constitute billions of dollars around the world, and are massively influential in understanding Mexico, El Salvador and the United States, they are a unique and socially powered international cash flow.

In interviewing the participants, it was apparent that remittances are extremely influential at the household level, even if disaggregating them significantly breaks down the level of cash being received by individuals. The support, both in the form of physical goods and money, were proof of how families earning more in the United States are able to expand loved one’s access abroad to essential goods for their survival. As a kind of social transaction, the remittances were inherently shaped by the environment, culture, and principles of the participants. While the pride and joy of fulfilling responsibilities or moral principles were expressed by the participants, the
consequences of the need, dependency, and experiences from the remittance arrangement were complicated. As being funded by individuals with complicated financial situations, the remittances did create or exacerbate financial and personal stress for all of the participants on at least one occasion. While the money was considered by all participants not to permanently impact their relationship with loved one’s abroad, there were tensions and inward hardship expressed by the participants as well. In these times, the efficacy and resilience of remittances as a constant and reliable source of support was seen in a more critical and complicated light, as there were costs associated with the money being sent. These costs were in the form of guilt, distrust, suspicion, frustration, sacrifice and discomfort. However, none of the participants expressed regret, and regardless of tensions the majority of the participants never expected or expressed desire to ever stop sending remittances to their loved ones. Regardless, almost all of the participants did know that the money was needed because their family did not have the ability to earn enough money, and did not have other socioeconomic safety nets at their disposal.

This study was helpful in providing insight into why remittances are needed, how the impact the communities they were created by, and sender’s attitudes or recommendations to the process as a whole. However, this study also created and highlighted further opportunities to understand the role of remittances in transnational relationships (both state and familial) and economies.
Appendix

Copy of the Consent form (English):

CONSENT TO PARTICIPATE IN A RESEARCH STUDY
Below is a description of the research procedures and an explanation of your rights as a research participant. You should read this information carefully. If you agree to participate, you will sign in the space provided to indicate that you have read and understand the information on this consent form. You are entitled to and will receive a copy of this form.

You have been asked to participate in a research study entitled Chapter 1: Love, Obligations and Remittances for Latin American Families. You have been asked to participate in a research study conducted by Sequoyah Hilton, a graduate student in the Department of Migration Studies at the University of San Francisco. This faculty supervisor for this study is Amy Arzarello, a professor in the Department of Migration Studies at University of San Francisco.

WHAT THE STUDY IS ABOUT:
This research aims to understand the emotional implications of Latino migrant communities sending money home to their native countries of origin. This research aims to address the nature of relationships between those who send remittances and those who receive, and how this relationship may change over different periods of time. In doing so, one goal of the research is to challenge some of the taboos associated with talking about money, and allow people to freely express how the feelings of familial pressure (to help each other, to prosper while working in the US) affects their mental health and sense of self. At the heart of it, the researcher wants to know the overarching goals of the respondent before migrating, and if they have changed since living and working in the United States. Then, the researcher seeks to mix this knowledge and insight from the interviews and compare them to national and international-level economic trends in order to contextualize the respondent’s answers in a critical neoliberal context.

WHAT WE WILL ASK YOU TO DO:
During this study, the following will happen: we will ask you basic information about yourself (most is confidential, and your name can be omitted from the research as well). You will also be asked about the money you send home to family or other loved ones abroad, how much, how often, and what (to your knowledge) they use the money for. Then, the interview will move to how you feel about sending money home: was this one of the reasons you wanted to live/work in the US? Are you proud to help out family? Are there risks to the money you send or how you get it? Do you ever feel stressed, like there is an obligation or pressure to send this money, and perhaps overwork yourself to meet an expectation? Questions that gauge your feelings on the process, then ask how they may affect the way you interact with your family and loved ones both in the US and in the country you send money to. I also want to know if you have any hopes for the future, or what your goals look like.

DURATION AND LOCATION OF THE STUDY:
Your participation in this study will involve one interview virtually or over the telephone for about thirty
minutes to an hour [in order to be mindful of your time]. If you give permission, we will have an audio/visual recording for transcription purposes only, then delete that recording once transcription is complete.

POTENTIAL RISKS AND DISCOMFORTS:
The research procedures described above may involve the following risks and/or discomforts: there should not be any legal risks. Talking about money and financial stress may be discomforting, and any question you need time or unable to answer you have the ability to request to not answer or come back to.

BENEFITS:
The possible benefits to you of participating in this study are a small incentive through a gift card or cash card in exchange for your time. As the effect of remittance-based stress needs further study, your answer will help expand understanding of how remittance effects people personally as well as their relationships with family members.

PRIVACY/CONFIDENTIALITY:
Any data you provide in this study will be kept confidential unless disclosure is required by law. In any report we publish, we will not include information that will make it possible to identify you or any individual participant. Specifically, we will only allow signatories of a confidentiality agreement view the data. Furthermore, the confidential information will only be available to the researcher and research advisor.

COMPENSATION/PAYMENT FOR PARTICIPATION:
In order to express appreciation for the time given to participate in the research, the researcher will use their funds in order to give respondents an incentive in the form of a gift card.
Your participation is voluntary and you may refuse to participate without penalty or loss of benefits. Furthermore, you may skip any questions or tasks that make you uncomfortable and may discontinue your participation at any time without penalty or loss of benefits. For early withdrawal, the cash incentive will be prorated to half. In addition, the researcher has the right to withdraw you from participation in the study at any time.

OFFER TO ANSWER QUESTIONS:
Please ask any questions you have now. If you have questions later, you should contact the principal investigator: Sequoyah Hilton at (707) 241-3159 or sshilton@dons.usfca.edu. If you have questions or concerns about your rights as a participant in this study, you may contact the University of San Francisco Institutional Review Board at IRBPHS@usfca.edu.
I HAVE READ THE ABOVE INFORMATION. ANY QUESTIONS I HAVE ASKED HAVE BEEN ANSWERED. I AGREE TO PARTICIPATE IN THIS RESEARCH PROJECT AND I WILL RECEIVE A COPY OF THIS CONSENT FORM.

_____________________________          _______________________
PARTICIPANT'S SIGNATURE          DATE
Copy of the Interview Questions:

IMPORTANT NOTE:

Your Personal Identification Information (ie name, area code of residence) will NOT be shared in the research). This study is CONFIDENTIAL. You Will only be referred to as Participant #___. The only personal information that will be included in the study is age, marital, area code, country of origin and ethnicity. Most Importantly, this interview is completely voluntary. If there are any you do not feel comfortable answering or do not want to answer, for ANY reason, you can tell the interviewer and we will skip the question.

1. What is your name?

2. Are you an immigrant, or US-Born?

3. Where were you born?
   a. (If answering yes to number 2) Why did you migrate?
   b. If yes, how long have you been in the United States?

4. Age? (20-30, 30-40, 40-50, 50-60)

5. What area code do you live in?

6. What is your marital status?

7. Do you have any dependents?

8. What do you do for work? How long have you worked in this way?

9. How long is your average work day?

10. How many hours do you work a week on average?
    a. Do you work salaried or hourly?
11. Do you generally feel financially secure, and that you are comfortably able to provide for yourself and/or others?

12. How did you start sending remittances?

13. How long have you been sending money?

14. Who receives these remittances?
   
   a. Describe the person/people who receive it.
      
      i. Ie Job, age, where do they live, what do they do, living arrangements, and who do they live with?

15. Do the people who receive this support have any other support systems beside what you send, such as other official benefits or help/assistance from home/others.

16. Do you know what the money is used for?
   
   a. Is it used to assist anyone else?

   b. If not, do you ever ask how they use it, who receives them. If not, are you ever curious to know how they use it?

17. How often do you send remittances home?
   
   a. Is it regular/as needed/ or irregular?

18. How much do you normally send? Is it money, or do you send other forms of remittances (ie physical goods – soap, clothes, books, dried foods, medicine etc.)

19. If sending remittances in the form of money, how do you send it? Do you use a bank or other third party institution, or an app?
   
   a. Why do you send this way?

   b. Did you always send this way?
c. Are there any extra costs or fees?

20. How do you feel generally about sending these remittances?
   a. What is the first word that comes to mind?

21. Do you ever have conversations with others about sending the money?
   a. If so, who?
   b. If not, why?

22. Do you keep in touch regularly in general with the people you send it to?
   a. If so, is there a particular experience or conversation that comes to mind?
   b. If not, is that something you would want to have? Is there a particular reason you
do not or cannot?

23. Has how you feel about sending remittances changed over time?

24. Has sending money ever felt like an expectation, or obligation?
   a. If so, where do you feel the pressure come? Yourself, others, the receiver,
culturally
   b. Has sending this money ever caused you stress or created some kind of personal
   hardship?
       i. (ie, sending money you really need to meet the expectation for others,
       arguments with family members within your household, those who
       receive, others?)

25. Have you ever had to make specific sacrifices in order to be able to send the money?

26. Have you ever had to put yourself in an uncomfortable or unsafe situation in order to
   receive the income to send the money home?
27. Do you ever feel tired, or overworked?
   a. Is this because of perceived expectations or responsibilities?
   b. Are there specific times when you notice this feeling more?
28. What do you do to relax?
29. Do you feel you have enough time in the day to work and also have the time to do things for yourself (cook meals, exercise, relax, and enjoy the environment and your life)?
30. Generally, do you feel comfortable talking openly about money, in good or stressful situations, with others?
   a. If yes, are there specific people you feel talking about money with?
   b. Is there anyone in particular you do not feel comfortable talking money with?
31. If yes or no, why?
   a. Is there a source for this feeling?
32. Do you see this arrangement of sendings remittances ending at any time in the future?
   i. Why do you think the arrangement is indefinite?
33. Is there anything you feel needs to be improved about the process for people to send and receive remittances?
34. What are your hopes for the future?
   a. Any specific personal goals?
35. Is there anything you would like to say or add about this experience?
References


https://doi.org/10.1111/imre.12076


Hilton 103


Hilton 105


SECTION TEN: ADVISER AGREEMENT FORM FOR A SCHOLARLY ARTICLE, APPLIED PROJECT OR THESIS

Student Name: Sequoyah Hilton

Preliminary Title: Graduate Candidate in Migration Studies (M.A.)

Adviser: Professor Amy Argenal

Adviser’s Email: aargenal@usfca.edu

I agree to complete the scholarly article, applied project or thesis proposed above according to the specifications required by my adviser and in conformance with guidelines outlined in the MIMS Final Project Handbook Guide by the date specified above. I understand timely completion is necessary to fulfill the final project requirement listed in the University Catalog and the MIMS Student Handbook.

Student Signature:

Date: 15 May 2024

I agree to supervise, and evaluate the proposed scholarly article, thesis or applied project of the above student in the manner set forth in the MIMS Adviser Guidelines to help achieve the final project requirements listed in the University
Catalog and the Final Project Handbook. I also agree to meet with this student regularly during the writing period, and be present during the review and evaluation. I understand I will receive a stipend for serving as adviser. The receipt of this stipend is contingent upon submitting a grade for the student and a completed signature page.

Adviser Signature:

Date:

Academic Director Signature:

Date: