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## The “Other” Side of Wall Street: Banking, Policies, and Adaptive Methods of U.S. Migrant Workers

Cassandra Rae Decker  
*University of South Florida*, [cdecker6@mail.usf.edu](mailto:cdecker6@mail.usf.edu)

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The “Other” Side of Wall Street: Banking, Policies, and Adaptive Methods of U.S. Migrant Workers

by

Cassandra Rae Decker

A thesis submitted in partial fulfillment  
of the requirements for the degree of  
Master of Arts  
Department of Applied Anthropology  
College of Arts and Sciences  
University of South Florida

Major Professor: Angela Stuesse, Ph.D.  
Heide Castañeda, Ph.D., M.P.H.  
Tara Deubel, Ph.D.

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## **DEDICATION**

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## TABLE OF CONTENTS

List of Figures .....	iii
Abstract .....	iv
Chapter One: Unbanked & Unseen: Migrant Workers in Hillsborough County .....	1
Theoretical Framework .....	5
Neoliberal Policies .....	6
Deserving Creditors and Underserving Debtors .....	9
Structural Issues with Farmwork that Lead to Bare Life .....	11
Issues Faced by The Unbanked .....	14
People and Places .....	18
Out of School Youth (Wimauma) .....	18
Mercedes (Plant City) .....	20
Location .....	22
Migrant Education Program .....	24
Conclusion .....	25
Chapter Two: Executing Engaged, Activist Research .....	27
Methodology .....	28
Activist Research .....	28
Studying Up/Through .....	32
Research Methods .....	34
Participant Observation and Collaborative Research .....	36
Participatory Mapping .....	38
Interviews .....	40
Migrant Workers .....	41
Financial Industry .....	43
Stages of Research .....	45
Conclusion .....	47
Chapter Three: Whose Money is it, Anyway?: Banking Practices in a Neoliberal Age .....	49
Institutional Evolution and the Crossing of State Lines: A Historical Trajectory Away from Small Deposit Accounts .....	52
From Depository Institutions to Financial (Neoliberal) Corporations .....	54
Crossing Ethical Lines: Losing Trust and Making Money .....	59
Keeping Banks in Line .....	60
Housing Crisis .....	62
ABC Customers and Additional Fees for Low-Income. ....	64
“All in the Name of ‘International Security’” .....	68
Conclusion.....	71

Chapter Four: “Se Llega, Se Va”: Mapping Corporeal and Economic (Im)Mobilities .....	75
Choosing Resources Based on Corporeal Im/Mobility .....	81
Corporeal Mobility Understood through Participatory Mapping Production .....	82
Corporeal Mobility: Participatory Mapping Discussions and Interviews .....	85
Adaptations: Multi-Resource Locations and Cellular Phones .....	89
Economic Mobility within the Various Financial Sector Resources .....	94
Obtaining Earned Finances .....	95
Carrying Cash .....	99
Remittances .....	102
Understanding Barriers of Economic Mobility.....	103
Conclusion: Forced into “Adaptations” .....	105
 Chapter Five: “But We Are Talking about the Children, Right?”: “Attempts” at Providing	
Financial Resources in a Neoliberal State.....	109
Attempts at Entering the Mainstream Financial Sector .....	113
The Alternative Financial Sector: An Adaptation and New Challenge .....	117
Reactions to the Alternative Financial Sector.....	120
Financial Literacy.....	125
Financial Literacy for Customers .....	127
Financial Literacy (and Caution) for All .....	139
Contributions to the Discipline of Applied Anthropology.....	140
Future Research.....	142
 References .....	147
 Appendices .....	158
Appendix 1: University of South Florida Institutional Review Board Letter.....	158
Appendix 2: Hillsborough County Schools Institutional Review Board Letter .....	160
Appendix 3: Interview Participants.....	162
Migrant Worker and MEP Participants.....	162
Financial Industry Participants .....	163
Appendix 4: Participatory Mapping Products.....	164
Individual Maps .....	164
Group Maps .....	181

## LIST OF FIGURES

<b>Figure 1.</b> Map of Sites .....	23
<b>Figure 2.</b> Pie graph representing the quantity of times each type of resource included in participatory mapping were mentioned.....	83
<b>Figure 3.</b> Bar graphs representing the differences of resource usage among the three groups (Wimauma, Plant City Youth, and Plant City Parents.) .....	84
<b>Figure 4.</b> Emotions that students listed in activity regarding saving and spending .....	132

## ABSTRACT

Migrant farmworkers' social and economic mobility is frequently constrained through the denial of basic resources, such as access to the formal financial sector. This thesis ethnographically examines banking policies as they apply to low-income, mobile, populations that temporarily reside in Florida. It utilizes participant observation, interviews, and participatory mapping with migrant farmworkers. It also considers how policymakers and service providers in the formal and informal financial sectors rationalize control of resources and the effects on mobile populations. Particular attention is paid to adaptive practices in the alternative financial sector – cash checking services, carrying cash, and remittances. By utilizing the lens of activist anthropology and anthropology of policy and incorporating theoretical frameworks of neoliberalism, debt and credit, bare life, and economic socialization theory the thesis explores how society has been shaped around managing debt and building credit. It examines how structural inequities restrict banking resources from those who lack full personhood or citizenship. This thesis uncovers the paradox that while banking is a vital resource in establishing full participation in United States society, it remains largely inaccessible to migrant workers, particularly the undocumented. The financial sectors' neoliberal model has effectively barred low-income, mobile populations through the erasure of small deposit accounts and increased scrutiny of customers. Migrant workers face corporeal and economic mobility difficulties, which depreciate their low wages even farther. The United States' current financial industry violates second generation human rights as codified in the International Covenant on Economic, Social and Cultural Rights (1966) [particularly article six], and also in Articles 23-29 of the Universal Declaration of Human Rights (1948) as the Unbanked and underbanked cannot access their own money. I recommend providing better financial literacy education that considers challenges faced by unbanked and underbanked migrant workers and microfinance opportunities to substitute the lack of small-deposit accounts, particularly individual development accounts.



## **CHAPTER ONE: UNBANKED & UNSEEN: MIGRANT WORKERS IN HILLSBOROUGH COUNTY**

“Is ‘unbanked’ an actual term?” It was the first comment on my final paper of my first semester as a Masters student in Applied Anthropology. One month earlier, I would have asked the same question.

In November 2013, I volunteered to help deliver donations to the Migrant Education Program’s (MEP) Fall Family Festival. MEP assists migrant children in school, migrant youth out of school, and the migrant family as a whole. My involvement with the program began when one of my former colleagues at the non-profit with whom I spent a year as an AmeriCorps VISTA volunteer thought I might be interested in their work; she knew I was considering several organizations to collaborate with for my Master’s research.

It did not take long for me to realize that I would be honored to work with the organization. The staff had clearly spent much time and thought in preparation. The event was well attended despite the torrential downpour that persisted throughout the morning. The migrant families were kind—with quick and easy smiles—and the excitement of the event was contagious. Agencies’ information tables were set up in the organization’s trailers due to the rain. Families raced among them to gather information about services in the area, receive basic health check ups, and obtain their MEP identification card. Some children, much to the chagrin of their parents, played in the mud, and their happy squeals filled the small moments of slightly less deafening noise as people chatted within the confined space.

I talked to a number of staff members that morning. The colleague mentioned earlier had already described my search for an impactful project to MEP’s current director and so when I met the director that day, she was already eager to discuss my research. I asked her questions such as “In what ways might I help these families identify necessary resources?” and “How might I help increase MEP’s capacity to provide outreach to the families?” We discussed some ideas back and forth and, having

recently read excerpts from Seth Holmes' *Fresh Fruit, Broken Bodies*, I brought up housing conditions in the area. "Oh yes—housing is a concern," she responded. "But...actually. There's this deal with banks and financial stuff. I really don't know what the problem is or what's going on, but we are getting a lot of questions lately about financial services. The families aren't asking about getting money—it's different. We don't have time to investigate it." A member of the Mexican Consulate from Orlando, also at the festival, confirmed that financial resources were indeed a structural hurdle for migrant workers nationwide. After the festival, I went home and began researching "migrant workers" and "banking." This resulted in my discovery of the Unbanked<sup>1</sup>.

Not only are the Unbanked unseen within the wider population, even the word is widely unknown. The formal definition of unbanked is "someone who does not have a checking, savings, or money market account; also, the consumer's spouse or partner does not have such an account" (Gross, Hogarth, and Schmeiser 2012). What I found is that being unbanked also means not having sufficient income for the mainstream, formal financial institutions to profit as it loans money others. The Unbanked are viewed as a risk to banks; as a threat to a functioning, capitalistic banking system. The Unbanked are also without an avenue to build credit and therefore struggle to access assistance to pass the poverty line.

The United States financial system is structured in a way that causes individuals to ask: "Do we deserve the money we work for?" In other words, at what point are we considered economically viable by the capitalist banking system? The answer, while short and simple, carries levels of complexity: when you earn enough money. This burning question has human rights implications. Migrant workers are often considered "undeserving" of belonging either to their home state—which they have left—or their new state. Often this attitude bars these groups from obtaining basic needs, impeding human rights as linked to social and economic mobility. It resonates with the United Nation's second-generation human

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<sup>1</sup> The literature seems to suggest that "Unbanked" acts as the people group unable to enter the banking system while "unbanked" is the state of not having a bank account. I use this framework throughout the thesis to determine whether or not to write "Unbanked" or "unbanked."

rights, which are considered group and collective rights usually achieved through affirmative action. Some believe that second-generation rights are important to achieve prior to first-generation (individual rights) due to cultural relativism and the manner in which individual rights are different based on the cultural (group) context (Lynch 2014).

In other words, “Western” ideas like freedom of press are unachievable when second generation rights, such as socio-economic factors, are not realized. Some examples of second generation rights include the right to education, to work, to self-determination, and to an adequate standard of living; they are codified in the International Covenant on Economic, Social and Cultural Rights (1966) [particularly article six], and also in Articles 23-29 of the Universal Declaration of Human Rights (1948) (Lynch 2014; UN 2014). These rights framed much of my research and analysis of this thesis. The importance that efficient resources have on socio-economic factors, and the fact that many cannot obtain these resources despite working full-time thereby further pushing them into poverty, can cause us to question the grand narrative of the American Dream and fight to eradicate the fallacy that those who work have the capability to “pull themselves up by their bootstraps.”

Undocumented migrant workers face widespread barriers to accessing resources in the United States, particularly in the financial sector. However, appropriate banking services are even difficult to access for citizens. One 2004 report cites 22% of low-income American families as unbanked (Barr 2004:1). Another suggests 7.7% total households were unbanked in 2013 representing 9.6 million, or 1 in 13 households (Federal Deposit Insurance Corporation 2013). An additional 20% reported being underbanked in the same report. These 24.8 million individuals had a bank account but were also forced to use alternative financial services in order to address their financial needs (Federal Deposit Insurance Corporation 2013). The real numbers of the unbanked and underbanked in the U.S. is actually much higher, as these reports do not include documented or undocumented immigrants, migrant workers, and refugees residing in the United States. Banking demographic analysis raises serious concern as to how structural inequalities such as income, race, and legal status restrict financial access to certain groups. One report reveals 74 percent of white and 35 percent of black children as banked, a difference of 39

percent between groups, and 83 percent of high-income and 38 percent of low-income children as banked, a difference of 45 percent (Elliot 2012:6).

Such widespread inequality calls for research into why and how banking discrimination was formulated and how it persists today. This thesis explores accessibility and usability of formal financial sectors among one of the most marginalized groups in the United States today—migrant farmworkers and their families. It examines the reasons for their exclusion from the perspective of local banks and national bank culture, which is understood through the complicated national bank regulator system and those advocating for national policy including the government and some of my participants. My research sought to investigate how migrant farmworkers and their families use and understand financial resources in Hillsborough County and throughout their work trajectory. It also explored how bank policies and practices affect migrant workers' access to safe, affordable financial services, which required interrogating how those who mold financial decisions understand their provision of financial resources to migrant workers. Through this project I sought to uncover possibilities for improving migrant farmworkers' and their families' access to affordable and financial services in the United States.

This research focuses on migrant worker populations in Hillsborough County and financial institution policies that affect local branches as well as reach statewide and nationally. In collaboration with the Hillsborough County Schools' branch of the federally funded Migrant Education Program (MEP), I conducted research on how banking policies affect the county's migrants served by MEP and the community's response to being unbanked. The primary research site was Plant City; there, I conducted most of my interviews and participant observation with migrant workers, MEP employees, and financial sector employees. I also spoke with migrant workers in Hillsborough County more broadly at events and meetings; additionally, one migrant group met near Wimauma, which has a very different demographic than Plant City. These demographic differences play into my analysis of migrant workers' use of financial services in Chapter Four. I also interviewed financial service sector employees throughout Hillsborough County, along with one Chicago Federal Reserve employee.

Utilizing the data conducted within a twelve-month period, this thesis aims to understand financial culture as it relates to the unbanked within Plant City, in the nearby city of Tampa, more broadly within Florida, and on a national level from the perspective of those within the financial sector. It also analyzes current banking practices among migrant workers and the ways in which they conceptualize credit and saving within the United States. Additionally, I look to understand specific barriers to opening an account in Hillsborough County and explore various financial avenues that MEP participants might pursue. Finally, dissemination of my findings through the form of financial lessons, information guides, and other forms of reciprocity to the MEP and participants within this study aims to assist them in pursuing safer, more effective financial practices.

### **Theoretical Framework**

Although the narrative evolves with the changing demographics of immigrants, the plight of immigrants is an old tale. Nowadays, neoliberal policies structuring financial resources deny immigrants socio-cultural ties, binding them in a system that considers them debtors to society. This section explores how neoliberalism's growth resulted in mainstream banking's dependency on a competitive system, effectively excluding low-income individuals. As discussed in Chapter Three, neoliberal ideology dictated limiting resources that "cost" the bank, namely resources for lower income individuals. I then discuss the concept of creditors and debtors in society and how one is categorized based on her/his perceived "personhood." Finally, I discuss the structural issues with farmwork that result in stripping migrant farmworkers of sociocultural rights thereby resulting in "bare life."

Over time, seasonal migrant workers became "illegal" and "dangerous" to national identity (Chavez 1997, Chang 2000). Conditions such as poverty—the predominant reason for Spanish-speaking migrants to enter the United States and send any earnings home—is not considered a sufficient reason to gain asylum as a refugee in the United States and, since it is difficult to obtain a work visa, migrant workers struggle to enter "the United States "legally" (Smyser 1985:139, Malkki 1995). Although only 2% of the world's migration settles in the United States—mobility driven by economic opportunity—

immigration rhetoric and policies such as California's Proposition 187 is used to "criminalize immigrants for presumably entering the country 'illegally' and stealing resources from 'true' United States citizens...[perpetuating the idea that] all immigrants are 'illegal,' at worst, and, at best, the cause of our society's and economy's ills" (Chang 2000:1-2, Stuesse and Coleman 2014).

Regardless of their poor economic situations, these individuals are not considered "worthy" of migration, protection, and assistance in a host country. My research investigates how migrant workers who were once fleeing the negative economic effects of neoliberalism, predominantly in Mexico, now encounter a different set of neoliberal issues in the United States. But neoliberal ideology goes beyond recent immigrants, and large groups are engulfed into the stigma of un-documentation and illegality; even documented and citizen migrant workers are often considered unworthy of full access to United States society and resources. I trace this rejection of the hard-working migrant worker by looking broadly at neoliberal policies and how they contributed to creating categories of "creditors" and "debtors." Ultimately, farm work and the categorization of "debtors" reduces migrant workers to "bare life" (Agamben 1998)—living outside the political system proper and without socio-economic ties.

### ***Neoliberal Policies***

Globalization today is not working for many of the world's poor. It is not working for much of the environment. It is not working for the stability of the global economy (Stiglitz 2002:214).

Neoliberal policies—also referred to as "the free market" in a "globalized world" by those selling the model—appear to champion opportunity and hard workers, but are actually the driving force in inequality. Neoliberal policies and the resulting highly competitive financial sector help create new niches of Unbanked. The AFS then welcomes the Unbanked to drive their profits. The AFS is not an escape from neoliberal policies and practices that overtook the mainstream financial sector, but rather an extension of the neoliberal model. The hegemonic nature of neoliberalism entraps even those who do not believe they are part of it, making the AFS an outgrowth and element of the larger neoliberal banking system.

Even though neoliberal policies had little proof of success at the time, many states joined—or were coerced—into some form of neoliberal model before the 1990s (Harvey 2005:3). Open financialization that began in the 1970s and accelerated during 1990s resulted in foreign direct investment and profile investment spikes within the mainstream financial sector (Harvey 2005:2). And, although neoliberal supporters’ rhetoric said the model would cure “sick economies,” neither Britain nor the United States experienced this growth. In fact, in the 1980s, both countries were afflicted with “an awkward mix of low growth and increasing income inequality” (Harvey 2005:88).

Neoliberalism is described as “in the first instance a theory of political economic practices that proposes that human well-being can best be advanced by liberating individual entrepreneurial freedoms and skills within an institutional framework characterized by strong private property rights, free markets, and free trade” (Harvey 2005:2). Bank culture as it exists in the United States today is a fairly new model in certain aspects that complement the movement toward neoliberal policies. Banks are no longer local companies where customers take money to be safeguarded and return to find it there. Nor are they “stalwart community institutions that made judicious loans to promising small businesses and prospective homeowners,” (Stiglitz 2013). They are not the trustworthy businesses that take on mutual accountability with their customers, are transparent in their actions, and accept responsibility for poor business decisions (Stiglitz 2013). Instead, banks have become corporate entities—superbanks—for which consumers are responsible for keeping both themselves and the economy alive by taking on debt (Williams 2004:3). Participation in the formal economic market—even opening a simple savings account—is governed by policies that advantage some and deny others, excluding those who are unable to take on this debt.

First, as will be explored in Chapter Three, these high profile investments and large transactions moved the United States from a nation that supported small deposits therefore reducing the “need” for low-income to support the neoliberal banking model. Secondly, and also one of the cruxes of Chapter Three, is how the movement toward the United States credit-based, neoliberal model and away from small savings account deposits effectively pushed low-income out of the financial industry thereby

increasing the Unbanked number and the dependence on the alternative financial sector. During this time of change, mainstream financial industries gained power over both international development (such as with the World Bank and International Monetary Fund) and within countries as they re-created class power. Internationally, the markets “experienced a powerful wave of innovation and deregulation...[and] far more important instruments of coordination” while in the United States they were “the means to procure and concentrate wealth. They [financial markets] became the privileged means for the restoration of class power” (Harvey 2005:90).

The neoliberal market has been inducing poverty as it re-creates and exacerbates class differences. Even during the early, utopian years of neoliberal model adoption, the United States’ economic formula was disastrous. Former World Bank guru Joseph Stiglitz, now highly critical of the concept of “development,” strongly denounces neoliberalism and has dedicated several decades now to publishing works on the issue. “Even in its hey-day,” he wrote in popular opinion source *Project Syndicate*, “American-style deregulated capitalism brought greater material well-being only to the very richest in the richest country of the world. Indeed, over the course of this ideology’s 30-year ascendance, most Americans saw their incomes decline or stagnate year after year...With so much of U.S. national income going to so few, growth could continue only through consumption financed by a mounting pile of debt” (Stiglitz 2011). The rhetoric of neoliberalism has been a driving factor in convincing or coercing the global world to participate in some model of neoliberalism.

It has been part of the genius of neoliberal theory to provide a benevolent mask full of wonderful-sounding words like freedom, liberty, choice, and rights, to hide the grim realities of the restoration or reconstitution of naked class power, locally as well as transnationally, but most particularly in the main financial centres of global capitalism (Harvey 2005:119).

Some of the consequences of neoliberal policies are more obvious than others; some individuals experience neoliberal policy consequences more obviously than others as well. First, the United States neoliberal model is particularly harsh toward low-income populations. In numerous countries with comparable per capita income, “inequality is lower, poverty is less, and health and other aspects of living



standards higher” (Stiglitz 2002:217). In cases where low-income populations cannot participate in the mainstream banking, neoliberal model, they must develop networking survival tactics within the AFS, neoliberal extension that become integrated into cultural practice.

We see these techniques en masse throughout Hillsborough County; all one needs to do is drive down Busch Boulevard in order to encounter numerous check-cashing and pay-day loan locations. The poor are often blamed for these survival techniques. In one study on Egypt that generalized the alternative sector internationally, it has been argued that “economic practices through which the poor have reproduced themselves [such as the predatory check-cashing and pay-day loan locations above] are, of course, also a form of cultural practice. That cultural practice, in turn, has often been condemned as backward and an obstacle to development ” (Elyachar 2002:500). Therefore these practices, and the people who perpetuate them, are categorized as “bad” persons for development, or “debtors” of society. The poor are “debtors” not only because they must use these survival tactics—referred to in this thesis as the “alternative financial sector”—but also because they are not sufficiently supporting the mainstream neoliberal model to begin with (even though they are still utilized by neoliberalism through the AFS.) This issue is fully explored in Chapter Four as well as the issues with “adapting” to these survival methods.

### ***Deserving Creditors and Undeserving Debtors***

“You do not have any identification from your country of origin?” –Guest Speaker from Hispanic Services

“No.”—Migrant mother of four

“What about for here?” –Migrant male

“No.” –Migrant mother of four

“How long have you been here?” –Speaker

“Six years.” –Migrant mother of four<sup>2</sup>

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<sup>2</sup> Information gathered at the April Parent Involvement Class where migrant farmworker parents gather monthly to discuss civic opportunities and resources for the family.

In many cases—especially in terms of resource acquisition—neoliberal policies evolve into class politics, where those in poverty cannot participate in the model and therefore are not “citizen” enough to access resources. This classifies citizens into different levels of “personhood” namely identifying certain individuals as “creditors” of society and others as “debtors,” which I explore in-depth in Chapter Four. Literature and discourse on the effects of “neoliberalism” and “development” on individuals reveals the otherization of “debtors” through classification of “personhood.” In other words, “neoliberalism” shares aspects of “development” as individuals who cannot participate in neoliberalism are banished to “underdeveloped” spaces as underdeveloped, otherized debtors and therefore separate from the creditors of society (Karp 2002:97). Discourse on culture, capacity, morality, and personhood is “based on a scheme for classifying cultures...set of assumptions about how cultural differences are constituted and manifested in action” (Karp 2002:96). Understanding how society has been shaped around managing debt and building credit, and how individuals have used this social construction to withhold banking resources to others that are considered to lack full “personhood” or “civility” (citizenship), reveals how banking as a resource is vital in establishing full participation in United States society and denied to many migrant workers due to their status as low-wage workers. Credit and debt are part of “social life” (Graeber 2011) as it is believed that no one can be truly self-sufficient in the United States economy, an integral part of “power relations” as it relates to continued levels of abuse for migrant workers through unjust power relations and suffering, and part of other social relations and obligations as supporting banks becomes the job of citizens who take on debt rather than those who create investments (Williams 2004:5). Therefore, MEP families must adapt to current financial culture (and exclusion of citizen benefits) in order to survive in the United States; often, this drives them away from more economically efficient and state-recognized resources such as banks and credit unions and toward alternative financial resources such as check-cashing and remittance locations.

The United States financial sector is built around socially constructed understandings of debt, credit, savings, and surplus and driven by the free-market, neoliberal model. These factors not only control financial aspects of living, but also impact access to other resources such as housing and

education. The formal banking system in its current form is one part of the large neoliberal monster that must keep eating and eating to survive; low-income citizens are not considered a big enough meal to include in the formal banking system, but they are in the alternative financial sector (AFS.)

If neoliberalism continues to be the United States' rhetoric for mainstream financial institution development, claiming that the current model will transform our society in a way that improves the lives of low-income and will provide an opportunity for everyone to succeed (thereby achieving the American Dream), then policy decisions must address those who are not currently able to compete in the highly competitive neoliberal model. It cannot be left to a few people as "bureaucracies, like people, fall into bad habits" (Stiglitz 2002:252) such as supporting the exacerbation of class differences. The current formal financial institution model—relying on large accounts to stay afloat—pushes low-income individuals outside. The Unbanked are then engulfed into the predatory, alternative sector and harnessed to subsidize the AFS at a steep cost.

To summarize, establishing a framework for understanding the importance of debt and credit in the United States reveals that access to financial resources is used to further dictate ideas of "citizenship" and "otherness" by allowing or denying such resources to certain individuals under neoliberal market policies. Although traditional banking can be seen as an insufficient system or a corrupt, profiting system, as the United States financial culture currently stands, traditional banking is necessary in order to build credit and thereby establish modes of living above the poverty line. Therefore, restricting individuals—particularly migrant workers—from accessing traditional, depository banking forces them to remain in a position of "otherness" –not fully "citizen" or participatory in financial citizen-activities – and reduces their ability to participate in a financial market that might eventually allow for economic mobility.

### ***Structural Issues with Farmwork that Lead to Bare Life***

Undocumented migrant workers and their families hold a particularly vulnerable position in the United States as they are time and again denied basic resources and blamed for socio-economic issues

beyond their control both within their country of origin and in the United States. They work grueling hours and tasks with little pay, are “otherized” or forcibly denied social membership by their lack of citizenship, and are unable to access basic resources that allot for social mobility and overall welfare. Undocumented farmworkers, in particular, “endure conditions of structural violence, including deplorable wages and endemic poverty, forms of stigma and racism, occupational health and safety hazards, poor health and limited access to services, and the constant threat of deportation” (Benson 2008:591). These circumstances and the neoliberal rhetoric of migrant farmworkers as undeserving as previously discussed contributes to denying migrant farmworkers—undocumented, documented, naturalized, and citizens—and their families access to the United States’ formal financial sector. The structural restrictions and rhetoric of neoliberalism can be understood through the social phenomenon lens of structural violence (Farmer 2004, Benson 2008); migrant workers are structurally restricted from establishing a financially stable life that allows for social and economic mobility.

In the context of this thesis, structural violence, particularly executed through policies that affect both farmers and farmworkers, provides a framework to understand how the United States neoliberal model marginalizes these groups. The structure goes deeper than migrant workers’ access to mainstream financial institutions; it is embedded in socio-cultural practices and understandings of banking as a system. Structural violence can be exerted on biological, historical, and political levels that places individuals in a system that promoting physical and economic injustices (“violence”); this violence indirectly provokes a “moral economy” that blames individuals and further stimulates oppression (Farmer 2004:307). Historically and politically, structural violence reveals how neoliberal banking policies are created in order to marginalize certain peoples while still blaming them for their inability to “save” or participate in the banking culture.

Structural violence speaks to the “erosion of social awareness” in regards to the masses’ understanding of both the farming system as a whole and, more specifically, the original purpose of banking and how the banking system is organized to function in society. Therefore, “the erasure of history and political economy” (Farmer 2004:308) results in an erasure of how discriminations

embedded within the functionality of these systems come to pass. Inequalities through banking policies are structured and legitimated over time and when, why, and how “histories” are created is forgotten (Farmer 2004:309). Structural violence becomes “the natural expression of a political and economic order” (Farmer 2004:317), embedded in United States policy, key in the growing economic inequality, and evoking barriers that restrict marginalized groups’ access to formal financial institutions.

Migrant workers are often reduced to a working body without social and economic ties. As migrant workers are reduced to tools of production, the state controls the migrant workers themselves, and policies often reduce migrant workers to less than human or “bare life.” The theoretical framework of bare life grounds my thesis observations in a way that makes theory applicable to lived experiences. Simply conceived, “bare life” denotes a body that carries out physical functions, but remains devoid of socio-cultural aspects. The theory shows how politics of the state—such as policies regarding resource acquisition—can be enacted upon the physical person, thereby stripping or allotting resources that indicate citizenship and power (Agamben 1998). The physical body is removed from cultural meaning and therefore is reduced to a functioning physical form without political or social significance (Biehl 2013). Bare life is applied to the concept of the rights of a citizen (Agamben 1998:73,) which declares that migrant workers do not have the rights belonging to citizens of a state as “rights” were historically conceived—via allotment or denial and based on personhood as described earlier in this section—in order to determine citizenship (Agamben 1998:75-76). Therefore, the migrant worker body is conceived through policies regarding socio-cultural resource acquisition (like financial resources) as a body devoid of socio-cultural rights that come with belonging to a state. The links created among these theories, various bodies of literature, and a contemporary issue is a theoretical deliverable to the anthropology discipline.

The theoretical concept of bare life involves Foucault’s use of politics and power over the physical body in “biopolitics.” Biopolitics is defined by Foucault as a process in which “a simple living body become[s] what is at stake in a society’s political strategies” (Foucault 1995:3) and where politics and power “penetrates subjects’ very bodies and forms of life” (Agamben 1998:10). Each decisive

political event has a double impact in that those individuals who won something through politics would be subjecting themselves to the further control by the state from which they were granted such resources or success (Agamben 1998:72). Therefore, laws on immigration, banking for low income, and more become physical tools of the system and immigrants and low-income are often restricted from accessing resources that will take them beyond this bare life. In maintaining policies that dictate the difference between the rights of the citizen and those excluded from citizen rights, the state must be able to command violence as a form of justice and in a way that those without state authority would be considered to be committing illegal actions (Caton 2008:118). This brings us back to structural violence, which is enacted by neoliberal policies on racialized individuals considered debtors on society due to their personhood status.

Corporations and policy makers who dictate financial resource access often ignore “increasing structural violence as well as the historical and political-economic context within which [restricting resources to immigrants] has become a ‘normal’ feature of life in the United States” (Lyon Callo 2000:329). In regards to banking, migrant workers often lack proper documentation; providing alternative documentation can identify them as “illegal” and result in deportation (Barr 2004:4, Seidman and Tescher 2003:10). They often cannot obtain driver’s licenses, and they suffer through inhumane conditions. Therefore, through the treatment of migrant workers and their reduction to bare life, the neoliberal state maintains a historical claim to power and authority in the realm of violence and therefore dictates the terms of which persons experience bare life.

### **Issues Faced by The Unbanked**

Significant barriers prevent low-income households from accessing banking services. Banking, a service that many middle-class Americans use without much thought, is a basic need in contemporary U.S. society that low-income citizens and immigrants have extreme difficulties accessing. The type of accounts that banks offer often do not serve those with lower incomes as they demand high account balance minimums and charge exuberantly for bounced checks and overdrafts (Bertrand 2006:11, Servon

2013). This class structure is an integral aspect keeping the unbanked from accessing formal financial resources and unlikely to change, as banks believe that doing so will not increase their profits and will cause too large of a risk (Barr 2004:4).

Products and services extended to low-income customers are inappropriately researched to be in alignment with needs, and they actually harm asset-building opportunities (Seidman and Tescher 2003:32). Despite a growing consciousness about the unbanked, even those that serve low-income consumers feel that they lack information that would assist them in appropriately customizing their products and services (Seidman and Tescher 2003:33). Most banks are unmotivated to pursue research and development for low-income individuals because bank culture is built upon risk management choices, emphasizing large transactions or requiring a large volume of similar, low-risk transactions (Barr 2004:4, Seidman and Tescher 2003:34).

The unbanked and their families face short and long-term ramifications in saving and building credit. Short-term ramifications include the use of the Alternative Financial Sector (AFS), which depreciates approximately \$12,000 in earnings by \$250 (Barr 2004:3). However, the undocumented frequently utilized the AFS as this sector does not require a license or the same documentation as banks or credit unions. For example, when cashing a check, Walmart only requires photo identification. Other locally owned stores require as little as a signature. The simplicity might seem worthwhile, but cashing a check has drawbacks in addition to financial depreciation. Readily available cash makes it easier to spend money (Barr 2004:3, Bertrand 2006:15), and it requires more work by the individual to track spending by hand and maintain spending reports rather than accessing them online. Cashing a paycheck also puts individuals at high risk of robbery, burglary, or losing cash during a natural disaster (Barr 2004:3, Williams 2004).

The unbanked also face long-term ramifications for both themselves and their families, primarily difficulties in saving and building credit. A bank account is vital in providing customers with an avenue for saving, regardless of the quantity, and earning interest on the savings. In turn, banks provide financial

education and credit reports (Seidman and Tescher 2003:3). Therefore, the unbanked find it difficult to establish credit or receive a report in order to obtain a loan.

Being unbanked creates barriers to saving and proof of saving, which in turn creates a reliance on high-cost and short-term credit. For example, being without a bank account (and therefore without credit that would make it possible to obtain a loan) drastically increases the risk of financial strife in the chance of job loss, health issues, or other unexpected emergencies. Lacking credit also makes it difficult to build assets for future education or purchases (Barr 2004:3, BankOn 2014). In terms of large mortgages or loans (buying a house or car), the successful use of a bank account over time is more indicative of the success of being granted loan money than income or educational level (Barr 2004:3, Cortes 2007).

Low-income families save money regardless of being banked or unbanked. However, the lack of connection to a formal institution creates new barriers as their savings grow more slowly without interest and, as explained above in terms of loans, face additional obstacles to obtaining financial resources and credibility that leads to longer-term prosperity such as owning a home or obtaining education that will lead to steady employment (Seidman and Tescher 2003:11). Immigrants, including undocumented migrant workers, are no strangers to saving to survive and/or remit income to family members in other locations. Yet, undocumented immigrants face additional barriers to accessing financial institutions on top of those faced by lower-income citizens. Institutional access is hugely impeded since the beginning of the War on Terror and the passing of Public Law 107-56—more commonly known as The Patriot Act— in 2001, which encourages banks to follow new protocol in order to stop money laundering, offshore accounts, and private banking that could fund terrorist activities (USA Patriot Act 2001:296-298). In doing this, banks must pay close attention to their new customers by scrutinizing documentation, reporting suspicious activity, and cross-checking all new customers with known terrorists. This has resulted in increased collaboration with law enforcement officials as noted in the literature as well as by research participants in the financial sector (Horizon Bank 2011).



The rhetoric of policies such as the Patriot Act appears to target those who might be engaged in terrorist activities, but their implementation serves to marginalize groups that are unable to provide increased documentation and that can be visually profiled as potentially Arab (those of darker skin and hair.) Therefore, the Patriot Act hinders certain groups, particularly Hispanic or phenotypically darker immigrants, from both opening and maintaining accounts by requiring increased documentation not readily available for the undocumented and by encouraging racial profiling (Pitt 2011, Lee 2006). It also increases fear of physically entering financial institutions, given law enforcement collaboration. These policies further deter banking for undocumented families that diligently save because “individual and household saving behavior is shaped by the institutional processes through which saving occurs...societal institutions shape, and give meaning to, individual behavior,” (Bererly and Sherraden 1999:463) and policies and individuals within the mainstream financial resources such as banks and credit unions are not advocating for individuals that could be seen as “suspicious” due to a lack of documentation and darker complexion.

Profiling is not new among the financial sector. Schools of thought such as the culture of poverty (Lewis 1966, Wilson 1996) have shaped policies to exclude low-income, racialized people and continue to impede research and creative thinking that would provide banking and credit options for these groups. The culture of poverty claims that people become poor or remain poor due to traits that perpetuate poverty—cultural beliefs and attitudes—and that nations fail to develop due to national and collective cultures (Lamont 2010:169, Lewis 1966). Although scholars have successfully contested the oversimplified and classist culture of poverty model (Lamont 2010, Kelley 1997, Lende 2010) these views have been deeply embedded within cultural understandings and are reflected in policies that organize society into categories that maintain the status quo (Wedel 2005:31, 35-36). Given these assumptions, it is unsurprising that banks refuse to adapt policies or adopt new policies in favor of low-income customers.

## **People and Places**

Central Florida—outside the sprawling, urban cities of Tampa and Orlando—is home to some of the nation’s highest producing fruit farms. Two cities—Plant City and Wimauma—are both known for their fruit production, particularly their strawberry fields. Each lies about thirty miles from Tampa; Plant City is east toward Orlando and Wimauma is south near Sun City Center. Migrant workers around Plant City often live within the city limits, while migrant workers around Wimauma tend to live in a camp about ten miles northeast of the city. In the section below, I use two vignettes—one of a group and one of an individual—to paint a broad picture of some of my participants’ lives.

### ***Out of School Youth (Wimauma)***

The MEP Out of School Youth class started with five males about 16-23 dressed in nice jeans and polos, reviewing numbers. The large living space boxed us in with white tiles and walls. We were regarded as respected guests; the air conditioner turned on. We sat on the couch near the teacher, Jacob, and his whiteboard as English class began. The class formed a wide semi-circle around the room with folding chairs and recliners. They moved from numbers to money, and I took the time to look around the room and try to sink into the background. It was difficult. I am quite “*güera*” (fair-skinned, blonde) and the boys kept looking over at the couch. Jacob did not say why we are there, but as he passed out the new packets I pretended to stare at my page and instead began to analyze the room. A blue cooler was next to me, and Coke, bottled water, egg crates, and soccer balls are tucked around and underneath a long table on the opposite side of the room. We were on a couch, but there are two rockers, a soft chair, and four kitchen chairs. The boys are phenotypically darker than Jacob both in their skin and hair.

They already knew most of their colors in English. Some leaned forward in their chairs, some reclined back and stared intently at their packets. All were attentive and showed their appreciation by copying down the entire lesson. They had brought utensils and genuine smiles and although they seemed nervous, they participated. I was jotted out of my observation mode when Jacob asked me to pronounce “violet” and “silver.” Suddenly, everyone realized that I speak Spanish. I felt an immediate shift in

attention back toward the anthropologist. The group rearranged seating when the married couple Jacob had mentioned arrived; the male is likely over 21 and the female under 16.

“Cassandra is going to say the fruit and then you will repeat it,” Jacob said in Spanish, fully pulling me from my observer role. At one point, the class broke into jokes and questions about the difference between little and big bananas. By this time there were eight males and the one female. Eventually we got to animals and no one could say squirrel. I told them it’s ok; I can’t even say squirrel. They laughed, either at my joke or my accent in Spanish. The room filled with laughter, jokes were tossed in as part of the lesson, and we reached an all time high comfort level when Jacob and some of the students started making animal sounds. When the class finished, we awkwardly filed out of the trailer. I squeakily called back “Mucho gusto. ¡Que tengan buena semana!” hoping that the correct use of the subjunctive earned me points if not by the students than maybe by Jacob.

We asked Jacob about the participants outside. They are from Guatemala – not Mexico, he revealed, and he did not know their native language or anything about their work or personal lives. All classes with this group followed a pattern similar to the one above, except bit by bit I was asked to assist more in the classroom. One evening after class about a month later, a group of six guys were standing by the door. Paula and I were waiting for Jacob to finish some paperwork and the guys suddenly turned to us saying, “What do you need to know? Ask us anything.” After I got over the initial shock, we sank into an informal interview.

The group first arrived in the U.S. in June or July (about nine months prior and by the far the newest arrived participants in this study) and have been at this location ever since, spending time specifically with the original group. The coyotes charged \$1500-2000 per person to make the trip from Guatemala, and their travels took about 25 days. There were about twenty traveling companions whose possessions consisted of what they were wearing. They claimed that the journey—traveling by foot and train—was safe, although they were aware how unsafe it is for many others. They had thus far remained in Florida because the journey was so costly that they still had not broken even. Crops on good weeks seemed to yield about \$500 and they worked from 6:30 am – 5:00pm. There were eight people in each

house, which have four rooms. They wished that they could get other jobs and learn something else, but to get the other jobs they would need papers. They would rather be traveling back to Guatemala, and say they might go back if the money dries up. If they went back to Guatemala, they would be in school but they haven't been here long enough so they won't go back yet. They tell us that others travel back and forth and have spent up to \$15,000.

Not only is this group of students geographically isolated with the camp almost ten miles away from a small town, they lack a social network even among the larger camp of migrant workers. They say they are friends with the Mexicans, but they do not spend time together outside of work, even though they talk about the different interests that they share, like soccer. They are aware that the Mexicans go to Michigan first. They feel comfortable in their small community and the police know that there are undocumented people living in the community, but they do not do anything about it. No one in the community speaks English fluently and so they do not have anyone to turn to if they need help with something.

### ***Mercedes (Plant City)***

I had known Mercedes for over ten months when we conducted her interview. Two hours later, the mother of two still could not stop coughing. The doctor originally blamed Mercedes's anemia and the chemicals in her blood on drug usage, but Mercedes insisted she had never done drugs or abused alcohol in her life. Eventually, he realized her persistent cough came from working in the tomato fields since she was 15, where farmers would spray pesticides while workers picked without any protection over their mouths, nose, eyes, or skin. She recalls one child born without arms and legs in Immokalee in the 90s, and the changing restrictions due to these issues. It wasn't until Mercedes was up north in Michigan that she received classes about protecting herself from pesticides.

Mercedes arrived in the United States with her aunt and uncle when she was 13 years old by car. "En diciembre de 78...era facil pasar," [it was easy to cross in 1978], she explained. They lived in a nicer place than most, Mercedes remembers. Mercedes babysat her aunt and uncle's children for 1.5

years. As a child of eight, she came to the United States to send money back home to support her parents and siblings. She went to school up until sixth grade in Mexico, but never attended in the United States. Her aunt and uncle returned to Mexico years ago, but Mercedes stayed and now has three siblings living here as well—one in Florida and two in Texas. She received legal documentation early on in her arrival. Although she is still working in labor, Mercedes has also made cakes for the last five years. She attended classes for three months to learn how to decorate and now, after much practice, receives business both locally and outside of the area.

She and her husband—also from Mexico—live in an apartment with their 16 year old. Their other son, 23, attends Polk County College. Both children were born in the United States. Her husband is currently in the process of obtaining documentation, but their lawyer says he is not at risk for deportation because he has already spent a lot of time here, understands rules, speaks English, knows how to drive, and has a wife and two children. Mercedes's interview offered a longer historical trajectory than other workers. Because of the timing of her arrival, she was able to receive documentation. However, her time in the United States has not been easy. When they first arrived, they had to hide when they worked and people came by and could not leave their housing after work. Her aunt and uncle did not know how to drive, so the family only worked and did not see much more of the community.

We spent a long time talking about discrimination in the United States. She believed it was much more discriminatory in the past than now. “Cuando yo llegue aquí era mas difícil. Era muy difícil porque cuando yo llegue aquí había discriminación en 78. Todavía había mucha discriminación en los bancos en las tiendas,” she remembers. When she entered stores—because her hands were perpetually stained with dirt from farm work—cashiers would not touch her hand to take her money and often gave her rude looks. The worst discrimination was in South Carolina and Georgia. We realized that Mercedes had worked in an Iowa town where I lived for a year. It wasn't until 1980 or 1981, she said, that people started to realize the importance of migrant workers and their attitudes became more bearable. In the north, people lost crops because they had no one to pick. “La gente se fue dando cuenta que necesitaba los trabajadores del campo. Y ya empezar cambiar.”

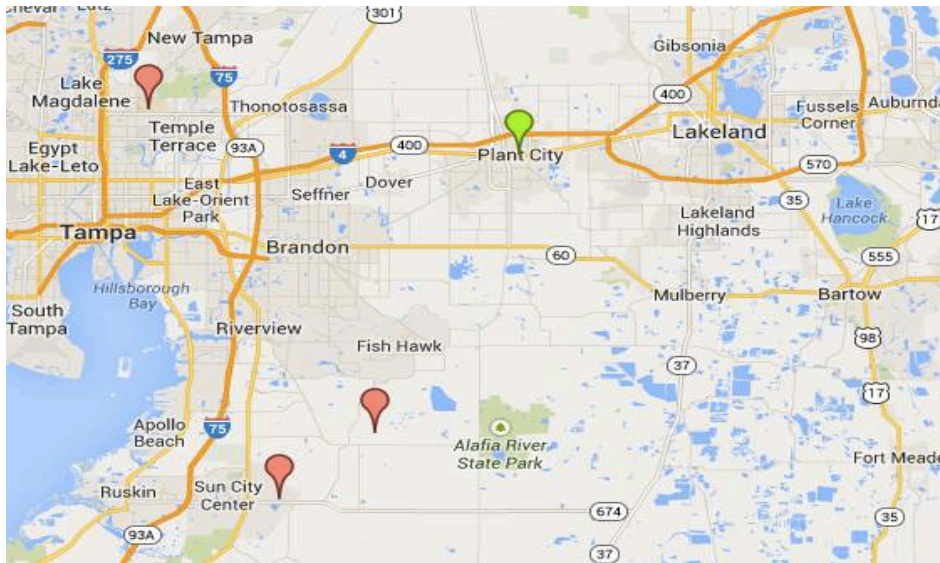
## ***Location***

Central Florida—outside the sprawling, urban cities of Tampa and Orlando—is home to some of Florida’s highest producing fruit farms. Two cities—Plant City and Wimauma—are both known for their fruit production, particularly their strawberry fields. Each lies about thirty miles from Tampa; Plant City is east toward Orlando and Wimauma is south near Sun City Center. Migrant workers around Plant City often live within the city limits, while migrant workers around Wimauma tend to live in a camp about ten miles northeast of the city.

Plant City, (pop. 35,000), where I conducted the bulk of my research due to the size of the population and location of the MEP and its initiatives, is “home base” for thousands of migrant farmworkers and their families who plant and pick blueberries, strawberries, watermelons, oranges and more. It is known as the Winter Strawberry Capital, producing  $\frac{3}{4}$  of the United States’ midwinter strawberries, and has held the Strawberry Festival since the 1930s (Plant City History 2014). Plant City is an important site due to the sheer amount of migrant farm work available both currently and historically, and because residents recognize the presence of undocumented workers and their children.

The large settlement of migrant workers to this area was likely due to chain migration, an “arrangement in which numerous people leave one well-defined origin serially for another well-defined destination by relying on people from the same origin for aid, information, and encouragement... Many chain migrations begin as circular migrations: seasonal, annual, or longer-cycle movement of agricultural workers...” (Tilly 1999:163).

After several decades, large families have settled in the area while new family members or others from their city of origin continue to migrate. Due to this pattern, a large number of United States-born children often live within the same community of documented (including naturalized) and undocumented family. Because the U.S. born young adults, documented migrant workers, and undocumented workers do not often have access to traditional financial resources, even those who have lived in Hillsborough County for years are restricted from economic mobility.



**Figure 1.** Map of sites. Locations clockwise from top left: the University of South Florida, Plant City (in green,) Wimauma, and Sun City Center.

In 2010, Wimauma’s census showed 6,373 residents, although we can assume this number represents an undercount due to the large migrant population—partially undocumented—that lives outside the city limits (United States Census Bureau 2014). Approximately 75% of these are of Latino origin (United States Census Bureau 2014). Migrant workers generally live an additional ten miles outside the city borders in the country. Wimauma’s farm production is similar to that of Plant City, but bank access is not. While Plant City has a wide variety of banks and credit union locations to choose from, a physical bank is three miles away from Wimauma (and about 13 from the participants’ neighborhood). Sun City Center is defined as an “active adult community” and its city page shows pictures of white adults over the age of 55 (Sun City Center 2014). It is estimated to have a population of approximately 20,000, with 96% identifying as white, 2% as Black or African American, and 3.2% as

Latino<sup>3</sup> (United States Census Bureau 2014). Here, in this predominantly white and retired area, it is difficult for migrant workers to go unnoticed.

### **Migrant Education Program**

The federally-funded Migrant Education Program (MEP) in Florida has about 70 advocates to assist migrant children with their education until age 21 (Florida Department of Education 2014); about fifty of these advocates are located in Hillsborough County (Personal Communication with Director of Hillsborough MEP 2014). The program objectives include identification and recruitment of migrant children and families, advocacy, health and social services, academic support, parental involvement, and financial literacy (Hillsborough County Public Schools 2014). MEP addresses these goals by providing literacy classes that teach civic engagement and providing donations of tangible resources to the families during events such as the Migrant Family Festival. The former MEP Director estimated that the program serves approximately 10,000 individuals, including around 4,500 children within the Hillsborough County School District. As explained earlier, MEP leadership has identified the lack of access to banking as a problem for the adolescents and families they support.

I worked predominantly with the MEP's Out of School Youth Classes, the Parent Involvement Class, the Extended School Year, and three bi-annual Migrant Family Festivals. The Fall 2014 festival reached 115 migrant families—198 parents and 308 students, including 8 Out of School Youth. Twenty-nine agencies provided services and door prizes and disseminated important information. Families entered a small trailer next to MEP's grounds—fondly referred to as “the casita”—to encounter a plethora of clothing and household items to choose from. The festival concluded with people congregated outside eating food and listening to music while the kids played games.

Hillsborough County is an important area for addressing migrant farmworker and their families' access to banking. In considering the availability of banking resources in Plant City in particular, the

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<sup>3</sup> These percentages do not add up to 100% because the census allows for individuals to choose any race (including “white”) and “Latinolatio.”



large population of migrant workers, and the strong presence of the MEP, these areas were ideal for investigating barriers to saving as well as creative methods of saving and building credit for current migrant workers and sequential generations. Although I rooted my ethnographic data collection predominantly in this area, the issues of financial resource access can be applied on a structural basis across the United States, which I will discuss in Chapter Five.

## **Conclusion**

Restricting access to financial institutions creates further barriers for those trying to save and build credit. Barriers to building credit result in barriers to other resources necessary for establishing socio-culturally appropriate living standards in the United States. Anthropologists can work to understand the relationship between social ties and the economy in relation to migrant workers by looking at how the idea of “reciprocity” can be either delayed or supported by social bonds (Gudeman 2001:19). In other words, if migrant workers do not possess the quantity of wealth, proper level of “citizenship” through documentation, or social ties necessary to participate in a bank, then the reciprocity developed through a market relationship—banks provide services to customers who then support the banks’ efforts—cannot occur.

The next chapter of this thesis outlines my methodology including my positionality as an activist researcher and the importance of participant-driven methods. Chapter Three reveals the evolution of banking policies and the exclusivity of the financial sector as a credit-based neoliberal business model. Chapter Four examines how banking policies play out in migrant workers’ lives and their use of the alternative financial sector. The last chapter examines efforts to reach out to low-income individuals, possible solutions for helping migrant workers access safe and efficient resources, and the importance of establishing these opportunities for families as a whole. Understanding how United States society has been shaped around managing debt and building credit is key for recognizing how structural inequities restrict banking resources from migrant workers. This research explores the paradox that while banking

is a vital resource in establishing full participation in United States society, it remains largely inaccessible to the migrant worker population due to the acceptance of supposedly “neutral” policies.

## **CHAPTER TWO: EXECUTING ENGAGED, ACTIVIST RESEARCH**

It was a pleasant November day by Florida standards—therefore still miserably muggy by everyone else’s—and the open grassy area next to MEP’s trailers was teeming with people. Spanish and English filled the air simultaneously, carrying different rhythms and beats through speech, laughter, singing, and the DJ’s music. Almost thirty agencies arranged themselves in a three-sided square near the casita, which had been filled over the last days with clothes and other household donations. Families queued patiently in one line to enter the casita, another to receive the agencies’ information on services in the area, and yet another line to enter one of the organizations’ trailers for vaccines provided by Walgreens. The recorded 115 migrant families (198 parents, 308 students), 50 student volunteers, and 49 staff members chatted brightly, the energy and joy from the event warmer than even the Florida sun.

I sat at the registration desk with two MEP advocates, both whom work in schools in Hillsborough County. My position was partially due to the good company; I also had a stealthy task appointed to me due to my status as a long-term volunteer, but not an official yellow-shirted employee. As I discreetly stalked a man we had caught trying to sell services, Alana, Isabel, and I spoke with an easy camaraderie, flitting from topics such as Isabel’s new manicure to serious issues within the school. It was my comment about how patient and grateful the families always seem that sparked the below anecdote that reveals just one instant that calls for this research to examine power structures from the aspect of the community.

One of Isabel’s families had recently returned to the area and was intent on getting the child back in school. The family understood that, although the child had never attended school within Hillsborough County, the vaccine record would be sufficient to enroll him since it was from a Florida location. Only one available school employee was supposedly qualified to make the decision, and said

the record was invalid. She referred the family to a specific clinic, which was already closed for that day. The family arrived at six am the next morning to find that it was the wrong clinic and would not take children. The following day, the family returned to the school and spoke to another employee. They found that the vaccines were indeed still valid since recently given in Florida; the family had missed three days of work and the child three more days of school due to the unquestioned power of one (misinformed) school employee.

This anecdote is just one of the dilemmas that Isabel and other MEP advocates face every day. In this case, the mismanaged power structure is more evident. Advocates are not trained or permitted to register families. Often the few people who hold the power to do this are unavailable or unaware of accurate procedures. This is just one of many instances where migrant families are subject to the policies—and sometimes whims—of those commanding higher positions of power within various work, education, and government structures. This chapter outlines my methodology, which employed an activist research lens in order to “study up” and “study through” policies, attempting to bring these kinds of community concerns into a critical light by questioning supposedly “neutral” policies and those who enforce them. Here I discuss my methods—participant observation, participatory mapping, and interviews—with migrant farmworkers, their allies, and financial sector individuals. I conclude the chapter by discussing the span of time and pace of the research and various pros and cons in this project’s timeline.

## **Methodology**

### ***Activist Research***

I grew up in a small farming town in Iowa, stepdaughter to a struggling farmer. With experience in farm work, I recognize the toll of labor on the body as well as the lack of adequate wages. The reaping from the land comes directly from reaping strength from the body without providing sufficient amounts of financial compensation.

My concern for migrant workers emerged during my undergraduate years and directly following; I befriended a group of families in a small, local trailer park and designed and executed a service-learning project with their children. I then worked with a group of migrant workers from Texas who came to Iowa in the summer to detassel corn. These two sets of migrant worker groups shared me with how the challenge of farmwork grew tenfold due to geographical mobility as they followed the seasonal patterns as well as general issues of documentation. These concerns caused me to seek a graduate program—and ultimately a research project—that further investigated some of the challenges faced by these laborers who, although fully employed, were still not able to gain sufficient income for themselves and their families.

In this research, I positioned myself as a student researcher and activist anthropologist collaborating with the Migrant Education Program. My aim was to help inform and strengthen the organization's knowledge of resources within Hillsborough County and disseminate this information to the migrant farmworkers and their families. Although working with financial participants as well, I made it clear throughout the process that I am aligned with migrant farmworkers and those in the community that support them. As an activist researcher, I embrace my subjectivity by recognizing that no informant or anthropologist could ever represent an entire society due to the diversity within cultures (Pack 2000:278). I hope that my positioning and intent to uncover hidden “truths” about the specific issues migrant workers face in accessing financial resources will help fight for equitable outcomes.

Applied anthropology has long aimed to address the social needs of disenfranchised populations via a commitment to action (Rylko-Bauer 2006) and focused on “effective strategies that can be used to assist communities in reaching their goals” (Willigen 2002:ix). It aims to use the most effective and ethical practices to confront issues “while linking the specificity of local problem solving to larger sociopolitical contexts” (Rylko-Bauer 2006:185); anthropologists use past experiences and historical texts as particularly relevant guides to addressing the needs of communities (Willigen 2002:ix).

In order to address structural issues, a dialogue must be created that involves policy, research, and action (Rylko-Bauer 2006:186). Applied anthropology can be utilized for addressing policy change;

it is “used to slow and redirect change which political authorities are advocating” (Willigen 2002:xi) in a manner that promotes the needs of the community. This research was meant to identify an avenue to help migrant workers access financial resources both locally and in other work locations across the United States. The goal was mutually identified and agreed upon in dialogue with MEP leadership and its constituents. As an applied anthropologist, my commitment to addressing contemporary social issues gave me the opportunity to position myself as a community activist.

Activist anthropology connects different people, problems, and places by transforming traditional knowledge based on the integration of political positionality (Hale 2008:xxi). Activist anthropologists must be engaged throughout each step of the research process alongside those with whom they work to address critical social issues. We engage with community organizations and individuals based on similar political positions in a collaborative effort toward social change (Hale 2008:3-4). Activist scholars often seek closeness with and service to a community through fieldwork, which produces a “sense of political efficacy” with the community (Pulido 2008:357). Activist fieldwork includes practicing reciprocity, which can be achieved by acquiring additional attributes and putting our current skills to use (such as conducting database entry, writing grants, etc.) or providing tangible or political benefits (Pulido 2008:354-356).

I discuss specific activities that showed my commitment to activism in a section below on participant observation. My commitment to MEP and an activist lens allowed me to consistently look for ways to advocate the needs of migrant workers. This commitment came through during my interviews with participants, but also as I discussed my research during my daily life with colleagues and personal contacts. “My brother is 18,” Jenna said in shocked awe one day after church where I had been mentioning how difficult it is for many migrant workers on a broad scale to obtain adequate healthcare. “What if it had been the reverse—people from the U.S. had to migrate without documentation to Mexico for a better life?” she reflected. “My brother would be gone, and I couldn’t expect that he would be healthy or even treated with respect. It’s so awful.” These reactions from my personal contacts were not

uncommon, and I feel that part of activism was using my own networks to better inform individuals about these issues.

This activist research, in which I encouraged migrant workers to openly discuss their needs through activities, classes, and interviews, was designed in an effort to create an avenue for participant-driven initiatives and information that would lead how the design progressed. The move toward participant involvement aims to place participants and researchers on more equal grounds in order to produce work that might directly benefit the community (Bird et al 2006). Also, having a participant-driven approach has ethical implications as it means to decolonize the discipline by providing an avenue for participants to contribute to the broader processes of the project and outcomes (Gordon 1991, Hale 2008, Speed 2006).

The methods that I outline in the next section aimed to foreground the experiences of migrant workers and illuminate their agency; this navigated some of the valid concerns regarding power differences between the researcher and participant (Blum-Ross 2013:92). It also provided knowledge that an outside researcher would not recognize as integral to the project. In seeking that participants—particularly migrant workers—commanded at least a portion of the research design by incorporating the viewpoints and questions of participants heavily into the second phase of the product, I attempted to progress in a way that highlighted issues faced by this marginalized group. This allowed me to formulate an analysis guided, in part, by migrant farmworkers themselves.

My hope is that collaborating with migrant workers, particularly in the second phase of the research, has led to a more participant-driven research design than working solely from my original questions. Migrant workers were encouraged to openly discuss their needs through activities, classes and interviews; this assisted in making my analysis structured more closely through the eyes of my participants (emic) rather than through mine as a researcher (etic) (Strack 2004). In other words, rather than me choosing the overarching themes, the participatory mapping exercise, discussion, and interviews allowed for the migrant workers to choose themes. In particular, this collaborative lens revealed issues of mobility, an angle that I did not originally expect in my research design and which I discuss in depth in

chapter four. As stated by one activist anthropologist, ““One person’s wasteland is another person’s community”” (Blum-Ross 2013:95). These themes then formulated my questions for the financial sector, produced more in-depth questions for migrant workers after gaining further understanding from the financial sector, and improved the products and information that I was able to give the migrant workers and the Migrant Education Program.

### ***Studying Up/Through***

Policy provides a unique challenge to activist anthropologists investigating social injustices enacted by powerful entities. In engaging with policy makers as agents acting within a system, anthropologists reveal how policy cannot be a rational, neutral method, but is instead a method to organize society within acceptable categories (Wedel 2005:30-31). Because policies are contingent upon the history and culture of the society that creates them, these biases are hidden within allegedly “neutral” policies (Wedel 2005:33-34). The anthropology of policy is tasked with exposing “the political effects of allegedly neutral statements about reality” (Wedel 2005:37) and engaged with understanding this community of policy makers as it studies the processes of policy production (Wedel 2005:34-35). The anthropology of policy is executed by “studying up” and “studying through.”

“Studying up” redirects the focus from marginalized groups to the affluent class, institutions, and network systems to understand how power and responsibility are experienced due to institutional practices and how the process of power creates present-day cultural systems (Nader 1972:289, 284; Wedel 2005:33). It interrogates powerful institutions’ responsibility, accountability, self-regulation, social structure, and network analysis (Nader 1972:288). Studying up occurs most commonly among local entities. It involves conducting interviews in hard-to-access fields, such as powerful institutions, and crosschecking critical information and corroborating key points with multiple sources (Wedel 2005:41).

It is difficult to access these key institutions and actors locally; this issue can be circumvented by “studying through” or tracing the historical trajectory and discussions of policies and how those who



implement policies understand them. “Studying through” goes a step beyond “studying up” as structural inequalities exacerbated by unequal power must be examined from all stages in order for advocacy and activism to create successful change (Wedel 2005:31), not just by studying the powerful actor. First, studying through uses an extended case method to follow certain policy actors around series of events and ongoing policy formation; it compares actor responses to similar questions, connected via the policy process and social networks, over time (Wedel 2005:41). This process relies on anthropologists’ ability to understand multiple, intersecting and conflicting power structures that at multi-sites, but tied to global or transnational systems and involve various actors, activities and influences of policy decisions, implementations and effects (Wedel 2005:39, 41). Loosely connected actors mediate processes among various levels of institutions at multiple sites (Wedel 2005:39) and by studying through, anthropologists follow the source of a policy through the discussion, prescription, enforcement, and finally on the affect of policies on communities.

“Studying through” goes beyond “studying up” secondly in that it not only engages with policy makers, but also those who enforce policies, and those whom must engage with said policies in daily life more broadly defined as “the community” or perhaps “the marginalized” groups (Wedel 2005:41). In other words, studying through is a longitudinal process that explores how the state relays policies and how multiple, local populations experience policies and governmental processes. This level of scrutiny helps anthropologists understand why a policy exists and the disconnect between its rhetoric and the way it plays out different in peoples’ daily lives based on their class, race, gender, and more. The anthropology of policy can involve traditional ethnographic methods such as participant observation and interviews by looking at policies longitudinally. There is less importance placed in this process of what the policy says; more important is how the words are applied and how businesses, consumers, and the government become disconnected through their various (mis)understandings of policies.

Researching and writing about policy issues is intimately linked with activist anthropology. Both approaches work to present results centered on disempowered or oppressed groups and communities who have been silenced by corporate political communication venues (Rylko-Bauer 2006:183). Just as

activist anthropologists align themselves with a group organizing to address a specific need, researchers investigating policy issues align themselves with those whom are most affected by certain policies—or lack thereof. The overabundance of policies that exclude migrant workers, and the lack of policies that include low-income workers, should therefore be addressed by activist anthropologists whose positionality will intend to understand how the policies actually affect migrant workers’ lives.

Throughout this thesis research, I aimed to “study through” policies that showed the intersection of migrant workers and both the alternative and mainstream financial sectors. Longitudinal studies such as examining the evolution of bank culture over time showed how policies –particularly those based on who provided banking services and where—entered through a series of stages. I examined the evolution of bank policies and asked how banking sector employees consider these historical and current laws. I then looked at how these laws affect migrant workers and cautiously shared those things with bank managers so they might understand the trials of this community. Finally, sharing the information I learned from bankers with MEP and migrant worker families has become an important part of practicing reciprocity; I discuss the way in which this information is beneficial in Chapter Five.

## **Research Methods**

This project utilized three key methods: participant observation, participatory mapping, and interviewing. These methods were chosen in order to reach two very different sets of participants—migrant workers and their allies and individuals working in the financial industry. All three were necessary in order to comprehensively explore my three research questions<sup>4</sup> from the point of view of both sets of participants.

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<sup>4</sup> How do migrant farmworkers and their families use and understand financial resources in Hillsborough County and throughout their work trajectory? How do bank policies and practices affect migrants workers’ access to safe, affordable financial services and how do those who mold these decisions understand their provision of financial resources to this group? What possibilities exist or could be implemented to improve migrant farmers and their families access to affordable and safe financial services in the United States? (Stated also in Chapter One.)

Extensive participant observation was conducted throughout the research. Participant observation answered questions that I did not know I had and resulted in refining questions that I had already compiled. It helped to drive the research and continuously created new and strengthened ongoing relationships with migrant workers. I wish I could have done participant observation with financial industry employees. If I did, would I find these individuals willing to advocate on behalf of low-income, mobile, non-traditional (sometimes undocumented) individuals? Would I have witnessed a policy of indifference or hostility toward these potential clients that mirrored the policies these individuals were enforcing? Unfortunately, due to the time restrictions of a Master's thesis and the challenges to gaining access to such a population, I was unable to conduct participant observation with the second group of participants.

The production and use of maps during participatory mapping among migrant worker groups lent insight on how ideas of space and resources overlap or differ and where participants live in comparison to resources in the area. The method often shows how people live with the assets that they can control and access (Bryan 2009:40), what kind of networks they might have, and what networks they might not be able to access (such as professional networks.) This is discussed more in Chapter Four. The questions I posed for the mapping activities emerged from the insights I gleaned during participant observation.

Interviewing with sixteen migrant workers was used to more deeply understand how migrant workers conceptualize how they earn, spend, borrow, lend, and save their money and what they believe their resources are in comparison to that which they believe they need. This method helped build new context and build upon pre-existing questions. Interview questions were constructed and reconstructed as the research developed to encompass and build upon new knowledge. Interviewing with eleven financial sector participants sought to understand policies, attitudes toward migrant workers, and how cohesive the financial industry is in creating, maintaining, and promoting their resources. The process of "studying through" guided this last aspect, and I purposefully interviewed and conducted research on the levels

through which policies pass (government and regulators to banks to customers) with an emphasis on migrant worker customers as those who experience policies in their daily lives.

All of the methods built upon and supported each other. Participant observation led to relevant questions for participatory mapping as well as building rapport to do such activities. Participatory mapping worked well as a method paired with interviews; the activity elicited information that opened key avenues of conversation for interviews. Additionally, map products and interview data gleaned from the map activity can eventually be utilized to address specific policy issues; in other words, the visual product paired with the story can be used to influence policies (Herlihy 2003, Herlihy and Knapp 2003, Dennis 2005). For example, in Chapter Four, I show the lack of access to certain resources for a large population; in chapter five, I suggest policy changes to address these issues.

### ***Participant Observation and Collaborative Research***

Participant observation through collaboration with the Hillsborough MEP formed the foundation upon which my immersion and understanding of my research was built. I used participant observation to identify and establish relationships with migrant workers and MEP employees as well as understand how networks and mobility affected resource acquisition. This helped reveal how migrant workers' resources are organized including social networks and physical boundaries (Schensul and LeCompte 2013:83). My approximately two hundred hours of participant observation came from a variety of activities. I spent Spring 2014 semester with two Out of School Youth Literacy Classes and a Parent Involvement Class as well as a few classes in the Fall 2014 semester. During these classes I helped teach English, assisted with or gave presentations, and aided in other ways like passing out equipment and cleaning up snacks.

Throughout the summer, I dedicated my time to the MEP's Extended Summer School program, even teaching three financial literacy classes—one each week of the program—to almost one hundred students at three different middle schools. In addition to teaching, I worked in “the casita”—a long, small trailer occupied by the Migrant Education Program. Whether it was organizing school materials or cleaning, copying materials or bouncing ideas around with MEP employees about the program and

upcoming school year, I did my best to dedicate my skills and a little bit of sweat to the needs of the program.

I also worked at three Migrant Education Program Family Festivals—Fall 2013, Spring 2014, and Fall 2014. I contributed clothing and item donations to the festivals, set up the “casita” with tables and organized donations, arranged the tables and chairs outside for families to sit and eat while listening to music, took pictures, was tasked to follow a local “businessman” that MEP leadership suspected would prey on the families rather than offer free services (the same one mentioned above), and ran packets, water, and messages among various MEP employees and other volunteers.

Participant observation was key in its ability to open doors—from informal one-on-one conversations with migrant workers and MEP employees who recognized me at festivals to more formal classroom and presentation settings—that allowed me to collect the rich data I sought to answer my research questions. I conducted multiple presentations in English and Spanish for MEP employees and migrant workers. Even though these presentations frequently did not result in interviews, individuals did approach me afterwards to share short stories or key facts that they felt were relevant to the research and which did help shape interview questions. Presentations and extensive participant observation with MEP gave me access to participants I most certainly would not have been able to reach through my other methods alone. For example, over time I learned that some individuals, while resistant to participating in a formal interview, were more than willing to discuss their use of financial resources with me in informal conversation during which they encouraged me to take notes and would pause as I gathered my thoughts. Part of this was because the families’ schedules were often chaotic with work and school activities. Another part, I suspect, is because they were willing and earnest to tell their challenges at the time, but uncomfortable with the idea of revealing their stories in a more formal, tape-recorded setting.

But participant observation was far more than just about gaining access to data—it provided me with the insight and collaborative theory-making necessary for developing the analysis that guides this thesis. Thus, a large portion of this thesis stems from stories told during participant observation – sometimes during a more formal setting like the classroom and other times while eating pork and beans

and watching kids play soccer. In sum, participant observation was vital in understanding migrant workers' access to financial resources and their methods of survival.

### *Participatory Mapping*

In an effort to relax tensions and increase understanding between researcher and participants, participant-driven research projects argue that both sets of individuals should be on the “same epistemic level and share the entire decision-making process as equal partners... [acting] as [a tool] for transformation towards a fairer, inclusive society that will not ignore the shadows and incoherencies that surround us” (Camas 2004:132). Participatory mapping, which aimed at participant-driven activities in an attempt to address what financial resources migrant workers use in Hillsborough County and throughout their trajectory, was a key research method in this respect.

Participatory mapping can navigate difficult questions, allow for participants to lead themes and interviews with the anthropologist's assistance, and uncover what could be considered by participants as “normal” daily practice (Harper 2001, Oliffe 2007) As a method it accomplishes two large feats. First, it reduces the power difference between the researcher and the participant. Participatory mapping bridges education gaps among participants and between participants and the researcher (Lykes 2010:238), reduces awkwardness (Clark-Ibañez 2004:1512) and uses images “taken [drawn] by persons with little money, power, or status to enhance community needs assessments, empower participants, and induce change by informing policy makers of community assets and deficits” (Strack 2004:49). In other words, it reduces power inequalities and accomplishes the second large feat: communication between two (often) very different groups of individuals.

Participatory mapping establishes a powerful communication medium in which researchers can utilize the images drawn to expand on initial questions and participants can communicate sensitive topics as memories and feelings regarding the images are triggered (Clark-Ibañez 2004:1512, Collier 2009:23). Poverty and human rights are reframed as participants either knowingly make their experiences visible to the researcher (Oliffe 2007:850, Clark-Ibañez 2004:1516) or create a vehicle of discussion through their

drawings for the researcher to fether out new information. Issues might have remained hidden in a typical interview, but images can spur questions from the researcher and memories from the participant (Clark-Ibañez 2004:1513). In pairing maps with interviews, then, researchers can begin to bridge communication gaps by spanning cultural backgrounds between the world of the researcher and the participants. Participatory mapping works to overcome cultural gaps by providing a jumping point for the researcher and participant with an image that is at least partially understood by both (Harper 2001:20).

I carried out the participatory mapping<sup>5</sup> portions of my research with three different MEP groups: two out of school youth groups (OSY) and one parent involvement group. Each group participated in two distinct mapping activities. For the first activity, I gave them a blank sheet of paper and asked them to draw a map from a list of resources, such as home, work, stores, financial resources and other necessities for daily living, which had been determined through previous participant observation with the group (hearing them mentioned) and by my goal to understand resource access and use. I then asked them to note these same places on a Google printout of the area, which helped to determine how people conceptualize space (near vs. far) and more accurately identify the locations of hubs of resource use. In total, these activities resulted in 19 distinct maps created by between 25 and 35 participants (several couples in the Parent Involvement Class drew their maps together and the OSY came in and out of the room, making it difficult to track whether or not they were working with their significant other or just checking in periodically on their progress.)

The second activity was a social mapping activity based on a hypothetical situation (Schensul and LeCompte 2013:149). Participants were told that a new worker and friend would be arriving in the area and each of the above three groups was asked to work together to draw a map of resources to provide the newcomer. Collaborative mapping allowed the participants to strengthen their social networks through a collective activity, learn about resources, and share resources with each other and the

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<sup>5</sup> Samples of maps from both activities can be found within the appendixes.

researcher. It also helped to verify and validate the assertions of participants through the agreement or contestation of their peers. Therefore, the act of participating in the mapping exercise elicited important information about “identities, social relations, landscape, and power in places on the margins” (Sletto 2009:444). Thus, utilizing participant observation as migrant workers conducted the participatory mapping allowed me to analyze activities and interactions during the mapping exercise; the conversations among participants and later questions and answers directed at the researcher about resource use were just as important to the larger project as analyzing the data that was collected through the maps.

The participatory mapping navigated difficult questions on these themes; it allowed the migrant workers to lead discussion with minimal input and questioning. It uncovered financial resource practices considered as “normal” daily practices for the participants. Photos of the process and the maps themselves might have use in activist work and can be used as an interesting manner to relay information. For example, I created a photo essay to be utilized at the Migrant Education Program’s discretion as part of my reciprocity and to assist in my own process of analyzing these maps. As Wilder (2009) writes, “the history of documentary photography has its roots in social activism” (33), I believe that combining participatory mapping activities with knowledge about mental mapping and mobility can also be used as a tool for social activism, particularly when considering generational poverty as linked to resource access. This particular aspect is outside the scope of my thesis, but should be considered for taking products from methods such as participatory mapping to another level of activism.

### ***Interviews***

The majority of the interviews I conducted were informal and used to deepen my understanding of migrant worker practices in regards to resource use. As hoped, the interviews highlighted new information as well as expanded on and deepened understanding about information gleaned from the literature (Schensul and LeCompte 2013:139). These interviews were conducted with two groups of individuals: 16 with migrant workers and their MEP allies and 11 with representatives from the financial



industry (bank managers, Federal Reserve employee, and other experts on bank culture).

### *Migrant Workers*

Interviews with migrant farmworkers occurred before and after literacy classes, during the Migrant Family Festival (although these were such brief conversations that I am more inclined to call them a part of participant observation), and during other scheduled meeting times. Each interview built my rapport with the group, which had been established through my participant observation efforts. The interviews with migrant workers helped me understand financial resource use—often in the alternative financial sector—and banking practices in the rare case that migrant workers utilized banks.

Migrant worker interviews often began by reflecting on the maps created during the participatory mapping exercises described above. Some of these interviews were in groups; two individuals within one of the Out of School Youth groups asked to be interviewed together early in the fieldwork—even prior to the mapping exercise. Three individuals in the other Out of School Youth group stayed after the mapping exercise and offered to be interviewed together. These group interviews were therefore spontaneous and “informal” although the participants were asked the same questions. Two interviews were planned, and therefore more formal and in-depth, lasting over an hour. The other informal interviews often occurred within the midst of participant observation when the migrant workers suddenly felt they wanted to express a certain point. The migrant worker approached me individually and he or she would talk about twenty to thirty minutes while I took notes and asked the questions outlined in my interview guides. They were aware of my objectives and were willing and eager to speak to me, but often this occurred without me having a recorder.

Therefore, the same questions were asked in both the informal and formal interviews; the main difference is that the two formal interviews really allowed participants to share their full story of migration as the interviews were uninterrupted by other goings-on. This allowed me to see the trajectory of struggle over both short and long periods of time; however, participant observation with the other migrant workers over a long period of time meant that I already knew many of the individuals’ stories prior to the informal interviews; therefore although the informal interviews did not allow me to glean

specific quotes, I was still able to gather significant data from these individuals. I asked questions regarding how money is acquired (work and mobility,) practices of spending and saving, and access to banking throughout their work trajectory and within Hillsborough County. All migrant worker interviews were conducted in Spanish, but their allies and I (four interviews) often spoke in English or Spanglish. These interviews are helping me now—in conjunction with MEP—explore possibilities for improving access to financial institutions for the families.

Interviews were used to understand financial resource practices and explore possibilities for improving access to financial resources for migrants. I asked questions regarding how money is acquired (work and mobility), practices of spending and saving, and access to financial resources throughout their work trajectory and within Hillsborough County. Because the participants were aware of my study, participant observation often resulted in discussions regarding financial resources, healthcare, resources denied due to lack of documentation, and general daily needs such as salons, mechanics, which pointed to important issues regarding mobility and social networking.

Interviews with three different groups of migrant workers—all of whom have lived varying time periods in the United States—provided both a current and historical overview of resource usage and needs of migrant workers and families. Questions also aimed to understand financial resource usage in the United States compared to the country of origin and issues of saving, borrowing/lending, and other financial services such as cash checking. To summarize, interviewing was used to directly construct an idea of how migrant workers conceptualize how they earn, spend, borrow, lend, and save their money and what they believe their resources are in comparison to that which they believe they need. Each interview built my rapport with the group, which had been established through my participant observation efforts. The interviews with migrant workers helped me understand financial resource use – often in the alternative financial sector—and banking practices in the rare case that migrant workers utilized banks. Their use of both sectors are explored in Chapter Four.

I conducted one formal interview and two informal interviews with MEP employees. This was due to the length of time spent in participant observation; my good relationships with the staff resulted in

a continuous flow of information over time. Over two hundred hours spent alongside the MEP staff allowed me to see how information related to actual events rather than being removed and hearing it during an interview. At the end of my fieldwork, I had conducted a total of 16 informal and formal interviews with this population; eight are currently migrant workers, six were former migrant workers and now MEP employees, one is the granddaughter of a farmer who employed and housed migrant workers, and one was a Mexican-American police officer who is the daughter of low-wage working immigrants.

### *Financial Industry*

I conducted formal, semi-structured interviews with two groups of financial participants. The first included those who dictate policies and understand financial resources on a structural level (five participants.) The second worked at financial institutions in Hillsborough County (seven participants and six interviews, one of which was an alternative financial resource.) Some participants represented both positions; for example, one participant started a bank in Hillsborough County, but has also been active on policy decisions on the state and national banking sector. Another participant was key in making a local bank into a national bank in another state, but now teaches financial literacy to a variety of individuals in Hillsborough County. The interview guide for financial sector employees was informed by the participatory mapping activity conducted in the first phase of the research. Migrant workers' questions about financial resources and insights on issues in the area drove this phase of the research.

Individuals from the first group were located through Internet searches and email outreach. Additionally, one is a contact from my undergraduate education. Four of the financial institutions were chosen because migrant workers and MEP employees indicated them as possibly "more friendly" and as attending them for at least one type of financial service (check-cashing, remittances, an account, direct deposit, etc.) The fifth financial institution was chosen due to a referral from one of my personal connections; this institution serves large businesses, but the owner has spent several decades lobbying for banking policies. The total number of interviews with the financial sector was 11.

Interviews included asking what is generally necessary to open an account at each location,

about each location's customer base, whether or not the location has experience with migrant workers in particular, and about the location's current and former policies. I asked financial sector participants what they know about and how they feel toward their customers as well as their opinions of the federal laws that they work under. I use these interviews (and research that followed the interviews to gain better insight on how policy has changed) to understand reasons for excluding migrant farmworkers and their families from bank resources from the view of banks as profiting corporations.

I also used interviews to understand local resource practices with regards to migrant farmworkers and their families. I questioned the financial sector's experience in providing services to the unbanked, undocumented, low-income and/or mobile populations. These interviews interrogated challenges and best practices in serving these populations, who has the authority to make decisions regarding banking populations, and why these individuals choose to include or exclude certain populations in banking. It gauged interest, willingness, and resistance to banking these populations and how insiders conceptualize their resource and why they believe it is constructed in this manner. It also revealed that migrant workers—although recognized as being a large part of the community—are simply grouped among “low-income” individuals. This unexpected result caused me to adapt my rhetoric and mention migrant workers as part of a low-wage labor group in order to maintain the flow of interviews and spur memories from the financial industry employees.

My interviews with those in the financial sector allowed me to analyze how federal, state, and local policies affect corporate policies, local banks' practices, and the attitudes of those whom enact these policies. This helped identify specific reasons why migrant farmworkers and their families are excluded from financial resources and how this restriction would possibly change based if mainstream financial resources were to gain more local autonomy. It also allowed me to gauge the willingness local financial resources—mainstream and alternative—show in addressing access to financial resources for this population.

## Stages of Research

“Migrant farmers migrate.” Truthfully, it was not the most insightful thought that had ever struck me. However the realization carried monumental weight. The overarching research design and methodology for this thesis were shaped largely by migrant workers’ mobility patterns. To complicate matters, mobility patterns are not the same for all families. Some families moved with each season, often going from Florida to North Carolina to Michigan. Others did their best to keep the kids in school and flipped between Florida (during the school year) and Michigan (during the summer). Extended families would sometimes have part of the family stay with the kids—holding their trailer or place of residence—while others traveled for the work. Still more families would travel every other year or more after one parent found additional work in the area in addition to farm labor. All these factors dictated when I could speak with migrant workers and this shaped and re-shaped my questions and pace throughout the research. Therefore, this research was carried out in three phases with findings from each part informing the next phase. I did not wish to begin interviews with the financial sector without first gleaning a basic understanding of MEP migrant workers’ stories, needs, and (more specifically to the research) financial use; I began participant observation, farmworker interviews, and participatory mapping in spring 2014.

It was important to conduct the research with migrant workers first even though this meant that I had to conduct the research in three different stages and over a one-year period. My original understanding of access to financial resources—based on the literature—was challenged by my extended time with migrant workers during January-May 2014. (Migrant workers typically left for North Carolina or Michigan in April and May; many returned in August so that their children could start school on time.) However, even this phase of research reflected various difficulties with “mobility.” First, the same participants did not attend all MEP classes and therefore I could not even begin to count how many different migrant workers I spoke with during this stage. Another interesting factor was the mobility of the participants during the research itself. In particular, participants in the Wimauma group would come and go during the participatory mapping exercise. Therefore, some participants that produced physical maps did not stay behind for the entire participatory mapping discussion and many participants that did

not create maps came in during the discussion. Although this fluidity created difficulties for gathering ethnographic quotes and following through with personalized interviews, the flexibility allowed me to hear more participants' viewpoints and more accurately shape the following stages of research.

I would not have asked appropriate or useful questions without a basic understanding of migrant workers' financial practices in Hillsborough County. Therefore, understanding migrant workers' resource use—and that lacking documentation was often not the driving factor keeping migrant workers from more efficient financial resources—allowed me to ask financial sector informants more useful questions that related to actual migrant worker experience. I interviewed financial informants predominantly in the summer of 2014 while simultaneously conducting participant observation with the Migrant Education Program staff.

The director of the program also left in the middle of the summer and there was a short period of adjustment to the new director. The original director and I had open communication throughout the project; she had originally brought me into the organization and outlined my work in written form before leaving in hopes that I would be able to continue without question during the transition. After the original director left and I began working more closely with other employees of MEP, I learned of various classes and ways that I could have been contacting migrant families from the beginning. Whether this knowledge was an accidental oversight of the gatekeepers I had worked with in the spring or they were waiting to see how I worked with the organization is unknown. Regardless, the extra time spent with MEP staff proved vital to understanding what occurred within the organization and in outreach with the families in terms of both daily and ongoing matters. It also gave me insight to some of the struggles of this type of organization. First, because MEP runs off grants and is very restricted in its time and resources, employees faced constant challenges and stress to provide for the families even in the midst of events and daily proceedings. The staff's persistence speaks to the dedication of MEP employees who work through emotionally and physically difficult times in order to provide for their families. A benefit of executing the research design in this manner is that I was able to lend a little

additional assistance to MEP and got to witness firsthand the staff's dedication to providing opportunities for the migrant families.

When school began again in the fall, I was able to speak again to some migrant workers that I worked with in the spring. Unfortunately I could not reach as many as I would have liked as those without children returned later to Florida—long past the beginning of the school year—due to a successful crop season up north. The three that I did speak to—two formal interviews of approximately two hours and one informal interview of 45 minutes—reflected on the mapping exercise and delved deeper into concerns and hopes. In these interviews, the migrant workers shared incredibly personal information; one particular interview had me in tears the moment I pulled out of the parking lot. This level of intimacy was only possible due to the extended amount of time spent with the families. The honor of hearing their stories was not lost on me.

Using an iterative approach, the dialogic analysis throughout my data collection allowed me to ask even more specific and relevant questions of farmworkers in the fall, which were informed by my financial sector interviews and participant observation with MEP staff. For example, I knew to ask specific questions about mobility, interest rates over time, how financial resource access changed based on how documentation changed, and more. This process—albeit difficult due to the time constraints of a Master's thesis and complicated when attempting to reach migrant workers in the fall that I had spoken to in the spring—still produced more accurate and effective knowledge to best serve the families' needs than if all research had been conducted within a few months. I truly grasped what my methods instructor meant when she claimed that sometimes the messiest fieldwork produces clearer and more applicable analysis.

## **Conclusion**

Applied anthropology research with migrant workers and financial sector participants was executed through a participant-driven, activist research design that used participant observation, participatory mapping, and interviews to study through policies affecting migrant workers' access to

financial resources. I recognize my own subjectivity throughout this process and hope that by conducting the research in stages over a yearlong period has resulted in an analysis that accurately portrays some of the key issues facing migrant workers in accessing safe and efficient financial resources. The next chapter explores the set-up of the financial sector and reasons why financial practices and policies make resource access difficult as well as hard to address.



### **CHAPTER THREE: WHOSE MONEY IS IT, ANYWAY?: BANKING PRACTICES IN A NEOLIBERAL AGE**

In the middle of my fieldwork year, two friends and I were out for a beer at one of Tampa's local establishments when we struck up a conversation with the couple next to us. Soon they asked what we do. Our response of "graduate students" elicited further questioning and I briefly mentioned my look at banking and credit in the United States and how it applies to migrant workers. The man happened to work with credit scores predominantly for auto loans. "Never go to buy a car without knowing your credit score, guys." He tells us with all sincerity. "Rich or poor, if they realize that you don't know then they will play you like a fool. Know what interest you should be charged before you even go in." Just another Saturday night and another example how banking, credit, and debt are intertwined in our society and typically hidden from everyday persons. "Those poor people go in and get stuck with awful interest rates. They are paying off a car—usually not even that great of a car—forever," he said with a sad smile, shaking his head.

Considering this typical evening, one might surmise that the difficulties navigating financial resources (including understanding basic concepts of savings and credit in the United States) would be well-known and deeply concerning to those within the mainstream financial sector. However, what I found was not only a lack of awareness regarding barriers to safe and efficient financial resources, but also a lack of concern for a large portion of Plant City's community—migrant workers. Only one bank manager seemed to make an effort to grasp some of these issues, providing minor adjustments in order to better serve migrant workers. Other participants either did not recognize the barriers and did not care about the family as a whole as their conversation consistently redirected to children. Almost always they placed responsibility for efficient use of resources on the individual, ignoring the structural barriers resulting in the Unbanked.

This research sought to examine how bank policies and practices affect migrant workers' access to safe, affordable financial services and how those who mold these decisions understand their provision of financial resources to this group. My fieldwork revealed that even bankers in locales with a large local migrant population do not necessarily think about consumers in terms of how migratory patterns or a diversity of types of documentation might affect consumer needs. Banking policies as stated by overarching national, state and local entities, regulated by the government and Federal Reserve, and enacted by employees focus on profit more than anything else. The means of obtaining profit has evolved over time via enactment of policies both sought after and lobbied against by the banking industry. Participants' discussion of policies reveals how other factors—such as the federal government, regulators like the Federal Reserve, international security affairs, and a general focus on neoliberal policies—have contributed to the profit-focused model.

As discussed in Chapter Two, the rhetoric of policies often appears neutral, but their application is not. Drawing primarily on my interviews with representatives of the financial sector and secondarily on policy trajectories both within the United States and on a global level that were uncovered through the literature on financial institutions, this chapter draws out two key discussions. First, financial institutions shifted from focusing on depository services to credit based services, which began in the mid-1950s in the United States but accelerated largely under neoliberal policies in the 1980s. This neoliberal shift included allowing banks to consolidate and function in multiple states, which refocused financial institutions on profit through credit-based functions (i.e. investments, stocks, etc.) However, the application and need for individuals to utilize financial institutions has not waned in society, thereby requiring those who need a safe place to guard their money, build a savings report, and utilize banks to enter this dance of credit—seeking profits for the bank that claims to serve..

Secondly, “national” or “international security<sup>6</sup>” policies following 9/11/2001 have resulted in added federal regulation of financial institutions. These restrictions establish more specific and difficult requirements for certain groups, effectively promoting racial profiling. They also exacerbate financial institutions’ race for profits through the neoliberal credit model; requiring more work by the financial institution makes it less willing to provide services that will not result in profit. Both of these aspects are key in keeping migrant workers out of neoliberal, formal financial services which categorizes individuals as “creditors” and “debtors.”

Banks’ focus on profit should not be shocking. “It’s interesting,” pondered Daniel, one of my key informants and formerly a major player in the banking industry. “That’s one of the fundamental foundations of our country...capitalism. Free capitalism. So it always interests me when people are surprised when banks and other companies make money...shareholders, quarterly reports...it’s driven by money. No surprise.” As this chapter develops the two key points mentioned above, the surprise becomes how bank culture evolved to focus away from depositories and instead champions transactions that generally exclude those with small balance accounts. “It isn’t about race—it’s about profit,” Daniel insisted. But “race neutral” policies focused on profit and “international safety” carry overtones of racial discrimination and therefore result in racialized practices. And, since banks are reluctant to provide low-income United States citizens access to small balance accounts, they are even less likely to advocate for immigrants or those without traditional documentation.

This chapter reveals that migrant workers can hardly access the formal financial sector at all and rely largely on alternative and informal financial resources. When they do access the formal financial sector, they are bombarded with the credit card market, which acts “to obscure, reproduce, and exacerbate divisions of class, race, and gender by creating a credit relationship in which individuals and banks are paired in a patronizing, asymmetrical economy of debt” (Williams 2004:6). In other words, the

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<sup>6</sup> Financial sector participants sometimes referred to these policies both as “international security” and “national security” throughout the interviews. For this thesis, I use the term “international security” as the financial sector claimed to be concerned about banking in a global context rather than seeing the United States as separated from the larger system.

“selling” of this investment-banking and credit-based model to those who cannot support credit cards—rather than savings and other models that would benefit low-income, mobilized individuals—results in exacerbated issues of debt, promoting inequality and exclusion with long-term effects.

This chapter examines the disconnect within the banking world in implementing policies. The government, moved by extreme lobbying efforts both on behalf of financial institutions and against certain financial practices, passes policies specific to the various kinds of financial institutions (credit union, local banks, state banks, national banks, etc.) The Federal Reserve acts as the oversight, or auditor, of these banks; it interprets the government’s policies and ensures that the financial institutions are complying with these national regulations. Formally, the Federal Reserve was wholly involved in almost every financial transaction. Finally, both the Federal Reserve and banks believe these policies effect customers in certain ways, yet customers experience these policies in ways unpredicted and sometimes unrealized by the government, Federal Reserve, and financial institutions.

Banks’ role in determining what resources they will provide for citizens and for what fees has changed dramatically since the founding of the United States. This chapter looks first at how banking institutions have evolved from a focus on small deposit accounts (a savings model) to large investments and customer profiles (a credit market.) In turning toward profit, we see how customers become tiered and access is based on who can support the ever-growing banks. I argue that banks are not a public good as often discussed, but rather another part of our neoliberal, capitalistic society. Not everyone can access banks like they can with other public goods (grocery stores, parks, etc.) In fact, some individuals are purposefully barred from the mainstream financial sector, making the resource “privileged” and classed.

### **Institutional Evolution and the Crossing of State Lines: A Historical Trajectory Away from Small Deposit Accounts**

“It’s a good thing this is my full time job right now,” I thought, sitting at the second credit union of the day and wondering if this one would take less than an hour to speak with someone. A slight scent of

sweat mingled with the sharp coolness of an over-air-conditioned lobby as people shifted uncomfortably in the tight space. There were too few chairs in this peculiar environmental of an everyday place with everyday people putting on formal airs. I recalled an interview with another key informant. “Banks and credit unions are not a comfortable place for the common man,” Matt told me before describing how some alternative financial resources—such as Amscot—recognized this. “You walk into Amscot... and they give out candy and the kids can run around,” he explained. The kids were certainly not running around now nor had they been at any of the financial institutions before. Credit unions, this participant believed, want to appear they care, but are often also very selective and choose specific populations to serve.

I had actually started with the local Bank of America as one MEP Recruitment Officer had revealed that the bank was thought to be friendlier toward migrant workers. However, my first mention of migrant workers resulted in immediate disengagement; he was too preoccupied trying to “sell” loans in the lobby as people entered]. Even emphasizing children and my intent to help teach financial literacy elicited no response. The manager maintained that he was really busy (in a room full of empty chairs and wide, open spaces) but would take my information and contact me about setting up an interview. I never heard from Bank of America, and my repeated emails to this manager went unanswered. None of these attitudes surprised me; only one local banker spoke openly with me that day. “Over half of my customers are migrant workers,” noted Amelia, “and frequently the kids will come in and translate for them.”

I realized after my interviews with mainstream financial sector managers that credit unions would be inefficient for many customers. It took a long time for customers to be seen, and several complained. These customers were just trying to order new checks and other simple, everyday activities. But if the customer was not using a teller for a transaction, the wait was long. Several individuals at one credit union left after just ten minutes saying that if it were already ten minutes then it would be an hour (and for me, it was.) People—especially low-income people who work long hours and have poor transportation—do not have time to wait around for this kind of service.

The sterile, corporate feeling within a mainstream bank is driven by the financial industry's neoliberal, credit-based market; banking was not originally such a cold transaction. A brief historical trajectory is necessary in order to truly understand the difference between banking as originally created and intertwined in the United States and banking today as exclusionary. In reaching back to the time before online banking and mobile deposits, when the Federal Reserve's presence was required in almost all financial transactions, Ema, a Federal Reserve Examiner focused on regulation explained, "[Historically, the Federal Reserve] had check cashing locations throughout the US. ...[and] you couldn't cash a check without the Federal Reserve's involvement...That's definitely changed. I mean [today] you can take a picture from your phone and cash it."

This trajectory has two parts. First I examine how a local, public good in the form of postal and savings banks evolved into financial corporations in the mid 20<sup>th</sup> century. Second, I consider how these financial corporations gained extreme power through policies thereby dictating their verbiage. Together, these show how the form of the institution has changed over time. I also explore how the services provided have changed. "Banks" switched from a small-deposit civil service to a neoliberal business model focused on profiting, from large-deposit portfolios. Then, under the neoliberal model, came a shift to a credit-based market beginning in the late 70s. In what follows, I discuss each in turn.

### **From Depository Institutions to Financial (Neoliberal) Corporations**

One aspect of the trajectory from savings and depository functions to the credit-model focuses on how financial institution practices and business structures have evolved. The second aspect outlines the movement from catering to a local, customer base to seeking the most profitable customers across the nation. First, in understanding the type of institution, Daniel, a key employee of the North Carolina National Bank during its transition into Bank of America, explained his own discovery of how this change occurred. He started in Europe: "I look back here at the early 1800s - 1900s," he began. "When Europe was just starting to build its economy it recognized that a financially stable—not necessarily a wealthy population—but a financially stable population was very important for the security of their

countries.” Daniel’s insight on the evolution of the financial institutions’ structure became key to my understanding of the historical trajectory of banks as depositories to their role in championing high-risk transactions, diminishing the importance of small account deposits for a financially stable population.

From 1800-1850, countries such as Great Britain, Germany, France, Bulgaria, and Japan participated in Savings Banks and School Savings Banks (Mura 1996). In Europe and the Far East more generally, Postal Savings Banks became a place to safeguard money (Mura 1996). These savings banks, were small deposit accounts—strictly savings—and attracted low-income populations as deposit gathering places. These depositories provided them with stepping-stones into mainstream financial institutions (Daniel).

France’s Livret-A is a historical example of this type of institution and still persists today (Grubel 2014:356). The success and importance of this developed country’s Saving Bank provides an idea of what the United States could have offered. “The Livret-A is a savings bank that has about 11 or 11.5 million deposits. ... you can deposit \$5 or \$10 ...But once you reach a certain level ...you are encouraged to go out now into mainstream banking,” Daniel recalled. One advertisement lists Livret-A as free of charge, tax-free, with a minimum opening balance of 10 euros and a maximum investment of 22,950 euros (Crédit Agricole Britline 2015). Another source catering to selling properties and other financial services calls a distinguishing feature of the French banking system “the large number of government regulated savings accounts in operation” and lists Livret-A as one of several prominent savings accounts with more than 40 million accounts held in France (French Property Business 2015). Japan also has a Postal Savings model; according to Daniel, “[it] is actually the largest depository in the world. It has over 3 trillion dollars in small dollar accounts.”

In the United States, there were two additional depository, savings institutions outside of Savings Banks (or what would be referred to simply as “banks” now): Postal Savings Banks, at local Post Offices, and School Savings Banks, at local schools. Postal Savings became popular in 1910. They were fully supported by Congress, which passed the Postal Savings Depository Act in 1910, permitting post offices to act as government-backed banks, insuring all deposits (Hu 2013).

In the US, the Postal Savings model grew until the mid-1960s: “In 1946, 68 percent of the nation’s towns and cities had both postal savings depositories and banks. And because banks could charge higher interest than the post office and were just as safe, the USPSS was no longer an attractive option for deposits. ...[By] 1966 it was officially abolished as part of Lyndon Johnson’s streamlining of the federal government,” (Baradaran 2014). However, the model could again be useful for lower-income families, as my research suggests. Daniel reflected, “there was not only an awareness of the importance of savings, but there was access. And there was access at the point where the consumer was—or the population was. Every rural community in the country had a post office so it was a place that they could go and put their small dollar amounts.”

Paralleling the rise of Postal Savings accounts, starting in 1915 (Hu 2013), School Savings became “programs ... intended to help students understand the value of saving by opening and managing savings accounts” (Rhine 2009:1). Daniel outlined this progression from use of post office as a “network of safe, secure places where people could secure deposits” to the way savings was integrated into our education system through School Savings Banks.

I wasn’t around in 1850, but I was certainly around when I started in kindergarten and elementary school. I remember Monday morning somebody sitting at the front door taking your nickels and dimes and quarters and so on and it was the creation of the original passbook savings account.

This use of schools as depositories for saving was not just about financial literacy, but like Postal Savings, spoke to the access populations had to different depository functions in their local area.

Understanding financial institutions’ outreach and ability to seek profitable customers through geographical expansion is the second key aspect in understanding bank evolution. During the first two centuries of the United States, federal and state legislators made it illegal for banks to operate across state lines or even sometimes to expand within the state, and for four decades following the 1929 market crash, the government was intimately involved in deciding how banks could operate (Noah 2012:158; Evans and Schmalensee 2005:32). Therefore, banks were required to extend their product to their base and be creative in how they serviced those in their area. However, in the 1950s, banks began evading



these laws via holding companies, which could control more than one bank but did not engage in banking themselves. With the exception of a few nationwide banks already established, Congress eventually prohibited the holding companies in 1956 (Evans and Schmalensee 2005:32). In 1966, there were 13,821 commercial banks in the United States (Evans and Schmalensee 2005:32). However, banks' lobbying strength and growing influence in Washington began to show in 1970s, and a new push for consolidation began (Noah 2012:160). The number of commercial banks shrank significantly at this time and the quantity of superbanks (large, national banks) soared as banks began to cross state lines in the 1980s.

Jonathan—CEO and President of a Florida local bank and one of the former Presidents of the Florida State Banker Association—and his compliance officer, Rae, outlined this trajectory based on their experience: “Historically banks had a charter and the charter told them they could operate in a certain state then state by state those laws could differ,” Jonathan explained. “So Florida for instance allowed banks, headquarters outside of Florida, to open branches in Florida and other states might not have allowed that. So banks from North Carolina came to Florida. Banks from Georgia came to Florida, etc. Those laws are pretty much uniform today since a bank headquartered anywhere can now open a branch in another state. So those laws have changed and evolved.”

By allowing banks to move across state lines and establish multiple establishments, they no longer had to be supported by their local population. Therefore, they could seek out draw in “preferred” customers that turned higher profits. Banks also entered the neoliberal market; although the institutions might be in certain states, the headquarters, holding company, and other parts could be in other areas of the United States based on the most profitable locations. Banks became increasingly larger companies as, like other types of small businesses within the neoliberal model, small banks found it difficult to compete in the market and were bought out by their larger competitors.

As alluded to earlier, in the last decade banking has changed dramatically thanks to technologies that allow customers the ability to cash checks via the Internet and cell phones. Jonathan reflected on these changes, noting that “almost every bank now has online banking and you can do product services

online. At some banks you can actually open your account without ever visiting a bank at all, but if you do open a bank account in one state, you can move to another state and never need to change your account.” For many, this makes banking even easier. In another way, it becomes expected that consumers have access to these resources, which is not a reality for many low-income individuals. This access also exacerbates the strive for profitable consumers as banks can target those who can afford good banking resources (and therefore turn a profit) anywhere within the United States and, in some cases, even when individuals travel internationally.

With this historical background, we can conceptualize how banks moved from a savings model to a credit-based economy. Daniel recapped his history lesson briefly before turning to another change in banking—the United States’ financial institutions’ move from a focus on savings to a focus on credit (installments, loans, and credit). “We opened our first postal savings bank in 1910, we did school saving programs and we did have some saving banks. So you can see some kind of the progression of [the type of banking institution]. What happens then is really interesting... Until about 1955 we began to expand installment loans<sup>7</sup>.” It is when the conversation re-directs to loans and installments that participants’ interviews begin to overlap with significant literature on the financial industry. By the mid-20<sup>th</sup> century, no longer were installments a personal favor like in the past—and no longer were competitive savings industries [Postal Savings Banks, School Savings Banks, personal loans] tolerated by large banks.

Really it started even in local communities where the local grocer or haberdasher or clothing store—here I will sell you this suit. Pay me back in a couple of months or a couple of weeks. But it was on an individual basis. A storeowner who knew his customer and said ‘Hey I will do this for you.’ That got expanded because the U.S. really took off in its consumer-based economy. People buying stuff is what we wanted to have happen so the economy could expand, so ...we started to expand our credit card industry. Originally credit cards were for wealthy or business people who needed to the convenience of travel. We expanded that to be consumer based.

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<sup>7</sup> Installment loans are larger amounts borrowed that are paid in “installments” rather than paid back in full. A set number of scheduled payments and amounts are made over time. Interest is added on to the amount yet to be paid until both the original loan and the interest are paid in full (Hartman 2013).

In the coming decades, investment loans and credit cards became the banks' cornerstone and small deposits went to the wayside. Banks began to lend based on consumer deposits, turning the industry from a government regulated local-based service to a neoliberal corporate model based on credit and debt.

### **Crossing Ethical Lines: Losing Trust and Making Money**

Moving away from small deposit, saving models to a credit model caused financial institutions to think almost solely in terms of profit. They soon required that individuals shoulder debt so that they could turn a profit; they began predatory searching for individuals that would support the financial sector's most (potentially) profitable endeavors, predominantly high-risk transactions and investments. However, credit and debt has always existed—as “historical evidence suggests that virtually all ‘commerce’ from the very earliest times was conducted on the basis of credits and debits” (Wray 1998:40).

The consolidation above has been particularly dangerous for migrant workers whose income often cannot “afford” more than a small deposit account. Neoliberal policies within banks—and the focus on high risk trading (Noah 2012:158)—edge migrant workers out of the resource. Bank culture has refocused on investment banking, which “exchanged (relative) stability and (relatively) modest profits for high risk and (when they didn't go bust) high return on capital” (Noah 2012:158-159). The evolution of these practices—from a focus on deposits to one of loans and investments—has derailed financial institutions from being a method of saving to a predatory sector if not property utilized and understood; migrant workers experience the predatory sector intensely as will be discussed in Chapter Four.

To facilitate the above banking liberalization, “bankers used their political influence to eviscerate regulations and install regulators who didn't believe in [regulation]. Officials and academics assured lawmakers and the public that banks could self-regulate” (Stiglitz 2013). With banks' growing influence in Washington, customers were forced to trust that the government would enforce fair laws in regards to banking and that banks would obey these laws. The idea was that, although the government

could not ensure oversight protection, that the consequences for banks would be so high that no one would dare to evade laws and policies (Stiglitz 2013). This was unsuccessful. Looking back, history shows the rise in inequality relates directly to increased protections for the rich and their “superbanks”: the Republican Party, in particular, has often enacted policies benefiting those with higher incomes, and the Federal government has accelerated income inequality by protecting the rich and bailing out banks such as in the 2008 crisis, which I discuss below (Noah 2012:114-115, 117, Stiglitz 2013).

### ***Keeping Banks “In Line”***

There are seven regulators for banks alone. The idea of monitoring banks was that consequences for banks would be so high that no one would dare to evade laws and policies (Stiglitz 2013) as overseen by these regulators. The financial industry was also argued to be so complex that no entity other than itself would be able to adequately monitor the system (Graeber 2011:15).

Ema, who works in the Federal Reserve, explained the complex organization and shared her view on who the Federal Reserve considers its customer and the importance of oversight. “Really, we view the overall economy and the depositors and borrowers—we view everyone as our customer.” She framed the supervision of banking organizations to ensure they are following regulations, treating individuals fairly based on protective classes such as under consumer protection and the Community Reinvestment Act, which I will discuss more in Chapter Five. The Federal Reserve also works to see that the financial institutions are not jeopardized. Oversight is conducted by economists and researchers employed at the Federal that understand how banking is related to international economies, banking environment, and political violence. Ema continued by saying that banks are not the primary focus of the Federal Reserve System in this multi-consumer relationship, but an important stakeholder as the market relationship determines the health of the overall economy.

Credit unions have a completely different set of regulators and operate under different rules. Such complicated organization of oversight is arguably necessary for a complex financial market. Yet, as oversight expands, customers experience complicated policies that are removed from both those creating

the policies and the regulators. In other words, those regulating the financial industry do not connect to the regulatory bodies that oversee the other financial systems. The seven regulatory bodies do not connect to policy makers making decisions, these policy makers do not connect to the bank employees implementing the regulations, and none of the aforementioned have contact with the customers whom experience the policies. This oversight creates disconnect among the various levels and actors within the financial industry as will be explored below in the case of overdrafts. It also causes us to call into question whom the oversight organizations truly work for and what purpose banks serve in today's society.

A large part of keeping banks in "service" is keeping banks "healthy." Being "healthy" today requires having the ability to use deposits for higher risk investments, without the deposits (small deposits) draining the banks' resources. As Ema explained, "you and I deposit in an institution and that's what banks use as funding to make loans and to make investments. So if they have issues with those funds obviously we [the consumer] suffer." Therefore, oversight is based not on creating an avenue for deposits for all, but rather creating a pathway to lending for those consumers that can deposit large amounts in the mainstream financial sector so that banks can use these funds for the credit-based, neoliberal banking model.

To simplify, oversight now exists in order to protect banks so that they can make loans and investments for profits. Ema explained, "If you have a million accounts of a \$2000 minimum ... they know they can invest the funds ... for the long term. [But] if they allow you to [keep] however much you want in an account and the minimum balance is zero, [banks] have to be much more careful about how they invest that money." Without a minimum, she continued, the bank cannot expect money to loan out and therefore must structure its deposits more carefully. To echo Daniel's phrase earlier, low-income individuals—those utilizing small deposits—became priced out of the system as the credit-based model became to rely on large accounts for investments and loans.

Policies dictating spending of consumers and actions of banks lock financial institutions into rules that do not necessarily benefit consumers. Losing money, banks become more and more exclusive

as opening up simple checking and savings—an integral part of our society—has never been mandated by the U.S. government. Bank culture often does not wish to assist those who need to protect their money and build a credit/savings report. This makes it difficult to get migrant workers into the banking system. First, it is hard to enter for just savings and to participate in the “civilizing” process of building credit because this process now requires taking on debt practices. These debt practices require credit cards and other “payment” types (Williams 2004), which are not conducive to low-income, mobile migrant workers. Secondly, it is difficult to convince individuals that banks can be “trusted” when most still remember the recent predatory practices that resulted in the 2008 housing crisis. Similarly, mainstream financial institutions are also “predatory” in the way they promote opening credit cards to those who do not necessarily know how to use them or would benefit from them (Williams 2004).

Trust is vital in society in order to successfully complete contracts, plans, and everyday transactions within our democracy such as voting and policy creation. It is absolutely necessary for social and economic stability (Stiglitz 2013). However, the government’s support of illegal and immoral banking practices have undermined trust in both the government and the banking system and contributed to the United States’ growing inequality. In his article, “In No One We Trust,” Stiglitz (2013) explains how the income gap—one percent of the population controlling over twenty-two percent of the country’s entire income—makes “reasonable people, even those ignorant of the maze of unfair policies that created this reality...[critical of] this absurd distribution.” In other words, those who recognize how mainstream financial institutions and higher-income individuals are favored by the government begin to lose trust in the mainstream financial system. One example of “losing trust” is outlined below; these instances make low-income individuals wary of the system at large.

### ***Housing Crisis***

In 2002, United States households “used their 865 million debit, credit, and charge cards to pay for \$1.7 trillion worth of goods and services” (Evans and Schmalensee 2005:2). The ten largest commercial banks’ assets soared from 21 percent in 1990 to 40 percent in 2001 and banks consolidated

in surprising numbers in order to gain these assets (33); this consolidation was a direct result of the neoliberal, credit model that divided individuals into types of creditors and debtors and researched fees, account types, loans, and more to profit from them.

In the above ways, the entire system—and institutional culture—of banks changed into a profit-driven, credit-based model and did so without informing the larger public. This evolution spiraled into the housing market crisis of 2008. The complexity of the housing crisis is outside the scope of this thesis, understanding the relationship between banking and the housing market is part of recognizing the shift from banks' focus on deposits to debt and credit, specifically mortgages, loans, and investments. This can be seen in home equity lines of credit, a specific type of “assistance” created to function as a second mortgage (“like a credit card on your house”) so that people could remain in their homes or elderly could renovate. “We created something called HELOC—Home Equity Lines of Credit,” Daniel explained. It started like “a line of credit that you could pay up and pay down just like a credit card.”

Over time, these intentions evolved toward higher profit-seeking ambitions. “Then we broke away from the original [purpose]... you could buy your four wheel drive truck with it [HELOC], your boat, your motor home ... people ended up using this like a slush fund. And we got overburdened with our mortgages.” More recently, critics called The Dodd–Frank Wall Street Reform and Consumer Protection Act passed in either too lenient and permitting another crisis and bailouts or as again too restrictive on banks. Some argue that, although banking practices have been clandestinely predatory, they had never been forced upon the low-income like during the housing crisis (Stiglitz 2013, Williams 2004). At the time of the crisis, investment-banking practices were applied to families in terms of mortgages, predatory lending, abusive credit card practices, and market manipulation. Commercial lenders sold mortgages to those who could not afford, false reassuring individuals that the mortgage was in their best interest (Stiglitz 2013).

### *ABC Customers and Additional Fees for Low-Income*

Part of the banking system—and a part of most companies—is championing certain consumers over others. Whether this hierarchy is referred to as an “ABC” system or “platinum, silver, bronze,” certain consumers benefit banks more than others and these are the individuals that banks target for business. In order to understand the predatory nature of banks and problems they have caused for the general public than we must understand that “the banking industry promoted images and metaphors obscuring debt, pretending that most credit card use is convenience use, at the very time that it was seeking customers who would be most likely to revolve” (Williams 2004:55) or, those who “intend to pay their bills but at the end of the month cannot quite manage” (35). These are the individuals that banks target and from whom they garner their profit. These individuals are those whom “corporations and the government have been off-loading economic risk” (Noah 2012:54), and these are the marginalized people—im/migrants, low-income families—that we blame for their own financial strife.

Both the banks and the federal government are aware of these market debates today, but the credit-based model conversation is “dominated by the notion of efficiency and phrased as trade-offs between efficiency and equity” (Gudeman 2001:162). “I know that you can hire people that can study your customer base and they can point out to you who is your lowest profitable or least profitable customer” Jonathan explained when I asked about customer profiles. “So the industry data is out there on the least profitable accounts for banks... probably those that don’t carry very much money.”

Requirements to open and maintain an account vary, but all bank customers are categorized in a way to manage “risks” (Ema and Jonathan, 2014). These “risks” are managed through a set of policies that do not seem aligned with the realities of those who open an account. For example, certain accounts that require \$250 biweekly deposits carry a hefty penalty if deposits are even a few hours late. These requirements—and the accompanying fees—push those with smaller deposit accounts completely out of the system further depreciating their finances with penalties.

One migrant worker revealed that prior to switching out of Bank of America, she had accrued unknown and unnotified fines for several years costing her several hundred dollars. She and her husband



were two documented workers with two U.S. citizen children of adult and teenage years. These hidden fees, and the debt that financial institutions ask individuals to carry when accruing them, can be debilitating. Citibank's John Reed has prided himself on the clever revenue gain from fees since the move toward the credit-based system in the late 1980s (Budnitz 1997). Small fees accrue from the nation's lower-income people, creating a steady flow of income and wealth for the financial institutions (Maurer 2012:569).

As mentioned above, Williams (2004) calls the most profitable individuals “revolvers” – individuals who pay down their balances when capable, but are never able to fully pay off debts. Revolvers therefore provide constant income to banks in the form of interest. According to Daniel, banks are organized to respond to those with high and middle income as they are likely to have more accounts—a checking account or two, savings, one or two credit cards, a car loan and mortgage. The “ABC” customers as Daniel (who used past tense to describe his personal customers when he was involved in banking) described were “determined by the number of deposits, the number of services you had in our bank...[best customers have] a variety of products out to them. They had balances that were nominal ... maybe a decent little saving account but there were lots of transactions on the checking account and they were using your credit cards that you could derive some interest from.”

When I asked about those with fewer products, Daniel's emotion tipped to anger. The banks cannot benefit from these individuals with little to no balance on which to earn interest, no saving account, and with the federal government removing “ridiculous overdraft charges and other fees, it became economically unviable to keep them as a customer.” He continued, growing more upset and referring to himself as part of the issue.

So I forced this group out into the street. Internally in this group are the immigrants...And other low-income populations that we didn't want...I am so pissed at our banking industry for the terrible reckless nature that they damn near destroyed our country and are still in that mindset—that it's really disheartening to me to see what has happened. I had a really great experience with Bank of America when I grew up with them. From 1984 to about 1990. We were innovative, we were creative, we were industry leaders. We were doing the right things for the right reasons. And all that changed.

His anger and adoption of responsibility becomes palpable a little later in the interview as well:

We were charging the hell out of them for overdrafts, for their credit cards, we were making fees hand over fist. We were basically taking advantage of a population that was ill-equipped to defend themselves from abuses and certainly there was an abundance of ignorance—not stupidity but a lack of knowledge—so we were able to take advantage—the whole industry on the county. So all of these transactions, all of these pieces of the puzzle, really to me led to the formation of this new industry. Because the banking system was not taking care and not responsive to the needs of a very large population.

Jonathan also touched on the categorization of customers, but admitted that his smaller bank simply knows which customers are the better ones with the biggest loans or the biggest deposits and does not know what a large bank would do. “As a small bank focused on businesses, we have a tendency to have a tier of customers so we kind of know our customers,” he explained.

He then took the conversation in a completely unexpected direction and began discussing overdraft, which was formerly a key profit in the U.S. banking system. By reducing fees for customers and creating extra work for officials, the government regulation made certain consumer accounts so unprofitable that banks stopped offering them services. Jonathan explained how in the past, overdrawn accounts with small deposits could be profitable for banks and the fees at one time were cheaper than the cost of keeping open a small balance account. This has in turn turned banks from offering certain resources as they are more work and often do not profit them as they cannot utilize funds for loans. However, this policy has layered meanings for various financial sector employees and for customers.

Two bank managers, Ema, Daniel, two BankOn employees, and at least one migrant worker referenced overdraft fees without being prompted. Jonathan, as stated above, argued that since banks are unable to profit from reckless spending due to increased government regulation, there is no absorption of the loss of small balance accounts. This sentiment was supported by other participants—“Reckless spending is reckless spending,” admitted Ema—but whether or not banks should or should not ethically be able to profit from overdrafts varied. Another manager who works predominantly with migrant workers and other low-income account holders said in her experience the “low tier” groups—particularly migrant workers—rarely overdraw their accounts. “When they ask about fees, it is always service fees.”

When I asked Daniel to give me a concrete way that banks forced low-income individuals out of mainstream banking, he focused on overdrafts.

Yeah we did [forced them out] because they overcharged them. And that was the overdraft fiasco. So if you had \$10 in your account and wrote a check for \$11, we not only charged you the draft, but charged you \$35 on top of that. And if it came around that it was time for your monthly service charge and that \$12 went to the account that created another \$35 charge. Some of these families still owe money on their checking account...we just priced them out of our banks. Not only did we discourage [small deposits and low-income]...you couldn't afford to be in our banks.

He went on to say that prior to 2008 there was a period of time where banks made 40% of their profits on fees rather than interest income. This created such an outcry of backlash from both the government and the population. Daniel, like Ema, also sees the consumer's responsibility in this transaction—"now that's not to diminish the importance of personal responsibility. I wrote the check, I didn't have enough money, I caused this"—but puts a cap on how the limit of adopting responsibility. "It was the piling on... the \$35 the \$35...the after the effect. The 7<sup>th</sup> and 8<sup>th</sup> effect for the one element that was created," he explains. "So the government stepped in and said 'You can no longer do that' and so banks said in most cases they won't even allow the overdraft. If you write a check and there's no money in it, they bounce it. There is a fee, but they send the check back... And then the last thing—and this to me is as significant as anything—we started to discourage small deposit accounts" (Daniel).

Jonathan showed a different side to overdraft protection divulging that—from his perspective and experience—overdraft protection was frequently individuals' only means of credit and now they are cut off. His response also clarified the end of Daniel's previous statement on how restricting overdraft fees would result in the further discouragement of small deposit account. According to Jonathan, the federal government's harsh restrictions are harmful for the individuals as the banks simply refuse to offer leeway for these issues due to all the trouble. "And I think that general thought [stopping overdrafts altogether] may not be readily apparent to Jill or Jane citizen who reads the paper and thinks 'Yeah. Step on those banks.' And they may overlook that what it is going to result in is just fewer choices and options. And it's going to hit those people at the real bottom of the economic [group]...those are the ones who are going to bear the burden. Because they are the least profitable, least attractive customers to start with and in an effort to quote –unquote 'protect them' you make it harder to profit banks and we just say 'never mind.'"

Ema agreed with this assessment. The one policy shows a wide disconnect among financial sector experts—those enacting laws (the federal government) intend to extend protection, those regulating the laws (the Federal Reserve) look to enact protection so that banks do not take on activities that will result in violating this law while simultaneously not hurting the banks, those enacting the policies experience frustration as their actions become more regulated and they lose profits, and those experiencing the policies (the consumers) see their resources suddenly reduced.

### **“All in the Name of ‘International Security’”**

Financial industry oversight is an important part of this research for several reasons. As explained above, particularly in terms of fees, the complexity of the financial system reveals how financial sector players do not necessarily have the same view on important policies. This makes addressing issues faced by consumers more complex. In this section, I focus on how oversight has been amplified by the United States’ concern for international security<sup>8</sup> as part of the “War against Terror” waged since 9/11/2001. These factors affect low-income individuals because complying with the extra regulations costs corporate banks precious money, making them less willing to provide services to customers that are not likely to result in hefty profits. They also complicate services for mobile individuals, as security demands require that customers have a solid address so that they can be located in case of something suspicious, as described by several managers. Finally, they result in policies that encourage racial profiling by demanding increased documentation for particular classes of individuals, affecting immigrants and the undocumented in particular. Together, these “national security” protections work to further hinder migrant workers’ access to the formal financial sector.

When Jonathan and Rae had mentioned the immense restrictions on local, Hillsborough County financial institutions by the federal government, I inquired why they believed the federal government

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<sup>8</sup> “National security” is the term popularly utilized post September 11, 2001 in order to focus on activities protecting the United States from terrorism. As explained earlier, financial industry participants often said “international security” i.e. focusing on the financial sector as a global system.

was so intent on local regulation. Jonathan explained, “If bad people are doing bad things that’s going to involve money somewhere. So I think... that a bank is in a position to capture a lot of this information and then if a business or a person is ever suspected [of crime] there is a way to track that flow of money.” Their belief was that financial institutions were in a position to ultimately assist the government in providing national security.

As introduced in Chapter One, Institutional access for the undocumented is hugely impeded in even small, local banks since the enactment of The Patriot Act in 2001. The policy truly does hinder bank proceedings. “After the attack [September 11, 2001], [and enactment of] the Patriot Act, funds that might have been at [our] indiscretion in regards to identification...[are] now a requirement. [Banks] could be fined if not followed,” Rae explained. I casually mentioned the U.S. Patriot Act to Amelia (the manager of a local bank) and Ema (Federal Reserve) specifically in the midst of our discussion about migrant workers. Both said—without prompt—that increased documentation scrutiny makes even documented individuals insecure in their banks. Additionally, during my interview with Amelia, another incident occurred that, although unrelated to my research specifically, also invoked regulations from the Patriot Act<sup>9</sup>. Amelia was keenly aware that migrant workers are uncomfortable in her bank and believed that the additional scrutiny over documentation deters many from entering again. It is important to note that at least this banker does recognize this discomfort, which comes through during work with migrant workers in Chapter Four as well.

Banks differ in identification requirements. Due to federal regulation, all banks require an Individual Tax Identification Number. Beyond that, some banks will accept the *matricula consular*—an identification card issued by a foreign embassy to its citizens—while others require multiple forms of state identification. Due to the financial and document constraints, even documented migrant workers and citizens are hugely limited in what banks they can utilize.

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<sup>9</sup> One employee came in with a question regarding a dead company (no longer in existence, but still needing to redistribute assets.) She told him that, due to the Patriot Act, the money from a dead company cannot be used in certain ways because the process might be laundering money to support terrorists.

Sometimes the Individual Tax Identification Number looks suspicious during an account opening and when Amelia asks to see specific paperwork the individuals often do not return. Most often, documentation looks legitimate and even though she suspects some documentation is not real or is for other people, the bank is not regulated in a manner that forces every consumer to have an in-depth analysis. She refuses to use extra tests just because someone appears to be a migrant worker; her tone made it seem like she would consider the racial profiling a manner of sincere discrimination and was not interested in doing so.

Another reason for additional scrutiny—and reduced resource offers due to increased work on the side of the bank—is the Non-Resident Alien Act (NRA). According to Jonathan, the banking industry lobbied fiercely against the Obama Administration’s passage the NRA, which passed in 2014. The NRA addresses wealthy individuals—an estimated range from hundreds of billions of dollars to around \$1 trillion—who are not permanent residents, but “may have a legitimate need to establish an account relationship with a U.S. bank” (Federal Financial Institutions Examination Council Bank Secrecy Act/Anti-Money Laundering InfoBase 2014).

According to this informant, the NRA requires a relationship between a non-resident’s home government and the U.S. bank. He quoted, “if you are a foreigner and you maintain a bank account in the U.S. and you are for example Venezuelan—because of instability and other reasons you might choose to place your money in a safe banking institution [in the United States]...Now we will reciprocate and share that information back and forth between other governments”. This is a major issue as most migrant worker participants reveal they are already nervous about oversight and many note negative past experiences with their home government’s banking system. Regardless as to whether or not immigrants are aware of the policy, they are experiencing increased documentation requests and a lack of options as more regulations reduce banks’ willingness to offer services to customers who cannot turn profit.

Although Daniel maintains that banking is conducted strictly from an economic viewpoint, when I questioned the meaning of race, it was clear that race is still clearly a factor in the Patriot Act and the NRA and—more importantly—the original infrastructure of mainstream financial institutions. Basic

infrastructure has been missing in black neighborhoods for a while and certainly are lacking in rural areas where migrant workers live predominantly. Therefore in a way banking is racialized, but more from the aspect of the banks that are reacting simply to how previous racialized projects and infrastructure resulted in economic disparity. This resulted in the structural violence of “hidden” policies and historical trajectories resulting in banks not serving this population. “Saving reports [history of saving and spending within an account] run through every aspect of our lives” Daniel explained. Therefore, things like savings reports are actually so ingrained in our culture (like gender roles in society) that we do not even recognize that those without the reports might be at a huge disadvantage and we do not see how race and generational trades might be a determinant of this to begin nor how individual discriminations play out in the banking culture.

## **Conclusion**

Restricting mainstream financial resources is not “normal” for a capitalist country, but the United States government supports this level of inequality through federal policies and allowing for a wide restriction of [mainstream] resources (Noah 2012:148-149), therefore opening a new market for the informal sector. Saving is not just based upon an individual’s abilities and activities, but is an institutional undertaking that requires providing avenues to saving. It can be argued that “the act of saving is not purely an individual act determined solely by human capital or even social background, but it also requires access to the capabilities financial institutions provide” (Elliot 2012:2). Rather than finding a way to participate in the formal financial economy, banks have often “supported and shared research on who could bear debt and just how much could be borne” (Williams 2004:3).

The neoliberal, corporate financial institution model has overthrown depository institutions in the United States, ultimately moving away from a savings model to a credit model. Although the credit model claims to serve the consumer, the “consumer” is a shrinking number of the population. Neoliberal governance excludes those who are financially unable to compete in the global market—a growing number as 10% of the United States population holds 48% of the country’s wealth (Noah 2012:149).

Banks as corporate, profiting entities champion policies that exclude many individuals from financial resources; this exclusion then creates barriers to obtaining other resources in the near future and affects sequential generations.

The evolution of bank culture regarding risk management, large transactions, growing CEO salaries, bailouts, and other policies from the federal government and institutions have contributed both to growing economic inequality in the United States and a lack of consideration toward those unable to compete in this model. Credit reports or other proof of participating in the formal financial sector “is accepted as an objective measure of citizenship and personal financial responsibility; it is a seamless, convenient means of reproducing inequality” (Williams 2004:7). This inequality is created and re-created through the neoliberal market strategies included here.

My analysis from financial sector interviews attempts to understand predominantly the move away from financial institutions as having a depository function and toward a credit-based model that aligns with the United State’s more broadly changing political scene at the time. Bank culture has evolved to impose certain regulations and favor practices that provide the highest profit. I then look at the hierarchy of customers, issues of fees, and the dissent among the financial sector in terms of overdraft fees. Neoliberal policies within financial institutions are biased toward those who can participate in high-risk transactions and other profiting actions; this bias perpetuates structural discrimination and continuously disenfranchises certain populations that are unable to participate in this banking culture without accruing astronomical fees. Rather than formulating policies that serve migrant workers and others unable to participate in high-risk transactions, literature and policies reveals how the financial sector blames individuals and groups for their inability to “save enough” and participate in the competitive model. Interviews also revealed that mainstream financial resource employees understand their service differently based on the role that they serve: policymaker, regulator, city banker, and small town banker. Finally, I look at how financial institutions become highly complicated under the guise of “security” and deterring terrorist activity. Although policies claim to be protecting those within the



country, they are further marginalizing low-wage, particularly mobile, workers who cannot access the financial institutions due to increased documentation requirements.

Banking is now a highly complicated endeavor and increasingly out of reach for low-income, mobile populations. As discussed at the beginning of this chapter, I interviewed one bank in Plant City, two credit unions in Plant City, and one bank in Tampa. Responses of both credit union managers consistently re-directed interviews back to citizen children and concern for citizen child residents. I revealed to one credit union manager that citizen children and documented parents sometimes still use check cashing, and that I tried to explain with marbles how interest grows. His response championed his institution as if credit unions do not also charge interest. “As a credit union, that’s how we feel about banks” he closed the interview.

The other credit union manager expressed sincere concern for children not just about (but including the use of) check cashing. He quoted that the misuse of resources and citizens’ use of check cashing “sounds like a lack of education.” Neither manager were interested in discussing the well-being of the migrant family at large, although one did reveal that the most recent monthly meeting between banks and local law enforcement was centered around migrant families and their risk of robbery and assault. Although I was assured email responses to direct questions regarding necessary documentation and enrollment, neither credit union manager ever followed up to even the simplest questions.

In examining rapidly evolving banking culture and policies nationally and perceptions of these policies within Hillsborough County, we find a wide gap in understanding and viewpoints among key financial sector players. Certain policies such as overdraft protection, the U.S. Patriot Act, and the Non-Resident Alien Act have created strong restrictions on the banking industry. Additionally, these policies appear fairly basic, but their application has layered meanings for both banks and consumers. Therefore, through all the regulations, businesses that provide alternative financial resources like check cashing exist and thrive as an alternative to the small balance account for low-income individuals, including migrant workers. This is explored in Chapter Four.

Supposedly protectionist policies either directly edge migrant workers from the banking sector or indirectly exclude them as banks reduce services and leniency. Simultaneously, these policies stop extreme injustices and aim to prevent further damage. However, the consumers do not experience it this way whether due to banks' decisions or banks' lack of decisions. As Jonathan insisted, "you read about their [Federal Reserve, federal government, and other regulators'] service and they are all about 'protecting the consumer.' So then you go and stick its nose into commerce good things usually don't happen...a broader point [is] that [the government and regulators] think they are going to protect people when they tell the banks they can't do certain stuff. [However] they really end up hurting the people they are saying they want to protect." Jonathan concluded the interview explaining, "I think it's generally well known—the government already knows that banks are pissed off at them."

**CHAPTER FOUR:  
“SE LLEGA, SE VA”:** MAPPING CORPOREAL AND ECONOMIC (IM)MOBILITIES

Seventy-eight degrees and highly caffeinated is the perfect way for a new anthropologist to start her first day of fieldwork. With my colleague Paula in the passenger seat, an arsenal of Reggaeton pumping through my car speakers as it had from my computer all day, nerves and apprehension quickly turned to excitement.

And then it became rainy and cloudy.

And we got lost. Really lost.

It was mid-January and we were on our way to meet the MEP Out of School Youth (OSY) teacher, Jacob, at a Subway in the nearby retiree town of Sun City because directions to the migrant camp were too difficult to give. The exact destination of Subway remained hidden even as we reached the parking lot. Also, the phone number he gave us seemed to be disconnected.

Yes, definitely disconnected.

After asking one elderly woman about the Subway, we drove to the other side of the parking lot and stopped two women putzing around in a golf cart that likely cost more than my Honda Civic. “Excuse me? Is there a Subway in this parking lot behind us?” The women took a while to respond, as one had to undertake the laborious task of unzipping and prying apart the plastic tent surrounding the golf cart like unpeeling Saran Wrap from a tenderized shish kabob. Their response spurred us toward another Subway two miles down the road. But Jacob was not inside, so we tried again to locate the first Subway using our not-so-smart smartphones. Eventually we found the Subway, tucked around a corner from where we had parked for a good five minutes. We found Jacob, exchanged pleasantries, and realized that he had given us his old phone number by accident.

After laughing off the silly mistake, we set out for class, following Jacob out of the parking lot. He made some not-so-legal turns and suddenly we were away from Subways and retirees and into the farmland where the migrant workers spend their days. It is night and day—literally and figuratively as the sun began to set—and we saw glimpses of small fruit trees, rows of strawberry plants...an escape from overwhelming city life.

“There are no golf carts here,” I wrote in my notebook. “It is beautiful and reminds me of the farms back home in Iowa.” The anxiety and stress of finding Jacob had dulled. When we pulled into the living complex, we heard music coming from a truck. I thought of my time in Mexico—*rancheros y mariachis*. We had entered a place seemingly so different from that in which I typically dwell, yet so dear to my heart.

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I started this research investigating how migrant farmworkers and their families use and understand financial resources in Hillsborough County and throughout their work trajectory. In the initial stages of the research, I hypothesized that migrant workers who had recently arrived in the area would utilize specific check-cashing and payday loan businesses. This idea stemmed from both academic literature and more mainstream concerns outlining these resources (in particular payday loan outlets) in addition to the proliferation of these businesses throughout Hillsborough County. The hypothesis continued with the understanding that migrant workers who had been in the area longer and achieved certain types of documentation would then be utilizing banks and credit unions. This hypothesis was only partially true. I found heavy usage of multi-resource locations for all resources—not just financial services—at all levels of economic and geographic (im)mobility.

Due to the credit-based financial model and focus on "security" as discussed in Chapter Three, this chapter outlines how these banking practices tend to exclude migrant workers with even higher levels of mobility and documentation than most. Rather than a trajectory of single resource financial services to banks and credit unions as I had hypothesized, my participants had a tendency—and need—to utilize multi-resource locations and others forms of the alternative financial sector to satisfy their

financial transactions. This utilization of both financial sectors is due to the dyadic relationship of debt and credit within our society.

The neoliberal banking system as a credit-based system translates into economic credit and debt as well as classifying people as creditors (supporters of the system) and debtors (not contributing to the system.) Credit and debt hold a dyadic relationship that identifies who is and is not considered part of the community based on ownership and access to economic resources (Peebles 2010:228). Within the relationship of credit and debt, the creditor relinquishes resources in the moment (resources to spare) in order to gain in the future and the debtor uses resources to satisfy an immediate need while relinquishing resources for the future (Peebles 2010:227). Migrant workers are often in “debt” by working jobs for immediate financial income and sacrificing the opportunity to build literal credit and a sustainable livelihood. The cycle of credit and debt forces immigrants to submit to bodily regulation; the role of migrant workers can be considered debt slavery, which cannot be escaped due to lacking full citizenship or “personhood,” particularly in the case of the undocumented.

Whatever historical juncture one uses to situate the problem of human nature, the solutions posed assume that there are categories of people—members of different cultures, men and women, young and old—whose critical differences in personhood and agency have consequences for development. Personhood and agency are concepts that mutually implicate one another...Any scheme for classifying cultures and persons will carry with it ideas about personhood and agency (Karp 2002:98).

Migrant workers cannot access financial institutions to become “creditors” and therefore remain “debtors.” In society, debt or bad credit scores reflect on “bodies” (individuals) as being good or bad risks for the financial industry (Peebles 2010:234) and therefore further marginalize these individuals from accessing the role of creditor as individuals are considered to be lacking good “personhood.”

Understanding how society has been shaped around managing debt and building credit, and how individuals have used this social construction to withhold banking resources to others that are considered to lack full “personhood” or “civility” (citizenship), reveals how banking as a resource is vital in establishing full participation in United States society and denied to many migrant workers due to their status as low-wage workers. Credit and debt are part of “social life” as it is believed that no one can be

truly self-sufficient in the United States economy, an integral part of “power relations” as it relates to continued levels of abuse for migrant workers through unjust power relations and suffering, and part of other social relations and obligations as supporting banks becomes the job of citizens who take on debt rather than those who create investment like policies that marginalize these individuals (Williams 2004:5). Migrant workers take on this debt while still being denied access to vital resources, including safe and efficient financial services, therefore reducing these individuals to “bare life.” “Bare life” denotes a body that carries out physical functions, but remains devoid of socio-cultural aspects. The theory shows how politics of the state—such as policies regarding resource acquisition—can be enacted upon the physical person, thereby stripping or allotting resources that indicate citizenship and power (Agamben 1998). The physical body is removed from cultural meaning and therefore is reduced to a functioning physical form without political or social significance (Biehl 2013).

The manner in which the rights of immigrants are prioritized, and how political actors discuss resource allocation, demonstrates how even the next generation of migrant workers becomes an intertwinement of political life and bare life. Citizens of the United States are privileged as they are allotted—at least rhetorically—equal social services and access to resources in order to allow for upward mobility. This concept is often referred to as “The American Dream” (Noah 2012). The prioritization of rights to citizens under the rhetoric of the American Dream dictates that those who are outside of the state’s political systems are not fully recognized as deserving the same rights and resources. This dissociation with social and economic ties reduces im/migrants to bare life, where individuals’ rights that allow for social connections and mobility are fully suspended. Certain policies or “reforms” are categorized as “Americanization” including those which permit access to financial resources. These allowances and restrictions actually work to create a discourse identifying immigrants as backwards and incapable of adopting appropriate values and habits—not good for our “development”—and therefore forcing them into low-wage labor without socio-cultural ties (Chang 2000:11).

Corporations and policy makers who dictate financial resource acquisition often ignore “increasing structural violence as well as the historical and political-economic context within which

[restricting resources to immigrants] has become a ‘normal’ feature of life in the United States” (Lyon Callo 2000:329). In regards to banking, migrant workers often lack proper documentation; providing alternative documentation can identify them as “illegal” and result in deportation (Barr 2004:4, Seidman and Tescher 2003:10). They often cannot obtain driver’s licenses, and they suffer through inhumane conditions. Therefore, through the treatment of migrant workers, the neoliberal state maintains a historical claim to power and authority in the realm of violence and therefore dictates the terms by which persons experience bare life. Migrant workers’ position as “debtors” in this chapter is explored through the lens of mobility (and bare life.)

This chapter looks at two aspects of mobility in particular. It also discusses survival methods among the migrant worker population—particularly multisource locations and other non-traditional forms of financial resources—and the reality of living unbanked. I aim to show how migrant workers — with an undocumented status adding an additional level of complexity—are in debt socially and reduced to “bare life” as they struggle to access resources that are reserved for citizens, in debt economically as they are barred from building credit, and in debt generationally as they are unable to build an account and a pattern of financial access for their children. Additionally, migrant workers are also often in debt physically as their bodies take on more than other individuals their age. This chapter includes interviews and participant observation with migrant workers and MEP employees, the participatory mapping exercise (production of maps and discussion) with three groups of migrant workers, and includes insight from others who work closely with migrant workers in Hillsborough County.

First, migrant workers face issues of corporeal mobility—quite literally the ability to transport the physical self—issues in terms of physically crossing distance. This is revealed through issues of vehicle access, documentation, and heavy use of multi-resource locations that charge high fees for their services. Second, I discuss issues of “economic” mobility, showing how difficult it is to access full financial services as a migrant worker who is framed as a “debtor” to the financial industry. These mobility issues often bar migrant workers from accessing the most economically efficient services

available in the United States, further depreciating migrant workers' income and causing an exacerbated cycle of the inability to enter the mainstream sector.

Mobility does not have a singular definition; access to and use of corporeal, economic, and communication mobility (particularly cellular phones) intersect in various ways resulting in diverse benefits, issues, possibilities, and adaptations for those who experience these various intersecting forms of mobility. In other words, corporeal mobility is not equated to economic mobility, and immobile and marginalized individuals are not always lacking communication mobility. Communication mobility, as I will explore in the case of cellular phones, can sometimes decrease corporeal mobility and therefore increase economic mobility.

Some mobility researchers have wrongly “argued for a kind of thinking that takes mobility as the central fact of modern or postmodern life,” (Cresswell 2011:551) meaning that the physical ability to move, such as while seeking a new job or as a vacation, is a positive aspect of modern or postmodern living. Other scholars recognize that mobility has been “romanticized” (Salazar and Smart 2011:iii). The ability to move “may and often does, create or reinforce difference and inequality, as well as blending or erasing such differences” (Salazar and Smart 2011:iii-iv). Researchers have written that “the places where we live, spend time and lay down meaning are seen as extremely immobile places” (Adey 2006:77). This thesis research argues that mobility is not always a positive aspect of modern living and sometimes individuals must be mobile simply in order to address class, occupation, language, and documentation barriers.

The MEP families have incredibly mobile living situations, and the mobility required to obtain work does not lead to economic and social mobility. In fact, it appears to be the opposite in the case of these participants thereby hindering economic and social mobility as “the very processes that produce movement and global linkages also promote immobility, exclusion, and disconnection” (Salazar and Smart 2011:iv). For example, out of the three main groups of participants, the group that moved continuously with changing seasons were also the most newly arrived. These participants explained that they knew no one outside of those with whom they crossed the border a few months prior save the



person who contacted them about possible work in the area. This most nationally mobile group (moving along with all the seasons with no gaps in work) revealed the heaviest use of multi-resource locations (locations where more than one resource or service can be achieved) as well as more issues of local mobility. They also suffered the most in terms of economic mobility, being slammed with unpredictable fees.

In this chapter, I occasionally collapse the three groups with which I first gathered my data—Out of School Youth Wimauma and Plant City and Plant City Parent Involvement—together for two reasons. First is for the safety of the participants and the desire to ensure that what are considered “safe” resources by both the documented and undocumented remain “safe” or, more accurately, not specifically identified in this thesis. Secondly, separating the groups creates a false projection of each group. Most participants expressed that they have experienced these issues if not presently than at one point in time. Additionally, although certain parents and youth have gained a higher level of mobility, many others in the same group have not. Therefore, at times I refer to a specific group, but it should be understood that painting resource usage in such narrow terms such as length of time in the United States and location creates an inaccurate and damaging discourse. The belief that these two factors create substantial differences for migrant workers threatens to encourage the concept that the longer a migrant worker endures sub-human conditions the more likely he or she is to eventually obtain standard living conditions.

### **Choosing Resources Based on Corporeal Im/Mobility**

Migrant workers often utilize multi-resource locations (resources such as Walmart, gas stations, etc that offer more than one product of service) that may or may not provide the most economically resourceful products and services, particularly in terms of financial resources. The use of multi-resource location is particularly high among migrant workers due to several key issues involving corporeal mobility. The issues that I will go into detail below are access to vehicles and mobility while undocumented. Some of these issues were particularly evident among the most geographically isolated

group of migrant workers. These issues emerged in force during the participatory mapping activity both in terms of the maps produced and the subsequent discussions. The interviews following this activity allowed me to delve deeper into the issues of geographic mobility and the relevancy of this topic, which I cover in this section.

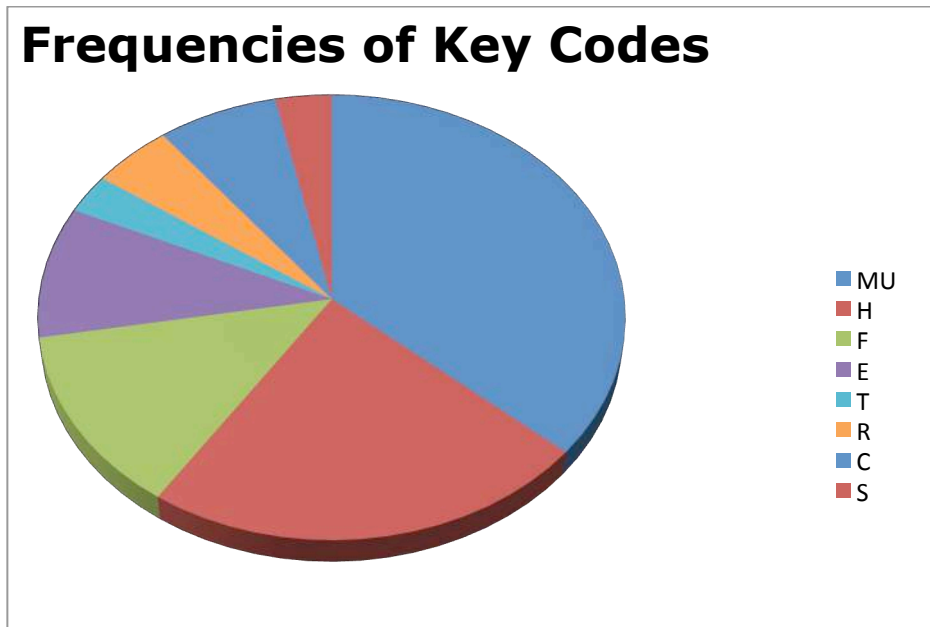
### ***Corporeal Mobility Understood through Participatory Mapping Production***

As previously stated, the participatory mapping activity was executed with three different groups within the Hillsborough County MEP. Although my research question sought to investigate how migrant farmworkers and their families use and understand financial resources in Hillsborough County and throughout their work trajectory, I did not divorce financial resources from the larger scope of resource usage within migrant workers' lives. Originally, this was done in order to gain a sense of how financial resource usage compared to other resources, indicating whether or not financial resources were considered to be essential from migrant workers' position. Additionally, these questions were intended to understand—without directly asking—where and on what migrant workers spend their income. Unintentionally, including these questions and processing data apart from financial resources resulted in key observations regarding the frequent usage of multi-resource locations.

For the analysis of the data conducted with the three migrant groups, my colleague and I assembled the resources that were mentioned in the data collection including those resources that were listed as answers to multiple prompts. With the collated list of responses, we manually coded the responses into eight key categories: multi-use (MU), health (H), financial (F), food (E), transportation (T), recreation (R), clothing (C), and shopping (S). As explained above, coding single resources in addition to financial resources is important in order to understand how single-resource financial usage compares to other single-resource usage.

After the responses were coded, we counted the number of times each resource and each code was listed, with a final count of 209 responses from 19 total individual maps. As can be seen in Figure 1, multi-use resources are the most prevalent, followed closely by health, then financial resources. Multi-

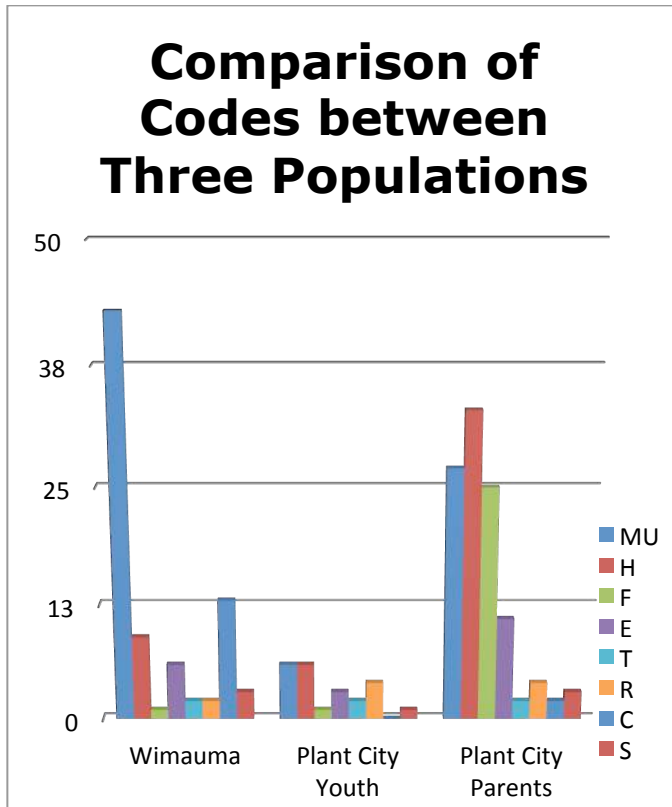
use resources include things like Walmart and Tienda Mexicana, which, as revealed to us in our interviews, are used for health and financial needs, as well as for other resources. It should be noted that the high prevalence of financial and health resources may result from the specific focus of my colleague and my research and our questions that probed for those topics; however, we encouraged participants to expand the focus of their maps to include other resources in order to do the comparison as stated above. Additionally, these resources were so heavily mentioned during our participant observation that not including them would have resulted in a stagnant project rather than encouraging a collaborative design. Through these repetitive discussions emerged interactions of using resources for multiple purposes and the connection between health, finances, and food.



**Figure 2.** Pie graph representing the quantity of times each type of resource included in participatory mapping were mentioned.

In the second level of analysis, we separated the codes based on the three groups of participants: Wimauma, Plant City Youth, and Plant City Parents. We again counted the number of times each coded resource was used or referenced by the participants. In Figure 2, the different groups and their corresponding resource use is highlighted. This figure shows that the Wimauma group rely on multi-use

resources (43) nearly double what the Plant City parents (27) and seven times the amount that the Plant City youth (6) use these resources. The Plant City youth listed, by far, the least amount of resources. This may be related to the small group size (4 participants) compared to the Wimauma group (6 participants) and the Plant City Parent Involvement class (8 maps but more participants due to married couples).



**Figure 3.** Bar graphs representing the differences of resource usage among the three groups (Wimauma, Plant City Youth, and Plant City Parents.)

Gathering data from the maps, although important, only contributed partial understanding to migrant workers' usage of resources. Directly following the mapping exercise, and therefore prior to any close reading of the map products, I conducted the second portion of the participatory mapping exercise. Issues of mobility and documentation emerged in force during this discussion, deepening my understanding of migrant workers' survival techniques in regards to resource usage. Additionally, each

discussion shaped our questions for the following group and helped frame the questions asked during participant observation with the Migrant Education Program and the in-depth interviews conducted later in the year.

### ***Corporeal Mobility: Participatory Mapping Discussions and Interviews***

Mainstream financial institution use among the OSY groups was limited and greatly related to corporeal mobility. Among the Wimauma OSYs participatory mapping discussion, only one individual—the only one in our group who was married—mentioned that he owned a debit card. He was also the only person in the group to have a vehicle. When I asked how many people knew how to drive in general, only two individuals raised their hands. Because the group does not often interact with others in the camp, the participants discussed how everyone relies on the one who owns the vehicle or “strangers” to drive for resources and to work. When the migrant worker who owns a vehicle was asked directly if he charges to drive, the participants chimed in saying he only charges for gas. However, there are too many in the group to all fit in his small car both to drive to the fields for work and to go for resources. Also, the workers can be divided and sent to different fields or he might not be able to drive for one reason or another<sup>10</sup>. Therefore, the others expressed how they must often “strangers” for each trip based on mileage and due to the sheer distance the camp is outside of the city limits, they reduce the amount of trips to as few as possible. This is yet another reason they cited for using multi-resource locations.

During another set of interviews with the Wimauma OSYs with individuals not present for the participatory mapping exercise, we learned how mobility issues affect resource usage outside of the area as well. In April, the original group traveled to North Carolina for work. Employment was found through

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<sup>10</sup> Another theme briefly mentioned by all three groups was that single-resource locations such as banks, check-cashing places, Amscot, etc were often closed when they went to the fields in the morning (between 6am and 7:30am depending on the group) and closed when they got out of the fields (sometimes around 7pm.) Compatible timeframes was even more complicated for those geographically far from single-resource locations. This was cited as another reason to utilize multi-resource locations (particularly Walmart and the various Tienda Mexicanas mentioned) as they were often open 24/7.

someone they know knowing someone else in North Carolina. To get there, the group piled into trucks with others in the camp; very few in the entire camp know how to drive and even fewer had access to vehicles. Those who do not own vehicles had to pay for this long trip and therefore were required to save on local trips. These consistent “future” constraints—as migrant workers must always consider the next time they migrate for work—cause the OSY to explain why multi-resource locations are necessary for immediate economics. Even though they charge large fees for services, the travel costs are less.

The Plant City OSY students had a better grasp on English, but lower regular attendance at class. This was confusing until I realized the link between attendance and corporeal mobility. At times there would be about 15 students, but sometimes the same three people who owned cars (all young men between the ages of 21 and 22) would be the only ones in attendance. It was with these three—Jose, Luis, and Mateo—and Mateo’s sister Julia I was able to speak extensively and on repeated occasions as they appeared to be the only ones that did not rely on others for rides to class. All three families still move annually from Florida’s strawberry fields to Michigan to pick apples and blueberries, but they have more experience within “single-resource locations” including a walk-in clinic, locations specifically for check-cashing, and even the public education system.

Mateo and Julia joked that Mateo only attended school for one day—and received about 12 vaccines. Jose and Luis both attended school for about a week before dropping out to work in the fields with their families. They had finished school in Mexico, but there were still no opportunities. All the parents and siblings in this group work together in the strawberry fields, receiving \$1.75 per flat. Jose has been in the United States over six years and Luis and Mateo only two years. Throughout our time with this group, all participants said they live with their individual families rather than in a camp like the young Guatemalans in the other Out of School Youth group. Regardless of this extended period of time in the United States, family support system, and owning vehicles, the Plant City OSY still expressed issues of corporeal mobility and a need to utilize multi-resource locations.

Luís, who owned a newer and nicer car than I, was an outlier in the group who often spoke about his corporeal mobility. He would work on his car in Dover and placed Orlando on his map. Luís has

been in the United States six years, has the best English in the class although he only attended school for one week in Hillsborough County, and migrated as a family within the United States for work. His older sister, who also lives in the United States, was recently married to a United States citizen and his resource usage is enhanced through this familial union. Luís's family appeared to be more aware of U.S. culture and resources; this "social" mobility has allotted Luís an increased amount of both corporeal and resource mobility. Luís is the only participant who has used a specific check-cashing service. He, however, still used multi-resource locations, even though he expressed that the specific check-cashing service charged less.

Mateo, Julia, and Jose went to multi-resource locations to handle their financial transactions as shown by their maps and through the discussion. When I asked whether or not their reason for using multi-resource locations was economical (like the Wimauma OSYs), the conversation shifted toward documentation. All four individuals in this group were conscientious and vocal regarding other issues of being "mobile" and driving to access resources due to the presence of police and risk of deportation for driving without a license; scholars Stuesse and Coleman (2014) refer to this concept as "autoimmobility." Therefore, their "debtor" status in society became prevalent as they were consistently made aware of their lack of "personhood" within the United States due to not having access to certain documentation.

Fear of police checkpoints and deportation had also been a key theme during the discussion among Wimauma OSY. When explaining how much farther the Walmart is than the Tienda Mexicana (it was not as a geographically far as explained by the OSY) they mentioned police at the Walmart and around the Walmart area. Police presence deterred the youth from using Walmart—a location where the majority of utilized services were declared to be cheaper than the Tienda Mexicana and there was certainly a larger selection of items. The only participant who drew and explained his map with the Walmart and Tienda Mexicana differently (as being closer to each other) was the participant with an automobile. This reveals how migrant workers do not have the rights belonging to citizens of a state as "rights" were historically conceived—via allotment or denial and based on personhood as described

earlier in this section—in order to determine citizenship (Agamben 1998:75-76). This lack of citizenship forces them to utilize less efficient resources both due to a lack of “citizenship” (documentation) and the consistent fear.

I had assumed that those in Wimauma, most recently arrived, would emphasize documentation as the predominant barrier to mobility and resource access. However, both OSY groups –regardless of length of time in the United States—expressed deep concern over appearing too often under the public eye. Therefore, not only did documentation limit resources as OSYs sought locations that would accept non-traditional documentation (or no documentation), but (lack of) documentation and the aforementioned police checkpoints also limited participants by instilling a fear of corporeal mobility. However, issues of documentation were formed around discussion of corporeal mobility; in other words, Wimauma OSY in particular emphasized in a lack of the physical means (a vehicle) to achieve corporeal mobility.

The parent group expressed corporeal mobility differently. The discussion after mapping did elicit one person who mentioned being worried about driving her children to school. However, the maps became a conduit to discuss education and empowerment. Many in the parent group owned vehicles or had close family members who did. Various parents in this group, Mercedes in particular, discussed how learning to draw and read maps in a “western” context is a skill that would empower the families to obtain better work while spending the least amount of time and gasoline due to efficient map reading. I will discuss these concepts of mental and cultural mapping more below.

Participants both reduced and mediated excessive corporeal mobility by utilizing cellular phones. Three individuals in Wimauma revealed that their employer is a single person and all they have is a phone number that they call. Although this person does not offer them any help for housing, sickness, or other types of resources, he or she also does not care that the workers are undocumented. Cellular calls were frequent in both OSY classes. “One of the boy’s cell phone calls out in a popular Spanish tone,” I wrote in my fieldbook. “It is a nice phone, not just a flip, but a smart phone that appears to have access to Facebook and Internet. He tells the caller that he is in class and hangs up. No one bats



an eye...There is another phone call to another nice phone with a deep blue cover. This conversation is cut off just as quickly as the first. ‘Bueno stoy en clase.’ He hangs up.” Having learned that jobs are lined up through cellular calls, it is not surprising that even participants with the lowest economic stability owned high-quality cellphones, something I will discuss in detail below.

“¿Tienes [Do you have] Face?” one participant asked me after class.

“¿Face? ¿Una cara?” I inquired, wondering what he was asking about my face and translating what I thought was his use of an English word back to Spanish.

“No,” he replied laughing. “¿Tienes Face?” he asked again, pulling Facebook up on his phone and revealing his network. Facebook is just one of the platforms he used to locate work here and maintain his social network in order to locate resources and work in the future.

### ***Adaptations: Multi-Resource Locations and Cellular Phones***

Access to a vehicle, geographic location, having family or others to give “free” rides rather than charging, and migrant worker’s documentation status and documents greatly impact corporeal mobility possibilities and types of issues. Migrant workers living in rural areas experience different barriers than those within urban places including, but not limited to, as lack of public transportation that could reduce issues of corporeal mobility such as costly rides and the need to utilize one location for most, if not all, of the individual and/or family’s needs. Therefore, it is necessary to contextualize the places in which my participants live in order to understand how corporeal mobility deeply impacts their access to safe and efficient financial resources. In this section, we find how migrant workers use two survival methods in order to address corporeal mobility issues: multi-resource locations and cellular phones.

Formal resource use among the youth (18-26 years) was limited in comparison to adults and greatly related to mobility. The groups discussed which resources were multi-use. In the group activity, one group listed all the uses of Mirasol (a gas station) and Walmart revealing their reliance on multi-source locations. From the data above on the production and discussion of these maps emerged themes of corporeal and communication mobility and mental mapping. In general, the Wimauma OSYs found it

particularly difficult to be in the United States in terms of resource acquisition. None had documentation and fear became a prime determinant of both physical mobility and resource usage. Without any family here and due to their isolation within the camp, they also lacked the social support network in cases of emergencies. Their exhaustion showed through their voices and on their faces week after week in our classes. It is in these local geographical spaces that the participants' "place" [geographically] became a hidden struggle for survival as they frequented locations they were physically capable of utilizing and the traveling itself was a struggle. The participants revealed through storytelling how the place encompasses "invisible struggles for power and position and visible control of not only the built environment but also who is allowed to access it" (Blum-Ross 2013:92).

As all our participants told stories of struggles—finding someone to give rides, fear of moving too much and being noticed, paying for rides to work, and again paying for rides to places that therefore forced them to heavily utilize multi-resource locations—maps transformed into keys that revealed how our participants think about place and access to resources. Their concepts of place were not bound and fixed, but rather mobility materialized in different ways for different people who were rooted in different social circumstances (Adey 2006:79, 83) particularly in terms of having family members or others with documentation to support the corporeal mobility. As stated in Hannam, et al. (2006), "Differential mobility empowerments reflect structures and hierarchies of power and position by race, gender, age and class, ranging from the local to the global" (Teschfahuney 1998:501).

These issues of corporeal mobility lead to two prime survival adaptation the first being the use of multi-resource locations to reduce the amount of time away from the camp, the cost of transportation, and the level of fear. In the next section we will explore some of these multi-resource locations, although deemed "safe" to enter, are less efficient than many others in that they can charge up to 10-15%. However, the usage of these locations once again hinges on corporeal mobility. Therefore, it appears as if multi-purpose resources were key among the youth and corporeal mobility was greatly determined by time in the United States, which was also related to support from familial and community networks.

Additionally, mobility greatly determined access to all resources as understood by including resources outside of my immediate research questions.

What participants perceived as “safe” resource access due to corporeal mobility issues and police presence was revealed during interviews, the participatory discussion, and later while analyzing the maps within the framework of mental and cultural mapping. Mental mapping literature takes residence in geography, which explores both how individuals will denote places of “escape” in a map or more commonly understood as “safe places” (Gould 1986:17) and how “the wider knowledge that a group of people possess of their city may vary very markedly with both their social class and location” (Gould 1986:18). Maps are shown to carry the same concepts where locations and resources based on living necessities—such as rivers—are noted in depth (Harrison 2007:104). In particular, the two out of school youth classes—one group from Mexico living in Plant City area and the other from Guatemala living near Wimauma—drew different styles of map. The Plant City OSY and parent maps had identified many more points; they also labeled roads and stores, and streets were arranged in blocks, showing a deeper understanding of “Westernized” mapping. The Wimauma OSY group had long lines with resources placed on either side.

A case study of an indigenous group, the Tofa, explores how maps capture only the most important aspects of people’s knowledge regarding the landscape. Although unfamiliar with Westernized mapping techniques, much like the OSY in Wimauma, the Tofa still created mental maps, emphasizing important places (Harrison 2007:106) and then finding methods to denote these places when asked to map. Both the Tofa’s and my participants’ maps denote intimate knowledge about the area, which is fostered through constant movement (111,123) and, in the case of MEP’s undocumented, necessity for less-traveled paths and roads for escape. It is clear, however, that length of time in the United States provides migrant workers with knowledge of more resources and with “Westernized” mapping techniques. This mapping project shows a great need to recognize how corporeal mobility is shown through mental and cultural maps, particularly for marginalized groups.

The most marginalized migrant farmworker group in Wimauma (newly arrived, geographically isolated, small social network), like the Tofa (Harrison 2007:109) straightened out roads so that they were represented neatly. They then placed locations that they perceived more easily accessible and safest closest to their “house” point regardless as to how it would appear in the Westernized map. As discussed earlier in terms of how Wimauma OSY explained the location of the Tienda Mexicana and the Walmart to their camp and like the Tofa (109), migrant workers did not just map their physical space but also included the “mythical” world they live in based on dangers and mobility issues as an extension of their physical world. Therefore, the mapping showed how corporeal mobility was indeed greatly determined by access to a vehicle, geographical location, family ties, documentation, and police presence.

Duration in the United States also appeared to be directly related to the level of fear (or “mythical world”) that im/migrants experience in terms of corporeal mobility as well as the breadth of their social network and knowledge of resources. As explained above, the Parent Involvement class did not discuss police presence or documentation as heavily as the OSYs. This is an area for further research and analysis. However, based on extensive participatory observation and interviews, I project that the Parent Involvement class did not necessarily have less “fear” or issues with documentation and police checkpoints. Rather, perhaps parents were forced to become somewhat desensitized to these issues as they were required to face them daily in traveling and living within the city to support their children’s education and activities. Or, if they were not desensitized, perhaps they expressed less fear openly as they saw no choice but to place themselves in danger of deportation in order to support their families

Another form of adaption in this study—but slightly less obvious—was the usage of cellular phones. Migrant workers utilized this communication ability much like other low-income, employment seeking, migratory populations in other parts of the world. Low-income Jamaicans use cell phones to establish extensive networks, a practice that Horst and Miller (2005) call “link-up.” These individuals use cell phones (communication mobility) to seek economic and geographic mobility. It has become a survival method for low-income; “the most important element is not the content of conversations but their use to maintain connections over time” (Horst and Miller 2005:760) so that if a work opportunity

occurs the connections might allow for an individual to pursue it. Participants in Jamaica emphasized that jobs were always obtained through social connections and therefore social connections through cellular phones became important survival methods (761).

Cell phones appear absolutely vital to economic survival in determining both corporeal mobility (where to travel and how) and economic mobility (discussed more in the next section). In Kenya the use of cell phones for corporeal and economic mobility is explained below:

Because short-term jobs often pop up without warning and can only be publicized to the hinterland by word of mouth, phones can be an invaluable means of seizing such opportunities. Family members and friends ... can quickly coordinate everything ... where once such coordination would have required hours, days, or weeks of walking, bicycling, or *matatu* (minivan) travel to ferry messages by word of mouth (McIntosh 2010:341).

The need to purchase these devices among those who do not appear to be able to afford them is not understood across class lines. As quoted, “wealthier Jamaicans, who often denigrate impoverished individuals for continuing to buy and use cell phones when they claim to have no income” (Horst and Miller 2005:762). This is not unlike issues in the United States either. Migrant workers in this study clearly utilized cellphones as survival methods for finding rides and jobs much like low-income Jamaicans. In other cases it is revealed how immigrants—particularly the undocumented—use them to communicate police checkpoints (Stuesse and Coleman 2014). However, U.S. citizens do not understand the reason low-income often have cell phones.<sup>11</sup> This creates a negative discourse around cell phone usage and ignores broader structural reasons as to why low-income might rely on communication mobility for survival. And, while migrant workers reduce the above corporeal mobility challenges by utilizing cellular phones for finding jobs and rides, their continuous struggle to enter the mainstream financial sector results in barriers to accessing financial resources via cellular devices.

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<sup>11</sup> The drastic cost reduction and mass marketing of cheap cell phones both nationally and internationally has allowed individuals to be more linked (Horst and Miller 2006). Sixty-three percent of the Unbanked and 91 percent of those who are underbanked own a cellular phone (Gross, Hogarth, and Schmiser 2012). Therefore, the reduction of haves and have nots in terms of cellphone resource access creates a stark new haves and have nots comparison in terms of mainstream financial resource access for migrant workers. Comparing cell phone access to the Unbanked, we see how migrant workers’ are unable to fully utilize cellphone technology like others as they struggle to enter the mainstream financial sector and therefore take advantage of this adaptation possibility.

### Economic Mobility within the Various Financial Sector Resources

“Es duro...es duro el trabajo.” Catalina says in a low, sad voice over and over. “Está difícil el trabajo...” Looking down at the hands that have supported her family by spending hundreds of hours picking strawberries, she waves them back and forth gently as if stretching her wrist. “Se llega, se va” Catalina whispers in regards to her meager, weekly income. “Se llega, se va. Se llega...se va. Se llega,” her hand drops on the table softly. “Se va.”

Economic mobility is too frequently reduced to a cry for higher earning. Although I would consider migrant workers to indeed be paid astronomically low for their work, I also argue that the lack of “free” financial resources available to my participants has resulted in a further depreciation of their (already low) income. In other words, migrant workers need more money in order to utilize the resources that cost less money; earning less money means paying more money to utilize financial resources. Therefore, economic mobility becomes a cycle of low pay and high-cost access to these low wages. This trap causes migrant workers to participate in an exacerbated cycle of paying too much for too little. This creates even more barriers to utilizing mainstream resources that would cost less money, if any money at all. What this thesis discusses as “economic mobility” and other structural issues are aspects of the financial industry that most U.S. citizens such as myself never consider. However, these are daily, lived realities for migrant workers that have to seek adaptations in order to access their hard-earned wages.

Concepts such as economic mobility and the right to own the money for which one works can seem confusing to the Banked. To explain briefly: most middle to upper class children expect to open an account within the mainstream financial sector in their early teen years to early adult years under the guidance of their parents. At first, these individuals might only have access to a savings account, but over time they will eventually “prove” that they are “good creditors” to the financial industry. Being a “creditor” to society—through practices of having money within an account that institutions can consider for loaning to others as explored in chapter three—eventually results in economic mobility or access to even more resources such as a checking account, debit and/or credit card. These creditors experience

fluid economic mobility, moving from a simple savings account to economically advantageous services such as cash-back accounts.

Economic mobility as explored below does not appear this way for migrant workers. This low-income, mobile population is categorized as the “debtors” to the financial industry with their small balance accounts. They must therefore pay to access their own money both within the mainstream and alternative financial sector. Migrant workers are further categorized as “debtors” when undocumented; in fact, being undocumented reduces migrant workers from not just being creditors of society, but also lacking the “personhood” and citizenship necessary to ever become a creditor of society. Part of this denial comes from the scarcity myth. As soon as a “non-person” or “debtor” might be allowed to access certain economic resources, a concern of the resources’ scarcity emerges. In other words, as soon as “the term enters economic or political discourse, it takes on ideological forms—it naturalizes and obscures the social and political aspects of resource allocation” (Goodbun et al 2012:9) thereby permitting only “creditors” of society economic resources and economic mobility.

The data on migrant workers’ experience with economic mobility within the financial sectors are divided into three portions: obtaining income from work, carrying cash, and remittances. These economic mobility issues explore additional experiences and reasons why migrant workers cannot or do not want to utilize mainstream financial resources. A myriad of participants expressed concern over the lack of economic mobility or resource mobility within the financial sector. This section includes the voices predominantly of migrant workers, but also touches upon concerns from the viewpoint of Migrant Education Program employees and local law enforcement in the area. Surprisingly, even certain mainstream financial resource employees and Ema from the Federal Reserve also commented on these issues.

### ***Obtaining Earned Finances***

Except for one, every migrant worker with whom I spoke during participant observation, mapping, and interviews is paid in the form of a check. Michelle, the granddaughter of a local farmer,

explained that migrant workers are predominantly paid by check for the benefit of the farmer, not necessarily because the farmer is insensitive to larger financial institution issues. First, farmers cannot track cash. If there is a bad year then farmers need to adequately track and show their spending to the government so that they can show their loss. For this reason, Michelle did not see farmers switching to other forms of payment that would not require migrant worker to utilize check-cashing locations (namely cash or pre-paid debit cards). Secondly, pre-paid debit cards where farmers deposit money into a set account for each employee have a high overhead cost unless the cost is covered through non-traditional means. Moreover, pre-paid cards used by employers can disadvantage workers by facilitating wage theft.<sup>12</sup> Many people in the area, Michelle explained, now have free programs that print off checks. Family members, like in her experience, are often the ones who cut the checks thereby saving money for the farming operation.

Because migrant workers are often not within the banking system, they must find a way to cash their checks. More geographically isolated migrant workers with fewer resource options explained how their check-cashing locations altered the fee (seemingly) whimsically, sometimes charging a large difference in fees (10-15%) from one day to the next. More mobile migrant workers—still not within the banking system, but with some form of identification and often (although limited) transportation, divulged their resistance to such places. While waiting for an MEP Parent Meeting to start one evening, I asked one of my yearlong participants, Mario, what he and his family do when check-cashing places bump the interest high. He sort of shrugged saying “eh” and explained how his family simply travels to the next place. Mario divulged: “There is always somewhere to get checks cashed around Plant City, so the businesses know not to put their prices too high [charge too much] or they will lose business.”

In addition to participant observation and participatory mapping with migrant workers Angelica, a recruiter for MEP who works with all of the families within the program, confirmed the heavy use of

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<sup>12</sup> At the end of a parent MEP meeting at a Hillsborough County School, one migrant worker revealed to me that her husband received his paycheck through a pre-paid debit card. She believed the employer had held back over \$150 of the last check. The mother claimed her husband’s employer consistently uses the pre-paid card as a means to withhold money because it provides less of a trail than checks.



check-cashing services. She revealed that Bank of America was rumored to be the friendliest bank for migrant workers (if any) although she was skeptical as to whether or not this was the case. Through my interviews later on in the research, several migrant workers revealed that it was indeed Bank of America who charged them hidden fees and forced them out of the banking system. Therefore, Bank of America was not the stalwart institution as rumored.

Mercedes's family had never had a bank account in Mexico before. In 1993, she and her husband opened an account with Bank of America. One time, she had an overdraft of \$2 because her deposit was delayed. The overdraft charge was small to begin with, but since they were never notified of the charge it accrued interest, totaling \$80. Mercedes and her husband were with Bank of America until 2012 when Mercedes decided to happily leave and open her own saving and checking account at another bank. In this example, we see how Mercedes is a "debtor" to the financial industry; she did not have "sufficient" money at one point and therefore was forced to take on excessive "debt."

Angelica reaffirmed that the families she works with in the MEP do indeed rely heavily on check-cashing services. She and one group of out of school youth also explained how migrant workers in the area are just now becoming aware of alternative (but registered) financial sector services like Amscot and Western Union. These businesses, sadly, are the better alternative for migrant workers that have sufficient documentation as they charge much less than the 10-15% that other alternative financial resources charge to cash a check. Michelle put the specific demographic into perspective—highlighting why individuals often turn to the most predatory resources. "Feltons [a grocery store] and gas stations won't cash checks over \$500. Two forms of identification are often required at a bank—they might have one valid form, but usually not two. Those without identification can go to the check cashing locations because they aren't governed by the U.S. Patriot Act and therefore do not always require identification." The Wimauma OSYs confirmed this. Their check-cashing location—a tienda Mexicana—only required a signature. "It doesn't even have to be our real names," one explained. Losing one's name in order to obtain resources is another example of bare life; in order to access their money, migrant workers must be stripped of their identity since they are seen as "debtors" and not categorized as full "persons" due to

their lack of documentation.

Catalina used a tienda Mexicana for fifteen years to cash checks and says she “lost a lot” to interest, charges, and fees. She and her husband have now had an account with a local bank for three years and they cash checks there. She laughed ironically when I asked if she had a savings account, saying they can only “afford” a checking account and have no hopes to save for the future. The only slight influx of money is in January, February, and March when there is an abundance of strawberries. When I asked what they would do if the family suddenly needed money, Catalina said they would ask the bank rather than the alternative financial sector. She believes the length of time with the bank would probably qualify her for a loan even though her account balance is low. Only once before had the family needed money in an emergency and fortunately were able to get a small loan from their friend who did not charge interest. Catalina paid her back the next week when she received her check.

Catalina recognized how lucky she was to have this friend and reflected that sometimes one loan with high interest through the alternative financial sector is all that is needed to keep a migrant worker family in debt continuously. Although I did not come across this in my research, and mentioned so to Catalina, she said it does exist, but rarely among those she knows. This portion of Catalina’s interview echoed an earlier group discussion during which Mario said he is aware that many people fall to predatory financial resources—including going to banks where they do not have an account. It appears as if all locations charge to cash a check, he explained, but since it appears more in a bank (\$7 if the person does not have an account) then people continue to utilize the alternative financial sector. Even those with documentation, Mario believed, do not realize that having an account would make check cashing free; this insight was echoed during a local banker’s interview who must often explain these free services. I found that predatory loans by the alternative financial sector, although discussed as a cautionary tale throughout my research and heavily presented in literature around the alternative financial sector, were never actually experienced by any of my participants. In society, this debt or other types of bad credit scores reflect on “bodies” (individuals) as being good or bad risks for the financial

industry (Peebles 2010:234) and therefore further marginalize these individuals from accessing the role of creditor as individuals are considered to be lacking good “personhood.”

Economic mobility is much more hidden than corporeal mobility. When I asked Catalina how difficult it was for her to open a bank account and what was necessary to do so, she said “facil” [easy]. They asked for her documentation “y ya” [that was all].

“Tiene documentacion?” [Do you [actually] have [real] documentation?] I asked.

She checks her surroundings before shaking her head and whispering “No.”

Catalina and her husband have been in the country over 20 years; are aware of mainstream, alternative, and predatory financial resources; experience higher levels of corporeal mobility; attend MEP meetings at least monthly; are able to extend their time within Florida so that their children can attend school year-round; and, even with “documentation” still cannot access full banking services.

### *Carrying Cash*

There are very concrete reasons why individuals do not like to carry around all their finances in cash. As explained in Chapter One, readily available cash makes it easier to spend money (Barr 2004:3, Bertrand 2006:15), and it requires more work on the individual to track spending by hand and maintain spending reports rather than accessing them online. Cashing a paycheck also puts individuals at high risk of robbery, burglary, or losing cash during a natural disaster (Barr 2004:3, Williams 2004). The stereotype of migrant workers and other low-income hiding money under their mattress or in a cookie jar has real life implications.

If families are unable to secure their money at a bank, then they must keep it at home or carry it with them. Mercedes explained that unlike most pickers in the area (and therefore a majority of the migrant workers), tomato pickers are sometimes paid in cash—she herself has almost always received cash for her labor except when in Michigan. When I asked what she would do when paid, expecting an answer such as hiding it under their mattress, she surprised me. “Mal gastamos,” (we spent it badly) she said laughing. She followed up her answer seriously, explaining that most Mexicans are not taught how

to save in their country. Mercedes migrated to the United States and not until she was older and the work became very difficult did she realize the importance of savings. “En México estamos acostumbrado vivir el día” [In Mexico, we are accustomed to living [and spending] our money day by day]. Now she and her husband keep a detailed budget. Because Florida farmers do not take out taxes when they pay in cash, migrant workers can estimate their earnings better in Florida than up north, where taxes are taken out of their checks.

Carrying cash (which occurs whether the migrant worker cashed their check or is the one of the few paid directly in cash) is becoming less socially acceptable. As more people use credit and debit cards, one migrant family told me, “We don’t like it when we go places and we have to pull out money and people would notice that we have money.” Families feel they are at risk of robbery and the community recognizes this is a possibility. However this places migrant workers in a contradictory position between staying safe from potential robbers and staying safe from deportation of loved ones.

As several migrant workers, MEP employees, and even a banker noted, in addition to the barriers discussed through this thesis, migrants often do not seek to open accounts when eligible because they desire to evade immigration officials. Mainstream financial institutions are required to obtain a valid address to open an account. Concerns over pinpointing the family’s location is particularly heightened in the case of mixed citizenship families where one parent (like Mercedes) might be documented and the other not; therefore, documented or citizen migrant works often wish to remain under the radar to protect extended friends and family, making it difficult for them to choose banking over the perceived safety<sup>13</sup>. Because of this contradiction of two “safety” measures and other issues with opening an account, migrant workers fall prey to those knowledgeable about their financial quandary. “Because of this, everyone knows about them keeping money [and they are robbed]. They really do keep cash under the mattress,” explains Angelica, a MEP recruiter. “It does leave them vulnerable.” Although

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<sup>13</sup> Because of this, the checking account is under Mercedes and her husband cannot utilize it.

migrant workers did not specifically discuss the location of their cash, they did discuss (as this section explores) various issues with dealing entirely (or almost entirely) in cash.

In June 2014, the local Banker Coalition Meeting between police enforcement and bankers revolved around the dangers migrant workers in the area faced. I spoke with Ana, the police officer who, until the position had recently been eliminated, acted as the Hispanic Liaison Officer. Ana confirmed that Hispanics in Hillsborough County are very fearful of the police. They do not call up to speak and report crimes. Even though Ana (a U.S. born woman with Mexican parentage) tried to make it clear that she would be a safe person to report crimes to—even if the person is undocumented—they are still afraid to speak with the police<sup>14</sup>. Therefore, since they carry cash and are known to fear the police and not report crimes, migrant workers become prime targets of what Ana described as “many—sometimes very violent—crimes.” The crimes go beyond stealing cash and involve bringing workers here under the guise of employment opportunities such as maids and then forced into labor and sex trafficking. People become enslaved in the pattern of work and traffickers take away living expenses. Migrant workers are the modern-day sharecroppers, forced into constant debt with no chance of escaping. Migrant workers are therefore reduced to two extremes. They are either categorized as “bare life” (not existent within the recognized financial industry) or reduced to “debtors” (constantly at risk of failing within the mainstream industry and pointing immigration officials to other family members lacking “personhood”).

Im/migrants save regardless of being identified as “debtors” and lacking “personhood.”

Although their status blocks many migrant workers, I heard numerous stories of migrant workers attempts at saving their money that was made complicated due to their lack of safe space in which to save it. Therefore, this “saving” sometimes requires that migrant workers bring large quantities of cash

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<sup>14</sup> Ana spoke about outsiders’ opinions on migrant workers, saying that people do not recognize workers—particularly the undocumented—as human beings. She spoke compassionately about how everyone has a loved one and a family and police need to be able to identify people, especially in cases of crime. “Some people cannot relate to this kind of pain and sacrifice [of being a migrant worker]. People forget their humanity in all of this,” she says passionately. Ana believes everyone should have an identification card so that police can identify individuals, but she is not speaking about deportation. Her continuous repetition of the phrase “I need to know who it is” causes me to suspect that local police are often faced with the task of identifying individuals of violent crimes and even death.

to work. One single mother who in a mobile home with another family could never open an account because she did not have enough money and could not leave her earnings at home. Guillermina, an MEP advocate in one of the high schools, explained to me:

So every day she would carry her money from the season, you know she was working and earning money, cashing her check and she would keep it in one of those travel packs... Well they were pulling plastic toward the end of the season last year and she noticed at a certain point that her little...travel pack was gone. It was like...she lost it. So what happens when they pull plastic, they start picking all of it up and they throw it in a bin or something and then it's kind of melted... She went back to look for it. Could never find it. She, you know, spoke to the farmer and people around there. "If you find a wallet, it's mine." She had all of her season's earnings in that wallet. And she said it was \$5,000. And so she lost it. Never found it. ...she was going to use that money to travel back up North and work a season there and come back down. \$5000 is a lot of money to anyone and especially to her.

As this story indicates, carrying cash makes migrants more vulnerable to economic insecurity.

### *Remittances*

In 1978, when Mercedes arrived in the United States, the only way to send money was through Western Union or a money order in the mail. She remembered the difficulties of making sure the money reached her parents and seven other siblings in Mexico. "No había telefono" [there was no telephone], so it was hard to let the family know when money was coming.

I asked the Wimauma OSYs—the most geographically isolated group with the least amount of available resources—both during the participatory mapping exercise and through three informal interviews how they send money back home. Their response "through the Mexican store" prompted me to ask if the store had some formal system to wire the money. "No. We send it by envelope," they replied, seemingly nonchalant. These participants cash their checks at the store (as stated above, costing them anywhere from 10-15% depending on the day) and send the money in an envelope via the United States Postal Service to Guatemala. Thus far the money (they believe) has all arrived. Although they did sometimes use banks in Guatemala, they are afraid to do a non-bank to bank transfer.

The youths' remittance strategy seemed less extreme the more I spoke with others about their remittance experiences. Two other migrant workers shared horror stories of losing remittances through

more formal transactions. During a bank-to-bank transfer, someone within Mexico “signed” for a \$1,000 check from a migrant family in the United States and the money simply “disappeared.” This migrant worker never found out what happened to her uncle’s money. The other, Catalina, has multiple family members in the United States who consistently send money back to their sick mother. For 12 years they used Western Union, but eventually they switched methods. Instead of the more formal route, they found the use of a tienda Mexicana at \$10 per transaction much cheaper to send money to a bank in Mexico. Two years ago, the family had pooled together a very large amount to pay for her mother’s care and the money somehow got lost. Catalina consistently repeated “No sé que pasó” [I don’t know what happened] and explained that over 18 years of sending money she had never lost any. She was mortified when I told her about the youth sending cash through envelopes and begged me to tell them about the electronic services, worried that they would lose all their money.

### *Understanding Barriers of Economic Mobility*

This section explored migrant workers’ right to “afford” their own money. Financial resources are structured in a way that forces this low-income, mobile population to sacrifice part of their money in the alternative financial sector in order to access any of it. This depreciation results in workers losing income that would help build wealth and eventually allow them to utilize resources that do not cost as much money. Therefore, migrant workers are denied economic mobility allotted to the Banked. This forces migrant workers to retain their status as “debtors” and a lack of acceptable financial resources reduces them to bare life.

Although the fees within the alternative resources sometimes fluctuate, migrant workers still utilize them for three main reasons. One, they are forced to due to corporeal mobility and documentation barriers. Documentation issues also spoke to protecting the extended family; when one person was documented, he or she still approached financial resources with other undocumented family members in mind. Secondly, alternative resource fees are presented upfront unlike banks and credit unions. Several migrant workers expressed issues with “hidden” fees in mainstream financial resources. They expressed

a preference for knowing the service cost and completing the transaction before leaving the location. Money is also perceived “safer” sent through alternative resources after several migrant workers lost money through bank transactions.

Even if migrant workers can access banks, they cannot access the full financial services necessary to address their needs due to their low-income status. As Mercedes explained, having a savings account “costs” too much and opening an account that offers free or reduced remittances is more difficult. Therefore, migrant workers do not appear to be eligible for the types of financial resources that could grow their account even slightly (savings accounts for example) and are forced to also utilize the alternative financial sector to fully satisfy their financial needs. The testimonies of the “Underbanked” were particularly insightful as one financial sector participant described repeatedly how check-cashing and other alternative financial resource fees made her “sick” and called those who run such services “sick.”

Migrant workers’ use of remittances does not go by unnoticed by the banking sector even by those who do not work directly with migrant workers. Discussion on remittances brings the research back full circle in, once again, discussing how banks profit off their customers. As Jonathan—the banker and former President of the State Banker’s Association in Chapter Three—noted from his interactions with the banking community, migrant workers with banking relationships still are not often profitable accounts for banks and are therefore less desired. Migrant workers, he noted, have a tendency to “deposit their paycheck and then communicate with their relatives in Mexico ... and that party draws out the majority of the money...[even if they have an account] they don’t tend to accumulate or maintain very high balances ...if you study our industry and study the worth of those accounts that are less profitable for banks, not surprisingly those would have very very low balances are the least attractive. That way the banks aren’t making money on them; we lose money on them.” Migrant workers—and their frequent utilization of remittances—are seen as “debtors” to the financial industry as potential profits are sent to family members outside United State institutions.

Jonathan continued with brutal honesty. “From a profit motivation standpoint, higher industry



[profit based industry] is under significant pressures to make money nowadays and so if it's not a money maker, no bank is really going to jump up and down about the new product or service even if it has a good altruistic cause behind it... I know very little about migrant workers that do have bank accounts, [but] as a category while it isn't a big segment of any banks' business... [migrant workers' low deposit accounts] would be very very low profitable." Therefore, migrant workers are reduced to bare life—denied necessary financial resources because their accounts are not sufficiently profitable to make them “creditors” to the industry.

Ema agreed that the instability of funding, particularly due to remittances, would require that migrant workers give more. She explained, “If you as Migrant worker B gives me money and this money wildly fluctuates it is going to be very hard for me to invest ...and then aggregate that among thousands of migrant workers. That's instability to my funding and ... I'm going to need something more. I will either need to make that money back ... through knowing that I will have a minimum balance and can lend out a portion or knowing that I will have some transactions occur in that account.” Therefore, in order for the low-income to utilize services to save more money, they either have to pay more or have to somehow grow their funds so that they can become a “profitable” customer and not be charged the fees. In other words, access to and distribution of one's own wealth is only a right given to the wealthier, not to the debtors suffering under structural conditions of “bare life.”

### **Conclusion: Forced into “Adaptations”**

Participatory mapping and other visual methods can be tailored to produce aesthetically pleasing work that serves to expose a social injustice. This participatory mapping activity was conducted for ethnographic purposes instead thereby evoking deep discussion on vital issues rather than producing colorful displays. The difference between the two angles was utilizing the act of mapping and producing a physical product to exist predominantly as “directed against practices of marginalisation and exclusion – against those practices of inscription and representation that fail to include subjects who lack wealth, status and power” (Jordan 2008:166). In other words, participatory mapping based on understanding

resource usage and paired with interviews elicited deeper conversations about issues of corporeal and economic mobility due to the holistic marginalization of migrant workers as “debtors” to the financial industry. The maps show current resource usage, while I critically gazed at safe and efficient financial resources in the area, which workers were not utilizing. As they revealed all the challenges they face in accessing safe and efficient resources, I found myself thoroughly frustrated and angry that migrant workers are repeatedly “told” through policies that they do not actually own the money earned through their hard labor.

Sometimes anthropologists enter the field with the intent to execute a certain research aim and find during fieldwork that other interesting (and unexpected) themes emerge. This was certainly my case as I entered the participatory mapping exercise with the intent to discuss issues such as documentation and instead the conversation was often re-directed toward mobility, revealing new concepts related to space, place, and movement that built upon my original research question. Although the maps created by our participants were not “Westernized” they still represented images understood by everyone within the group. I was shocked to see the different ways they used to represent roads and locations, but understood upon sight that they were manners of travel and utilized places.

While investigating how migrant farmworkers and their families use and understand financial resources locally and throughout their work trajectory, I also found that farmworkers in Hillsborough County do not have the financial support system that literature suggests often exists in migrant and other farmworker populations (Holmes 2014). There was no whisper of rotating credit and savings associations (“ROSCAS” or “tandas”), there was little personal loaning among the group, and even though the same individuals attended classes together throughout the semester and throughout the years before, they did not interact beyond basic greetings.

Denying migrant workers mainstream financial resources has forced Hillsborough County migrant farmworkers into the alternative sector (here represented by check-cashing places and other multiresource locations) thereby depreciating their income and making it increasingly difficult to gain the finances necessary to enter the mainstream. As explored in Chapter Three, credit reports and other

proof of participating in the formal financial sector act to categorize levels of citizenship and financial responsibility; denial of these services reproduces inequality.

As stated earlier, migrant workers face widespread barriers to accessing resources particularly in the financial sector, due to geographical movement, low wages, documentation availability, and more. Because of the mainstream and alternative financial sectors' structures, migrant workers are forced to frequently use multi-source locations such as gas stations and Walmart for their needs, which do not provide the safest and most efficient financial resources available. Therefore, migrant workers and particularly the undocumented must adapt to current financial culture (and exclusion of citizen benefits) in order to survive in the United States. As part of this adaptation, they utilize alternative financial resources. Migrant workers participate in what is often an exploitative financial sector through these measures particularly in the case of the Wimauma OSY, which is not an adequate "adaption" at all.

This chapter explored how both the required corporeal mobility to work and the lack of economic mobility results in a stalemate as migrant workers are barred from accessing their own income and forced to depreciate their funds in order to access any part of their wages. Regardless of length of time in the United States and the strength of social networking, I encountered no migrant family within my research that was confident in a mainstream financial resource and did not have to turn to alternative financial resources. In other words, migrant workers were either unbanked or underbanked.

Furthermore, ethnographic methods revealed how not having an account at a financial institution impacts migrant workers continually and reduces them to a "debtor" status by the industry. The situation forces them to depreciate their funds in order to obtain them or extend them to their family and carry their cash. In considering these two chapters, we see how migrant workers face additional barriers in accessing resources, particularly safe, efficient mainstream financial institutions. Migrant workers are often barred from advocating for changes within bank culture and policies at a federal level, building credit through traditional financial sectors, and establishing a pattern of financial practices that their children and grandchildren can follow.

“Neutral” policies within the banking culture regarding saving, building credit, and minimizing debt have been embedded into the United States socio-cultural framework thereby allotting for structural violence against this economically marginalized population. These policies and the refusal to adopt new policies to serve migrant workers—who are labeled as “debtors” to the financial industry—violate human rights as discussed in Chapter One by restricting access to a basic resource that is vital in establishing a healthy and productive living standard in the United States thereby reducing migrant workers and sequential generations to bare life. In Chapter Five, I explore how migrant workers and families are in debt generationally as they are unable to build an account and a pattern of financial access for their children. I also pose some suggestions to address these issues.

**CHAPTER FIVE:  
“BUT WE ARE TALKING ABOUT THE CHILDREN...RIGHT?”: “ATTEMPTS” AT  
PROVIDING FINANCIAL RESOURCES IN A NEOLIBERAL STATE**

Migrant workers are frequently barred from social and economic mobility by being denied basic resources allotted to citizens. I explore in this thesis how migrant workers face additional barriers in accessing resources, particularly safe, efficient mainstream financial institutions. Migrant workers are often barred from advocating for changes within bank culture and policies at a federal level, building credit through traditional financial sectors, and establishing a pattern of financial practices that their children and grandchildren can follow in future generations.

Chapter Three harkened back to issues of the neoliberal state, concepts of citizenship and what makes someone a “valid” member of society, and begins the examination of the cycle of debt and credit. Those considered unable to adequately contribute to the neoliberal model –and those barred from participating due to “citizenship” and “international security” are labeled as debtors on mainstream financial institutions and overall on society. This is due to the credit-based, neoliberal model’s search for profit also under the guise of maintaining “international security” for “citizens” or those who can financial credit the system.

In Chapter Four we saw how corporeal and economic mobilities (largely in part due to various neoliberal models and a lack of appreciation for farmworkers) results in bare life. As workers continue to seek access to their own money, we see how being labeled a “debtor” in results in a cyclical poverty where low wages are depreciated through the only means available. Migrant workers in Hillsborough County have sought several adaptations to these issues—including the use of multi-resource locations and cellular phones. However, the vicious cycle of debt and credit in the neoliberal state reduces migrant workers to bare life as even those with “sufficient” documentation cannot enter mainstream banking

without accruing fees as they are not considered sufficiently profitable. Over time these neoliberal policies and reducing individuals to bare life becomes “normalized.” History is forgotten and migrant workers suffer from violence exerted at a national, structural level.

This thesis explored how the human rights implications outlined in Chapter One apply to socio-cultural contexts in significant ways. As discussed in Chapters One and Three, banking is integral to success in the United States and can be considered as part of the UN Declaration of Human Rights’ “right to work” by recognizing that work in itself produces money that must be retained in order for the purpose of “work” to be valid. Opening a bank account seems fairly simple to most middle-class Americans, but for a low-income individual it is anything but easy. For someone working outside of the political definition of a state citizen, their body racialized not only by other individuals but also state and federal policies, it is even more difficult.

Structural forces in United States society regarding access to financial institutions, ideals of deservingness, and how the society perceives who can participate in the dyadic relationship between debt and credit in current bank culture impede racialized, low-income migrant workers from accessing the formal financial sector. This restriction denies socio-cultural and economic relationships with people and resources that could provide an avenue for upward mobility. It reduces migrant workers to a body void of socio-cultural significance in the host country; the work therefore reduces migrant workers’ bodies to a labor tool and forces them to utilize the alternative financial sector, which depreciates their income even more. It must be recognized that banking is not a public good, which even those within the financial industry like Ema sometimes struggle to understand.

“I’m part of that group that likes treating banking like it’s a grocery store. Anyone can go in and come out...that’s why I find it very surprising that anyone, ANYONE would use [the alternative financial sector]. Now [payday loans], I get that piece. I understand it. People are cash strapped and need the money now ...they live paycheck to paycheck ... but other services, I mean...I don’t know. I have a very low opinion of those individuals but it’s not an experiential or a professional one but what I’ve read about them.” - Ema

“Like a humanitarian concern almost?” -Cassandra

“Exactly.” -Ema

Throughout my interviews with financial sector employees and migrant workers, I tried to fetter out current and possible opportunities for MEP families. I asked what possibilities exist or could be implemented to improve migrant farmworkers' and their families' access to affordable and safe financial services. Over the year, I realized that migrant worker financial practices are habitual, learned at a very young age, and linked to their specific experiences. Financial institutions' and other organizations' attempts to teach financial literacy are inadequate; they do not account for individualized experiences or the consumer-based economy focus on "buying" to satisfy emotional needs. Additionally, my research on structure of financial institutions suggests that they do not account for the experiences of entire classes of people—the undocumented, the corporeally mobile and economically immobile, migrant farmworkers specifically, etc. Financial literacy is not taught at an early enough age, has inconsistent lessons rather than following a model that provides increased knowledge based on age, and is not integrated into larger topics such as the economy, international relations and politics, and media.

This disconnect between our complicated financial industry in the United States and the knowledge provided to the general public regarding fees, interest, and other issues explored in this thesis somehow results in individuals being blamed for their (risky) financial practices. As explored in Chapters Three and Four, migrant workers in particular experience the structural injustices of credit-based, profit-seeking, racialized mainstream financial practices and are forced into "adaptations" that further depreciate their money simply in order to access their own income. While this thesis does not assign blame to any one group for the maltreatment of migrant workers and other low-income individuals unable to compete in the neoliberal banking model, it does critique the financial institutions' and government's roles in providing transparency and clear directive on how the financial system operates and financial resource options for low-income individuals.

"Neutral" policies within the banking culture regarding saving, building credit, and minimizing debt have been embedded into the United States socio-cultural framework thereby allotting for structural violence against this economically marginalized population. These policies and the refusal to adopt new policies to serve migrant workers violate human rights by restricting access to a basic resource that is

vital in establishing a healthy and productive living standard in the United States; this is another example of how migrant workers and their children are oppressed within the framework of bare life. In this chapter, I explore how migrant workers and families are in debt generationally as they are unable to build an account and a pattern of financial access for their children. I also pose some suggestions to address these issues.

This chapter looks at current attempts to address this issue, presenting first some potential, but still problematic, solutions that exist to the issues identified within this thesis. These include both historical and more recent attempts such as the Community Reinvestment Act and individualized actions from a well-intentioned, local banker that unfortunately do not address the structural issues of the mainstream financial system. I then look at the alternative financial sector as a reaction to the exclusionary nature of mainstream financial institutions' neoliberal model. This section explores how these alternative financial sector resources act as solutions to addressing financial needs of low-income, mobile populations. However, I also explore how the alternative financial sector brings its own set of unique issues of which consumers must be aware.

Following a brief look at the alternative financial sector and reflecting back on the issues migrant workers expressed having in chapter four with this sector, the following portion of the chapter considers contemporary attempts to address issues that arose due to the alternative financial sector, particularly the predatory nature of loans. Here I discuss national movements and consider a comparative possibility in New Zealand. The next section delves into financial literacy, underlining financial literacy both as a way to combat injustices within the mainstream and alternative financial sectors and critiquing the current, decentralized and erratic "system" of financial literacy. In other words, it explores financial literacy practices and issues, including recommendations for improving financial literacy education. Each of these sections explores how the methods respond to the problems that remain from the financial model discussed before.

I then discuss how this research has contributed to anthropology as a discipline, and how this thesis might contribute to anthropologists' understanding of marginalized groups struggling to obtain



safe and efficient resources. Finally, I outline suggestions for future research based on the study's limitations. After exploring all the survival adaptations, possibilities, and more, I still find that no solution revives the small-deposit institutions so desperately needed by low-income, mobile populations such as Hillsborough County's migrant workers.

### **Attempts at Entering the Mainstream Financial Sector**

The plight of the unbanked is slowly becoming a national topic. Despite barriers and a lack of research regarding needs of these populations, there has been movement to opening services to those previously restricted from the formal financial sector. Congress implemented the Community Reinvestment Act (CRA) in 1977 under the guise of community outreach. Specifically, the CRA was meant to reduce “redlining” or discriminatory practices against low-income areas. The Federal Reserve describes the CRA as “intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods, consistent with safe and sound operations” (Federal Reserve 2014). Jonathan described the CRA as something that should be in place so that federal law prohibits depository institutions from re-engaging in discriminatory practices. However, as redlining has been superseded at this point in history, the continuation of the CRA as stated actually promotes practices that might not be as efficient as other efforts in terms of providing access to those under the credit-based banking model.

It [CRA] basically means that there is an expectation for a bank to give back and be a good corporate citizen in their primary marketplace. And that can take a number of different forms or shapes. It might mean ... that an employee serves on a board of a non-profit that is [services] an under-privileged group of people. A lot of employees go into low-income schools and talk to children about the importance of opening a savings account. So it can take on a lot of different shapes and sizes...First of all, it's the right thing to do so we all do it, but I'm not sure that I know banks who pursue aggressively CRA activities hoping it is going to grow their business ...On the other side of the coin you talk about trying to get access to minorities who might borrow money and it's extremely difficult. We have to track all that ...We make loans to people—where they live, what zip code is the bracket, what's the ethnicity.... It's very challenging to find people there that we could make home loans to, etc. So ...banks make an effort there [to perform outreach to low-income neighborhoods as stated by the CRA] but nobody really has the secret solved I guess.

Daniel, who had dedicated the rest of his years to teaching children about savings under a model called “KIDS,” which I will discuss in detail below, said that he did not realize the issues caused from switching from a savings model to a credit-based banking model until he began working in community development for the CRA. His work with the community spurred him to investigate financial education in the United States. Daniel focused on periods of economic downturns and how the “new” neoliberal, credit-based financial model discussed in Chapter Three negatively affects those within the United States.

The proliferation of debt management companies and credit counseling companies ...ads on television and so on...[there is a large] amount of time that is spent on that...And around the same time [I] started to see the decrease in our savings rate in the country. And even though the personal debt was continuing to increase, it was more impactful to our country that we stopped saving... our spending has increased comparatively with the population and the US economy is driven by the consumer anyway. But we always had some money in our pockets with the exception of the Great Depression back in the early 1900s. This time [the economic downturns were] different. And [that's]... why [the lack of financial literacy] caught my eye.

To summarize, the Community Reinvestment Act was originally created so that communities would not be redlined. The costs of CRA contradict the all for profit model that requires banks to maximize shareholder value. Therefore, nowadays, CRA seems to have lost its original sense of purpose of outreach to the low-income community, as depository institutions are not built solely in middle to upper class or white-only neighborhoods and other forms of outreach can be too costly for banks if they attempt to execute plans without grounding the outreach in real issues faced by those they aim to assist.

Efforts could be expanded beyond the original intent in more useful ways than each bank floundering to fulfill the requirement without a sustainable plan for effecting positive change. For example, CRA efforts could extend into offering business advice and support to local organization. CRA could also be teaching financial literacy more effectively or help implement more efficient financial literacy within schools, as I discuss in the next section. However, the CRA is not specific to how a bank must perform outreach to low-income populations and banks have little to no incentive investigate and

execute efforts that go beyond what is stated in the CRA. Therefore, financial institutions provide outreach that is not connected to structural issues low-income face in accessing depository institutions.

One bank in the Plant City area detailed attempts to reach out to migrant workers and the barriers at doing so, making their efforts temporary and minimal at best. Amelia explained how migrant worker customers often do not use their accounts and benefits to their fullest. For example, it is difficult to explain to certain account holders that after so much time with the bank, they have the right to send free remittances to Mexico from their cell phone or computer. However, it requires a one-time set-up, giving an email and address, which migrant workers—even ones she believes have been documented for awhile—avoid doing.

Successful banking with migrant workers is based predominantly on relationships between the tellers and the migrant workers, again pointing to this outreach at temporal rather than structural. Customers get closer to using resources in an efficient manner when good relationships are built. For example, those without an account are charged \$7.50 to cash a check, and they often must present the proper identification to open an account. Amelia and the Spanish-speaking tellers try to encourage workers to look into the benefits of an account. Once the tellers can fully explain that Wells Fargo (and US banks) cannot steal their money—that it is against the law to steal money—then they have no qualms getting a debit card. “A lot [of the issue] is education. We have to build that rapport and trust.” Amelia describes migrant workers as maintaining “loyal relationships” with their individual tellers. “Migrant workers will stand in line for a specific teller. They will even stand off of the line.” Sometimes migrant workers will cash six months of checks and then have nowhere to deposit it. Amelia tries to discourage them from cashing what she said it often around \$5,000, or all their checks, and walking out. She and her tellers are worried about robbery and try to emphasize safety to the consumers.<sup>15</sup> Amelia also explained

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<sup>15</sup> Amelia revealed the recent meeting between police and local bankers, calling it the “Banker Coalition Meeting,” and was the participant that lead me to Ana—Plant City’s Hispanic Liaison Police Officer from chapter three. Therefore, this meeting had recently validated her concern about migrant workers carrying cash. Although three other locations had attended this meeting, Amelia was the only one that thought the content on migrant workers was relevant and a priority.

that some accounts do close after a while because the migrant workers will occasionally settle in Michigan, which does not have many Wells Fargo locations.

One organization that looks predominantly at resources for Spanish-speakers and applies local adaptations to barriers to banking, but struggles with addressing the issues on a structural level is Casa de Maryland. Casa de Maryland is a community organization founded in 1985 that campaigns for immigration reform and social justice for the area's low-income Latino and immigrant community, and provides basic human needs (Casa de Maryland 2014). While the organization focuses on low-income Latinos and their families, it opens services and resources to other low-income communities—immigrant or not—advocating for social, political, and economic justice (Casa de Maryland 2014).

Casa de Maryland's work with the community fostered an unusual collaboration with police and banks in order to protect Spanish-speaking day laborers in the area. Police officers in Maryland observed the number of deadly robberies experienced by undocumented day workers and reached out to the nonprofit organization to find a more permanent solution than oversight. Casa de Maryland and police began work with Wells Fargo, Bank of America, and Capital One to help open bank accounts for im/migrants to protect them from these robberies (Sullivan 2014). This recognition of individuals beyond just those who have their wages stolen and are reduced to victims of beatings shows how collaboration with various sectors can help migrant workers create social and economic ties that stops them from being reduced to bare life. However, this method would need to be applied more broadly in order to have structural significance.

New challenges occur when migrant workers and other low-income groups do manage to enter the mainstream financial sector. As soon as Mercedes opened her first account, credit card companies began sending offers in droves. Bank of America pushed a credit card with a \$7,000 limit and encouraged her to use it and pay the minimum interest to build credit. Mercedes said she did not use the card because she knew about interest. However, she knows several migrant workers who did not know about interest and had to pay a large amount back. Therefore, one banker's attempts to assist local migrant workers does not extend to the larger structural issues that low-income, mobile people face in

both entering and navigating the mainstream financial sector's various resources. There are immediate needs for and benefits of banking for migrant workers; however, the difficulties in doing so must be placed in direct conversation with methods for including migrant workers in the system. In particular, the potential danger that banks present as corporate entities that emphasize the debt culture ought to be recognized.

Understanding and educating about the importance of savings and credit in the United States in a positive manner by recognizing that not all types of financial resources are appropriate for all customers can build upon the recognition of these challenges and possibilities. Ultimately, though, these initiatives are not going to bring back the widespread small-deposit saving capabilities necessary for low-income individuals throughout the United States. Therefore, the ongoing discussion of banking needs for low-income, and its new application to migrant workers, shows how important the topic is for economic mobility and how it should be considered within the framework of mobility as a human rights. In fact, the mainstream financial industry's inability to provide necessary financial resources for migrant workers resulted in a ripe atmosphere for alternative financial resources.

### **The Alternative Financial Sector: An Adaptation and New Challenge**

Banks have been squeezed on all sides by money markets, capital markets, and foreign banks. Banks began to abandon poor areas and post offices remained, but without banking services. And once banks deserted low-income neighborhoods starting in the 1970s, the high-cost payday lenders and check-cashers flooded in (Baradaran 2014).

Although the Community Reinvestment Act is still in existence and some individual bankers like Amelia attempt to provide outreach to non-traditional bank customers, the issues outlined in Chapter Three persist, barring low-income, mobile populations from accessing safe and efficient financial resources. These inadequacies of the mainstream financial sector created a ripe market for the alternative financial sector. I explored some of the aspects of the alternative financial sector in Chapter Four, looking specifically at check-cashing locations with high (and changing) interests, remittances, and briefly discussing payday and other microloans.

The alternative financial sector has bloomed in lieu of small-deposit accounts; however, its services still never perform all the necessary functions. Anthropologists have identified other non-traditional forms of financial institutions and practices throughout centuries (Hornberg 2007, Caldararo 2013, Graeber 2011). They argue that one financial system (such as our mainstream institutions like banks and credit unions) will not satisfy the needs of all individuals in our society. Instead, they have sought alternative financial resources to support those in the community outside of mainstream exchanges through community currencies, barter clubs, and using the Internet as new spheres of exchange (Hornberg 2007:66, Caldararo 2013).

The largest and most successful alternative financial resource in Florida—Amscot—started based on simple observation. Fraser Mackechnie, President and CEO of Amscot and son of the business's creator, calls his family "simple folk" and explains how his father saw a need for services. "A lot of people were going to liquor and grocery stores and Publix [to cash checks]. There wasn't much research involved. We are fourth generation entrepreneurs in business and saw [it as an opportunity to give] great service to customers in a needed area." Amscot now has locations all over Florida with more than 2.5 million customers.

In his interview, Fraser recognized the important services that banks provide a certain customer profile and discussed the importance of Amscot providing services such as check-cashing, remittances, money orders, and more for people not using banks. His father saw the needs of those living paycheck to paycheck and recognized that banks were not necessarily structured to serve those with such low incomes. "You know they deposit money to make loans," Fraser explained. "A bank wants a customer with one million dollars. We want one million customers with \$1." The banking system, he cited, could not support people living paycheck to paycheck; he made it clear that this was normal as both businesses served a different base.

"These folks [those who work in financial sector/ provide policies] have never been in the position their customers have been in...living paycheck to paycheck...that's where we come in." He positions Amscot as having knowledge about local regions and understanding their customer base's

needs better. Fraser says their database shows that Amscot sees many customers for a period time and then they (are believed) to “graduate” out of Amscot and into traditional banking. “We promote that. That’s in everyone’s best interests, including ours,” he says. However, I am critical of this observation, posing that perhaps individuals are not “graduating into the mainstream financial sector” and are instead a low-income, mobile population that moves out of Florida and therefore away from the organization’s statewide reach.

Clearly Amscot’s services are sought after; although the website states that Amscot has 2.5 million customers, Fraser quoted that closer to 3-3.5 million people utilize this alternative financial resource. Individuals drive all the way from Georgia to access Amscot’s locations in northern Florida. The business builds another location where store representatives suggest is “needed;” knowing the customer base is stressed among the business and considered just as important as a bank or credit union knowing its base. Fraser insists that Amscot takes risks for its customers, trying to keep their services low. They cash checks that might bounce, do not charge for money orders (Amscot handles a couple billion dollars of money orders a year with each money order costing Amscot about 40 cents), transport cash to individual Amscot locations, and hold many locations that result in high rent and electric costs. Employees receive between \$30,000 and \$40,000 a year and attend a 12-week training session.

Fraser points out the issue of the alternative financial sector himself; except for one service, individuals must pay to access their money. Certain services are bundled to provide a better deal or “soften the fees of these other services they have to pay when looking at the entire transaction cost,” but low-income individuals still must pay for services to access their money when those with enough money do not. Additionally, while some services are lower (check-cashing services are only 1%, which is far below the Florida Financial Regulations) others are still astronomically high.

“Cash advances” or what is known in other forms as “payday loans” or “microloans” carry an incredibly high interest throughout the nation. Amscot charges 11% for up to thirty days, so \$11 is added to a \$100 loan within the first thirty days. Fraser said Amscot thought of the service because a bounced check results immediately in a large overdraft fee to both the bank and the place from where the check

bounced. He argues that Amscot's fee is much cheaper than an overdraft, and thirty days is a longer period of time to pay back the microloan. However, this "microloan" created by the alternative financial sector, while arguably better than others that are unregulated, can still cause major debt cycles.

Fraser showed sympathy toward the undocumented and stressed the "tough" position that faces the financial industry and the expressed a need for immigration reform particularly because the alternative financial industry's success in Florida indicates that the economy is largely dependent on the work of this population. "Customers have to have a government issued id [to use Amscot services]," Fraser explained. "It is a shame though, because [lack of proper documentation] does exclude many out of the mainstream services."

When I asked Ema whether or not the Federal Reserve discussed issues of the alternative financial sector, she said no. "They do provide a certain service that is not provided by the banking community. What's interesting is I don't think the banking community can provide it [because of government regulations]," she explained. Therefore, although the alternative financial sector boomed as entrepreneurs saw the inadequacies of the mainstream financial sector, the AFS brings new challenges to those seeking safe and efficient financial resources. Whether or not the alternative financial resource is less monitored such as the tienda mexicanas in chapter four or follow government regulations such as with Amscot, migrant workers are still forced to "purchase" their own money by paying major fees to access their income. Below are a few ways in which others have attempted to reign in these negative effects and offer safe resources, some in the alternative financial sector and some within the mainstream financial sector.

### **Reactions to the Alternative Financial Sector**

As described above, the lack of access to banks has resulted in an increase in predatory financial resources within the alternative financial sector. This section explores some of the reactions to predatory practices within the AFS. One method is the utilization of microfinance models, including re-appropriating microloans to assist low-income individuals and families by remaining outside of



mainstream banking and offering an alternative to predatory loans. The second is performing outreach to the Unbanked in a movement called “BankOn.”

A centralized version of microfinance became popular under successful institutions such as Bolivia’s BankSol—1986 to present—and the notably charitable, Nobel-prize winning Grameen Bank of Bangladesh—a project that began in 1974 and was evolved into a bank in 1983 (Schicks 2007: 553, 555). Many microfinance institutions (MFIs) are non-government institutions. MFIs started in an effort to alleviate poverty through the investment in business (Mordouch 2000); they received their funding from “international donors, private benefactors, and governments<sup>16</sup>” (Shicks 2007:552) and eventually some MFIs have become sustainable on private capital markets (119).

Microfinance has notable benefits within high-income countries such as the United States where credit markets are “highly saturated and efficient, and comprehensive social insurance exists” and yet many low-income people are unbanked (Dale 2012:308). As explored in this thesis, low income populations are considered to be too high a risk for mainstream lenders, “unable to offer collateral to banks and are viewed as high-risk due to their low income levels“ (Dale 2012:304), and therefore excluded from safe, fair, and affordable financial products and services that microfinance can provide. Ema recalls how banks in the United States used to have autonomy to provide microfinance.

I actually remember being in a small bank in Western Iowa where the chairman of the board was just telling us how back in the day they used to just provide these local women with kids or school teachers...with these small, temporary loans...they were basically told they can’t do that anymore. This individual who really would love to help the community and he would do that in a way that isn’t predatory but how many other banks will take advantage of that?

Therefore, the purpose and structure of microfinance in many cases is to provide food, shelter, and basic living (Dale 2012:309). This makes predatory microfinance resources detrimental as they effect the very basic of needs—food, shelter, and other necessities—and therefore non-predatory microfinance critically important.

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<sup>16</sup> Banks can also fulfill Community Reinvestment Act credits by financially supporting organizations such as Solita’s House, Inc who provide financial literacy.

Microfinance has moved away from a predominantly credit-based model, which was highly critiqued for two reasons. First, microcredit could create another type of debt cycle (Song 2013, Rahman and Lynn 2001). Secondly, a significant increase in domestic abuse has been documented in parts of Asia where men have coerced women into taking loans and then co-opted funds (Bebbington and Gómez 2006, Elahi and Rahman 2006). These issues have caused MFI to expand their traditional model and incorporate microcredit with savings models as well (Armendáriz de Aghion and Murdoch 2005).

Several organizations have successfully implemented such microfinance programs; they have notable impact on customers and combine loans, credit building, and saving models. Nga Tangata Microfinance in New Zealand is partnered with a national bank to provide microloans at zero percent interest for a year—an extreme rarity in microfinance—and pair loans with personalized budgeting and financial literacy meetings. In general, this MFI’s initiatives include: providing small, interest-free loans particularly for emergency funding like car repairs; constructing special accounts for non-profit organizations; and establishing accessible locations and services for those with physical disabilities. Solita’s House Incorporated located in Tampa, Florida, also focuses on microfinance initiatives, but their services range from those starting to eradicate their debt and focusing on budgeting to clients that are almost prepared to purchase a house, but need to build their credit.<sup>17</sup> Solita’s House Inc.’s focus on microfinance therefore looks to provide the credit the Unbanked cannot access through alternative

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<sup>17</sup> Literature suggests other micro attempts to combat the ill effects of the alternative financial sector and provide pathways to viable financial resources. In the late 1990s, government policies attempted to expand access via initiatives such as Electronic Transfer Accounts (\$3 per month, no minimum for Social Security and other federal benefits, and a one time \$12.60 payment to offset the cost of \$3 a month) and cheaper remittances for immigrants to transfer money to their home bank (Barr 2004:4-7). The State Employees Credit Union in North Carolina provided an alternative payday lending service called Salary Advance Loan Program to break-up the lending cycle and provide loans without high fees and percentage rates. In addition, Banco Popular reached out to 50% of unbanked Puerto Ricans with a service that charged only \$1 a month, no minimum balance, free ATM transactions, free electric and bill payments (Bertrand 2006:15). However, there is a dearth of literature on these topics explaining their broader structure and success.

accounts<sup>18</sup> as well to support those struggling to understand the convoluted mainstream and alternative financial sectors.

Unfortunately, the discourse on microfinance for developed, higher-income countries is limited. Additionally, microfinance is often misunderstood as a model for “developing countries” that focuses predominantly on loans. During my recent job search, I reached out to several major microfinance workers in the area. One well-known microfinance expert immediately directed me to organizations within Latin American countries, “explaining” that microfinance is not compatible with the United States’ financial industry and would not benefit the main population, let alone migrant workers or other low-income, mobile individuals. Therefore, in addition to combatting predatory practices, microfinance also has the important task of combatting misinformation about the uses and benefits of various models outside of traditional microcredit countries like Bangladesh and Bolivia.

Other initiatives to combat the negative effects of the alternative financial sector include efforts that redirect individuals to mainstream banking as well. Founded in San Francisco in 2006, BankOn is a national movement to help unbanked enter the formal financial sector by creating “voluntary, public/private partnerships between local or state government, financial institutions, and community-based organizations that provide low-income un- and underbanked people with free or low-cost starter or ‘second chance’ bank accounts and access to financial education” (BankOn 2014).

On its main webpage, BankOn echoes many of the points made in this paper: many American citizens can access bank accounts through their computers, cell phones, and other devices, but a growing number of individuals in the country are using alternative financial resources that depreciate the value of their earnings. It is difficult to build assets and savings without an account, and this puts individuals and families at risk in cases of emergencies. BankOn lists how many people are unbanked or underbanked, several reasons why people do not have account, and why accounts are important. The movement

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<sup>18</sup> Author is currently an employee at Solita’s House, Incorporated working with programs assessing debt, credit, and microfinance as well as performing housing counseling. This information and more can be found on their website at [www.solitashouse.com](http://www.solitashouse.com).

appears to consider racial discrimination and additional barriers faced by certain groups as the site notes, “Nationally, 54% of black households and 43% of Hispanic households are unbanked or underbanked, compared to only 18% of white households” (BankOn 2014).

The BankOn rhetoric sounds efficient and productive in print, but in reality is not functioning at a high level. I spoke with representatives of three different BankOn partnerships in Hillsborough and surrounding counties, including individuals that spearhead the movement as employees of local organizations, who reported major issues with the system. Their opinions of BankOn ranged from purely pessimistic to optimism, although this range of opinions expressed by the three leaders is representative of what they described as the diversity within each of their branches’ BankOn individuals.

One representative, Matt, felt that BankOn is actually propaganda from the banking system to get more people into the traditional, “formal” banking model and remains a cold, profit focused, neoliberal business model. Another, Wayne, Wayne disagreed with Matt’s statement. Somewhat utopian, he believed that individuals in corporations and nonprofits cared about low-income individuals’ access to banking equally, and that the continuously changing requirements on banking make it difficult for BankOn to fulfill its mission. However, these same people and their larger corporate bodies face competing priorities.

The larger issue is that banks do not report BankOn’s impact –how many new accounts are opened due to BankOn’s outreach efforts—as promised. BankOn branches across the nation experience problems convincing banks to report numbers and therefore accurately analyze the appropriate impact. About 4-5 years prior to our interview, Wayne’s organization managed to get most mainstream financial institutions in the area to reveal minimum requirements for accounts that they utilized. Wayne’s BankOn then used this information to create a matrix, which helped determine which accounts or services were best for each person based on income level. However, BankOn is having trouble getting the banks to update the matrix making it difficult to see whether or not the outreach works. The third BankOn participant, Daniel from Chapter Three, had a more balanced approach to the situation. As someone who understands both the credit-based banking model and challenges of reaching out to the unbanked through

financial literacy approaches, Daniel explains two important aspects. First, banks do not want to report the findings because results are “terrible” even though organizations keep trying to make it work.

I don't think BankOn works. It's not that they can't report; it's that they don't want to because it looks terrible. But they are forced by government regulation to do these programs under [the Community Reinvestment Act]. So the only way that you force [banks] into a corner by having them do something. But then if they report it they look like really bad guys because it's not working. ... I'm not excusing what they are doing...I'm anti-bank...I'm not excusing what they are doing at all. But [you] have to understand what motivates this whole system. And in fact I belong to the organization, which is the Florida base of BankOn... We are the lead organizers and promoters... Why are we still motivated to promote and do [BankOn] when it's not working? If this program were working then banks would be all over the newspapers. They would be reporting it.

Daniel and my conversation eventually made it full circle as we began to discuss why BankOn simply is not working. His second point brought us back to the systematic issues of banking, outlining that awareness is not directly correlated to access. During the time of Savings Banks, “bank not only promoted [accounts], they were providing access,” he explained. “What good is BankOn when you cannot enter the system?” I asked. “Exactly. You have nowhere to go,” Daniel responded. BankOn can reach out to the Unbanked with earnest, but until they have the money to enter the neoliberal, credit-based banking system then BankOn is not going to prove as successful as desired in entering the mainstream financial sector or combating the negative effects of the alternative financial sector. Additionally, BankOn's focus on mainstream financial institutions as the champion ignores the reality of low-income customers whom must also rely on the alternative financial sector as an adaption in order to fulfill their financial service needs.

### **Financial Literacy**

Spending money is patriotic.”- Daniel

“Right. Because you care about your country if you support our economy.” - Cassandra

“Right... And if we are waiting until teenage [years] and later to start teaching them [about the importance of saving and the issues with our neoliberal credit-based banking model], it is too late.” - Daniel

Financial literacy—although not changing the structure of banking—has the power to undermine the negativities of both mainstream and alternative financial resources by providing an understanding of the intricate systems. This section explores how financial literacy must not only be redesigned so that it addresses consumers’ needs, but bank employees must also consider institutions’ vulnerabilities when executing decisions. Not doing so creates additional barriers for consumers and puts them at risk for becoming “debtors” and being reduced to bare life due to the neoliberal system.

In the summer of 2014, I signed into the credit union’s kiosk, indicating my visit was to “open an account” and that I would “talk to the first available.” About forty-five minutes later, I had watched three sets of people leave. I started to get a little anxious sitting in my pin skirt with my folder full of paperwork about the study. The woman next to me caught my eye, and I asked what she was waiting for. “I got in a wreck a few months back,” she explained. Apparently the credit union had cars for sale; the woman said they helped a lot of the community out. But as they were calling my name an hour after my arrival, I realized that the only customers I had seen so far had been as white as me.

By chance, the first person available was the manager of the credit union. After explaining my project, he said I should email him questions and that he would reply in writing. I agreed, but also took the opportunity to draw him into conversation, doubting that he would respond to an email. (And he did not.) He consistently redirected my questions about “migrant workers” to the children of the community and, when I asked whether or not teenagers could open an account, he said at this particular credit union they could cosign with a friend or older family member. The manager expressed continuous concern for children not just regarding—but also including—the use of check cashing locations in the area. When I mentioned that check cashing appeared to some to be more responsive to their needs than the formal financial sector, he said the misuse of resources and use of check cashing “sounds like a lack of education.”

This discourse on the “lack of education” or “lack of financial literacy” intertwined itself seamlessly throughout every interview with financial sector participants and multiple migrant workers as well. Although it was recognized that understanding financial practices was important for children, the

parents' knowledge was considered to be irrelevant. While explaining my thesis project to one manager, he interrupted to say, "But we are talking about the children...right?" as if financial literacy can and should only be taught to those still within the school system. Even bank and credit union managers admitting that financial practices are passed down from parents gained adult migrant workers no sympathy in terms of adapting financial literacy educational materials to assist them.

### *Financial Literacy for Customers*

Very few states actually have statewide financial literacy lessons, as financial literacy is not often mandated by the state or federal governments. Florida is one of the first states to pass a public school education plan that included financial literacy in HB 7031 (Florida House of Representatives 2014). Therefore, the financial literacy "system" is often composed of financial institutions such as banks, the Federal Reserve, and credit unions entering the school system to teach financial literacy as workshops. Due to the sporadic nature, these lessons do not have the opportunity to build upon one another thereby allowing instructors to eventually teach more complicated financial information such as compound interest and housing loans. Additionally, as one ethnographer who works with immigrant populations expressed (and with which I concur) such "lessons" amount to little more than advertising for the financial institutions offering the workshops.

Most financial literacy programs seem to be focused on very basic practices at the grade school level. When I asked Jonathan about his bank's financial literacy lessons as part of their CRA efforts, he said that financial literacy is very basic and does not touch upon the complexity of the system "[We] talk about piggy banks and importance of saving and [ask] 'Do you realize what you can do at a bank?' [But] What do banks really do? They gather money from savers and in turn extend credit [to] people who need to borrow. So [the financial literacy lessons are] very far [from]... what a bank is. I can't say that we have had experience... with older children... [on topics such as]... 'if I need a car loan what steps do I take?' [Financial literacy has not] targeted (to my knowledge) that level [of information.]" Current financial literacy programs—as outlined by the state (which I will discuss more below) and

understood by my participants—do not provide older children and adults an accurate or adequate understanding of the complex financial system. This is detrimental as individuals attempt to understand and navigate the financial system in terms of buying a house, car, or re-paying loans with only partial understanding as to how the types of services associated with these issues function.

Socio-cultural norms are often passed down from one generation to the next and how one does or does not adopt financial practices, including the process of building credit, are no exception to this pattern of knowledge acquisition. Economic and financial socialization theory (Elliot 2012, Danes and Hamberman 2000, Greinstein-Weiss 2011) explains that children and adolescents often learn financial practices from their parents' guidance and behavior. By observing and modeling their parents' behaviors and practicing self-reflection, children develop skills and strategies regarding finances whether negative or positive. It is argued that parental involvement is necessary in development of these skills that children continue to practice in adulthood (Elliot 2012:2, Danes and Haberman 2007, Grinstein-Weiss 2011). Therefore, adults' access to financial knowledge regarding policies, services and products is important in addressing generational banking needs. Additionally, as Chapter Four demonstrated, parents' mistrust of banks can be passed on to their children (Elliot 2012:5-6)<sup>19</sup>.

Both credit union managers near the MEP's headquarters consistently re-directed the conversation back to citizen children and concern for citizen child residents. Neither manager were interested in discussing the well-being of the migrant family at large, although one did bring up the Banker Coalition Meeting discussed in Chapter Three. However, when I asked about the meeting he could not remember any details except that it was "supposedly" centered on migrant families and their risk of robbery and assault. In other words, he did not seem to think the meeting actually impacted him or his customers. The rhetoric of financial literacy is positive, but the information is inappropriately researched and applied to low-income, mobile families. As Daniel said, "Financial education becomes

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<sup>19</sup> One MEP recruiter and I discussed how financial socialization theory might be used in reverse. Although typically children learn finances from their parents, migrant children often teach their parents about resources in the United States. Perhaps, if appropriately taught, migrant children could help their parents understand the U.S. financial sector.



one of the subjects of “maybe I will need it...maybe I [won’t].” Everyone in the United States needs some understanding of the financial system least they avoid exploitation or simple mistakes; what is debatable is who will teach this vital knowledge, to whom, and utilizing what approach.

Therefore, the variety of structural inequalities discussed in this thesis have created barriers for both adults’ and children’s access to banking. Economic and financial socialization theory provides an avenue to understand how children might develop adverse attitudes toward banking if their parents are restricted from using banks. Understanding how financial practices affect the utilization of banking and credit for generations stimulates the argument that the undocumented should be granted access to these resources now. Almost every participant in this study mentioned financial literacy. Some participants thought financial literacy could empower individuals to eventually access non-predatory financial resources. Other participants utilized the discourse of “financial literacy” to blame individuals for their situation, ignoring the structural issues regarding access that are outlined in this thesis. The discussion on this topic will be divided into three sections: current issues with financial literacy, responsibility for teaching financial literacy, and examples of financial literacy in present day.

The current issues with financial literacy are daunting. First, spending more money funding the current system is ineffectual, particularly as we wait to teach children complex financial literacy until they are older. Ema postulated that the system might simply need more time and some adjustments. “One thing [that] is wonderful is you do have a lot of big organizations including the Federal Reserve System [teaching financial literacy. And we have things like ‘Money Smart Weeks’ and our volunteering efforts that individuals make efforts to work with financial literacy programs. You take part in trying to send the message across and getting to young people and that’s just going to take time.” Daniel, who has been executing a new system on financial literacy that begins at a young age and is interested in incorporating new findings into his model, had a different view on current efforts. He starts his understanding on the current financial literacy system by discussing the financial irresponsibility of it.

I’m very critical of where we are and what we are doing with financial education nowadays. I think it is ineffective, wastes time and money, and doesn’t get to the root of the problem. Last year we spent \$700 million dollars on financial literacy in the country

and that's what we have been doing for a few years. And then a recent study by I think it was a couple of professors from Princeton and Harvard they took a look at over 200 different financial literacy programs over the last decade and they measured those people as best they could after the programs and change in behavior was less than .1% eighteen months after they had been through a number of different programs including intense one on one counseling. It tells me the approach we have is not the one we need. ...you know it's the formula for insanity, doing the same things over and over again—that's where we are right now. And it's going to take a new voice and a new approach to financial education if we are really going to turn this around. I'm not only a believer—you cannot convince me otherwise—starting with a teenager to try to teach them financial education is useless.

Financial education is important, but starting lessons with teenagers and providing only a few lessons (rather than a comprehensive overview) to individuals who could soon be making large financial decisions is not a fail-safe system. Narrowing financial education to a few lessons is particularly questionable for low-income, mobile populations like Hillsborough County's migrant workers. As I learned working with two MEP Out of School Youth groups, waiting to teach financial literacy (only) through the school system and in the higher grades is not helpful; my participants had dropped out of school to work before even receiving these "lessons." Therefore, financial literacy takes more than one or two lessons to grasp, and the current system neither starts teaching early enough nor does it provide adequate (in some places it does not provide any) lessons for those outside of the school system.

Financial literacy has challenges based on how it handles the two sectors—mainstream and alternative financial resources. It often argues reasons for why utilizing a mainstream financial institution is important without first discussing why people might be hesitant to bank such as past experiences in other countries, the housing and market crash of 2008, major fees, and other past negative experiences. Financial literacy then champions the mainstream financial sector too heavily, failing to intertwine discourses about the benefits and challenges in both the mainstream and alternative financial sector. It is therefore not truly representative of most low-income individuals' lived experiences, who often must utilize both if not rely upon the alternative financial sector. Therefore, because financial literacy presents the mainstream sector as the champions of the financial industry, they demonize the AFS rather than offering a balanced approach to the issues of interest and charges within both sectors. For example, instead of discussing the reasons why some people might use payday loans and check

cashing services, these services are either brushed over too quickly as a “bad option” or ignored altogether. Moreover, financial literacy education is often targeted to the shrinking middle class and those preparing the lessons are not considering the experiences of low-income, particularly the reliance on both sectors.

Financial literacy content is also problematic. It is taught in the abstract and rather simple instead of relating the information to the financial sectors today. “People don’t understand compound interest. People don’t understand variable-rate loans... And all of these things compound,” Ema from the Federal Reserve explained. Financial literacy models in the present fail to teach realistic models of savings for low-income individuals whom often cannot afford to save ten percent or more. They also fail to illuminate the credit-based model that the United States financial system has adopted since the mid-80s as discussed in Chapter Three. Finally, although compound interest is probably too complex for a second grader, financial literacy fails to have steady programs and models that build increasingly upon earlier-taught knowledge. We fail to tie financial literacy into bigger events, grounding it in a way that has relevancy to individuals who, frankly, might not have their own money to practice with immediately.

This indicates another larger and less approachable issue to financial literacy; although children might not have their own money to make important purchasing decisions for years after learning about the existence of these financial resources, they will undoubtedly be bombarded with consumerist propaganda encouraging them to “be patriotic” and “feel good” by spending money. As Daniel explained in detail, “It’s all about emotion.” Financial literacy fails to address what truly drives spending. “For the last six or eight years I told my audiences I didn’t think we saved as a country anymore because we didn’t know what saving felt like. Money is emotional. We know what spending feels like—it feels good. We didn’t know what saving felt like because it was such a long-term element. Well I was wrong. Our kids know what savings feels like so I started asking...” He then showed me the below figure.



**Figure 4.** Emotions that students listed in activity regarding saving and spending. Credit to TrueWealth Financial

The shockingly negative emotions of saving left me speechless. “Greedy?” I eventually asked, before I remembered our earlier discussion on the patriotic art of spending. Daniel continued, truly driving home the futile efforts of teaching middle school students a brief financial literacy lesson without contextualizing the importance of saving money at a young age.

What chance do you think (if I’m an instructor or if I’m a parent) and I have a child and say, “You know you need to go save your money” ... just telling them [to save] without ...[any further instruction as to why]. What chance do you think we have [in helping them understand the importance]? These are responses from Middle School Students ages 11-13 ...they’ve already got their impressions about money imprinted. You are not going to convince this young lady if she gets angry when she has to save but she has an adrenaline rush when she spends money... “Here’s a budget. Let me show you how to fill out a budget.” Not going to happen... There’s some research out there that say that IQ levels will drop with 13-16 points with financial stress at the time when somebody needs all their thinking capacity. And I think [this stress] leads to some of the poor decisions that someone makes [in regards to emotional spending].

Associated with the emotions described above are the memories of past financial experiences. These memories drive various emotions and actions in financial decision-making.

Someone—preferably someone whom a child admires—needs to provide a motivating factor to truly understand that saving is important. After I shared with Daniel how both my grandfathers worked long, hard hours and were dedicated to saving, he called their influence a motivating factor. My understanding of finances were, “[Saving] is important’ or at least ‘It’s important to him, I want do that.’ A lot of kids do not get that [outside motivating factor].” Additionally, Daniel argues that individuals must pull from past experiences to solve present issues, and often low-income individuals’ past experiences—from their childhood and adulthood—include less-efficient financial resources.

With money, if I don’t have anything [else] to pull from in my memory, I will usually go to whatever the last thing I used to solve the problem. If that was going through the check casher and I can’t find a better solution and I don’t have anything to pull from, that’s where I’m going again. (Even thought it may not be the best solution for me in the long run.) Because my brain forces me to solve the problem whether it’s the right solution or not...[So] if that’s the only memory I have back there that will solve the problem, that’s [the resource I will use].

This understanding of financial literacy and resource usage relates to the findings in Chapters Three and Four. First, as Daniel, Amelia and Jonathan mentioned in Chapter Three and the migrant workers revealed in Chapter Four, the MEP population does not always trust the banking system in the United States due to negative experiences in the past. This is not unique to immigrants though. “There is a myriad of concerns even within our own population here in the US when we look at the economic downturn and the way we have forced people out [of the banking system], especially minorities,” Daniel explains. “Black or Hispanic [populations] that have had such terrible experiences with our banking system that that’s what they are passing on to their children.”

The understanding of past experiences and how this passes to children harkens back to our theoretical framework of economic socialization theory, in which children are likely to adopt the financial practices of their parents who might be utilizing certain resources due to negative experiences in the past. We see how “adaptations” –not always the most economically advantageous—become the backbone of low-incomes’ survival in the U.S. financial industry. Teaching children about certain financial resources is, again, futile when they realize that their family cannot utilize them. When this knowledge is coupled with other factors including documentation, length of time available to utilize

resources, and the geographic proximity of certain resources, migrant workers with documentation utilize these practices. Therefore, I argue that it is important to not just take children's futures into considerations in terms of financial literacy, but also parents' and other adult migrant workers.

### *Teaching Financial Literacy*

Educators might be able to overcome some of these issues, particularly consumer-driven propaganda and children learning their parents' financial practices rather than recognizing that their financial situation might look completely different. However, this would require agreement on actually teaching financial literacy. Although almost every participant mentioned financial literacy, few agreed upon who should be primarily responsible for teaching it.

Based on this thesis's discussion of our financial industry's drive toward profits in a neoliberal, credit-based model, I can say with confidence that banks and credit unions should not be the driving force of financial literacy education. Ema expressed that this would be a problematic partnership in her discussion of lenders and profit incentives.

When you have individuals who are incentivized to get rich with their lending practices you basically light the dynamite. But I think a lot of this comes down to [financial literacy and] personally I don't think it's the government's responsibility or the financial institutions' responsibility to provide financial literacy... Because the banks can ultimately get away with some of this stuff.

Amscot, the alternative financial resource business discussed above, offers financial literacy classes. I asked Fraser about their financial literacy program, reminding him that I am working with migrants and that my research shows that standard models for financial literacy that ignore the alternative financial sector were pretty useless to this population. Fraser admitted that Amscot's financial literacy sessions are under-attended. He also passed responsibility onto the education system, arguing that there should be a mandatory class in high school to discuss the difference between credit and debit, what a check is for, and more. Although both these informants are in a way passing responsibility on to someone else, they are at the least recognizing their models' incapacity to effectively teach financial literacy.

Public schools are a central venue where financial literacy could be taught every year in a program that builds appropriately. Educators should be able to teach—or could be taught to teach—financial literacy as related to multiple topics in school—international economics, simple and compound interest, politics and international relations (social studies), current affairs including our increasing focus on national security and terrorism, business and more. As Ema stated, “[Financial literacy] should be part of every single required [grade]—elementary school, middle school through high school—there should be some financial literacy building on the years.”

Unfortunately, suggested financial literacy plans throughout the United States (until just recently) have been wildly inappropriate for the reality of our financial system. For example, fourth graders were to demonstrate a standard of saving by drawing a picture of a piggy bank and discussing finances in terms of “Feed the Piggy” (AICPA 2014). Not only was this a kindergarten-level activity made slightly more challenging by adding discussions of savings and spending, it was insulting to a fourth grader’s intelligence. “They will stop buying into the idea and the concepts,” Daniel argued. However, having some financial literacy program is arguably better than no financial literacy education; there are no federal requirements for financial literacy. Some states try to implement wider legislation within their borders, but there is no consensus on what to teach or whom to teach nor is there consistency across state lines.

In 2013, Florida adopted statewide standards for financial education from the counsel of economic education (National Conference of State Legislatures 2014) in an attempt to provide more holistic financial education. International standards provide guidelines for increasing financial literacy (Council for Economic Education 2013). However, just over half (about 28 at the present time) states have even attempted to pass legislation regarding financial literacy in their states (National Conference of State Legislatures 2015). Each state’s legislation targets a different population and provides diverse material for teaching what is perceived as the most important aspects of financial literacy in that state to the targeted population.

Based on the lack of consistency both federally and within states, I suggest individualized financial literacy classes for each school based on the demographic. A detailed, national financial literacy base with individualized components implemented in the school is logical for many reasons. Apart from the obvious—our education system exists to teach—providing a grounded, applied financial literacy component would also help to ground other subjects to daily living. Students begin “using” money (their “earliest access to a debit/credit card” as Daniel points out) as soon as they start school through the lunch program. Focusing on financial education throughout the years also provides a more subtle way to teach the topic as well as effectively building upon knowledge learned throughout the previous years. The various subjects that can incorporate financial literacy also provide an avenue to discuss finances as related to all income levels.

The money poured into inefficient financial programs could be redirected to bolster education throughout the country, a decision that would both support our public education system and address the need for financial literacy. Although this goes beyond the scope of this thesis, as a daughter of a public school teacher and a volunteer within two diverse school systems (Iowa and Florida), I know that teachers are underpaid and under supported. Simply asking them to spend more time looking at how to integrate yet another essential topic is unreasonable; in order for a successful, national financial literacy program, the money spent on financial education through the Community Reinvestment Act, the government, and other organizations must be redirected into our education system.

Finally, parents must be able to teach financial literacy to their children. This is a difficult angle to address for many reasons, but particularly since most parents who cannot access the financial system in an effective way will also have difficulty teaching their children how to do so. Access could be related to class, documentation, or past experiences, but regardless it is still a hindrance to relying on parents to teach financial education. To use a parallel example, anti-smoking campaigns are hindered when children return home to a smoking family. In this research, the Out of School Youth—whom likely had at least one financial literacy lesson—still admittedly followed the financial practices of their parents, regardless of differences in documentation.



Mercedes and I spoke in depth about the issues migrant families have in teaching their children financial literacy. She and her husband have two children ages 23 and 16. First, Mercedes explained that having problems within the family—whether it be finances, illness, relationships, or something else—makes it difficult for children to learn broadly. When I asked Mercedes specifically whether or not she speaks with her children about finances and how to save, her response was, “Ahora, sí.” [Now, yes.]

The inconsistency of income—based on the larger inconsistency of farmwork and seasons across the nation—makes it especially difficult for families to teach financial literacy. Mercedes was generous to share a broad view of her personal financial history. She and her husband did not know how to budget and save upon arrival to the United States. Because of this, she taught her children budgeting and other positive financial practices when they were older. They teach their children not to buy worthless things, a lesson that resonates. Their 16 year-old is receptive, carefully saving money and already wanting to start a job. However, the oldest son spends most of his money on food and “experiences.” Although he has an account and direct deposit, the emphasis on spending to satisfy emotions (as discussed above) is stronger than the knowledge that he needs to save. Mercedes and her husband use their story to try to help her son understand.

Yo hablo mucho con el y mi esposo también. Le decimos, “Mira, fíjate. Lo que pasamos nosotros porque no tuvimos un plan de ahorrar, de gastos, de nada... Yo tengo 49 años y mi esposo 45 y no tenemos ahorros... ni casa propia tampoco. Tienes que empezar a ahorrar.” [I talk a lot with my son and so does my husband. We tell him, “Look at what happened to us because we did not have a plan to save, [understanding of our] spending, of anything...I am 49 years old and my husband 45 and we do not have any savings...and no house of our own. You have to start saving now.]

These issues are not unique to Mercedes’ family. When I asked her—as Vice President of the Parent Involvement Class—whether or not she (or others) talk with MEP families about banks and finances, she said it was very limited. Personally, Mercedes shares her experience regarding the importance of saving and budgeting, trying to encourage individuals to evaluate their spending decisions wisely. For example, if a family pays for a large quantity of television channels and only uses a few, she suggests they could reduce the amount of channels to save money. She talks about the importance of

status symbols to some. “They live in bad houses, but drive good cars,” Mercedes explains. “[But] if you get deported it isn’t worth it. So why buy a nice [item] like this, [rather than save]?”

Many families work hard, but do not have money. “No sabe como hacer cosas con bancos”— They do not know how to use banks, budget, and avoid predatory resources; “the children do not know [about financial resources] because the parents aren’t educated [about financial resources],” she explains. “Sometimes a couple can get \$1,300 a week picking strawberries during the height of the season. However, since they have no avenue to save, they are unable to retain that money efficiently and therefore have no savings when the strawberries grow thin.”

It was clear during the interview that Mercedes’s comment on “saving” was not related to having a savings account. Her reflections were based on the necessity to learn budgeting and the “hidden” costs of utilizing both the mainstream and the alternative financial sector as well as larger issues faced by low-wage workers. Additionally, Mercedes argued that not only do migrant workers have to utilize resources that depreciate their income; other resources for those with higher income actually grow their income, such as certain savings and investment accounts. Some of these resources were available to Mercedes with her documentation and the combination of her, her husband, and her adult children’s income. However, her family’s lack of understanding in regards to the banking system and the previous negative experiences with U.S. banks impeded understanding and, ultimately, her family’s avenue to savings.

A MEP recruiter said during her interview that no one has ever asked her how to get help to go to a bank. The families will discuss and ask for help about everything except for finances. I mentioned how in other places, low-income people sometimes come together and talk about how to save and the best way to keep money, even participating in rotating savings and credit associations (ROSCAS). The recruiter said that migrants already know how to be careful with their money, but then paused. Although migrant workers are careful with their money, she explained, they could be increasing their “carefulness” were they aware of all their financial options. MEP families do not appear to talk about finances to each other and they could be making better decisions when it comes to exchanging and caring for money, as confirmed by both the recruiter and Mercedes. Migrant workers try to teach their children, but do not

have a thorough understanding of the financial system themselves. Financial literacy is not directed at teaching parents even though economic financialization theory and interviews such as with Mercedes shows how financial practices pass from parents to children.

### ***Financial Literacy (and Caution) for All***

Above I explore financial literacy in relation to the consumer, but financial institutions must also be critiqued for inappropriate actions executed within the institutions that ultimately harm consumers. Ema argued that there's a major human element to banking; this stemmed from conversations of bank failures, loaning, and financial literacy. First, bank failures, she clarified, do not occur overnight.

Most failures involve lots of planning, lots of bidding, and when a bank is shuttered it opens up the next day with a different name, usually the same employees...regulators are involved sometimes over a year and leading up to a bank failure first of all trying to prevent it...ultimately when we hear bank failed during crisis doesn't mean the community without banks. It just means that the entity that existed before didn't have enough capital didn't have enough liquidities and was not viable.

A bank's viability is not the fault of the consumer, but the consumer can "pay" for the bank's actions.

Ema explained that deposits do not disappear and typically all operations are normal throughout the process. However, account services of failed banks can—and often do—become more restrictive and less beneficial to consumers in order to avoid another bank failure. "Maybe ... the old [bank] provided 30 years at like a crazy rate and the new bank might just say we never are going to do that again...They may add different aspects or require more documentation, which is very common of a failed bank." The Federal Reserve finds that often failed banks "were lending loans that were in many cases ... lacking the financial information to support whether this loan [could] be repaid or not... These things should have been asked previously [to obtaining the loan]." Therefore, consumers become entrapped in the institutions' own lack of financial literacy.

## **Contributions to the Discipline of Applied Anthropology**

This project was grounded in anthropological theories and frameworks that are not always in conversation with each other, particularly the intersection of neoliberalism, debt and credit, bare life, and economic socialization theory. This was only possible by engaging with the challenging methodology of “studying through” to see how the historical reasoning for neoliberal policies became “forgotten” and migrant workers, experiencing these policies and considered “debtors” of the system, are reduced to bare life. Studying through, while difficult to gain access to those commanding more powerful positions, is vital for anthropologists examining resource dispersion. Anthropologists, particularly applied, activist researchers, must not shy away from these barriers; working to understand those in power is necessary to find avenues to address inequities.

I show in Chapter Two how executing the research in several stages resulted in more appropriate and relevant questions for both the financial sector participants and migrant workers. Using participatory mapping—a method not frequently utilized in anthropology—helped reduce power differences between the researcher and participants by being participant-driven, revealed what could have been considered irrelevant information on behalf of the participants, and built good repertoire through a fun activity. I believe this method was crucial in understanding the issues facing migrant workers’ access to financial resources and hope that other anthropologists can use this example as a model for participatory mapping with other marginalized groups.

Anthropologists play a unique role in combating these ever-present discourses by revealing issues of equity for resources allotted to “developed” persons or “creditors.” They have the opportunity to “ask crucial questions regarding people’s access to resources” and explain that it is “vital that these questions stay on the developers’ agenda” (Gardner and Lewis 2005:354). Anthropologists are also needed as discourse often claims that certain “rights” are actually burdens or drains on the state (Kelley 1997:82). In terms of this thesis, I asked questions about the development of financial resources for migrant workers, critical of the way these individuals have been “otherized” and placed outside of

resource access due to the neoliberal-banking model and “rights” of those who can participate as full-fledged “citizens”.

This research reveals several key aspects of the financial industry. First, it identifies another marginalized population—the Unbanked—which society ignores, but yet often blames for their inability to navigate the convulsed mainstream financial sector. It shows the industry’s focus on profit at the expense of all other factors, including the human right to access one’s own money. This research explores how key figures in the mainstream financial sector understand the reason for and execution of policies differently, thereby creating revealing a disconnect in service within the industry. This realization should empower anthropologists to “study through” the financial industry and other industries in order to truly understand how and why marginalized populations have lived experiences that are seemingly so different from policies’ stated purpose. This research questions the financial industry’s right to without people’s income and critiques the system’s leniency with the rich and damnation of the poor by their practices in depleting low-income workers’ wages through unjust fees to access their money in both the mainstream and alternative financial sector.

Finally, this research adds to the literature on migrant workers in significant ways. First, access to financial resources is largely under-researched across disciplines, but particularly in anthropology. This thesis research asks important questions regarding migrant workers’ access and use of both the mainstream and alternative financial sector as well as posing questions for future generations. Secondly, the research offers a counter-argument or—maybe more accurately—a counter-narrative to other migrant workers. MEP families in Hillsborough County do not appear to utilize other “adaptive” methods in migrant worker literature including rotating savings and credit associations (ROSCAS), inner-network lending, and social networking more broadly. Perhaps related to migratory patterns, the mixed level of documentation, the sheer quantity of migrant workers in the area, or other factors, migrant workers in Plant City offer a different story than those in other anthropological narratives.

## **Future Research**

Although politically aligned with migrant workers and those supporting them, I found myself engaged with a myriad of other groups with various levels of influence and power, like the Federal Reserve. By studying through, I learned that policy makers and implementers (such as bankers) often do not understand how policies affect migrant workers. Several participants asked why migrants face barriers, showing genuine interest in how their resource affects these populations. Additionally, participants often revealed how they are constrained by structures—particularly federal and international laws. This resulted in “passing the buck.” I yearned to conduct participant observation with a bank manager or policy maker. If I did, would I find these individuals willing to advocate on behalf of low-income, mobile, non-traditional (sometimes undocumented) individuals?

Worse was the realization that certain alternative financial resources—particularly the rather successful services of Amscot—do not exploit individuals as much as possible as they remain in competition with other businesses to charge individuals to access their own income. Amscot, as Fraser Mackechnie, President and CEO, was certain to note, charges well below the state fee limits for its services (Florida Financial Regulations 2015). Although it is unfair that low-income are charged anything to access their money, the alternatives from some, including but not limited to Amscot, are not as bad as they could be.

Due to the constraints of a Master’s thesis I was unable to address several lingering questions and concerns that I hope others will pursue. First, my research uncovered insights in many directions; some supported and some contradicted current literature, and I was unable to pursue all of these insights. This was especially difficult due to my two divergent participant populations and the two-year process of a Master’s thesis. Data was made more difficult by the hesitancy of my participants to allow recording; this has resulted in less direct quotes from my participants and forced me to use “grouped” responses rather than giving voice to various participants. This was especially true during the participatory mapping exercises where I heard over 30 voices, but was unable to separate them in presenting the data.

Due to Hillsborough County migrant workers' trajectory, I was unable to spend more time with this population investigating migrant workers' practice much beyond the three MEP groups. Although I would argue that these migrant worker participants were at various stages in their lives and that I spoke with a variety of other individuals throughout my participant observation, I believe the research would have been strengthened if I had been able to perform outreach to individuals who were not as active in MEP. I also would have liked to perform various forms of analysis on the participatory maps. Although maps themselves are data, arranging the data in various manners would result in new insights. Due to time constraints and the complexities of this process, I utilized the simplest form of coding (that is, by type of resource).

Another limitation to this study is a broader critique of studying up and studying through. In terms of studying up, gaining access to individuals in the financial sector was difficult and mostly negotiated due to my personal connections. Conducting a wider scope of interviews with financial industry members would be incredibly difficult. Although the data collected revealed important insights, it would be interesting to pursue the various contradictions outlined (particularly in Chapter Three) that show a disconnect among various financial sector employees in understanding financial resources. However, it might be difficult to obtain an interview with these individuals.

In terms of studying through, it would have been advantageous to have more time with both sectors in order to delve deeper into issues and questions raised by both sides. Unfortunately, the time constraints once again required that I stay within the scope of my thesis and limited exploring some of these possibilities. In particular, I propose a deeper exploration of the alternative financial sector in Hillsborough County—particularly locations such as tienda Mexicanas that are sometimes (according to my participants) owned by other immigrants.

This thesis in no way supports the predatory options within the alternative financial sector nor argues for the discontinuation of all alternative financial sector resources. I worry that the alternative financial sector will come under heat both from the government wanting to better control who uses it (thereby shutting the undocumented out from accessing their money) or from concerned citizens who

dislike that people are charged to access their money. However, curbing or abolishing the alternative financial sector without providing avenues for those unable to enter the mainstream sector would leave large quantities of individuals without an option to access their money.

For purposes of this thesis, I call for three changes that could be implemented immediately. The first recommendation is recognizing the importance of relevant and individualized financial literacy for people of all ages and particularly for low-income, marginalized groups facing additional barriers such as non-traditional documentation. Financial literacy should be taught at increasing levels of complexity throughout the school system and by other entities that can reach adults. We must not wait until high school to teach financial literacy and, in the same vein, we must not assume that high school students and adults have in-depth understandings of our complicated mainstream and alternative financial sectors.

Second, non-traditional groups—those not already institutionalized as part of the financial sector—must research and implement financial resources for the marginalized within their communities, particularly microfinance programs. Organizations ought to act as stewards for grant money, creating programs that both teach low-income individuals about financial resources and provide an avenue to non-traditional forms of savings and credits. I argue for utilizing microfinance models to avoid debt cycles and repair poor credit; we must alter the discourse on microfinance and embrace it as a possible avenue for low-income individuals. In successful cases such as those within organizations like Hillsborough County’s Solita’s House and New Zealand’s Nga Tangata Microfinance, these small loans create undeniable change in individuals’ lives. The individualized financial guidance that accompanies the microfinance options reduces the outreach of predatory institutions and supports individuals. Providing this alternative can be the vital help needed to keep from losing one’s home and entering a cycle of debt<sup>20</sup>.

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<sup>20</sup> In 2014, United Way launched an Assets Limited Income Constrained Employed (A.L.I.C.E) Report. ALICE is an acronym that identifies the “population of hardworking Florida residents who live above the poverty threshold, but are unable to able to afford our region’s high cost of living” (United Way Suncoast 2014:12). Almost 50% of Hillsborough County is considered “ALICE”—just one emergency away from abject poverty. Each ALICE, when



As explored within the examples of Nga Tangata Microfinance and Solita's House, Incorporated are several types of programs under the branch of microfinance. Although some groups have found rotating credit and savings associations successful, I argue for the implementation of more Individual Development Accounts (IDAs), particularly when funds are available from grants, private donors, and other sources including mainstream financial institutions that wish to fulfill their Community Reinvestment Act credits. IDAs that match the quantity that individuals deposit (Sherraden and Gilbert 1991,) were successfully launched in the progressive state of Iowa in 1993. Today thirty-three states promote the matching funds accounts in partnership with nonprofit organizations or divisions of state or local government (Miller 2007). The clear issue to implementation is that in order to provide IDAs there must be a source of money with which to match individuals' deposits as well as a steward organization to distribute and monitor the funds. However, not only do IDAs help create a positive savings and credit line, it also helps low-income build their wealth. Additionally, this type of return can act as an incentive for individuals to attend more personalized financial literacy assistance.

During the initial stages of my research, I spent time with the advocates and office programmer of the MEP and served as a presenter for the Extended School Year. This volunteer work—teaching financial literacy classes based on information gathered during the first wave of research—was helpful for MEP in filling a presenter slot and providing relevant information that is focused on the lived situation of migrant workers. I focused these lessons on three major themes: the differences between mainstream and alternative financial resources and why each resource might be necessary based on documentation and income level, the purpose of checks (which I found most migrant workers receive) and basic concepts of interest so that children could see the impact of even “low” interest fees, and finally individualized budgeting on low-income wages. In continuing with the anthropological tradition of reciprocity, I have provided these financial literacy classes to MEP so that they could be re-taught.

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faced with an emergency, could benefit from a microloan rather than being forced to turn to alternative, predatory lending institutions.

Additionally, I have made new suggestions based on the students' responses at the end of the summer session.

During my interviews and participant observation with migrant workers, I aimed to provide information about possible financial resources in the area and produce materials to further MEP's educational goals. I am also going to share my findings and specific migrant workers' needs with Daniel's local financial literacy organization; he hopes to work with the Hillsborough County School District and to teach classes that address issues facing migrant workers and their children specifically based on information from this research. I have also encouraged other groups teaching financial literacy to not only be reticent of these issues, but to incorporate them into their financial literacy models when appropriate. I have strongly suggested that these groups consider holding specific workshops for migrant workers (adults and out of school youth) and for their children in collaboration with the MEP.

I conclude by stating my allegiance to the migrant farmworkers in Hillsborough County who perform the most physically grueling labor imaginable and still have the strength to attend MEP classes in order to seek better opportunities for themselves and their loved ones. Despite their long days, my participants were never too tired to offer hugs or get to know me personally. They were immeasurably considerate, treating me as a guest within their homes even turning on the air conditioner or offering a chair and divulging their most difficult moments in response to my questions. This research leaves me with a call to further investigate financial barriers faced by this population and the sequential consequences.

"The more I learn—the more I try to help—the more I realize that I don't know anything, and that I'm hardly doing anything. Talking to one of the [MEP] families tonight...well, I felt like my heart was breaking," I confessed to my undergraduate mentor and dear friend.

"Good," she responded. "That means you are doing something. Your heart will continue to break throughout the years. And that's why it matters. That's why you will keep doing it."

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APPENDICES

**Appendix 1: University of South Florida Institutional Review Board Letter**



[REDACTED]  
Cassandra Decker Anthropology Tampa, FL 33612  
RE: Expedited Approval for Initial Review  
IRB#: Pro00016303  
Title: The “Other” Side of Wall Street: Banking, Policies, and Adaptive Methods of U.S. Undocumented Workers  
Study Approval Period: [REDACTED]

Dear Ms. Decker:

On [REDACTED] the Institutional Review Board (IRB) reviewed and APPROVED the above application and all documents outlined below.

Approved Item(s):

[REDACTED]

\*Please use only the official IRB stamped informed consent/assent document(s) found under the "Attachments" tab. Please note, these consent/assent document(s) are only valid during the approval period indicated at the top of the form(s). \*\*Waivers are not stamped.

It was the determination of the IRB that your study qualified for expedited review which includes activities that (1) present no more than minimal risk to human subjects, and (2) involve only procedures listed in one or more of the categories outlined below. The IRB may review research through the expedited review procedure authorized by 45CFR46.110 and 21 CFR 56.110. The research proposed in this study is categorized under the following expedited review category:

- (5) Research involving materials (data, documents, records, or specimens) that have been collected, or will be collected solely for nonresearch purposes (such as medical treatment or diagnosis).
- (6) Collection of data from voice, video, digital, or image recordings made for research purposes.

Appendix 1 (Continued)

(7) Research on individual or group characteristics or behavior (including, but not limited to, research on perception, cognition, motivation, identity, language, communication, cultural beliefs or practices, and social behavior) or research employing survey, interview, oral history, focus group, program evaluation, human factors evaluation, or quality assurance methodologies.

[REDACTED]

[REDACTED]

As the principal investigator of this study, it is your responsibility to conduct this study in accordance with IRB policies and procedures and as approved by the IRB. Any changes to the approved research must be submitted to the IRB for review and approval by an amendment.

We appreciate your dedication to the ethical conduct of human subject research at the University of South Florida and your continued commitment to human research protections. If you have any questions regarding this matter, please call 813-974-5638.

Sincerely,  
Kristen Salomon, Ph.D., Vice Chairperson USF Institutional Review Board

**Appendix 2: Hillsborough County Schools Institutional Review Board Letter**

Hillsborough County  
PUBLIC SCHOOLS  
June 16, 2014

Ms. Cassandra Decker  
[REDACTED]

Dear Ms. Decker:

The Hillsborough County Public School district has agreed to participate in your research proposal, The "Other" Side of Wall Street: Banking, Policies, and Adaptive Methods of U.S. Undocumented Workers. A copy of this letter MUST be presented to all participants to assure them your research has been approved by the district. Your approval number is RR1314-80. You must refer to this number in all correspondence. [REDACTED]

[REDACTED]

[REDACTED]



**Appendix 2 (Continued)**

Good luck with your endeavor. If you have any questions, please advise.

Sincerely,

TD/mt

cc: Georgina Rivera Singletary, Director of Migrant

Dr. Catherine Batsche, Director of Tampa Bay Educational Partnership

### **Appendix 3: Interview Participants**

Below are two tables showing the dates, description and pseudonym of my participants. Interviews that occurred during classes do not show specific dates in order to protect the safety and education of those involved.

#### ***Migrant Worker and MEP Participants***

<b>DATE</b>	<b>INFORMATION</b>	<b>PSEUDONYM</b>
1/2014	Male; Migrant Education Program Teacher and Migrant Advocate; first generation	Jacob
2/2014	Male; Migrant Education Program Wimauma Out of School Youth	Gabriel
2/2014	Male; Migrant Education Program Wimauma Out of School Youth	Jorge
3/2014	Male; Migrant Education Program Plant City Out of School Youth	Jose
3/2014	Male; Migrant Education Program Plant City Out of School Youth	Luis
3/2014	Male; Migrant Education Program Plant City Out of School Youth	Mateo
3/2014	Female; Migrant Education Program Migrant Advocate; leads MEP class	Guillermina
7/8/2014	Female; Migrant Education Program Recruiter	Angelica
7/14/2014	Female; Local farmer family member known for employing and housing migrant workers	Michelle
9/10/2014	Female; Hispanic Liaison Plant City Police Officer; first generation	Ana
10/9/2014	Male; Migrant Education Program Parent Involvement Group	Mario
10/9/2014	Female; Migrant Education Program Parent Involvement Group	Catalina
10/13/2014	Female; Migrant Education Program Parent Involvement Group; Vice President	Mercedes
11/8/2014	Female; Migrant Education Program Migrant Advocate; former migrant worker; family of migrant workers	Isabel
11/8/2014	Female; Migrant Education Program Migrant Advocate; former migrant worker; family of migrant workers	Daniella
11/8/2014	Female; Migrant Education Program Migrant Advocate; former migrant worker; family of migrant workers	Alana

**Appendix 3 (Continued)**

***Financial Industry Participants***

<b>DATE</b>	<b>INFORMATION</b>	<b>PSEUDONYM</b>
7/14/2014	Plant City Credit Union Community Financial Center Service Manager	Unnamed; referred to by title
7/14/2014	Plant City Credit Union Community Financial Center Service Manager	Unnamed; referred to by title
7/14/2014	National Bank, local Plant City Branch Bank Center Manager	Amelia
7/15/2014	Local Area BankOn Liaison; employed at local nonprofit	Matt
7/15/2014	President/CEO of Local Bank with connections to big business; former President of Florida Bankers Association; has lobbied for local, state, and national policies in banking	Jonathan
7/18/2014	Compliance Officer of Local Bank	Rae
7/14/2014	National Bank, local Plant City Branch Bank Center Manater	Unnamed; referred to by title
9/17/2014; 10/2014	Federal Reserve (Bank) Examiner	Ema
11/18/2014	President of Amscot; son of Amscot's creator	Fraser Mackechnie (no pseudonym)
7/18/2014	Local Area BankOn Liaison; employed at local nonprofit	Wayne
7/16/2014; continued correspondence	Assisted in creating the national form of Bank of America; creator of local financial literacy programs for children; participates in Florida Prosperity Program	Daniel

#### **Appendix 4: Participatory Mapping Products**

Below are the maps produced during the participatory mapping exercise with three MEP groups. They are separated by individual maps and group maps.

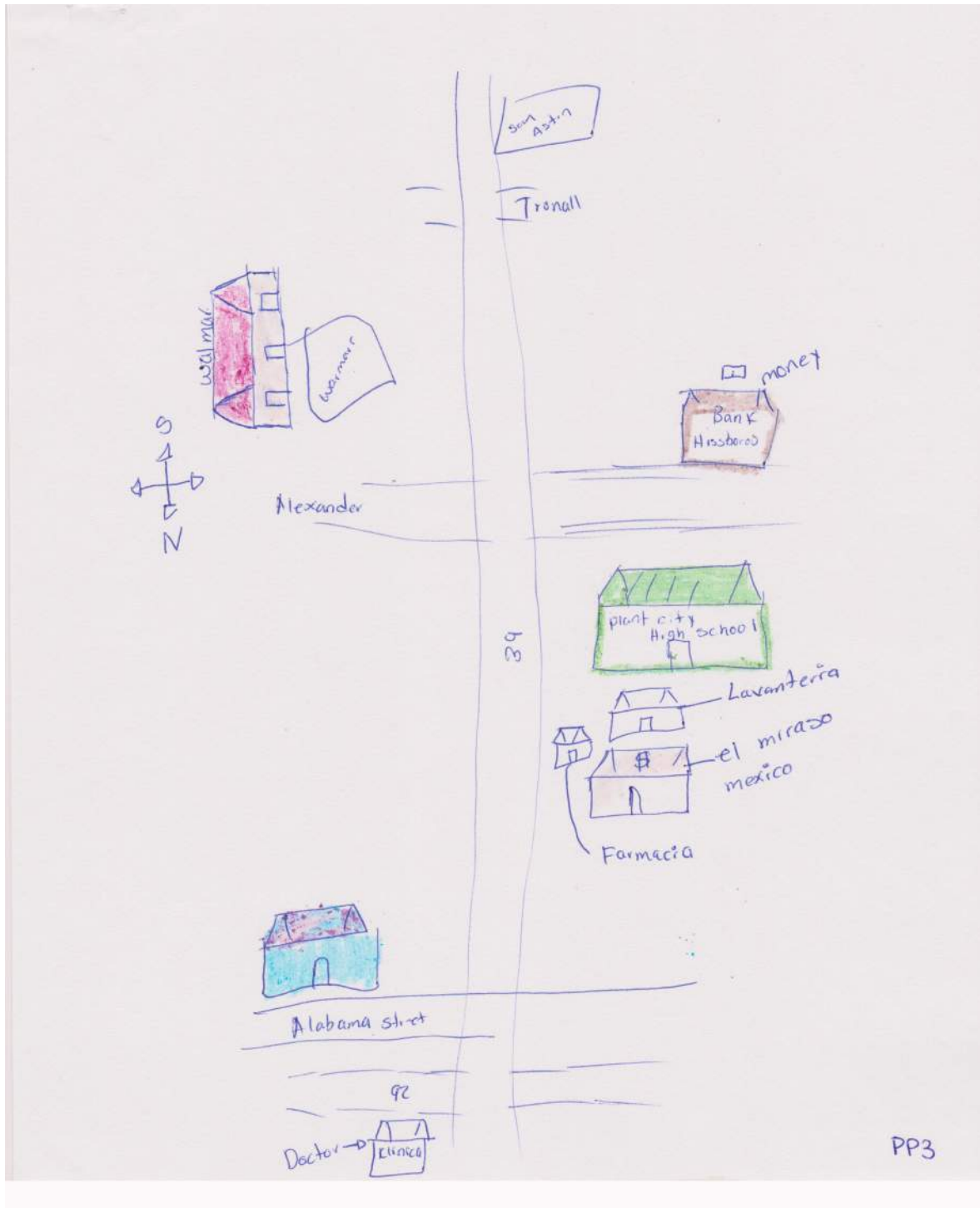
#### ***Individual Maps***



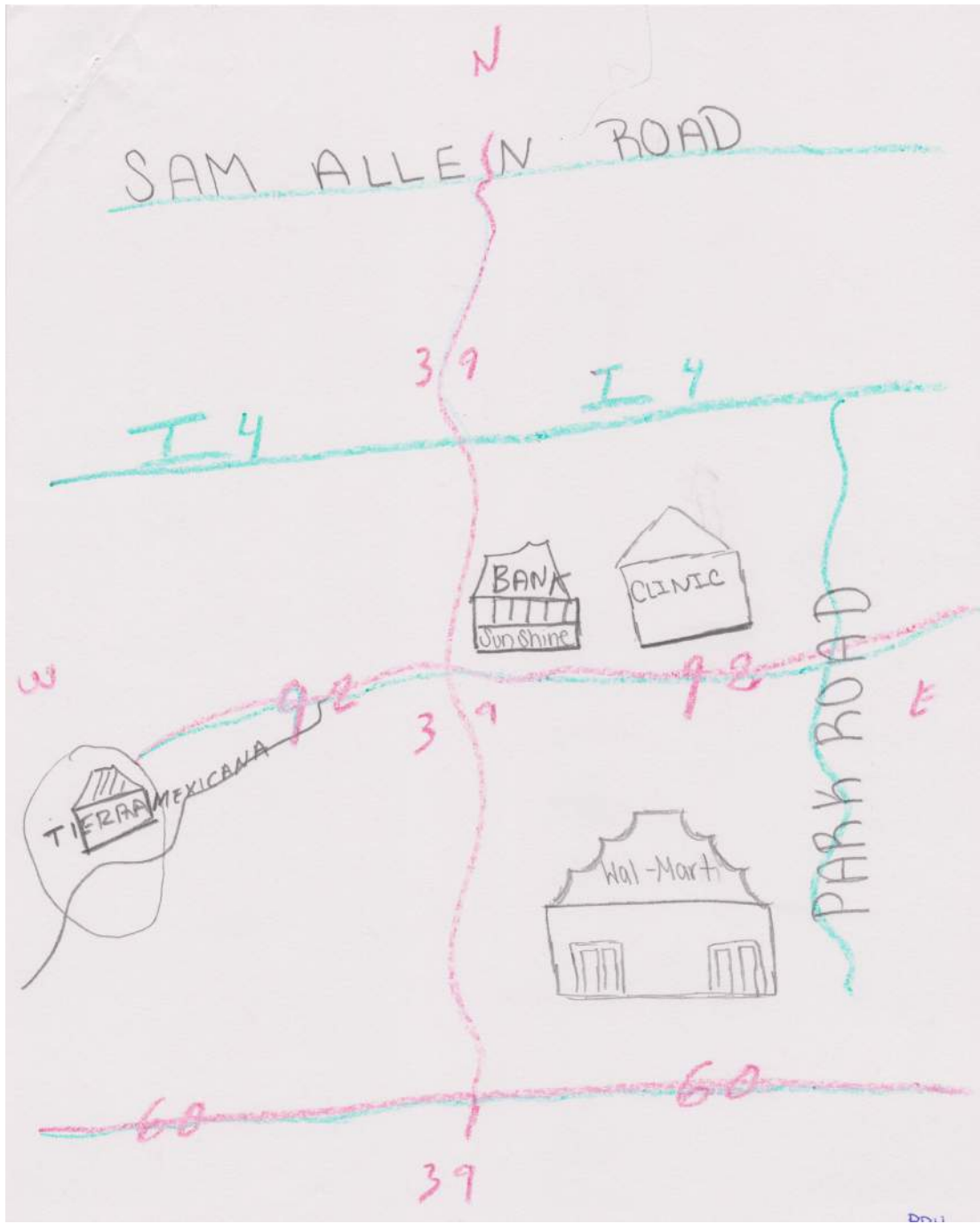
**Appendix 4 (Continued)**



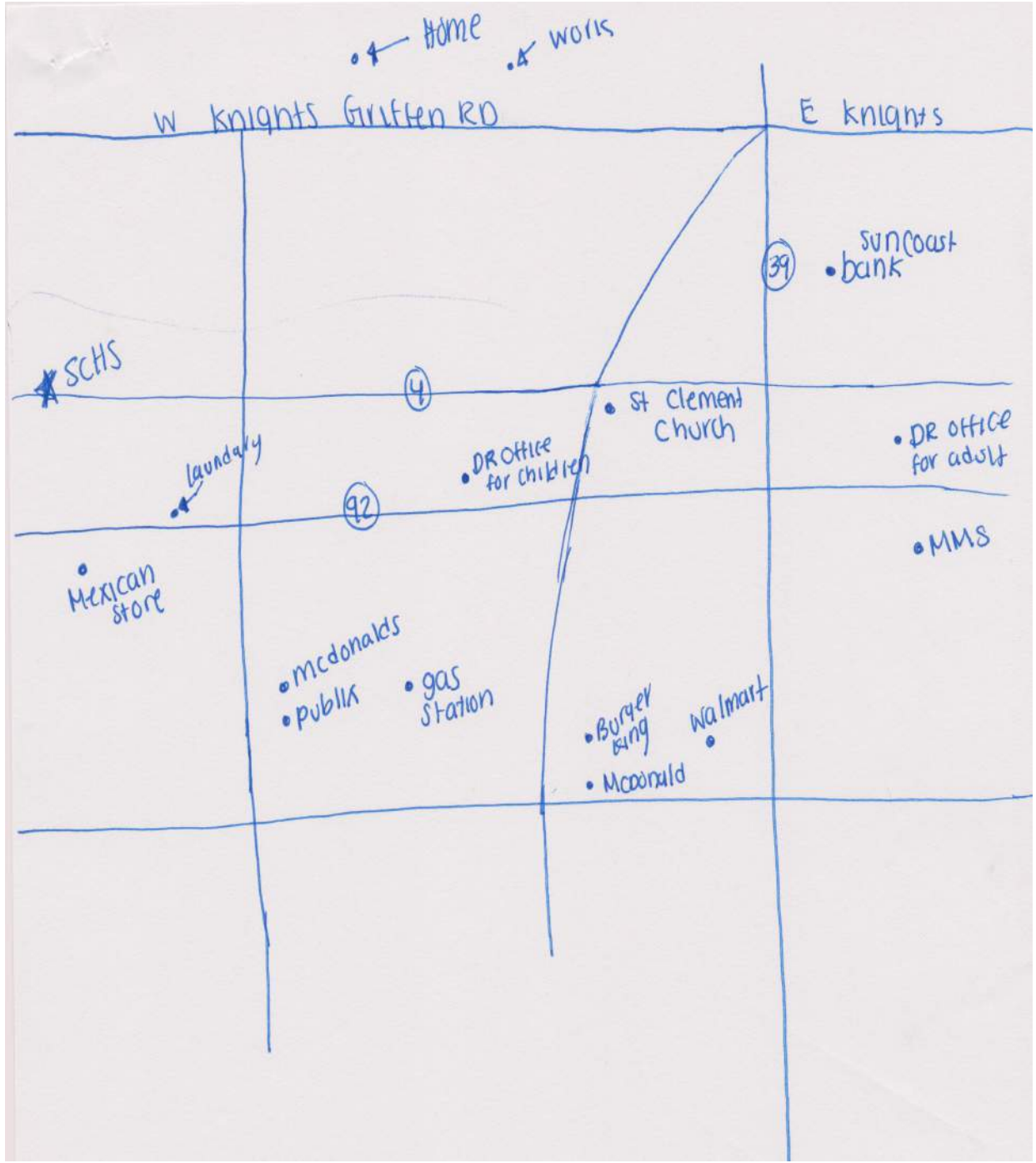
Appendix 4 (Continued)



Appendix 4 (Continued)



Appendix 4 (Continued)





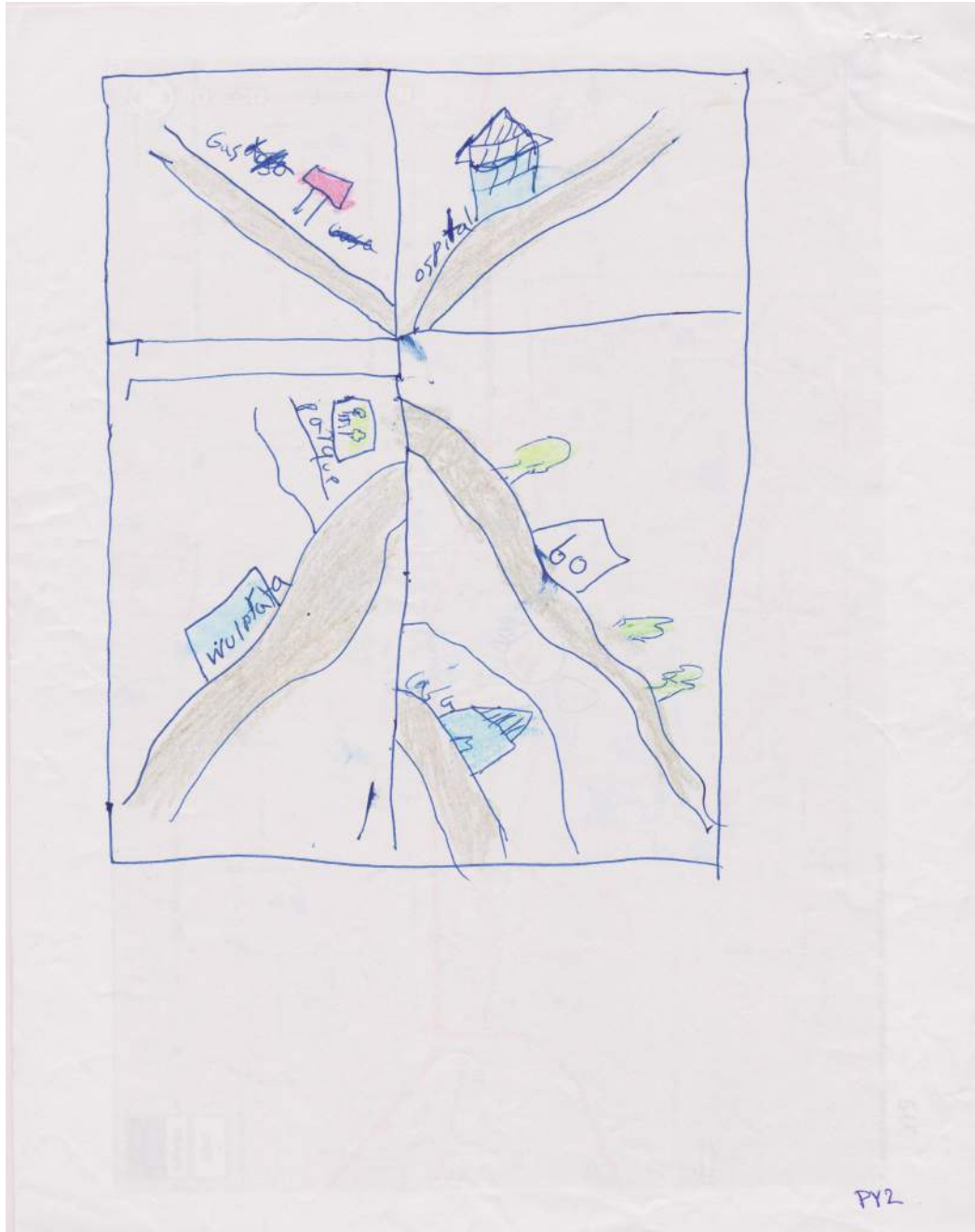
Appendix 4 (Continued)



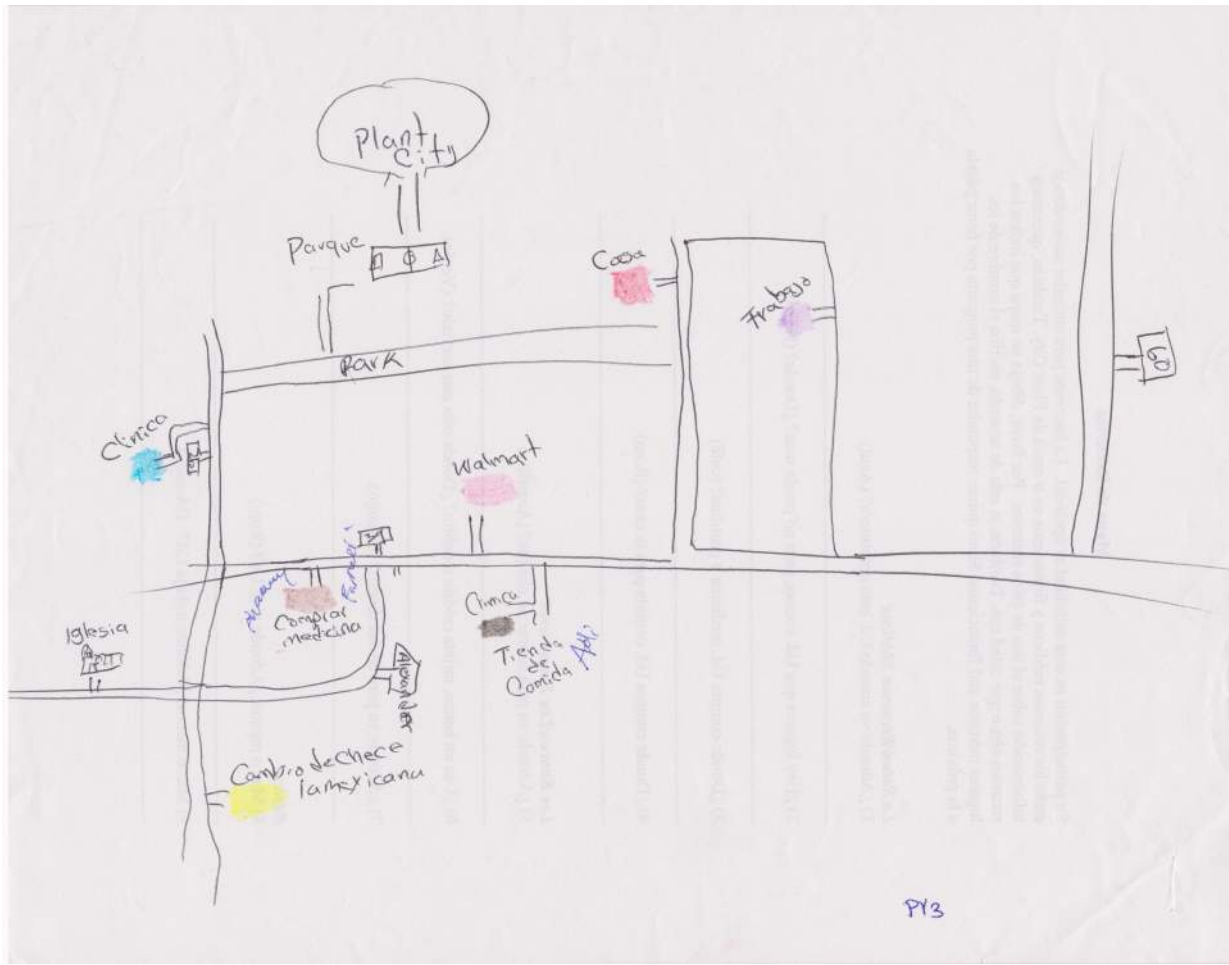
**Appendix 4 (Continued)**



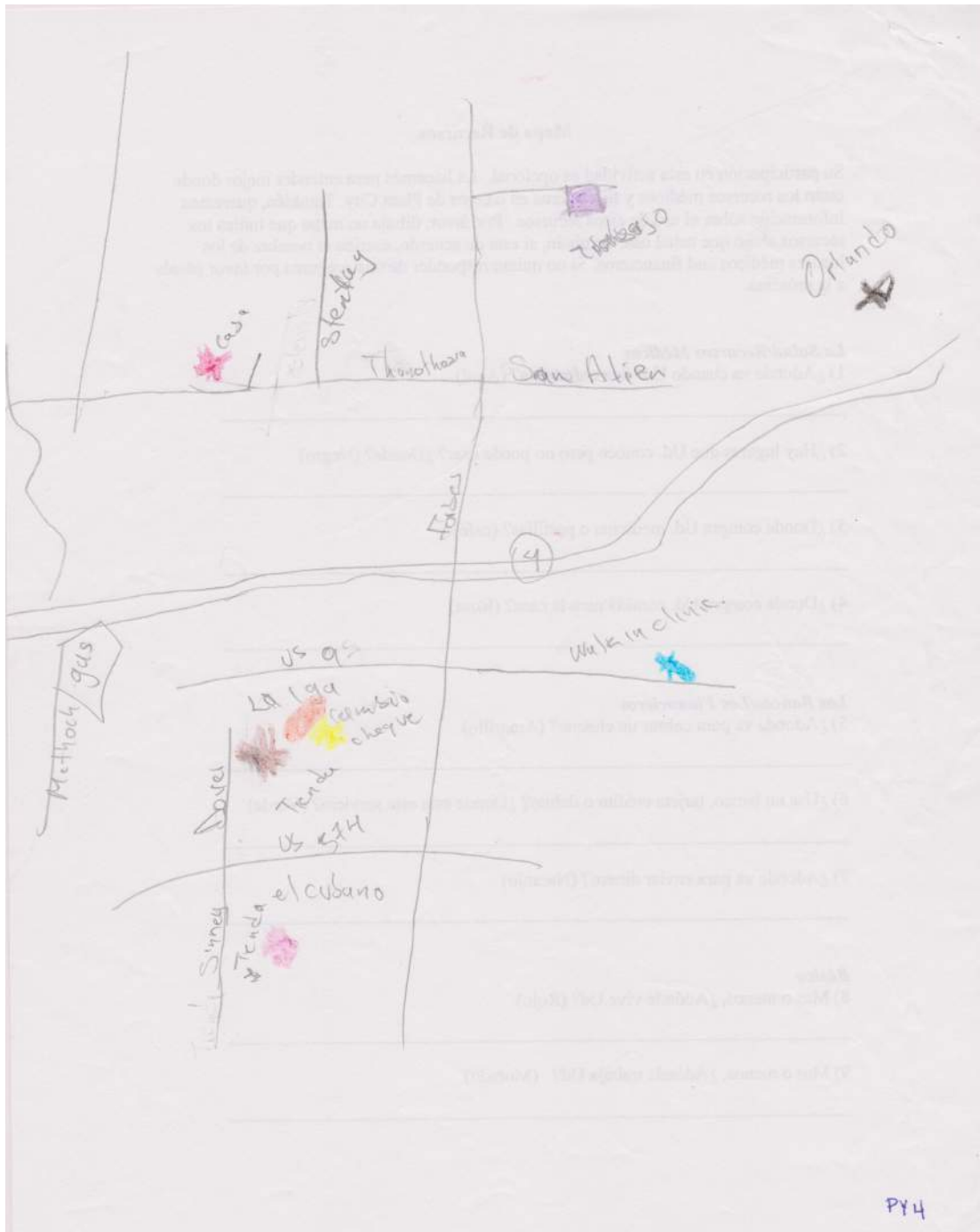
Appendix 4 (Continued)



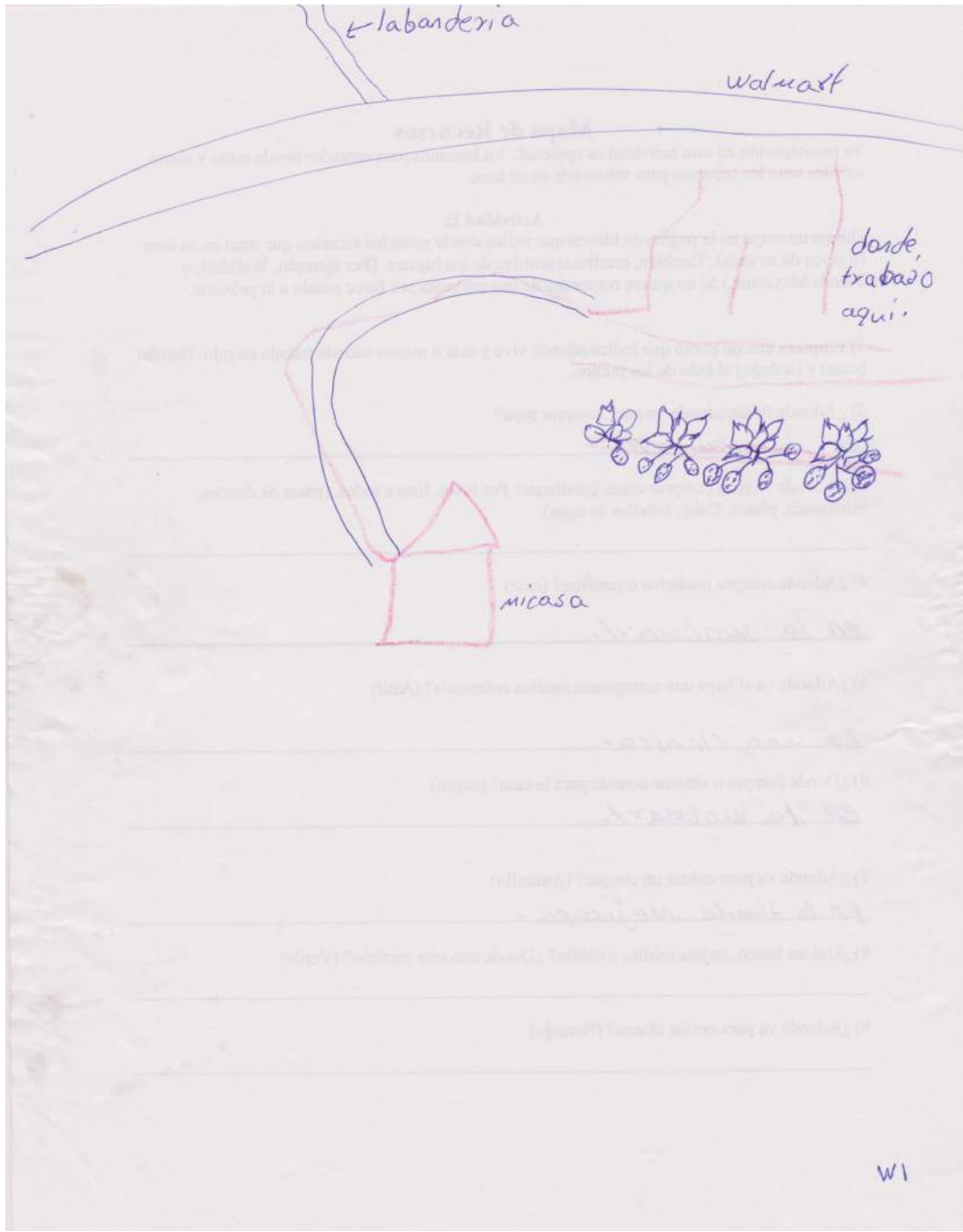
**Appendix 4 (Continued)**



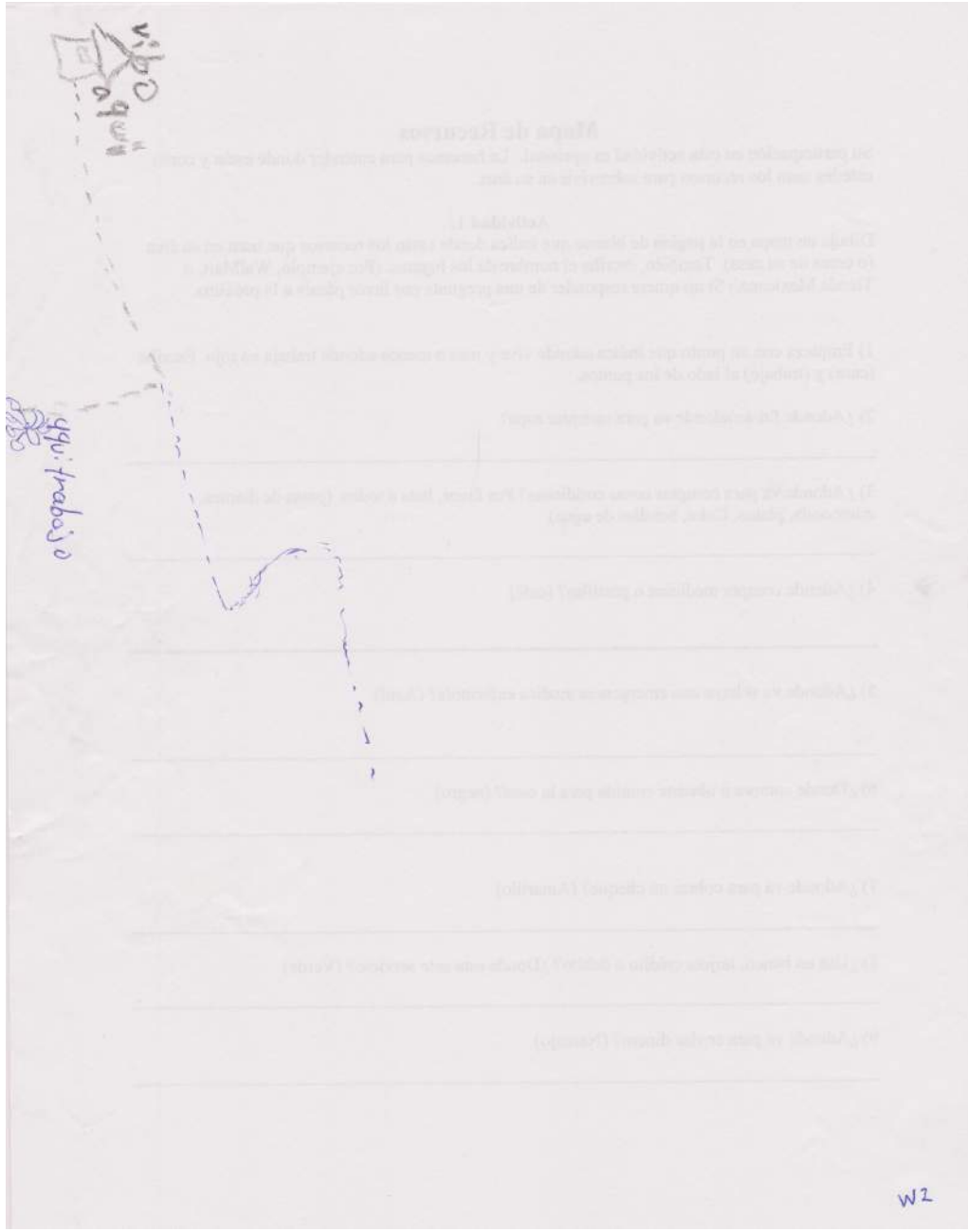
**Appendix 4 (Continued)**



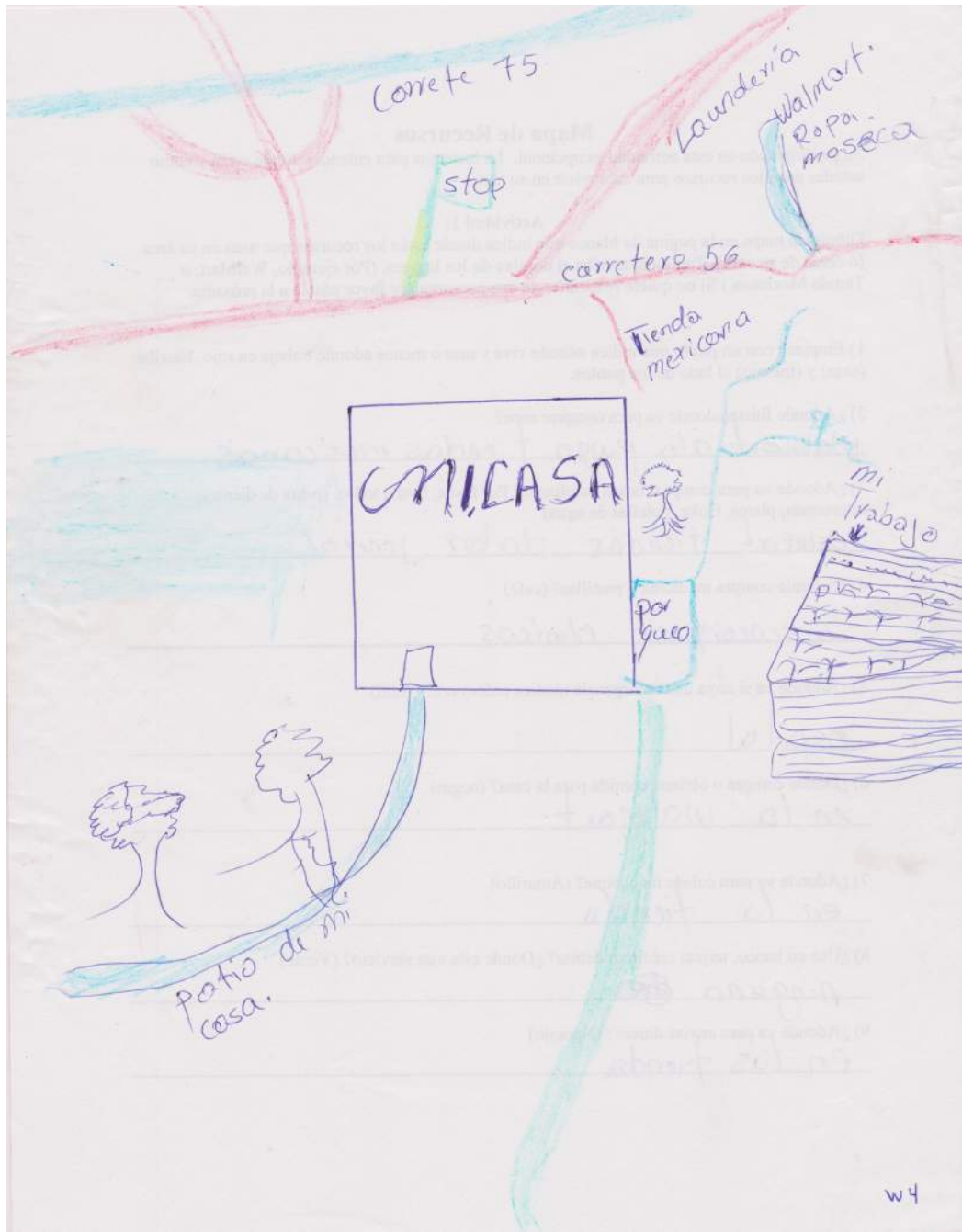
**Appendix 4 (Continued)**



**Appendix 4 (Continued)**

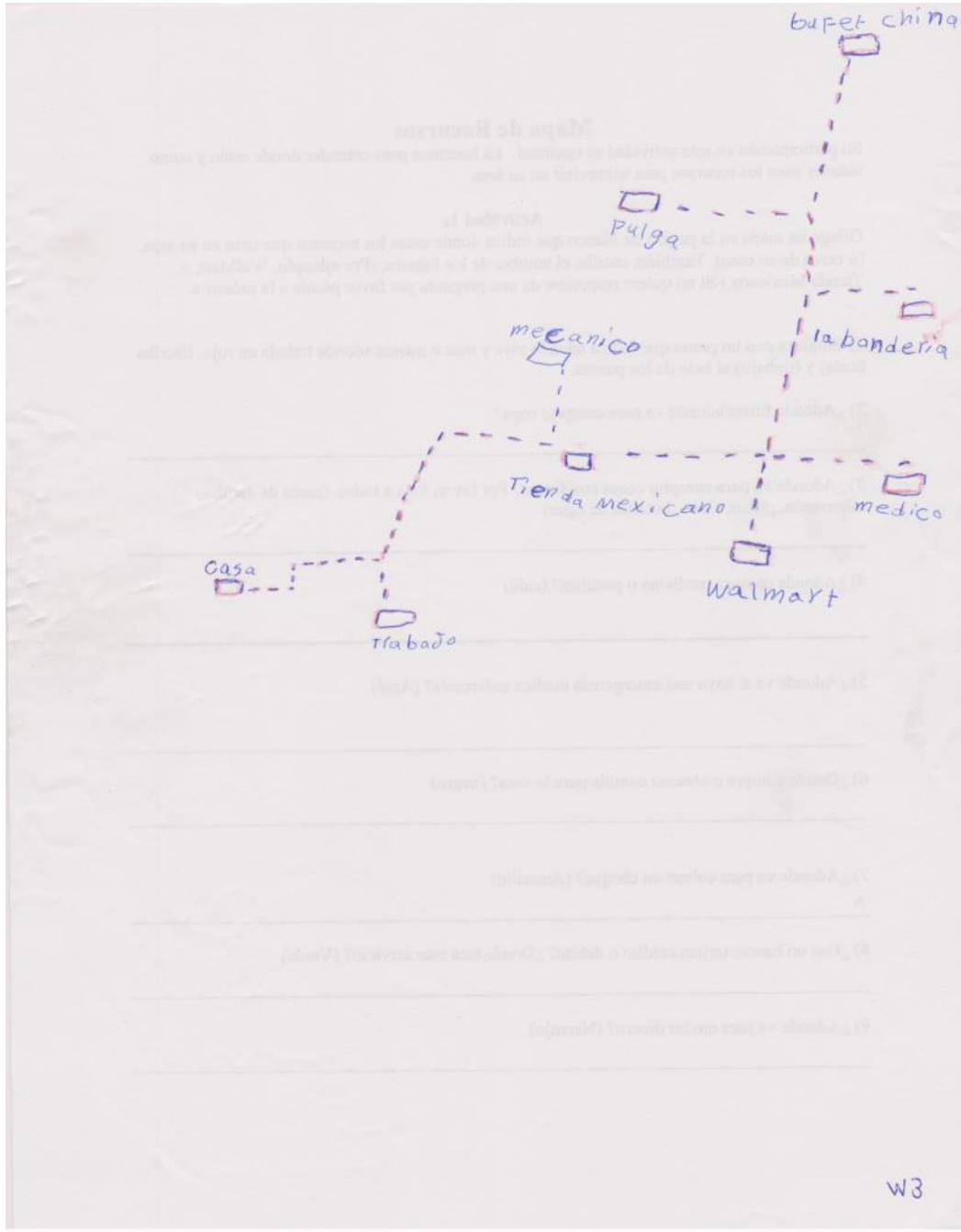


**Appendix 4 (Continued)**

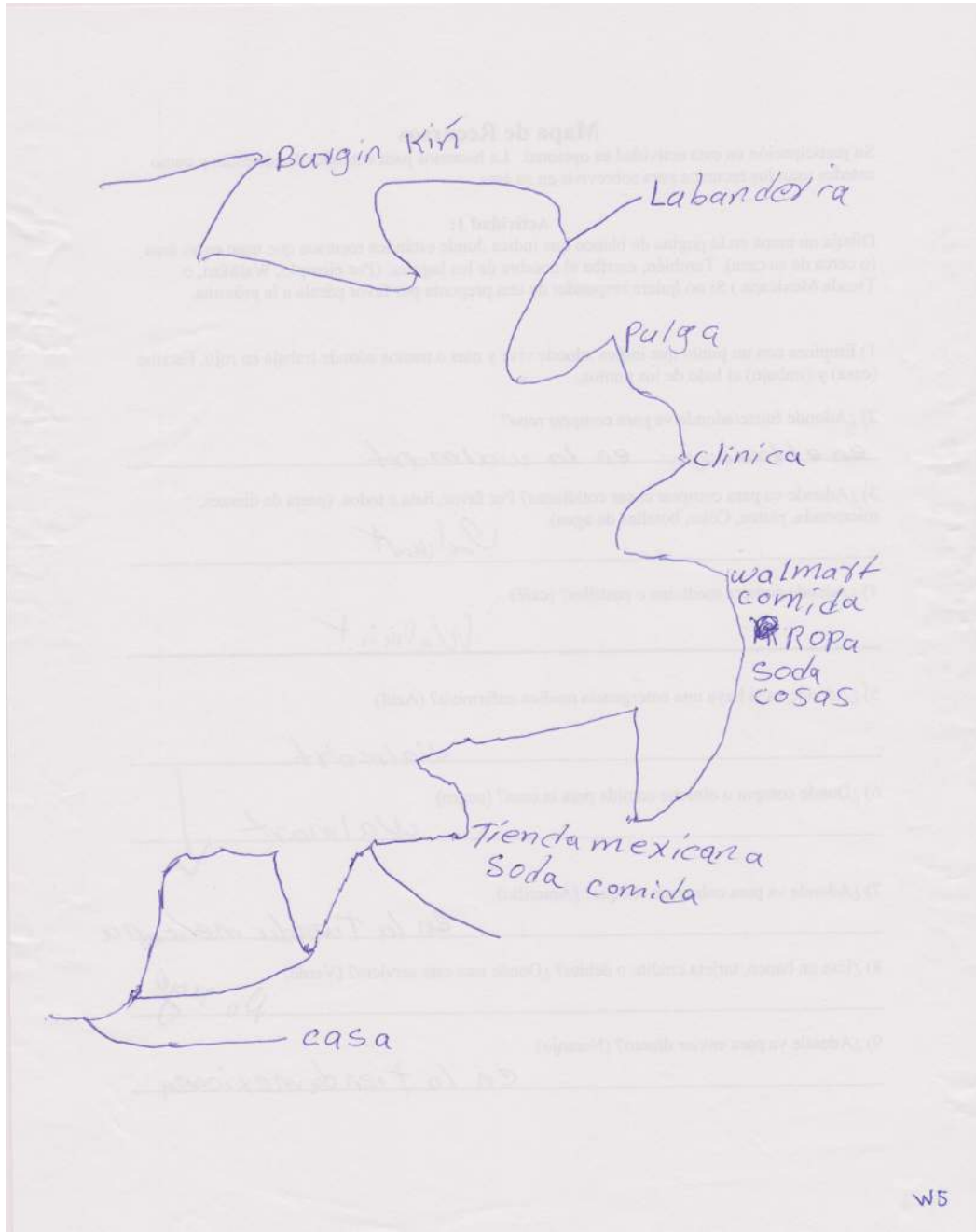




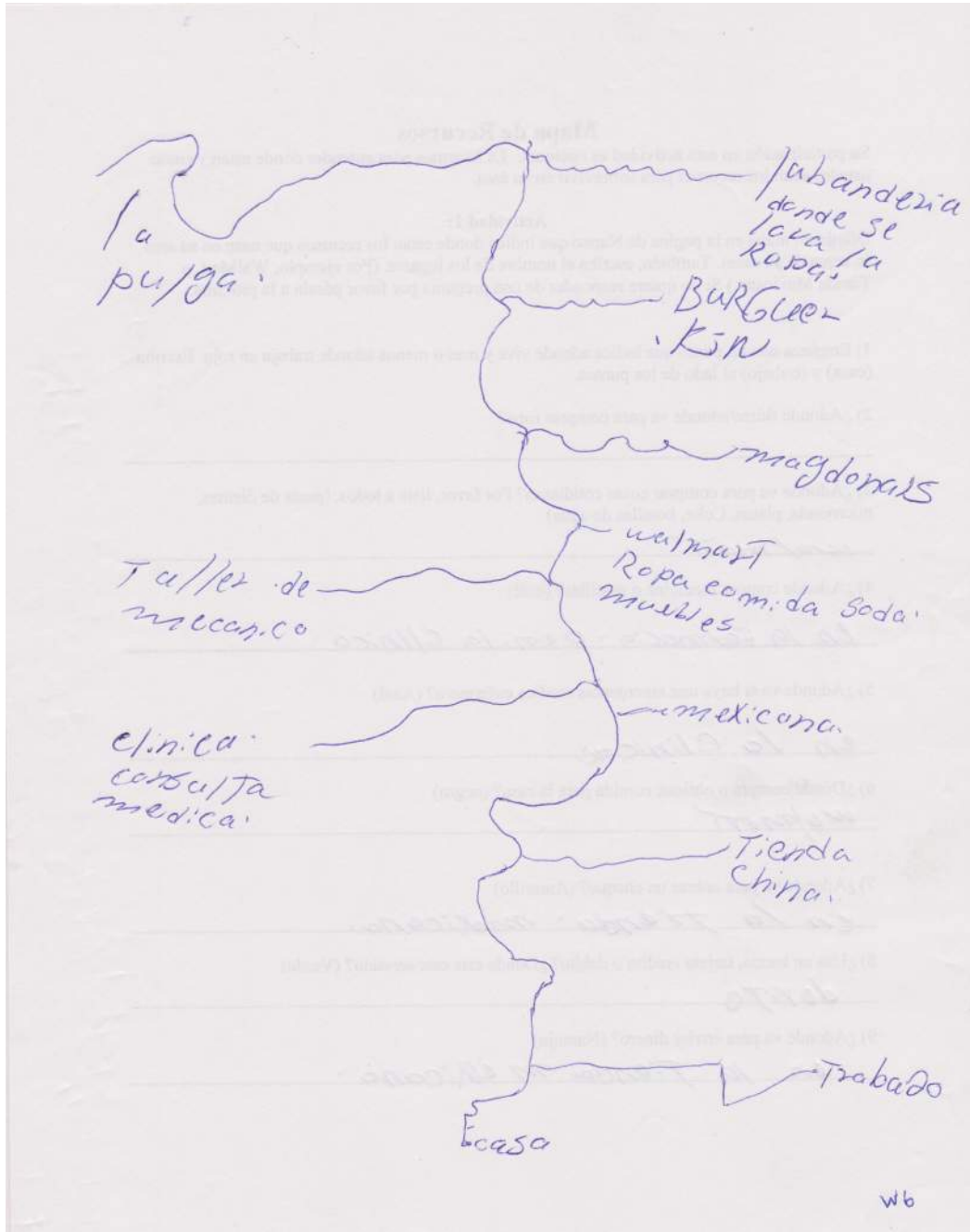
**Appendix 4 (Continued)**



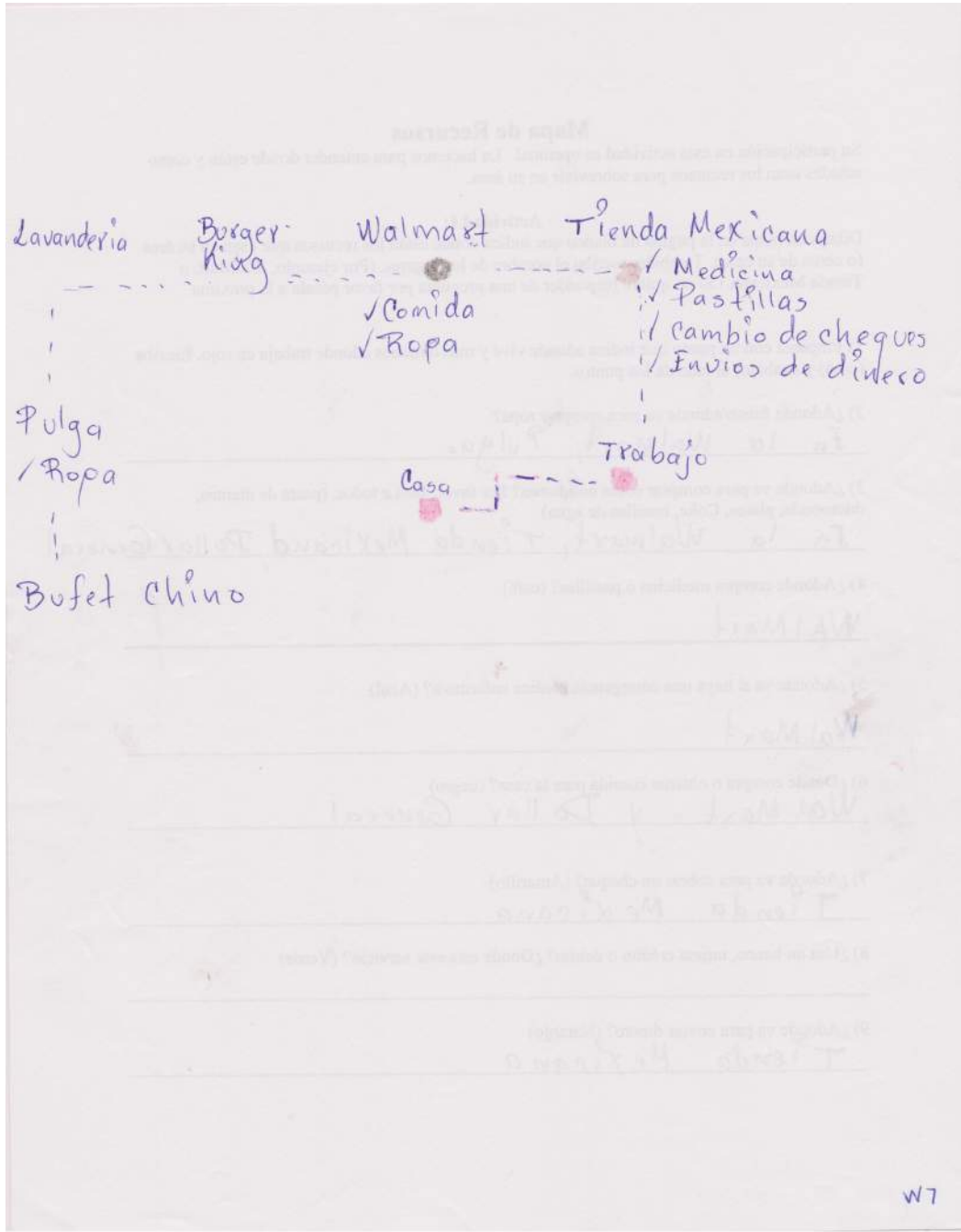
Appendix 4 (Continued)



Appendix 4 (Continued)

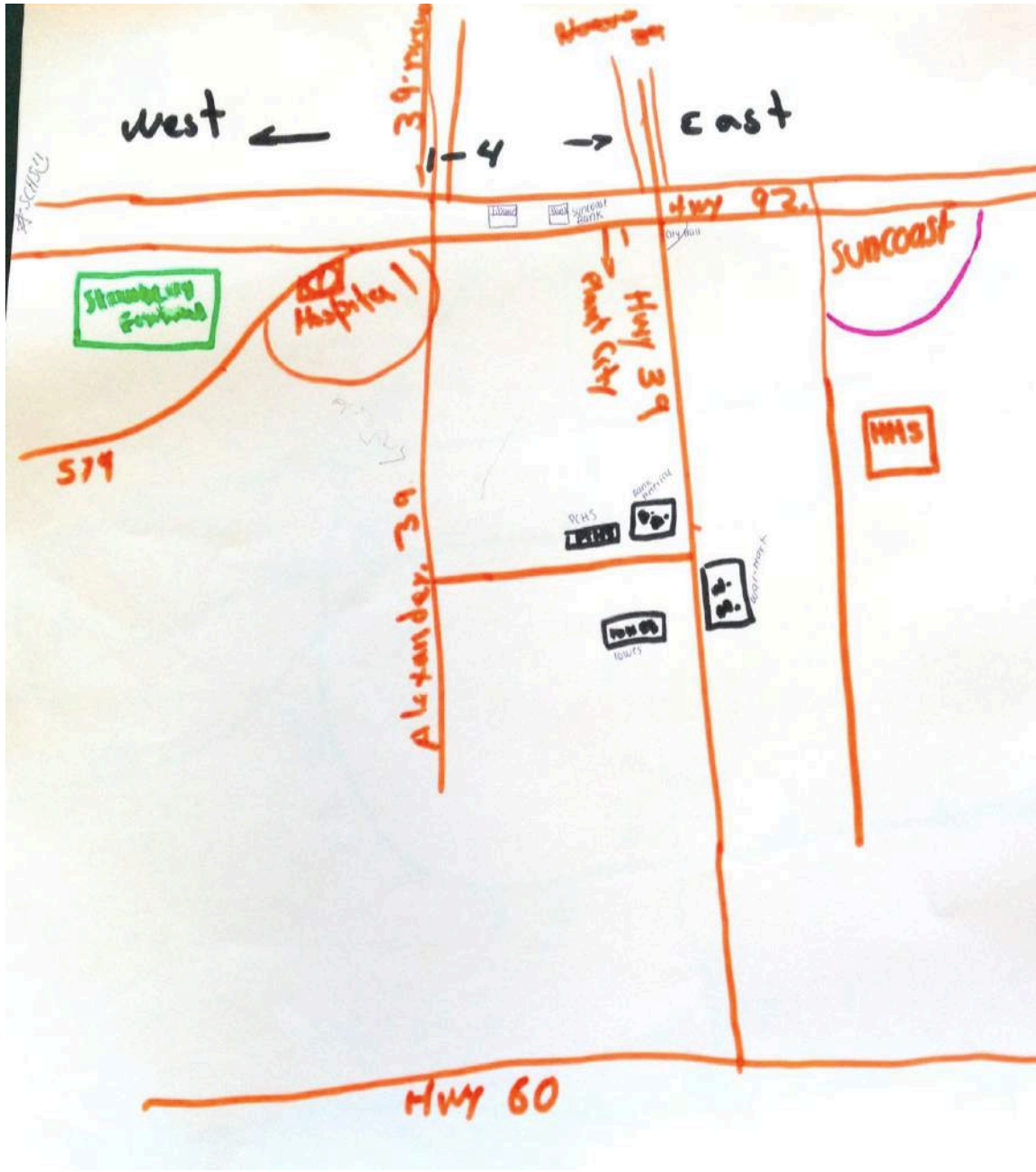


**Appendix 4 (Continued)**





Appendix 4 (Continued)



Appendix 4 (Continued)

