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Financial Practices on “the Borderlands” (La Línea) in Times of Crisis

Magdalena Villarreal and Lya Niño

Financial practices are not only about money. This paper discusses how people living and working in the Mexico/United States borderlands weave their economic lives by combining, associating, and disassociating formal and “informal” currencies. We base our analysis on transactions carried out by women who commute regularly between the twin cities of Mexicali and Calexico, detailing their financial practices; the frameworks of calculation they employ; and the social, cultural, and financial mechanisms they and their families use to cope with their daily lives. These include the use of monetary and non-monetary calculations and resources, different types of indebtedness and forms of reciprocity. Such findings reveal mistakes in the tenets upon which much anti-poverty and financial aid programs are based. A focus on people’s use of particular calculations, resources, and social relations will help substantiate better alternatives that can be implemented in supporting their economies.

Key words: transborder women, financial practices, frameworks of calculation

Las prácticas financieras no se refieren únicamente al dinero. Este artículo describe las maneras en que la gente que vive y trabaja en las fronteras teje sus vidas económicas combinando, asociando y desvinculando divisas formales e informales. Basamos nuestro análisis en transacciones que llevan a cabo mujeres que transitan regularmente entre las ciudades gemelas de Mexicali y Caléxico, detallando sus prácticas financieras y los marcos de cálculo que utilizan. En este afán, discutimos los mecanismos sociales, culturales y financieros a los cuales ellas y sus familias recurren para salir adelante. Estos incluyen el uso de recursos y cálculos monetarios y no-monetarios, distintos tipos de endeudamiento y formas de reciprocidad. El artículo revela errores en los supuestos sobre los cuales se basan muchos programas anti-pobreza y de ayuda financiera. Al enfocar el uso que la gente hace de cálculos específicos, recursos y relaciones sociales, podremos sustanciar mejores alternativas para apoyar sus economías.

Palabras clave: mujeres transfronterizas, prácticas financieras, marcos de cálculo

Introduction

In this article, our aim is to discuss the ways in which similar monetary practices are carried out at the United States-Mexico borderline using dissimilar currencies: both official national currencies and those of a more social and/or symbolic nature. These socioeconomic practices, we argue, play a critical role in people’s livelihoods and in their coping strategies. The analysis of such practices is crucial to reach an understanding of the workings of local-level border economies, especially in times of crisis. Bringing to light, as they do, the ways in which different currencies operate in everyday transactions, their analysis leads to questioning the basis upon which alterna-

tives to poverty are formulated and contributes to the formulation of new paths in improving people’s economic lives.

Calexico, California, is adjacent to the Imperial Valley, a large desert converted into a rich agricultural area that flourishes thanks to labor from the much larger city of Mexicali, Mexico. Many of these workers, as well as those involved in other economic activities, are striving to acquire green cards or to become American citizens. This shapes the kinds of social relations taking place at the borderline. Like other frontier zones, the United States-Mexico borderline in California separating the Mexican city of Mexicali from its twin in the north, Calexico (United States), is a scene of intense activity. A significant number of people, the great majority of whom are Mexican or Mexican-American, cross it continuously for work, business, or socialization. In this process, economies, cultures, and normative and diverse practices, often conceived as different and disintegrated, intertwine. The border tends to be analytically dealt with as a dividing line. But looking closely, one can see that it is a fertile axis of transit for those who cross it every day while managing their economic and financial lives. We thus pay particular attention to the financial operations that take place in the homes of trans-border women with the aim of exploring their social implications.

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We direct our attention to the financial practices of these women and to the economic, social, and cultural mechanisms which they employ in order to adjust their daily lives to changing conditions and pressures. These practices include the use of monetary and non-monetary resources, different types of indebtedness, and forms of reciprocity, in addition to the capitalization (or not) of governmental support. We are interested in reaching an understanding of the frameworks of calculation and the margins within which they operate (Callon 1998). We work under the premise that calculation is not only a rational exercise. It is made possible within particular social boundaries and frames that shape the women's abilities to estimate and assess. Such frames shape what is perceived as accessible, risky, or promising. They are assessed according to specific social and cultural criteria wherein certain rules and regulations make sense.

In exploring these issues, we examine the actions of Mexican women who commute regularly between the twin cities of Mexicali and Calexico seeking to connect their financial and social livelihoods. Some of them live in Mexico and work in the United States, others live on the United States side of the border, but their extended families are in Mexico, and their economy is framed in Mexican social and cultural contexts. A few work within *corridos* (agricultural circuits) that operate between the two countries following particular crops. The efforts of these women generally involve important contributions to their diverse household economies. In previous studies (Villarreal 2004, 2008, 2009, 2011, 2014a, 2014b, 2014c; Villarreal and Guerin 2013; Villarreal and Niño 2013), we observe the differences in the frameworks of calculation commonly used on both sides of the border. What follows is based on a new study focused on economic flows and transactions. Our goal is a better understanding of the interplay between various economic rationalities and frameworks of calculation used on the borderlands of the United States-Mexico frontier.

Methods

The research and analysis presented here draws on findings from three previous projects: *Quoras, pesos y dólares: Flujos de divisas y finanzas en el caso de mujeres transmigrantes de Mexicali-Calexico y sus valles* (Instituto de Investigaciones Sociales, Universidad Autónoma de Baja California, 2011-2012), *Prácticas Sociales de Mujeres Transfronterizas: el Caso de Mexicali-Calexico* (Instituto de Investigaciones Sociales, Universidad Autónoma de Baja California, 2013), and the more recent project: *Juggling Currencies in Transborder Contexts* (Centro de Investigaciones y Estudios Superiores en Antropología Social, 2014-2015). The latter was carried out under the auspices of the Institute for Money, Technology, and Financial Inclusion at the University of California at Irvine and entailed the implementation of surveys, participant observation, and both formal and informal interviews among men and women who live on both sides of the international borderline or commute regularly between both countries. For this article, we identified key criteria to

select fourteen cases for in-depth study. We were interested in including people working in both countries, agricultural workers, service providers, Mexicans who owned houses in the United States and/or rented in Mexico or vice-versa, as well as women with different levels of education. We do not suggest that this sample is representative of all processes nor of all women. From the activities of our selected population, however, we do gain insights into larger processes and strategies that reflect the quotidian actions in a region in flux. The fourteen case studies are based on in-depth interviews and participant observation during people's everyday activities. We interviewed several members of each family in order to better situate their contexts, dilemmas, and strategies, although our main focus was women. We worked under the premise that studying women's financial practices would help us explore the workings of their finances and thus contribute to the formulation of alternative strategies to support low-income peoples' efforts to improve their economic situations.

Transborder Women

These are working class families, although most of the women do not work formally for a company or a patron but instead organize garage sales and other small-scale income generating activities. Six of the women are married, and the rest are divorced, separated, or single mothers. In every case, their income is important to their households. They all have dependents, most of which are their offspring, but also include parents and other relatives. Five hold dual (American and Mexican) citizenship. Another five are Mexicans who also have permanent residence in the United States, and the rest hold tourist visas (one of which is no longer valid because it is out of date).

The daily strategies and tactics used by women reveal a complex layering of techniques and approaches that question accepted perceptions of the strategies in which women of the region take on the unevenness and limitations of economies of border exchanges. In 2014, 96.83 percent of Calexico, California's population was of Mexican origin (United States Census 2014). Calexico is located in the Imperial Valley, where agriculture is important. Yet most of the agricultural employment in Calexico's Imperial Valley is carried out by immigrants and transmigrants (RadioContempo Magazine 2009) of Mexican descent: 44 percent of the population that lives in Mexicali are hired in this United States sector and 32 percent are reported to labor in the services sector (Sández, Niño, and García 2009). Sixty-five percent of the Imperial Valley's commercial center's sales are to Mexicali residents. The Valley only hosts 170,000 people, while Mexicali's inhabitants surpass one million (RadioContempo Magazine 2009).

The management of women's finances combines revenue gained from agricultural labor in rural areas; domestic help in private houses; employment in stores; and the house to house peddling of cosmetics, clothes, and other items to friends and neighbors. Some women organize garage sales in the United States, while others sell their wares in improvised tents set

up on the streets of Mexicali. More than a few have pawned their long-treasured gold and silver jewelry, the value of which exceeds monetary criteria. In addition to the expected selling of cosmetics, tupperware, or domestic products, these transborder women organize gatherings, called “gold parties,” to sell their jewelry. People also resort to Rotating Credit Associations (ROSCAS, locally known as *rifas* or *cundinas*). Although such associations include members from both sides of the border, they tend to be financed with United States dollars due to the instability of the Mexican peso.

The analysis of financial practices acquires particular relevance in the face of the 2008 economic crisis, during which many houses were foreclosed, interest rates soared, and currency lost value (the Mexican peso went from ten to the dollar in August of 2008 to more than fifteen in March 2009). The crisis struck hard on these border peoples, a great majority of whom used American currency in their everyday transactions. In addition to credit card debt, many were behind in payments from acquired real estate, automobiles, and a range of consumer articles purchased in the United States. Lucía, for example, had already paid \$100,000 for her house, in addition to credit card debt she acquired to buy furniture. She had to let go of the house, losing her investment, and sought another part-time job in Mexicali to pay her debts. The newspapers reported innumerable cases of bankruptcy. In a *New York Times* article, the region was named one of the places most severely impacted by the financial crisis (RadioContempo Magazine 2009). Before the collapse, it was possible to acquire more debt to pay off urgent obligations; after this, it was more difficult, not only because credit was becoming quite inaccessible but also because the monetary value of their assets practically evaporated. Families had to resort to nonmonetary resources in their efforts to save what they could. Here, social currencies became all the more visible.

In the following five sections, we analyze the resources, transactions, and family arrangements as well as the calculations and social, cultural, and financial risks that come into play, including issues such as social differentiation and other factors that shape experiences of transborder transit. But first, allow us to introduce the reader to this borderline.

“La Línea”

On one of our first fieldwork days, we arrived to walk across into the United States at the international border crossing between Mexicali and Calexico. We arrived at a time of day when the queue extended several blocks, and we were prepared to withstand the intense sun for hours, waiting to approach the actual border. But then a middle-aged woman approached us, asking whether we wanted a place in queue that was closer to the United States migration offices. She was actually offering to “sell” us a place in the queue for six dollars, which in Mexico, was about the equivalent of two-thirds of a day’s minimum wage, but in the United States, was less than what an agricultural worker could earn in an hour. A boy, who was standing in line ahead of us,

was provisionally occupying the place to be vended. Then we noticed that, like her, other people “sold” places in the queue. This entrepreneurial inventiveness contributes to the dynamic activity that is generated in this interstitial space between the United States and Mexico.

We began to observe with curiosity those waiting in line beside us: women with big bags ready to do grocery shopping “at the other side,” men crossing to cover an evening shift at their workplace, people on their way to visit their relatives. The activities of crossers were obviously numerous and varied. In addition, street vendors sold bottled water, candies, chewing gum, pens, document folders, and plastic bags to carry groceries. We noticed a beggar dragging himself on the ground evoking pity on those who would like to look away but were unable to do so. Once we finally crossed into Calexico, the activity did not cease. In addition to people selling a great variety of articles, young women advertised departures to casinos and *raiteros* (drivers) offered travel to different locations in the region. Calexico’s streets swarmed with people. There was interesting activity in a number of fast food stores: a hamburger restaurant located a few steps away from “the line” operated as a place of business, sales, labor recruitment, and negotiation. Here, women met around a table to discuss a shoe and clothes catalogue, a lawyer discussed business with his client, and a contractor interviewed a young woman. Tables were occupied by women who appeared to know each other well, but their conversations revealed the fact that they worked in different places. This diversity was compounded, as we later discovered, by a complex tapestry of hierarchies and social differentiation in a variety of social settings. This included gender, ethnic groupings, class, generation, and other social and cultural differences.

In more than a few families, one member may be an American citizen, others may only have green cards, and yet others might be undocumented when they enter the United States. Thus, legal standing has an important impact on the households’ economic strategies. Occupational segregation has been a major feature of the United States labor market for Mexican migrants. Unstable and precarious jobs are most prevalent in rural contexts. A significant number of workers in this sector are employed as field workers in the *corridos* in the United States, which they alternate with circuits in the Valley of Mexicali. Those who are *au fait* with the intricacies of the labor market might also receive unemployment compensation in the United States during non-harvest seasons.

On the other hand, immigrant women work in the secondary segment of the labor market, linked to the reproduction of work force and maintenance of the family and home (cleaning, cooking, taking care of aged people or children, etc.) Importantly, these women are considered middle-class while on the Mexican side of the border, while in the United States, they form part of the working “poor.” This is partly due to the exchange rate: a few dollars earned in the United States can go a long way in Mexico. While in California, people could earn at least \$7.50 per hour working in the agricultural fields, in Mexico the minimum wage would be equivalent to less

than \$9.00 per eight hours of work. People who earn in dollars tend to spend on electronic appliances and vehicles that signal upward mobility in Mexico. All of the families we interviewed had at least two electronic appliances bought in the United States, including blenders, televisions, and boom boxes.

Immigration, as Portes and Rumbaut (2006) state, is a transforming force that produces deep social changes, both in the societies of origin and in those on the receiving side. In their book, *Immigrant America: A Portrait*, the authors show how the modes of incorporation into the United States can take a variety of forms, some of which tend towards homogenization and solidarity and others to ethnic differentiation and heterogeneity. Many immigrants, like those in our study, return continually to their communities of origin and their own agricultural fields in Mexico. These individuals usually cross into Calexico to work temporarily and intermittently in agriculture to mitigate the transient effect of unemployment. In the Californian Central Valley, as Palerm (2002) pointed out, 43 percent of 23,000 workers involved in the fruit and vegetable fields were immigrants that had permanently settled with their families (some of which had acquired citizenship or were legal residents). The remaining 57 percent were immigrants that kept their main address in the Mexican border cities or in other Mexican states. Hence, La Línea is a place not solely of crossing and transit but a complex mix of family, individual, legal, and labor strategies.

Resource Capitalization and Household Arrangements

With the aim of better identifying transborder women's financial practices, we focus on living arrangements on both sides of the border and adaptations within their homes. It is not uncommon for people to work "up north" and live in Mexico, even if they possess documents to live legally in the United States. A family can maintain two homes (one on each side of the border), each of which might also host other extended relatives. Thus, household configurations have diverse forms. Such household forms do not conform to employment patterns. For example, parents send their children to live with relatives in Calexico or San Diego to work or study. It is thus not uncommon for households in the United States to include a range of extended kin, cousins, aunts, and friends (such as neighbors from Mexico).

In order to acquire dual nationality, women may also decide to give birth to their offspring in the United States, a strategy useful for children later in life looking to work or study in the United States. Giving birth in the United States requires that women have an address and residence in this country. Here, transborder networks play a crucial role. In addition to information concerning the legal requirements of residency and medical services, networks often provide a place to live. Elia,¹ for example, lives with her two children in Mexicali. Both were born in Riverside, California, where her brother and sister in law helped with all the necessary logistics. Even though Riverside is located 170 miles from Mexicali, her rela-

tives found that hospitalization in this city was cheaper than in Palm Springs, California. They picked her up in Mexico and took her with them to Riverside a week before she gave birth.

On the other hand, those who live in Mexicali and have a relative or friend that can host them in Calexico can avoid wasting time in the long queues every day. This arrangement is also useful for those that do not have a permit to work "on the other side." This is the case of Lorena, who is thirty-one years old, and despite lacking a permit to work in the United States, got a job as an employee of a Mexican firm that exports agricultural products and operates in California. She was in charge of sales to Europe, which she conducted via telephone. Lorena slept in her aunt's house, and her aunt also cared for Lorena's small child. Lorena reciprocated with household chores, buying groceries, supplies, and when her temporary contract with the company ended, she painted her aunt's apartment.

The purchase of a house in the United States is a turning point in the lives of migrants. Buying a home illustrates a major commitment and adaptation to the receiver society. Actually, a great number of Mexicans have purchased houses in Calexico or the Imperial Valley. More than a few of them resorted to selling their properties in Mexico to make the down payments in the United States. But by the end of 2015, it was reported that 600 homes in the Imperial Valley were in some state of foreclosure (Perry 2016). On the other hand, in view of the foreclosure of homes in the Imperial Valley, families were returning to live in Mexicali, where there was an oversupply of houses and ample credit facilities for workers.

Another manifestation of household arrangements and transnational social networks is the care for minors. Andrea, for example, returned to Mexicali, the city where she grew up and where her parents live, after losing her home in the Imperial Valley. However, she commutes to Calexico twice a week to take care of her one-year-old granddaughter. Similarly, Andrea's youngest son, who attends school in El Centro, California, remained with her sister, who looks after him, in the United States. Andrea is an American citizen through her previous marriage. She had a difficult life in the United States because her husband suffered from chronic depression and could not work, so she worked in different jobs, including as a bus driver and housecleaner. She is now trying her luck in Mexicali.

Alma, who lives in Calexico, organizes "garage sales" in El Centro, California. During these events, her mother, who lives in Mexicali, crosses the border to Calexico to care for the grandchildren. When Alma and her family go on vacation, her mom crosses the border regularly to check the house and to feed Alma's dogs. Alma has permanent United States residency status, but both her husband and her sons are now United States citizens. She would like to become a citizen as well but does not have the financial means to do so. Although relatives, as illustrated by these cases, are important resources, they are not a guarantee of support. Alma's family has not been willing to pay for her expenses.

Guadalupe's experience when she separated from her husband and arrived to Mexicali from Culiacan is also revealing:

I had my children: five kids...I came from Culiacán alone...I didn't have a house or anything. Supposedly I was going to stay with my sisters, but as the saying goes, "the free-loader and the dead stink after five days!" I was only able to stay a few days, then they treated me badly and I left.

Calculations and Risks

Border women carry out their arithmetic in dollars as much as in pesos. In Mexico, women mentally consider the exchange rate of pesos in dollars and in the United States from dollars to pesos. Rather than relying solely on official exchange rates, women utilize a number of factors to take the most advantage of the rates of exchange, timing, and the nature of expenses. Giving birth in the United States without having medical insurance, for example, is expensive and can be financially risky. A normal birth costs around \$5,000, and a cesarean could be as much as \$8,000. The hospital bill must be paid within the first fourteen days after giving birth. If the family fails to pay, the amount is doubled. Hence, women consider the timing of births in relation to exchange rates, cash on hand, location of birth, and extended family assistance.

The consideration of risks is a critical part of the calculation. People holding visas, green cards, or citizenship documents will go to great lengths to make sure these are not jeopardized. Calculations thus include sequences of priorities: what is most important and is to be taken into consideration in a calculation and what is "coincidental noise" and is to be excluded. People's calculations are limited to the information they have access to, the values they trust, and the norms they have to adhere to. These include gender roles and other rules and regulations held within their transnational networks.

Access to information concerning monetary value and exchange is also critical in the case of employment. This includes information concerning work sources and conditions, contracts, and benefits such as unemployment compensation. One strategy involves how farm workers learn to use several United States social security numbers and manage to receive "unemployment compensation" for one agricultural job while they work in others, usually following "corridas" or going to work "up north." Nicolasa, who has lived in the United States for thirty years and receives a pension for her labor in the agricultural fields is a good example:

Yes, it is called a corrida because the work lasts only three or four months, and they can give you unemployment compensation. You can only go that season, and you don't need to work all year. Each trimester counts for unemployment. If you worked for three months, you get your unemployment compensation from that, but if you only worked a month and a half during that trimester, you didn't complete it so you don't get much. You get the minimum salary (\$100 every two weeks), but in corridas of three or four months, you earned about seven or eight thousand dollars, and they gave you unemployment compensation and you would earn about \$350 for unemployment. But the people can't live on that. I brought my friend, and we got hold of the corridas and then the unemployment compensation.

In a similar way, Blanca explains:

I got a good trimester, for example, from January to March or April when it extended and would count on the unemployment. Because everything ends then, lots of people went up (to the north). I worked from October 'til June, but the heavy work was from January to March. Now that I get my pension, my sisters ask me: "Why do you get so much?" They give me \$1,000 dollars, but I lasted twenty-five years working in the *fil* (field).

Working conditions are also considered in the calculations. Elisa, who lives in Calexico, is now sixty-six years old, and has her migration documents in order, mentions:

The lettuce, for example, is very delicate when cut in cold temperatures...it can't be cut when there is frost. I quit the lettuce because it wasn't worth it; you had to wait until the frost melted and well, you had to stay there and the time didn't count for payment until we entered the *fil* and started cutting.

In addition to unemployment and corridas, United States tax refunds also enter the calculations. Andrea, for example, married an American and decided to register their marriage in the United States as well as in Mexico. First, they were married in Las Vegas, and soon after the wedding, the couple declared her two children as dependents which provided a larger tax refund from the American government. The tax refund paid their wedding expenses in Mexicali. In a similar way, Mariana, who has two adolescent daughters from her first marriage, is planning her wedding. First, she will get married in the United States, and then her husband will register her two daughters as dependents. With the money that is refunded from taxes, they will wed in Mexicali. They plan on refurbishing the bride's house in Mexico because it is important for the couple to have addresses in both Calexico and Mexicali. Mariana works as an employee in Mexicali and occasionally plays with a musical band on weekends, both in Mexicali and in Imperial Valley in the United States.

Although it would appear that such calculations involve only financial arithmetic, the fact is that they entail complex assessments of a social and legal nature. Guadalupe, for example, turned out to be the most expert in tax usage, recovering a debt from a tenant in Mexicali by turning to a tax refund. Although the operation required a great deal of arithmetic, her use of a tax refund to pay off a debt implicated much more than that. She explained:

He was my friend; we've known him for about fifteen years because he got his papers (his migratory documents) in order, and sometimes we used to do each other favors. Sometimes I would go over there with my son, and he would do my unemployment. I filled out the forms and sent them to him, and he cashed the checks. But then he started to get lazy. He didn't want to work anymore...it was my fault because I would tell him not to rush: "you can pay me later." ...He lasted about one year without paying me rent. I lent him some jewelry, and he pawned it, but it remained pawned for about five years. One day

I told him: know what? I am going to help you with the “taxis” (taxes) so you can pay me. We will collect all the check stubs, account statements, etc. He owed me around \$MX 40,000 (about \$3,200), jewelry, and money. I did all the paperwork because I signed for him; he said he was my husband.... They gave him \$4,500, and I told him, “Don’t get excited about that check because it is going to be for me.” I had taken note of all that he owed me. I had even made him sign a blank paper because it had been a long time since he had paid me. We did the arithmetic and everything turned out right.

Guadalupe finishes explaining:

When someone is going to make an expense, well, our mind has to work, and you do your accounts. When they gave the “taxis” (\$4,000 or \$5,000), then I got the pen: what can I manage to do with this? I was building in Mexicali. I made calculations and changed my dollars to pesos.

In the calculation process, nonfinancial elements such as family ties and friendship weigh heavily. Martha, for example, who lived in Mexicali, just retired from her work in Calexico and explains:

I missed lots of important events with my kids because I worked. I wanted to have a pension, to secure my future. The kids would tell me: “mom, a Christmas, a birthday,” to spend it with them. I cried but it was work and I told my kids: I have to work. Only now do they understand. Right now I’m only receiving my check, living from the income I earned.

In addition to the “family time” element, people keep in mind their children’s schooling, which is considered to be better in the United States than in Mexico. Isabel explains that what seemed most difficult in coming back to Mexico wasn’t that they missed a nice and large house, but her children’s educational experience. She mentions that in the United States, they were encouraged to keep studying. One of her daughters frequently received recognition as the best student, and they gave her “tours” so she would be introduced to other schools. In addition, everything was free, and she never had problems because her kids were undocumented. On the other hand, on her arrival to Mexicali, her children required English, but she discovered that here the schools charged separately for English courses. She was unable to pay and was becoming delinquent with the payments.

The levels of well-being that are generated in the transnational life vary. In a study carried out in Mexicali (Sánchez, Niño, and García 2009), the levels of well-being among the Mexican population living and working in the United States were compared to those of Mexicali households. It was found that those who work in the United States, usually in Calexico and the Imperial Valley, have a little more income. Lorena, for example, who is now working at the sales department of an agricultural enterprise, earns \$1,600 per month. In Mexico, her best option would be to work in a government office for a monthly allowance of \$MX 15,000 (approximately \$857 at the time). An agricultural fieldworker in the Imperial Valley

can earn \$60 a week or more, while a fieldworker in Northern Mexico will earn approximately \$35 for the same period of work. But such monetary resources only allow them relative advantages considering the costs of living in the United States, especially housing. Renting a room in Calexico will cost at least \$350, but, on average, people will spend \$500. However, what a decent income amounts to is gauged according to social and cultural aspirations, class, and gender. But prestige, status, and self-satisfaction also play important roles, shaping the ways people visualize their opportunities, weigh their risks, and place their hopes.

Gender and Social Mobility

Despite the existence of obstacles that impede social mobility, transborder Mexicans are often able to overcome the conditions imposed on them as migrants. However, this can entail a high cost, specifically due to gender. Nancy mentions that along with a group of women, she sought employment in the United States:

I was the youngest. We went to ask for work cleaning buses, and we asked the employer if they needed people. “Yes, I need three women.” “Here, we are four,” and the employer looks at me and says, “You get on.” The employers always hired me. But men were always devious. If they liked you, they would send you to a place where you were on your own, and then they made flirtatious remarks. I always got work, but when they told me to go and sweep the bus, I said no. I don’t like to say no, but I knew their intention. When I started to learn the ropes, I didn’t hang out with those women anymore. The women bore a grudge against me because I always got work, and then, as I was younger and more attractive, they would get mad at me. And well, they started to leave me by myself, and I was embarrassed and felt stupid going from one corner to another asking for work.

Gender differentiation involves the actual activities that women carry out, some of them socially devalued. Guadalupe makes reference to the precariousness in employment:

We are paid daily, we are fired daily, and if you didn’t go early in the morning...they would get someone else... The asparagus is the most exhausting and the worst paid. It is said to be the worst paid because you are walking, almost running, bending down all along the furrow. They are little sticks in the furrows, and you need to know the size, and if they are ready, they are cut with a long blade... it’s the hoe used to cut the asparagus. Some companies put cans on your back as a cowgirl, and then carts pick them up and take them to the edge and pack them in boxes. You end up very tired from bending down so much, but it’s better to stoop as long as possible. Otherwise, if you are standing and bending, your waist will hurt. There are only women; the men hardly ever want the asparagus.

Migrant or trans-migrant women can have access to a range of formal and informal jobs. They also have access to credit and/or collective social resources. For example, in the United States, documented migrants have begun childcare centers in their homes, and others take care of their relatives and

friends' children to earn some dollars. This provides a greater autonomy for women in the United States.²

However, the gender work operates differently for women who live in Mexicali and only have a permit to cross to the United States but not to work. They often, however, work a full-time United States job at an employer's address (internal service). This can be a double-edged sword since it can provide additional benefits such as lodging and support, but in exchange for long workdays and lack of freedom and privacy.

In the United States, service work that relies on the proximity of the border employs the most vulnerable people. Individuals with passports are recruited in the classified ad section in the Mexican newspapers for elder and childcare in Calexico and the Imperial Valley. These people work under extremely precarious conditions, and their shifts last up to twelve hours a day for \$150 per week. That is the case of Perla, who was brought from Guasave, Sinaloa, to take care of the children and the cleaning of a house in Calexico. The difference between United States and Mexican wages is substantial. In Mexicali, domestic service women often work double part-time shifts with a payment of \$MX 500 (\$40) per day, \$MX 3,000 (\$240) per week (García Leos and Niño 2011). Gender directly impacts employment and earning options. But the situation is more complex than this. In the economic and financial functioning of households, women play a fundamental role. Being a woman facilitates certain paths and obstructs others. Here, we cannot brush aside the issue of power and subordinate relations as well as the processes of empowerment.

Financial Practices in Times of Crisis

As mentioned above, Calexico and Imperial Valley are some of the most affected areas of the recent economic crisis in the United States. The region is riddled with high unemployment, mortgage foreclosure, and bankruptcy. After 2001, the housing bubble reached the Imperial Valley. In one year, 3,000 houses were built in a county with 170,000 inhabitants whose average income was only \$33,000 (RadioContempo Magazine 2009). This opened the doors of the credit markets to sectors of the population that were previously excluded, in this case, to Mexicans (though in general it also applies to African-Americans, Central Americans, and some Asians). At first, it was win-win for all the sectors involved: real estate agents, banks, construction companies, and Mexicans who worked in construction.

As reported in our interviews with several women, the American dream seemed a reality. However, the financial agents didn't explain that what they were offering were "sub-prime" loans with low interest rates the first two years, after which payments would increase. Neither did they inform their clients of commission costs that would appear in the account statements. Rather, financial agents convinced Mexican borrowers that the American dream could only be obtained by taking risks. Thus, as was to be expected, people lost their houses and/or are extremely indebted.

Imelda, for example, has not made her house payments for almost two years. It's a very large construction on a 600 m² lot in Calexico. The monthly mortgage payment is \$1,800. Imelda, her husband, and their sons have already lost two houses in Imperial Valley, and they are struggling to not lose their present house. She received a call warning her that her house would soon be foreclosed, but she was offered the option to join a program to refinance for \$3,000. In this way, her debt would be transferred to a fixed loan, and the monthly payment would drop to \$800.

Another case is Andrea's. After her divorce from an American citizen, Andrea was attracted by the proximity of the Imperial Valley to Mexicali, where her parents and siblings live. Friends also recommended the schools in the Imperial Valley, and she decided to buy a house. However, she was soon jobless. She then became aware of the fact that she had received a sub-prime credit (sub-preferential with fixed interest that after two years would turn variable) for the mortgage of her house. The monthly payments doubled. It became impossible for her to continue paying the mortgage. Despite that, she kept living there for two years until the moment the bank repossessed her home. She was also forced to return the car that she had purchased with a similar type of credit. She needed to rent a house in Mexicali, which enabled her to be in constant communication with her parents and take care of her granddaughter in Calexico twice a week. Meanwhile, she keeps her furniture in storage. Her immediate plans are to return to San Diego where her previous job cleaning buses awaits her. She says it's worth it because she gets paid in cash.³

As Andrea's case shows, the calculations not only include monetary issues. Isabel explains that she paid \$2,490 per month on her mortgage the first year, but this payment increased to \$3,500. But, she says, "Nobody could afford that." They paid the mortgage for one year, and then her husband lost his job as a carpenter while she continued taking care of children in the afternoons:

They asked us for \$25,000, I think, to refinance, and we were about to sell the house in Mexicali to my brother who had just married to be able to refinance the credit of the house in Coachella, but in the last minute, that very day we were about to pay mortgage on the house to the bank, I called my brother and told him, "Know what? I don't want to sell it." That was already ours. We reflected. That was the hardest part.

Concluding Remarks

Transborder women, as we have seen, combine different types of investment, savings, and debt, in dollars and in pesos, and manage to obtain government support in both Mexico and the United States. But their cases clearly show how financial strategies are closely interwoven with social, cultural, and legal processes. Economic processes do not exist in isolation. Thus, women's economic strategies include the use of monetary and nonmonetary practices to ensure their children's future and their own stability.

We are now talking about a “financial culture” rarely analyzed, in which the measurement of risks as well as the social categories and differentiations (particularly gender, class, ethnicity, generation, and nationality) come into play. People turn to calculations or “estimates” in constructing strategies for economic well-being based on relevant information, in which both social and monetary considerations and conjectures about possible costs are involved. It is not that women are freely choosing between a range of options, as proposed by a “rational choice” perspective. Their decisions are subject to the economic, but also social, cultural, and emotional relations in which they interact. There is a certain degree of flexibility in which to maneuver and strategically utilize the normative, financial, and social system of one system to make up for the deficits in the other.

Thus, financial practices include social and cultural costs that form a critical part of their precarious economies. It is indispensable to understand the nature and operation of such costs in order to come to grips with how and why poverty is reproduced or overcome, and more importantly, to design alternative paths to tackle the problems entailed. However, it is important to recognize that there is still a long way to go in our comprehension of financial practices of this population.

Notes

¹Elia is divorced and does not receive support from her ex-husband. She is from Culiacán, Mexico and has lived in Mexicali for twenty years. She now works in a government office.

²Woo (2001:42) comments that men who migrate consider that in “the north...women are the ones who give orders.” This makes reference to laws and institutions that protect women in the United States.

³This implies that the business doesn’t pay taxes, although sometimes they deduct them from the employee anyway.

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