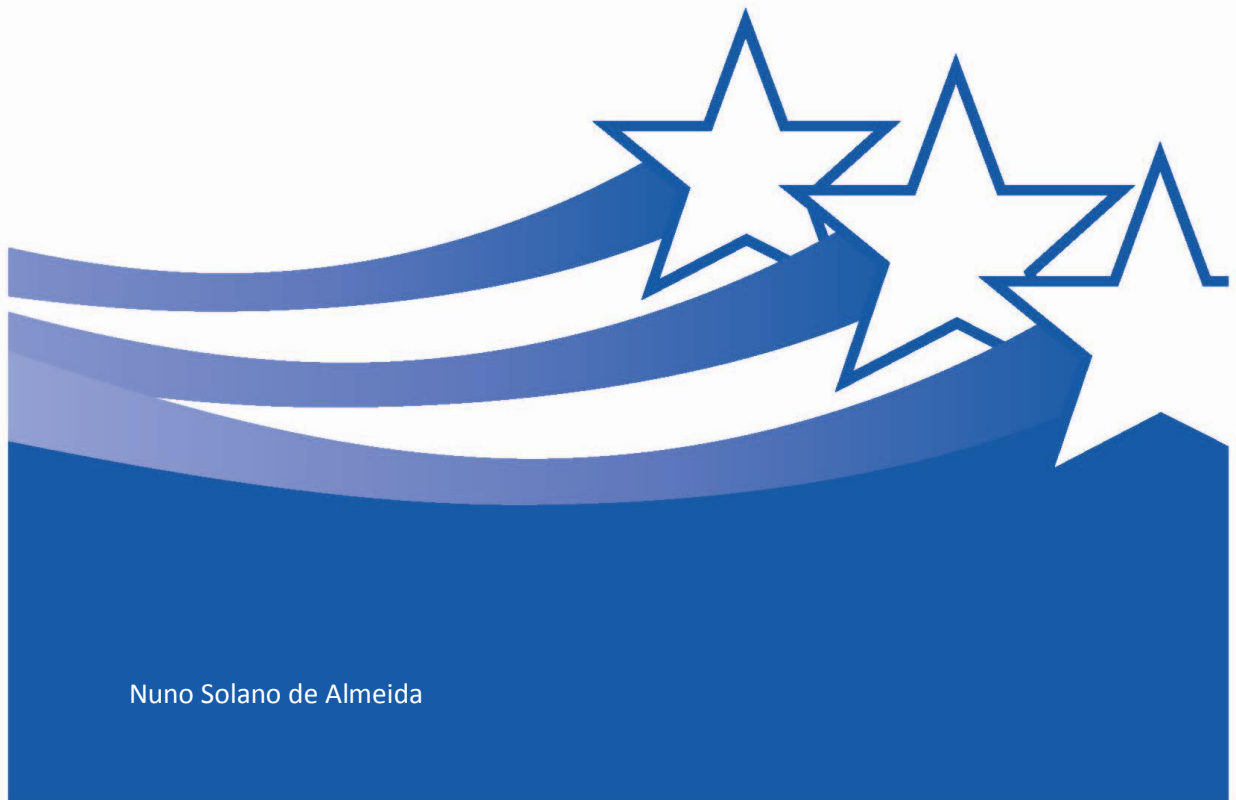


THE SOCIO ECONOMIC IMPACT OF U.S. BASED REMITTANCES IN NEZAHUALCOYOTL, MEXICO.

A PUBLIC SERVICE PARTNERSHIP BETWEEN ACORN INTERNATIONAL AND THE
UNIVERSITY OF ARKANSAS CLINTON SCHOOL OF PUBLIC SERVICE
2011-2012



Nuno Solano de Almeida

Introduction

ACORN International asked a student from University of Arkansas's Clinton School of Public Service to conduct a fieldwork project on their behalf.

ACORN International, which is composed of separate member-based chapters around the world, focuses on a variety of campaigns and initiatives to empower low-and-moderate income families, to build community organizations that are committed to social and economic justice.

This project consisted on a community level needs assessment of the immigrant families, residing in the municipality of Nezahualcoyotl, to understand and document the real changes that remittances brought to these individuals and what were their greatest challenges and expectations about that.

From December 2011 through July 2012, the researcher worked closely with ACORN International and others to plan, design, research and execute the research project.

What follows is a report to ACORN International that details the methodology and findings of the project.

About the Clinton School of Public Service student

Nuno Solano de Almeida (Lisbon, Portugal)- Almeida completed his graduate studies in Portugal, Italy and Belgium, including a post-graduate degree in International Relations. His previous experience in the U.S. includes fundraising with Johns Hopkins University and advocacy on racial justice in Pittsburgh, Pennsylvania. Almeida's passions include development and international cooperation.

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Esther Badillo's generosity to the project was invaluable. I am particularly grateful to her tireless support over the several stages of my stay in Mexico. Esther was my equal partner in research and I owe it to her the success of this project.

The author would also like to thank those at the Clinton School that were especially helpful with his work: Dr. Christina Standerfer for her direction, including reviewing the IRB expedited review proposal; Dr. Ellen Fitzpatrick, the project Supervisor for her encouragement, classmate Eakpot Nimkulrat for timely advise on IRB protocol methodology.

Last but not least, my Wife Danniele and my Son Luis for their love and inspiration.

Executive Summary

The idea for the research study developed around a hypothesis formulated for ACORN International's remittance justice campaign, in Nezahualcoyotl. The goal was to find out if the way that immigrant families were using their remittance income had changed because of the costs associated with the transfer of that income from the US. From there proceeded another important question: if there were change in economic income, how that affected the social fabric of the communities.

This research study was restricted to one out of 125 municipalities in the State of Mexico. It was not intended to be in any way representative of the national sentiment. Yet it was unique in the sense that the research project focused on a rare community level of analysis, to connect directly with the reality on the ground. Rarely any studies had been done before directly with communities in Mexico, about the dissuasive effects of deadweight costs (Aparicio, 2008).

The researcher considered the sustainability of the project's outcomes from the perspective of the community partner, ACORN International, but also from the perspective of other stakeholders. These included the immigrant workers and their families in Nezahualcoyotl. The purpose of the study was to fill a void in research about remittances in Nezahualcoyotl, but at the same time to seek a broader consensus, possibly reaching out to those disenfranchised communities of immigrants, whose survival depends on US remittances. The survey respondents and the focus groups participants donated their time and talent to this research project, because they have seized the opportunity to be locally involved as citizens and participate as active members of their own community. This project indicated potential to be a tool for social change. The political meaning of the data, through participatory action, and the consensus gathered around the study, gave it political meaning and legitimacy. It produced evidence that, for one could be challenging to the status quo in "remittance industry", but fundamentally it introduced a more direct and representative form of participation of the community on the research. It would be this component of participatory research that could potentially ensure the sustainability of the results from this research project.

The results were not totally unexpected, and mostly confirmed the original hypothesis: remitters and their families at home were deeply affected by the impact of the unregulated environment that rules over the market, and were also totally unsupportive of any government incentives to increase free competition between formal money transfer operators.

Those findings highlighted patterns in the data, such as the users systematic attempt to explore alternative options to send their money home, or the recurring trend to slow down the frequency of transactions to lower the associated costs.

However, the final report contained more than just well documented research. The most valuable contribution from this study was perhaps its potential as a tool for social change through community level research.

The lack of precedents, the almost unchallengeable position and limitless authority of participatory research, by force of community based legitimacy, is extremely likely to become a characteristic of design for future campaigns on remittance justice.

Contrary to any mainstream market driven solutions, based on competitive models of investment, like price shopping and benchmarking, this model of social participatory research, at a community level of analysis, investigated the relationship between remittances and poverty, and marginality, to push for regulatory reforms.

Weaknesses of this project included the researcher's choice not to use any data collection based on observations. There was no cognitive-affective analysis during the interviews, that could possibly have allowed to identify patterns of variations in behavior stability or behavior consistency between individuals for that situation. As a consequence, the researcher admits that there might have been cases of interviews where the subject manipulated the researcher and manufactured some answers.

Strengths included the facilitation exercise that was one of the most meaningful and rewarding experiences.

As it turns out, this qualitative method of primary data collection was totally in synch with ACORN International's mission statement, to promote an active participation of its members in every step of community organizing process and decision-making.

This research project followed the protocol for data collection and human subjects interaction and received the approval by expedited review of The University of Arkansas Institutional Review Board, under the Belmont Report Ethical Principles and Guidelines, for the Protection of Vulnerable Populations.

Methodology and Timeline

The project was broken down in three main phases: secondary research, primary research, including key informant interviews and focus groups, and the final deliverable. From winter to summer of 2012, the researcher conducted extensive secondary data research, using the resources available at the Central Arkansas Library System in Little Rock, and based on recommended readings by the researcher's community partner, ACORN International.

All qualitative data, including eight key informant interviews, sixty research interviews with the target group population and four focus groups, were entirely conducted in person upon arrival in Mexico, from May 29 to July 2nd, 2012.

Key informants came from various backgrounds to include all different sorts of experiences around remittances in Nezahualcoyotl. The list of names developed along the way and the first few names were provided by ACORN International, based in Mexico and Honduras. These included the following people: elected and appointed officials at the Municipality (*Ayuntamiento*) of Nezahualcoyotl; investigators in labor affairs associated with *Universidad Obrera* of Mexico and *Universidad of Ecatepec*; community organizers, registering voters for PRD (*Partido Revolucionario Democrático*) in Nezahualcoyotl, and social scientists at *FundarMexico*, a bipartisan think tank, awarded by the MacArthur Foundation. These informational interviews were in part successful to help the researcher prepare the questions for the following interviews with the target group population. More importantly, key informants snowballed into a few other contacts that later were invited and participated in the focus groups.

Recruitment for the face-to-face interviews was done door-to-door, in seventeen representative neighborhoods (*colonias*), and then interviews were conducted in close doors in the privacy of the subject's private quarters. After 60 valid interviews were completed, the researcher coded the data, identified the themes and analyzed the findings from those interviews in preparation for the focus groups.

On June 23rd, in the *Valle de Aragon* neighborhood of Nezahualcoyotl, a panel of speakers, including the researcher, presented the findings from the interviews to a selected group of community leaders. After the presentation, four focus groups were assembled, reconvening a total of 16 participants.

From the focus groups emerged a document containing recommendations issued by the participants that ACORN International handed-in to the municipal authorities. That document was also disseminated to all members of *Foro Migraciones Sin Fronteras*, a civic network of immigration affairs. Three newspapers provided coverage for the event.

Finally, the results of both interviews and focus groups were reviewed holistically and a final report for ACORN International was crafted in September 2012.

Interviews in Nezahualcoyotl

METHODOLOGY

Writing the proposal for the Institutional Review Board, according to the principles and guidelines for the protection of vulnerable populations, not only helped to define the topic of exploration, it also helped to craft the semi-structured questionnaire that was later used for the interviews with local subjects.

One of the biggest unknown variables in the study was how to overcome retrenchment and evasive behavior from the local subject, when approached by an outsider and asked to speak their mind.

Key informant interviews, conducted with eight experts in Nezahualcoyotl, helped to frame and adjust some of the questions at a level suitable to the local subject's profile, before the full-scale project started.

All interviews were shaped like informal conversations, loosely structured on standardized questions, around a framework of themes adapted to what each interviewee had to say.

The motivation for this sampling design was the realization, from secondary data research, that there weren't any other previous studies available on the impact of US based remittances in Nezahualcoyotl.

For a baseline study, the representativeness of the community members who were less visible, offsetting the greatest diversity of opinions possible, seemed the best choice of group setting in primary data collection.

Key informants were a better combination method but their views were not coded with the rest of the primary data from the interviews.

A simple random sampling technique was used to recruit and interview consenting adults, who had direct experience with remittances sent from the US to Nezahualcoyotl. This way each individual had the same probability of being chosen, once at any stage, during the sampling process.

The neighborhoods visited were pre-selected based on a previous assessment established on the number of voter's registration records and the 2010 Census number of households per square mile.

RESULTS

The percentage of eligible participants who agreed to be interviewed was not possible to determine with accuracy.

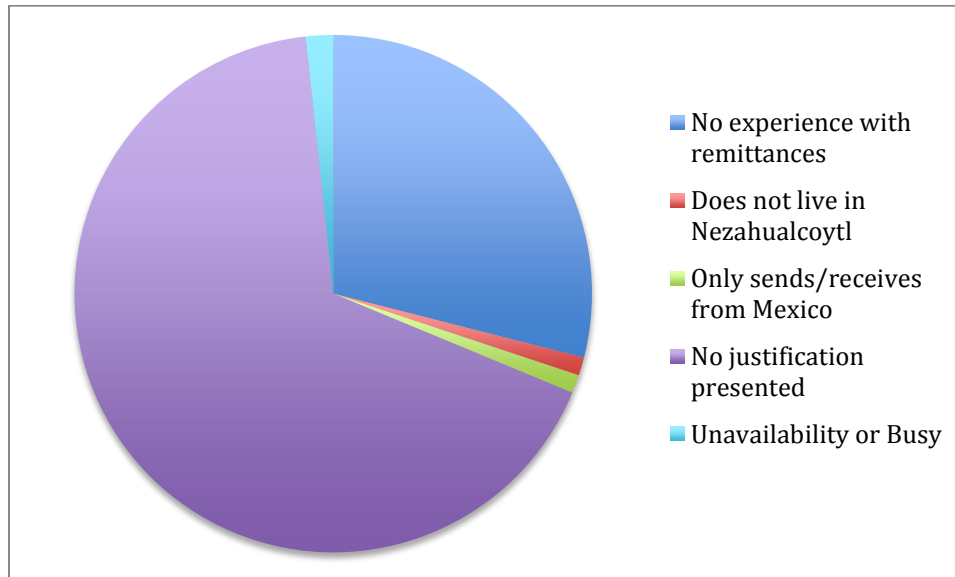
In the absence of a sampling frame, no previous information was available about the number of eligible candidates.

A total of sixty-seven percent of candidates did not give any justification for declining an interview or walking away, after being explained about the purpose of the study. They could have or could have not been eligible.

Only thirty percent candidates justified their refusal and said they either did not have any direct experience with remittances in Nezahualcoyotl, or they did but only sent domestically.

Of those potentially eligible, who walked away without any justification, sixty-eight percent were men and thirty-one percent women. However, the acceptance rate was not so far apart with twenty-five percent of women interviewed to only twenty-two percent of men. Of those potentially eligible, who walked away without any justification, forty-one percent were in the 46-65 and older age group.

Refusals to be interviewed



These results may be interpreted both as portraying the local reality on US immigration and remittances, or simply a natural consequence to lack of methodological rigor when recruiting without a sampling frame.

If assuming that this represents the approximated ratio of remittance recipients to non-recipients in Nezahualcoyotl, then this research study is already a turning point, with the potential to dispute previous estimates, released by the Mexican Council of Population (CONAPO). CONAPO estimates were considerably lower on the ratio of remittance recipients to non-recipients in Nezahualcoyotl (CONAPO-INEGI, *Censo de Poblacion y Vivienda* 2010).

But perhaps more significant, the greatest process-related weaknesses in this project were those associated with recruitment. The researcher was not persuasive making a case with his community partner about the need to push forward with local recruitment ahead of time. Instead some readjustments had to be done later and interviews had to be conducted in tandem with the recruitment, door-to-door. This made it harder to determine the number of eligible candidates with accuracy.

On the other hand, those randomly selected, who admitted having experience with remittances, who gave their informed consent and were considered eligible for the study, their answers were not previously scrutinized by any cognitive-affective analysis, that could possibly allow to detect patterns of variations in behavior stability or behavior consistency between individuals.

The purpose of the research was to take each individual response as true, and admissibly there might have been cases of interviews where the subject manipulated the researcher and manufactured some answers.

However, it was not the researcher's competence to write off or change any statements made by subject's free will. This researcher is not competent to analyze *bias and causal associations in observational research* (Grimes and Schulz, 2002).

The same logical reasoning applies to a higher acceptance rate of women or the higher percentage of refusals among subjects past their reproductive age peak. This is coherent with new trends in migration about the entry of women into migration streams as the principal wage earners. Conversely, middle-aged are less likely to have close family that remits (TRPI, 2003). However, without an actual sampling frame, the whole assumption lies on the not-so-random sampling technique, that was used to recruit and interview.

In spite of these, after all formal interviews were completed, qualitative data was gathered from over sixty different subjects, and coded in forty-four variables and two hundred sixty-three categories. Then data was screened and finally analyzed.

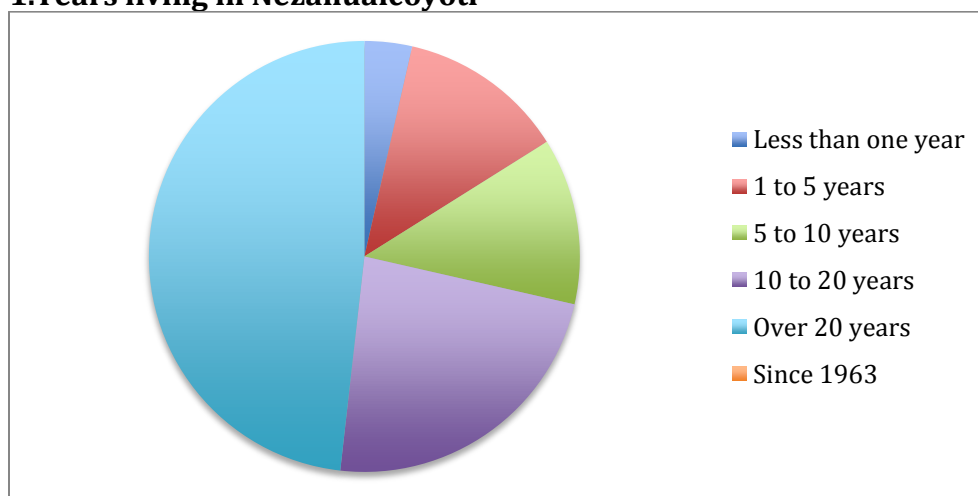
Almost half the respondents communicated that they were residents in Nezahualcoyotl for over 20 years. **See Graph 1.** However, approximately that same number of people were receiving remittances only between the last one to five years, while those who were no longer receiving, half stopped less than five years ago. **See Graph 15, and Graph 16.**

This suggests that the global financial crisis (2007-2012), led to a considerable increase in number of people in Nezahualcoyotl who became recipients of US based remittances. If this is true, then this episode signaled a second turning point for Nezahualcoyotl in the “remittance market”.

The first great moment of change for remittances in Nezahualcoyotl, happened around the 1980’s, when Immigration corridors were switching at that point. The immigration fluxes to the US shifted and started to originate mostly from more urban centers in Mexico, like Nezahualcoyotl, as opposed to more rural States.

If the number of families in Nezahualcoyotl, that became dependent on income from remittances, increased during the economic recession, this suggested either one or both of the following scenarios: contrary to conventional wisdom, the overwhelming majority of families collecting remittances most likely also had to work for a job (**see Graph 5**); on the other hand, this rapid increase in the number of remittances also suggested that the greatest purpose of that income was to help out with basic expenses, like shelter, children education or medical expenses. **See Graph 27.**

1.Years living in Nezahualcoyotl



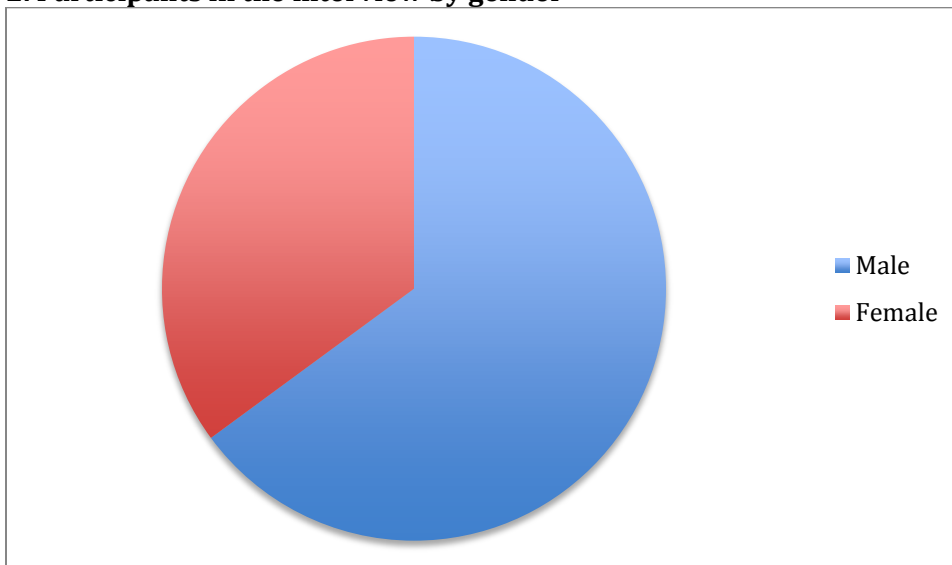
Among those who accepted to be interviewed by the recruiter the majority were males. See **Graph 2**. However, the same overwhelming percentage of males who accepted to be interviewed, closely matched the percentage of males who refused to be interviewed, with or without apparent justification. See **Graph 42**. Overall, the acceptance rate for participation in the interview was higher among females with a ratio of two and a half refusals to-one participation against almost three and a half to one, among men.

Overall the acceptance rate was very high, which suggests that Nezahualcoyotl has in fact a higher percentage of total households actually collecting income from remittances, and eventually depending on this economic activity, than CONAPO gives it credit for, on its estimates release in 2010, based on the Census from that same year (CONAPO, INEGI 2010).

Some respondents, besides sharing their own experiences with remittances, also shared stories of close related relatives living in the community (**See Graph 11**), but most testimonies on behalf of third parties were not considered for this research, as those were not present in person and therefore did not provide their informed consent. However this shows how remittances are a common, widespread factor for the community in Nezahualcoyotl.

This was very revealing of the strategic location of Nezahualcoyotl in the context of remittances fluxes, back and from the US, and its potential in terms of participatory action for social change on the global remittance justice campaign.

2. Participants in the interview by gender



The average age of those who participated in the interviews was expected to be younger.

According to the Mexican INEGI Census of 2010, fifty percent of the population in Nezahualcoyotl ranges between the ages of 15 to 29 years old.

However, this time, the adult population who were interviewed ranged between eighteen and older, with a predominance of individuals past their reproductive peak age. **See Graph 3.**

More than half of those who refused to be interviewed were also estimated to be over 45 years of age. **See Graph 43.**

This seems to contradict previous demographic tabulations, as presented by the Pew Hispanic Center 2007 American Community Survey.

This study conducted by the Pew Hispanic Center five years ago, before the global financial crisis began, pointed out that the median age of Mexican residents in the US was 25 years old (PEW, 2007).

The Inter-American Development Bank Survey of Mexican Immigrants in the US, also in 2007, delivered more inconclusive results with forty-nine percent of Mexican immigrants in the US ranging between the ages of eighteen to thirty-four (IADB, August 2007).

However both studies seem to be in agreement about their results showing that the majority of US resident Mexicans were in their reproductive peak age.

Even considering that Nezahualcoyotl represents only a small sample of the total of remittance workers in the US, its urban nature and location in one of the States with highest migratory intensity to the US, according to CONAPO migratory intensity studies by state (CONAPO 2010), should place their immigrant family's age group in trend with the other studies.

This apparent contradiction between the results from this research and those results from other more comprehensive and representative studies, may suggest a few different things. If we take the global financial crisis as a major turning point for Nezahualcoyotl in the "remittance market", this could mean that more and older individuals started collecting remittances from the US since 2007, as their needs for further income increased with the recession.

This assumption is coherent with the number of recipients who declared having a dependency relationship with more distant family in the US, like siblings, cousins or uncles or their own children, as opposed to spouse. **See Graph 10.** Presumably, spouse's dependency relationship would occur more frequently at a younger age group.

This hypothesis about the unpredictable effect of the economic recession and its impact on the older age group population is also coherent with the disproportionate number of reported undocumented immigrants that were revealed in this study. **See Graph 13.**

Greater need suggests dramatic measures.

Amongst siblings, for instances, it is admissible that the age gap were not so wide between remitter and recipient. This raises another important issue: if the average age of those collecting remittances in Nezahualcoyotl rose older, to reflect the sudden impact of that unexpected economic crisis of 2007-2011, than maybe so did the age of those immigrating undocumented, who were their siblings.

Another possible justification for this apparent contradiction between the distinct reality of older individuals representing the majority of remittance beneficiaries in Nezahualcoyotl, has to do with one of the most significant findings of this research project.

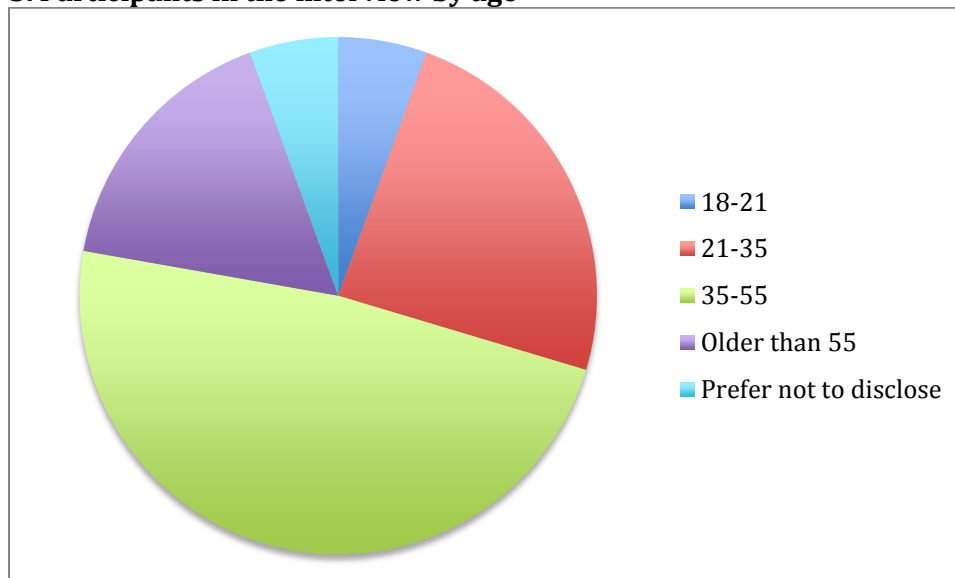
The data from this research project was first split between two different but related types of impact analysis: economic impact and social.

One of the most prominent findings from this research study was a distinct tendency of an immigrant's closer relatives to follow their predecessors, perpetuating the cycle of remittances in the family, across two or more generations. Those who were once remitters in the US were now collecting remittances from their relatives. **See Graph 20.** This hypothesis was further reinforced by the statements of those who were once remitters, and admitted to consider the possibility of going back to work in the US. **See Graph 18.**

If this is a possible justification for the apparent contradiction of this study, revealing that the majority of the subjects interviewed had passed the average age of those Mexican immigrants identified by previous studies, once again the reasoning seems to be state of necessity.

This also raises an important moral dilemma: how should the government be made responsible to inform and provide support to undocumented remitters, when it's not in their best interest to dissuade this profitable economic activity.

3. Participants in the interview by age

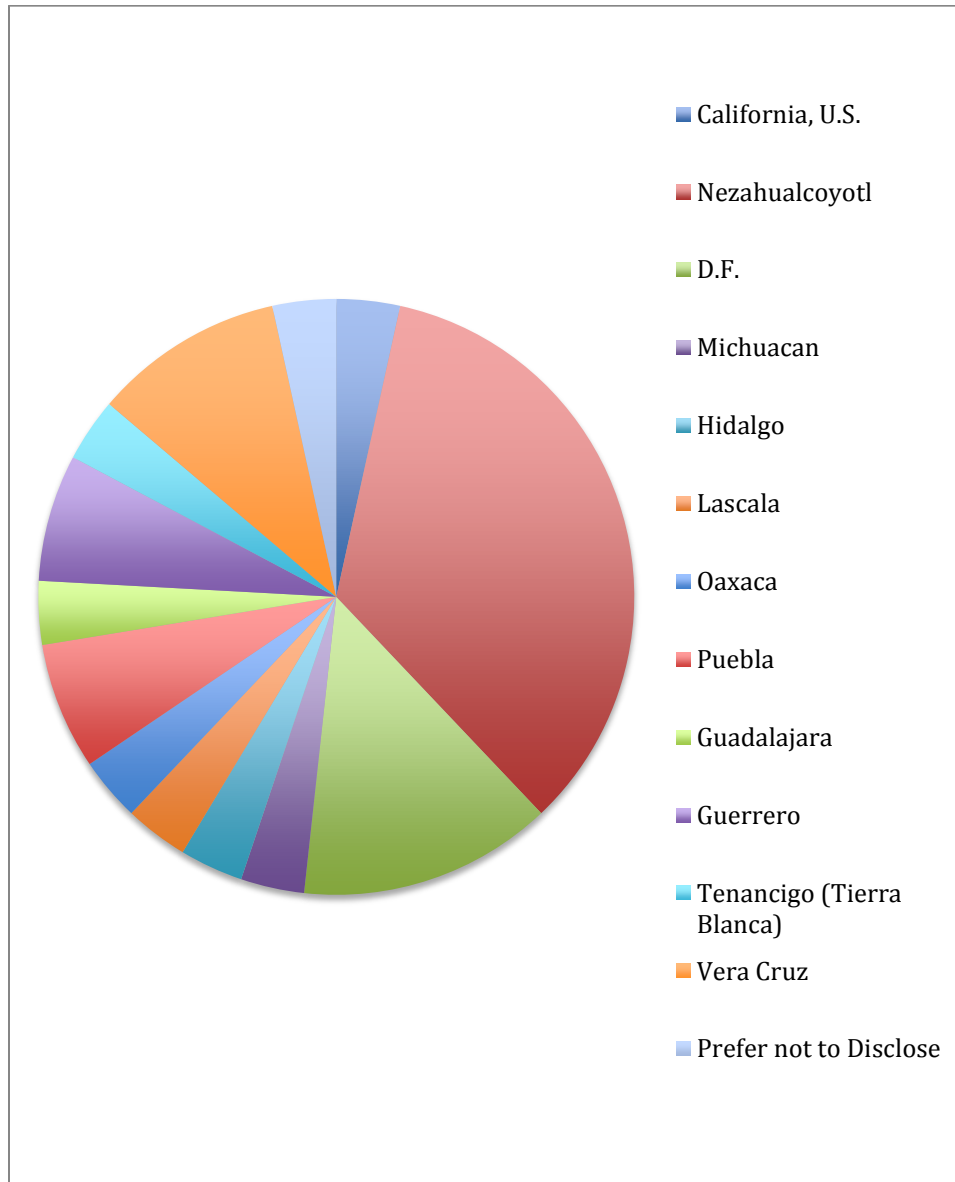


The majority of the respondents for these interviews, declared being born in Nezahualcoyotl, but there was a great diversity of backgrounds as well. **See Graph 4.**

Since its creation in 1963, Nezahualcoyotl represents a point of arrival to many from the rural exodus in different parts of the country.

Already in the 80's this tendency intensified as immigration corridors were switching from the traditional region of center-west states and north to a center region, where Nezahualcoyotl is situated.

4. Birth place of participants in the interviews



One of the most significant findings from the economic side of the impact of remittances to families in Nezahualcoyotl, had to do with the revealing fact that more than half percent of the interviewees had to work for a job. **See Graph 5.**

One possible explanation was based on a previous conclusion that the global financial crisis (2007-2012), led to a considerable increase in number of people in Nezahualcoyotl to become recipients of US based remittances.

This conclusion was founded on the combined analysis of the results from **Graphs 15 and 16**, that show the respondents answers when this new trend started and, in some cases stopped.

Such an unexpected chain of events, in a recent past, with the advent of the great recession, would also suggest that the overwhelming majority of families collecting remittances most likely also had to supplement their monthly income with a job.

Logically, in a situation of increased dependency, it would be right to assume that this rapid growth in the number of remittances was to help out with basic expenses, like shelter, children education or medical expenses. **See Graph 27.**

Regardless of any assumptions, although based on convincing arguments, contrary to conventional wisdom the overwhelming majority of families collecting remittances had to work for a job in Nezahualcoyotl. Even if one third of those interviewed admitted not having any dependents under their care. **See Graph 9.**

This can be partially explained in conjunction with the results from **Graphs 23, 25 and 26**. Only one third of the respondents said they depended exclusively on remittances. To them remittances represented between fifty and one hundred percent of total income. Conversely, almost two thirds of the respondents confirmed using remittances only to help out with basic expenses, like shelter, children education or medical expenses.

Even admitting that those who depend exclusively on remittances had enough to survive, the average amount per remittance transfer still ranged between less than one hundred up to five hundred dollars. These values are within the range of minimum wage in Mexico (set around 142 US dollars per month in 2012 for State of Mexico).

So the majority of the respondents declared having to find other sources of income other than remittances, which on average went only slightly over the minimum salary. They could not find it in government support or disability, less than 14% of the respondents got that. But half percent found it in a salary. **See Graph 31.**

Theoretically, working consorts practically invalidate the whole original purpose of remittances in the first place.

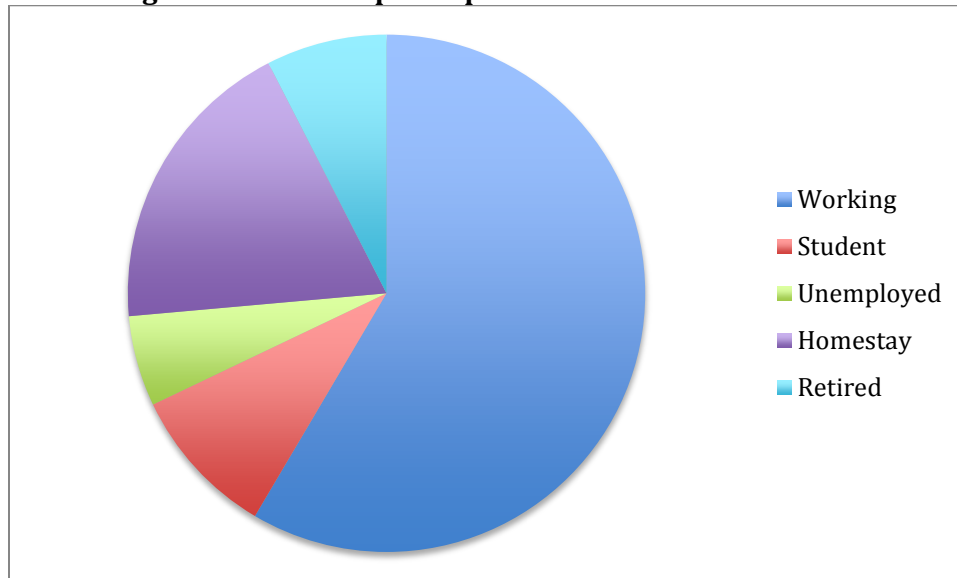
If immigration already has the break-up effect on a family, if it is not self-sufficient it loses its purpose.

Again this raises the question around the pedagogical role of the government, at least to educate any current and prospective immigrants, regardless of their immigration status, even when it's not in their interest to dissuade this profitable economic activity.

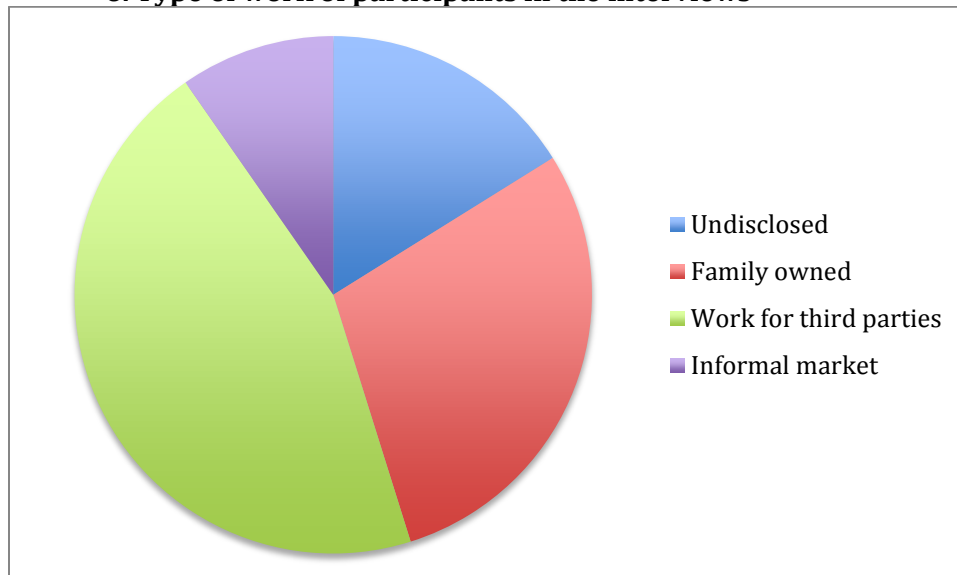
Another equally significant finding from the economic side of the impact of remittances to families in Nezahualcoyotl, was formed around the consensus amongst remitters, and their families, that foreign exchange fluctuations, weighting over on each money transfer, led to an even more irregular and lower frequency of transfers, in a desperate attempt to reduce associated costs with each transaction.

Fifty percent respondents then invariably were collecting remittances either every month or every three months. This finding resonated especially with that one third, for whom remittances were fifty to one hundred percent income. This again explains the job status of the majority of recipients at home.

5. Working situation of the participants in the interviews



6. Type of work of participants in the interviews



The academic education level of those interviewed ranged between illiterate to superior. The majority stayed between secondary and post secondary levels. **See Graph 7.** This means that the average declared having a high level of instruction. According to the Census in 2010, almost one hundred percent of the population in Nezahualcoyotl is alphabetized.

This makes it redundant that money transfer operators made their priority to make their services easier and more accessible through customer service, when this was clearly not an issue to an overwhelming majority of users, who were literate in Nezahualcoyotl and Mexico in general. **See Graph 35.**

According to the respondents interviewed in Nezahualcoyotl, the real issues were expensive exchange rates fees, both with their past and also with their current operators. Regardless, of their high level of education, many could not get jobs at home and their consorts could not get legal migration status (**see Graph 13**). If their education level were matched by same level comparative opportunities, both at home and abroad, that would have allowed them to fulfill their needs through a better paid job in the US. Until that happens, the majority complained they could not afford to be taxed on their subsistence money that they were getting from the US. **See Graphs 36 and 37.**

In Mexico, there is a tendency to stigmatize the illiterate, to categorize them as a burden to society, dampening the country's image when immigrating. This might be a generalized misconception that leads people to rush to conclusions. Partially because the illiterate are an easy escape goat, considering they are the minority. But the most disturbing aspect of these preconceptions is that the government seems to condone such abusive demeanor by society.

For any immigrants, whether they are illiterate, undocumented or have a low income, the more isolated they become, the more likely they are to use alternative means to expedite their income to home, which does not benefit the government in the end, who has no control over these enterprises. Results from this study did reveal a correlation between illiteracy and a precarious migration status.

However those illiterate who were interviewed represented only six percent of the total demographic sample. So any conclusions in regards to that correlation between illiterates and undocumented is short of any clear pattern. In the interviews, those who were at the bottom of the literacy pyramid did confess feeling more vulnerable, misinformed and often more inclined to take greater risks with informal money transfer operators. **See Graph 32.**

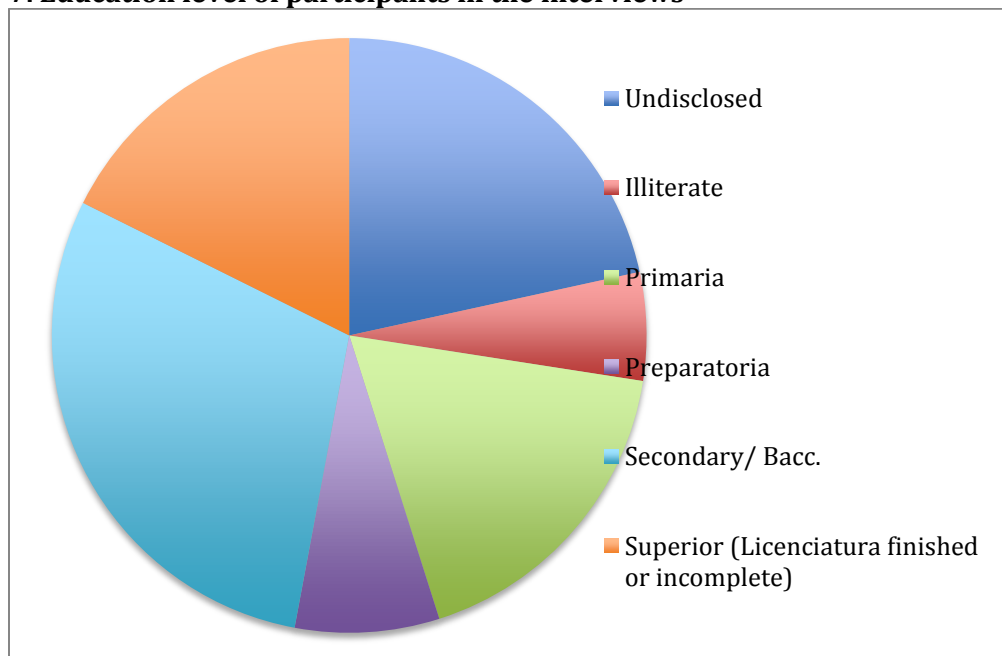
The paradox is that the minority that chose alternative methods to send their money home, although reporting occasional foul play, slowness on delivery, and home safety concerns, were unanimous when saying they accomplished the original purpose that brought them to the US. **See Chart 28.** This was an exception to the rule of the majority who admitted not to have accomplished their goals according to plan. This is an important finding from this study: there was no achievement gap associated with the "unwanted" (illiterate who were undocumented).

On the contrary, it was the majority who declared not having satisfied their purpose, who seem to have faced a greater uncertainty in face of the changes they found throughout the remittance process, when trying to “play by the rules”.

One particular case of an individual, that was illiterate and undocumented, using informal couriers to send money home, eventually got in a work accident and was finally deported. However this person admitted to having fulfilled the original plan to provide for the family while abroad, and even saved enough to invest, without any significant deviations from the original plan in the use of remittance money throughout the process. **See Chart 29.**

At this basic level of literacy or illiteracy, there was a circumstantial correlation with their undocumented migration status, they were theoretically more vulnerable and might have been forced to reduce the frequency of their remittances, but they were not necessarily remitting a comparatively lower average amount per transfer. This could be attributed to the informal couriers lower charges over each remittance transfer, but also to lower expectations and needs, due to the users desperate economic situation at home.

7. Education level of participants in the interviews



Dependents are often the cause for family members to send remittances back home. According to the result from this study, almost two thirds of the respondents confirmed using remittances solely to pay for the most essential needs, like every day basic expenses, including children's education.

One hypothesis, already mentioned here before, is that those past the reproductive peak ages are now dependents in Nezahualcoyotl from their relatives in the US, since the financial global crisis of 2007.

Another theory is that more women are now assuming the role of head of household and becoming the main provider for their families, entering migration streams, replacing their male counterparts, who are regressing as the traditional wage earner and becoming themselves the dependents.

These two, age and gender related effects, were revealed in this study in Nezahualcoyotl, possibly because of the recession effect and the phenomenon of perpetuity of the immigration and remittance dependency cycles, involving generations of family members.

One of the most significant effects of the social impact of remittances in Nezahualcoyotl was how its allure created false expectations, in part because of lack of alternatives and in part for lack of government accountability in the process, prolonging and extending separation inside families and breaking crucial intimacy bonds between dependents and providers.

Most respondents claimed to have dependents and those who stopped receiving remittances presented dependent related justifications, including cost-benefit concerns and emotional problems, some of which ended with families breaking up. **See Graph 17.**

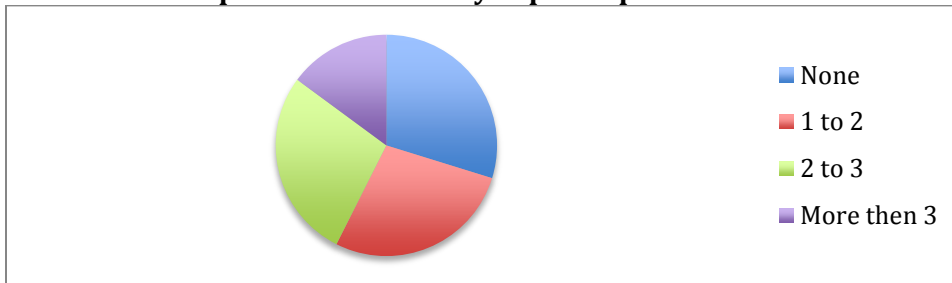
Dependent related social costs affected both remitter and dependents. While the stakes are higher with dependents in custody, the risks worthwhile taking are also greater. Many were deported and that reflects on the current national debate about the nation's self esteem and national pride.

The dependents are the one's who suffered the most from this economic activity. Some dependents stayed separated from their closest and most intimate family members, some more than five years. **See Graph 15.**

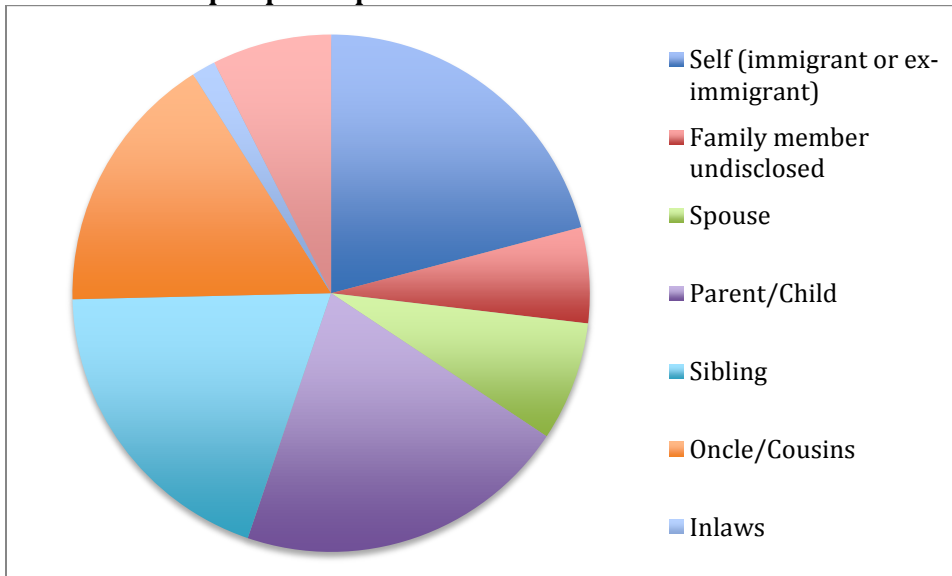
Theoretically, this is self destructive to the society's social fabric because of the observed tendency of repetitive cycles of immigrant workers across generations. This tendency could be positively reinforced by any false expectations around remittances as a poverty solution. But it could also be negatively reinforced, during extended periods by overcharges on each money transfer, especially to undocumented immigrants who are virtually excluded from opening less expensive bank accounts.

But in the short term this is also a factor of social impact, analyzed in the local context of Nezahualcoyotl. A community dominated by the fear of insecurity, lack of opportunities and corruption may not be the best environment for vulnerable dependents, particularly those growing up without a parental support. **See Graph 39.**

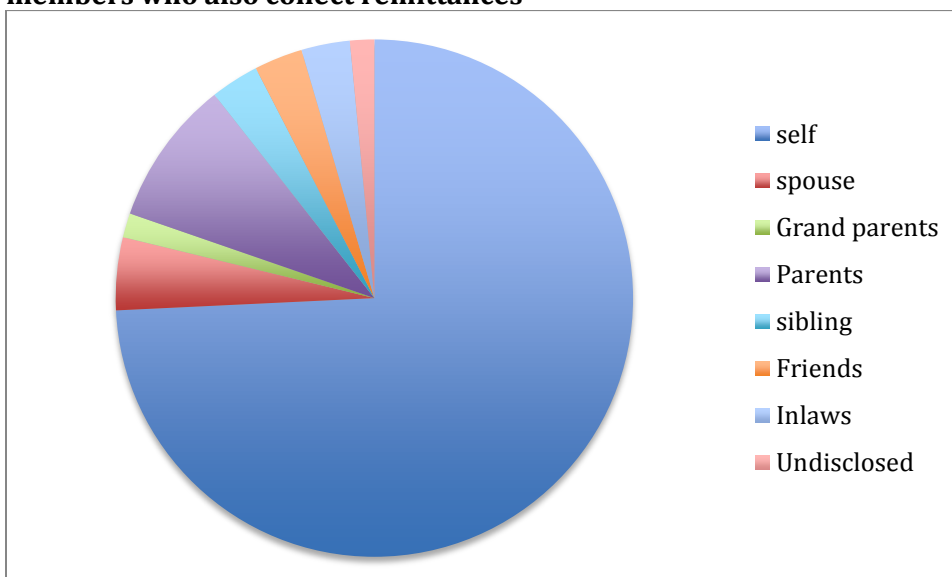
9. Number of dependents in custody of participants in the interviews



10. Relationship of participants in the interviews to remitter in the US



11. Participants in the interviews speaking of self and on behalf of other family members who also collect remittances

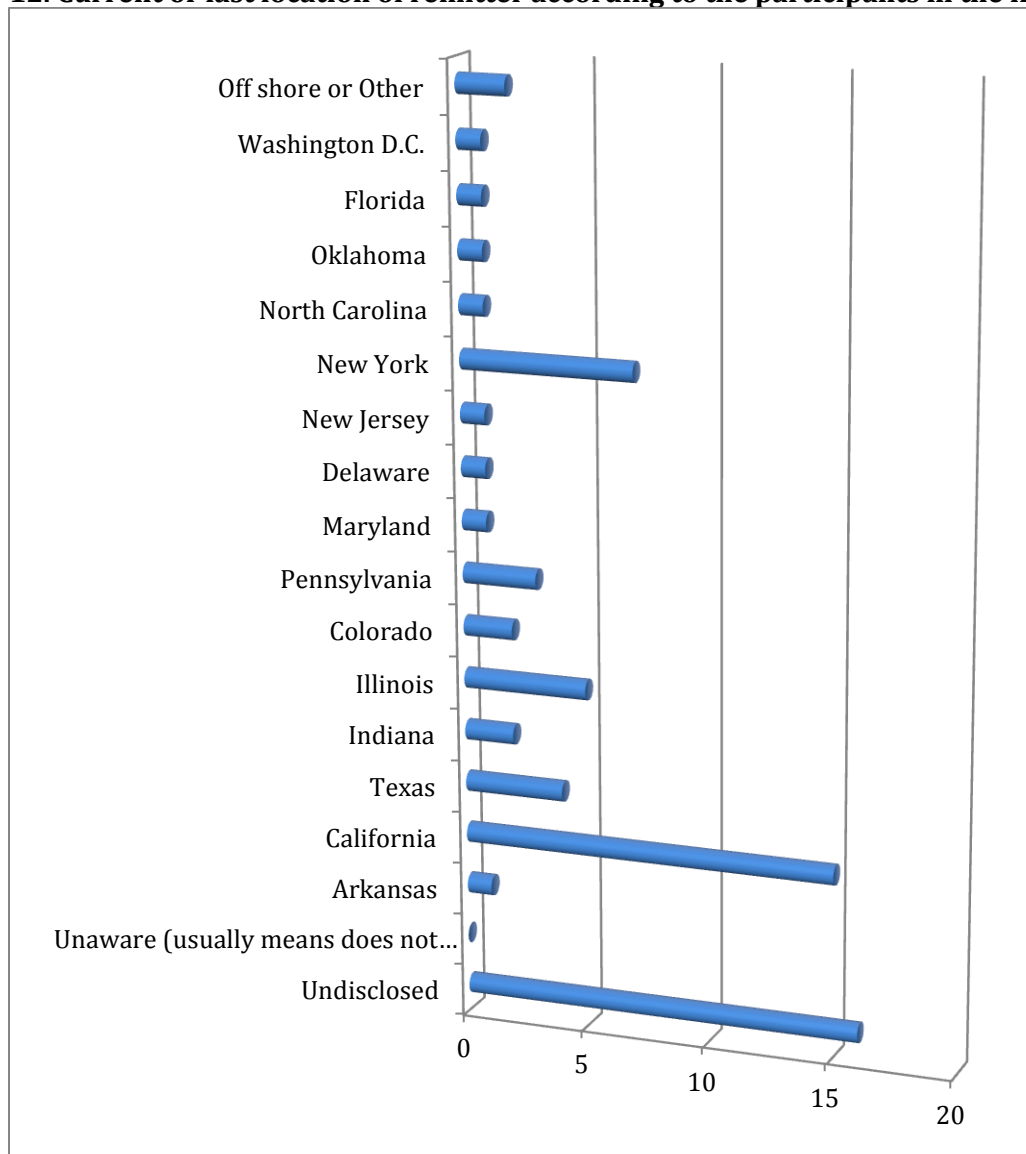


Location of the remitter in the US was one of the few loaded questions. The goal was to use this question to determine the accuracy of each testimony. It seemed that those interviewed who knew where their relative was located in the US, or who sincerely stated their objection to that question, coherent with their discourse throughout the rest of the interview, had a more credible account of the facts.

So, in short, this question was a rhetorical question and its results were not as important as its use.

California and Texas are two of the most active states in regulatory action against the excesses of the “remittance industry”, and in favor of transparency with respect to fees and foreign exchange rates. This was made clear by the statements issued by Rep. Joe Baca and Brad Sherman, at the Hearings before the House Subcommittee on Financial Institutions and Consumer Credit, in June 2009. But this analysis was not within the scope of this study.

12. Current or last location of remitter according to the participants in the interviews



From all the answers collected in Nezahualcoyotl, there was a significant number of undocumented workers, amounting to more than one third of the total respondents, that were remitting money to their relatives back home. **See Graph 13.**

In 2009 a poll conducted by the Pew Research Center illustrated that the reality was that of all twelve million Mexican born residents living in the US, seven million were still not authorized and a third of all Mexicans at home would move to the US if they could, half of which confessed they were prepared to move illegally if necessary.

Although inconclusive, with a majority of the respondents in Nezahualcoyotl admitting not being fully aware about the current job situation of their relative in the US (**See Graph 14**), ultimately there was no evidence showing that those undocumented were less successful than their documented counterparts in the US.

In fact, theoretically, just the opposite could be true, even if they were not playing on a level field: those who worked in a precarious situation supposedly would take the greatest risks, work harder and perhaps more jobs in the short term, after arriving in their host country. For those without anything to loose, an unstable job market and a country's economic need to grow from the bottom up, although unpredictable, could be actually more favorable to those willing to take on any job, since there was no point of worrying about the next day.

The fact that the majority of respondents claimed ignorance about their immigrant remitter's job status, is consistent with the constantly changing dynamic of job opportunities for most immigrants abroad, particularly among those with a lower skill level in the midst of a recession.

It was already mentioned here that the study found a somewhat inconclusive but real correlation between illiteracy of the subjects and their immigration status, or the immigration status of their relatives who were remitting from the US.

Previous findings showed that the lowest the literacy rates among subjects, the greatest the probability of them, or their relatives, being or becoming undocumented, precarious workers in the US.

Yet, those most disenfranchised, although exploited, demonstrated the highest rates of success when accomplishing their original plan for remittances, while they were in the US.

However, this is seriously compromised by a real conflict of interest between Mexico's economic development policy and the individual interests of their lowest income citizens, particularly for undocumented workers in the US. Or at least there will be one for as long as all undocumented workers and their families are paying on average three times more per remittance transfer (CONAPO, 2012), compared to some of their compatriots with migrant status, who are allowed to open more affordable bank accounts and process the transfers from a keystroke away.

Already two hypothesis were mentioned before, about how a new wave of older dependents could be forming in Nezahualcoyotl after the recession, collecting remittances from their same age group siblings in the US, more likely to be undocumented; and how those who were illiterate showed propensity to be undocumented in the US, but who nonetheless have had a higher rate of success than the majority of other remitters.

Despite some claims about a reversing rate of immigration to the US in the last three years, according to data from sources like the Pew Hispanic Center, the Bank of Mexico answers

with contradicting information, saying that remittances increased (IMTC, Cuevas-Mohr, 2012).

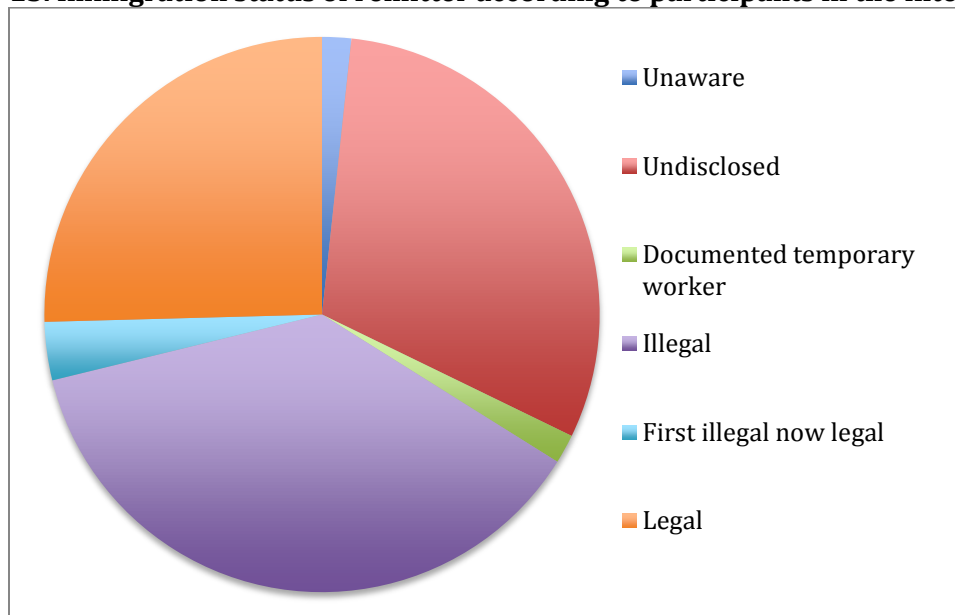
The Pew Hispanic Center based its findings on the number of border arrests and deportations, and claimed that 58 percent of all US undocumented were Mexicans, which was 30 percent of all net immigration to the US (CNN Expansion, 2012).

Results from this 2012 study, conducted in Nezahualcoyotl point out to an even higher total of forty percent undocumented immigrants plus 31 percent undisclosed.

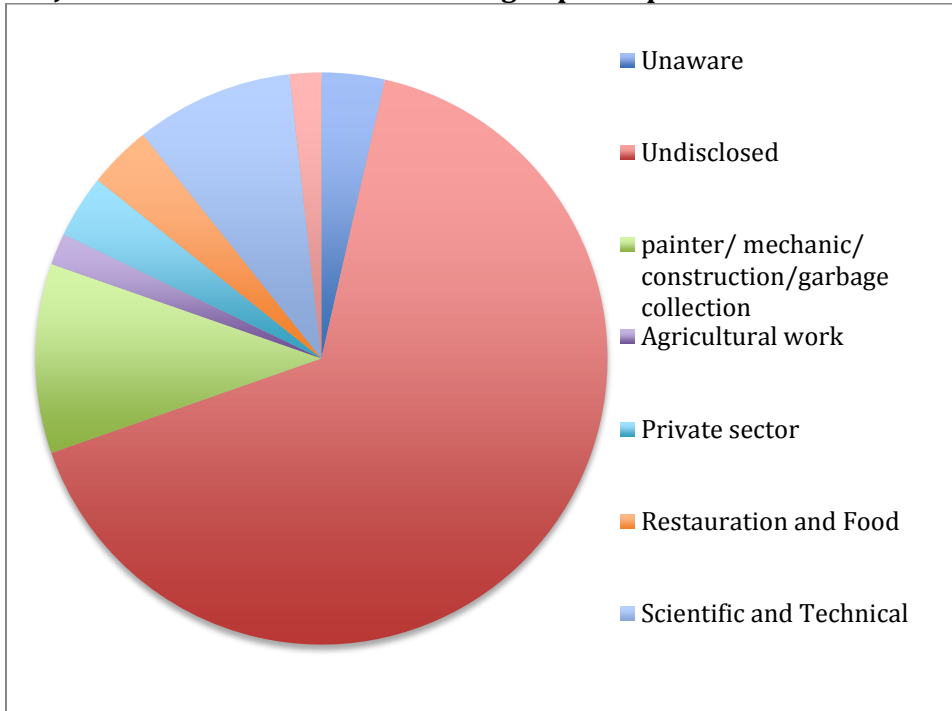
It is virtually impossible to measure with accuracy the actual numbers of undocumented immigrants or the value of money transfers made through informal networks.

For the record, this research was conducted already this year in 2012, based on the consensual testimony given by families *in loco*, coherent with the effects of a global financial crisis in Mexico, and its findings challenge the idea of a (spontaneous) reversing trend of immigration to the US.

13. Immigration status of remitter according to participants in the interviews



14. Job of remitter in the US according to participants in the interviews



According to the findings in this study, most individuals that were interviewed started collecting remittances some time during the last five years. **See Graph 15.** Half of those who stopped collecting remittances in Nezahualcoyotl also did so in the past five years. **See Graph 16.**

The significance of this timeframe is that it overlaps with the global financial crisis that started in 2007, with the credit declines and the bursting of the US housing bubble, and lasted until 2012.

This had obvious effects in Mexico, due to its economic ties and dependence on the US. According to the Brookings Institute, Mexico had the hardest hit of all of the Latin American countries, (Martinez-Diaz, 2009).

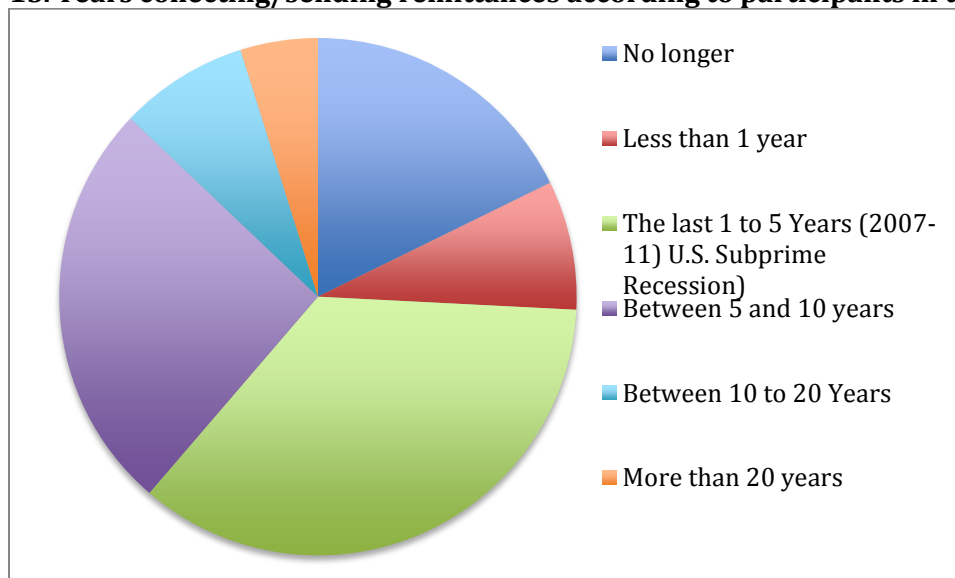
The psychological effect of the global financial crisis led many policy makers to question remittances as the “panacea for resolving the developmental and fiscal problems” of the home countries that collect them (World Bank, 2008).

But in Nezahualcoyotl, from a community level of analysis, the effects of the recession were different.

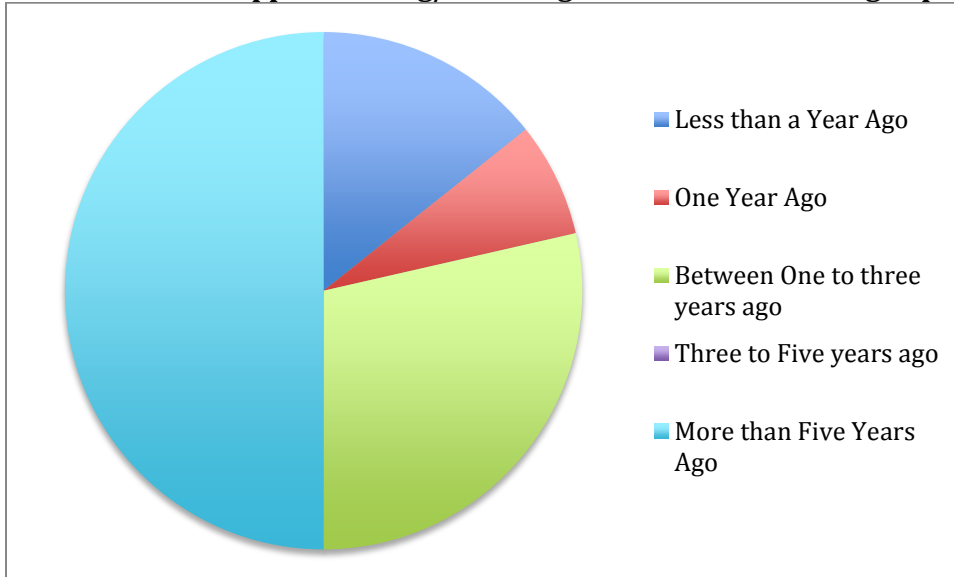
Findings from this study in Nezahualcoyotl, and possibly contradicting some of the previous evidence, suggest that the global financial crisis (2007-2012), actually worked as a reality check, rather than destabilizing the remittance market.

Recession was an awakening call to the majority of families. It did not dissuade them from continuing to seek and collect remittances, but persuaded them to supplement their monthly income with a job.

15. Years collecting/sending remittances according to participants in the interviews



16. Time when stopped sending/receiving remittances according to participants



One undocumented immigrant that was interviewed, returned home from the US to pay a visit, due to a family emergency, and decided to turn himself in to the US border authorities to be deported. This was his way to close the door behind after that. Like him, many decided not to try “the jump” to the US once again, claiming that the risk and the costs associated with crossing the border were too high. However, this feeling was not shared by the majority of those who were interviewed.

The second most important reason why immigrants stopped collecting remittances was family break up. **See Graph 17.**

This is significant as almost one third of the families who stopped receiving remittances reported a more serious consequence from that experience.

Immigration, even if temporary, with the costs associated to the transactions, along with the impact from the transition, sometimes slower, with the advent of the global financial crisis in the last five years, carried a serious risk of permanent separation and families breaking down.

Cost benefit concerns, the frustration of not achieving the goals according to the original plan, were often presented by the respondents as not worthy just to pay for daily expenses, along with emotional side effects that were insurmountable to some.

Many immigrants returned feeling many years lost, without “seeing the children grow up” (**See Graph 18**). Many others restarted family in the US and cut off abruptly with their own back home.

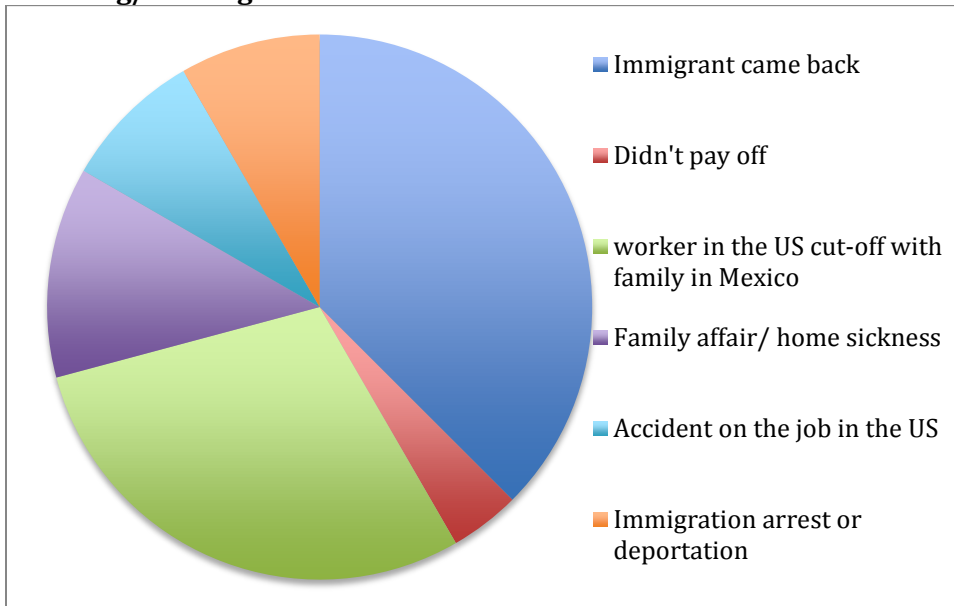
As it was already mentioned here before, dependents back home paid the highest price for the departure of a family member, twenty-eight percent of families suffered at its most intimate level, from the separation between parent/child or spouse.

The irony however is that, according to findings from this study, many who were once remitters in the US, were now considering going back again after a while, or were now collecting remittances from their relatives (**see Graph 20**), who eventually went through that experience as dependents once.

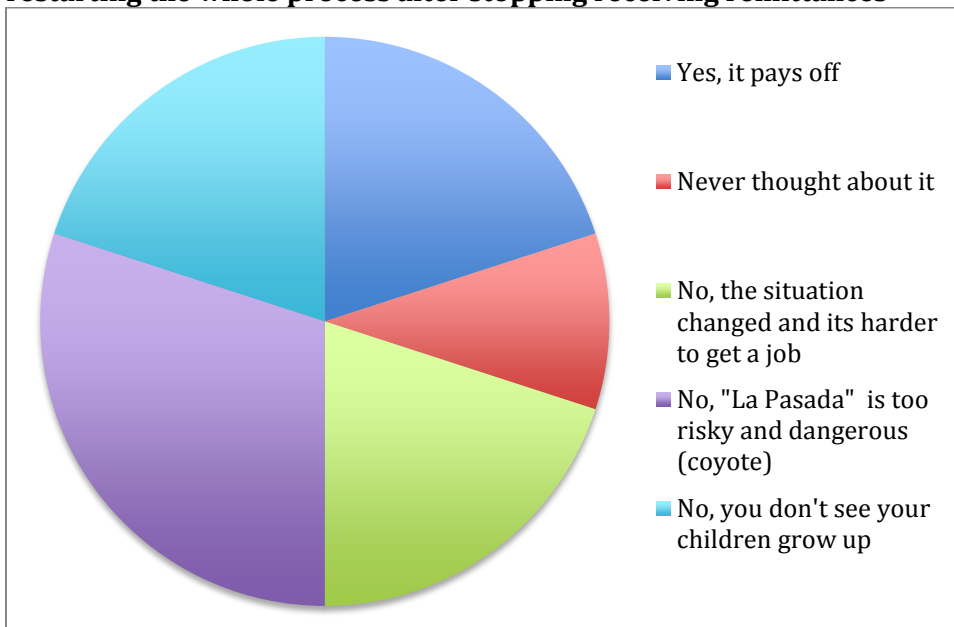
A possible justification for this apparent contradiction, despite all the lessons learned at their own expense, in some cases even older subjects, is that they decide to face up to the reality and restart the cycle all over again because of extreme necessity.

This happened recurrently in Nezahualcoyotl, in spite of the job crisis in the US, and in spite of the lack of progresses on government regulatory policy to lower down the costs associated with remittance transfers from the US.

17. Reasons presented by participants in the interviews why they stopped receiving/sending remittances



18. Answers from participants in the interviews about whether they considered restarting the whole process after stopping receiving remittances



Some subjects who were interviewed for this study not only narrated their own personal experience with remittances but also that of other relatives in Nezahualcoyotl (**See Graph 11**). Some had experience as both a remitter and as recipient (**See Graph 10**), others just as a recipient and finally some not only had either one or both but also knew others intimately with whose experience they were familiar with and could relate to.

When recruiting a possible candidate to the interviews, the researcher inquired first about one's "personal" experience as a recipient of remittances, or another's experience only as an indirect recipient, but who had at least once processed or collected one remittance transfer personally. Any of these two categories of candidates, if selected sometimes would talk also about a third party's experience with remittances on their behalf.

Those second hand testimonies were not considered for the purpose of this research, because those individuals were not present to give their informed consent to the use of their personal experiences.

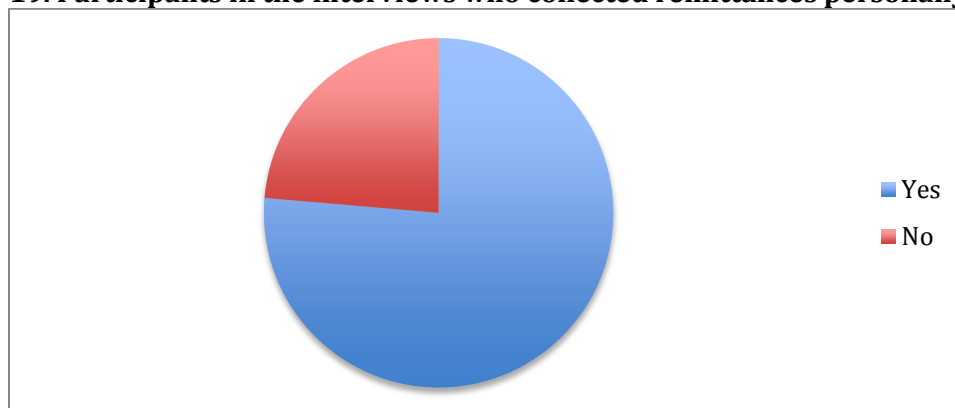
However, some of those interviewed, who shared other people's stories besides their own, also collected remittances at the "bank" on their behalf and on behalf of third parties, whose stories they related to by affinity. This made them authoritative sources with expanded experience on foreign currency exchange, money transfer operator's services and the remittance industry in general. Therefore, in those cases, bits of data were used here as anecdotal evidence, representative or confirmatory of a typical experience or an emblematic example, that helped to create new hypothesis, test the credibility of the party presenting the case, but that were not validated as evidence.

The majority however, collected remittances personally at the "bank" (**see Graph 19**), which helped to confirm that most remittance beneficiaries were the same people who went through the paperwork (**see Graph 21**) and eventually paid the destination fees to collect their money (**see Graph 22**).

It was relevant to collect that evidence directly from the subject who dealt with the process personally, and was involved not only by managing and spending the income but also by attesting the costs of paying for that income. The experience of going out of their way to pay out of pocket and experience the public exposure involved in the process, is statistically relevant to challenge the otherwise prevailing claim that most families are not even remotely aware of the costs involved with this activity.

This question also served indirectly as a test to the credibility of the stories of those who were interviewed. But testing credibility was not its original purpose, unlike **Graph 12**.

19. Participants in the interviews who collected remittances personally at "the bank"

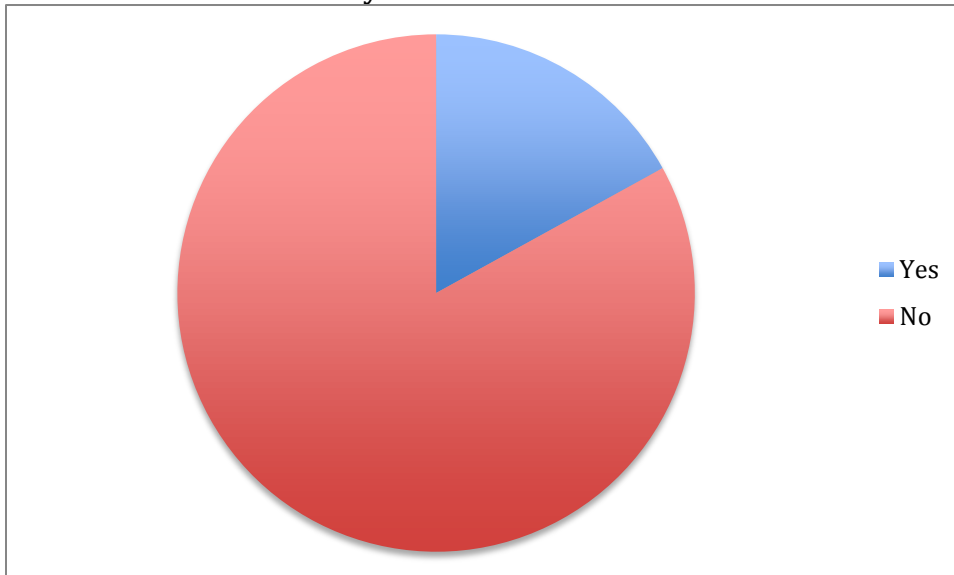


As previously mentioned, almost a fifth of all the population who were interviewed have had an experience on both sides of the border with remittances. **See Graphs 10 and 20.**

Usually the cases were older individuals who acted first as a remitter in the US and then as a dependent in Nezahualcoyotl.

This represents the ambiguity of an economic activity that leaves deep psychological wounds, usually does not produce the desired economic outputs, yet it presents itself naturally to family members who don't know another reality and are sometimes left without choice but to embrace remittances as their best option.

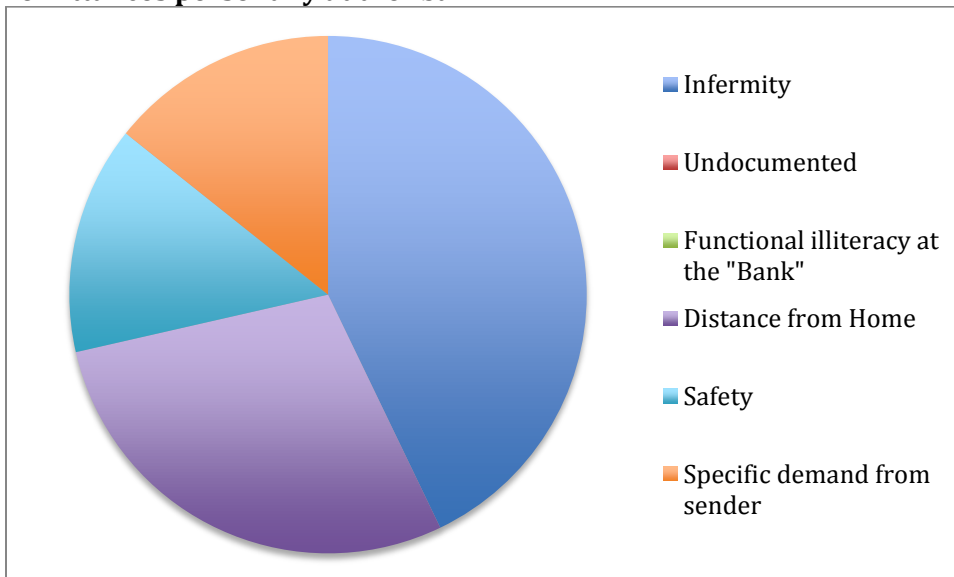
20. Participants in the interviews who were once remitters in the US and now collect remittances in Nezahualcoyotl from other relatives.



Less than a sixth among those interviewed did not collect remittances personally at the money transfer agencies, banks or postal offices located in the community. Noticeably none of the respondents claimed illiteracy or lack of documentation as their justification to use third parties to collect their money on their behalf.

Collecting remittances personally or on behalf of third parties, due to infirmity or location contingencies (**See Graphs 19 and 21**), directly relates to the condition and age of the remittance recipient. However, indirectly it also alludes to the situation of insecurity in Nezahualcoyotl (**See Graph 39**), that may have inhibited many to expose themselves or take safety risks, which according to the interview's results concerned many more besides the elder.

21. Reasons presented by participants in the interviews who did not collect remittances personally at the "bank".



The results from this question showed that one out of eight respondents regularly paid remittance transfer fees from home, on each time they collected cash for remittances (**See Graph 22**), instead of paying at the time when their transfer request was submitted from the host country, in the US.

This question naturally focused on those using non-banking transfer agencies, since bank account maintenance fees, for those who have access to bank accounts, are automatically deducted in most cases.

This point specifically focuses on the economic impact that US based remittances brought to Nezahualcoyotl.

This question helped to clarify some generally accepted yet questionable statements that families at home were not fully aware, or directly affected by the impact of exchange rates or hidden fees charged by remittance transfers, and therefore not affected by their consequences.

The results from this question show that associated costs are more often charged by money transfer operators at the source, from those who process the deposit in the host country, but sometimes at the destiny as well.

These are also known as “deadweight costs” among the critics of this form of exchange rate revenue. This is the issue that is at the center of the remittance justice campaigns against predatory practices by the banking sector, often tacitly supported by the governments.

The purpose for this question was to determine exactly how aware were those who collected the remittances at home about “bank” fees.

The results are not very conclusive unless referenced together with other equally related questions (**See Graphs 29,30, 33, 34, 35, 36, 37 and 38**).

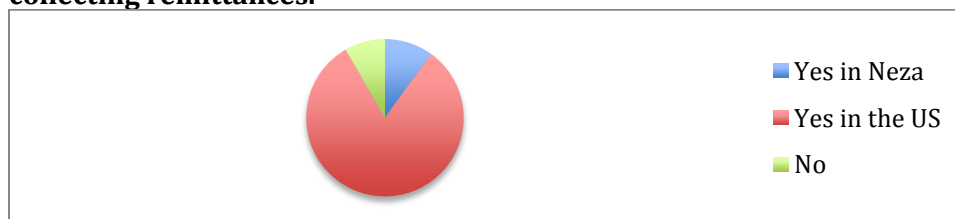
However without this initial close-ended question to separate those who paid out of pocket from those who didn’t, it wouldn’t have been possible to determine exactly who knew and felt the effects of those overcharges, and those who heard about it but never dealt directly with that problem.

The argument that “you can’t know what you cant’ see” was the rule of thumb for many who argued against remittance families feeling the effect of any associated costs they didn’t pay directly.

Finally, those who declared “not paying” were that margin of the population who was arguably unaware and therefore may not have felt affected before. But this shows that these were the minority at home and not the majority.

Even those interviewed who used the same bank account as their remitter, incurred on some marginal costs associated with their transactions.

22. Participant’s degree of involvement with the payment of “bank” fees when collecting remittances.



The key issue for the debate on remittance justice, and specifically what was investigated throughout this research study in Nezahualcoyotl was to find out first, how much effective remittances were as sources of income to fight structural poverty and marginality at the consumer level; and second, by contrast, How much was the price of remittances charged by the for-profit remittance services controlled by private interests, somewhat undeterred by the government's permissiveness.

Previous results from this study showed that remittance economic activity affected family's emotional stability, and particularly during the financial crisis of 2007 it forced-changed the configuration of the traditional patterns of immigration, and the socio-economic profile of remitters and their beneficiaries.

In the last five years, more women and older subjects saw a change in roles, from being passive or marginal elements on the remittance market, to become a more reluctant presence.

More families at home had to supplement their household income with jobs and the cycles of dependency from remittance-based income were expanded and intensified.

Besides age and gender, there was also a detectable inter-personal component, reflecting the harder state of necessity, connecting more people who collected remittances on behalf of others. Or alternatively, those less connected in the community, challenged by illiteracy, were forced to take higher risks and were reportedly successful on their objectives.

The average amount per transfer in Nezahualcoyotl, according to the respondents interviewed, ranged between 100 dollars and 1500 dollars. Over a third did not receive more than 150 dollars every month or every three months. **See Graph 23, and Graph 25.** These values are within the range of minimum wage in the State of Mexico, set around 142 US dollars per month in 2012, according to the latest numbers released by the *Consejo de Representantes de la Comisión Nacional de Salarios Mínimos* (CONASAMI).

Half the respondents preferred not to disclose how much they received, however virtually all respondents disclaimed the percentage of those remittances over total income. The majority of forty percent answered that remittances stood for approximately 35 percent of their total, and one third between fifty to one hundred percent of their family budget. **See Graph 26.**

State of necessity of those remittance families is best argued when almost two thirds of the respondents confirmed using remittances only to help out with basic expenses, like shelter, children education or medical expenses. **See Graph 27.**

Even admitting that those who depended exclusively on remittances had enough to survive, which is highly unlikely considering the average values per remittance and the frequency of those transfers from the US (**see Graph 25**), the majority of the respondents declared having to find other sources of income, other than remittances which on average went only slightly over minimum wage.

These families could not find it in government support or disability: less than 14% of the respondents got that. **See Graph 31.**

According to the results from these interviews conducted directly with the local population, the consensus was that remittances did not solve their most basic necessities and that was not meant to be so. **See Graphs 28 and 29.**

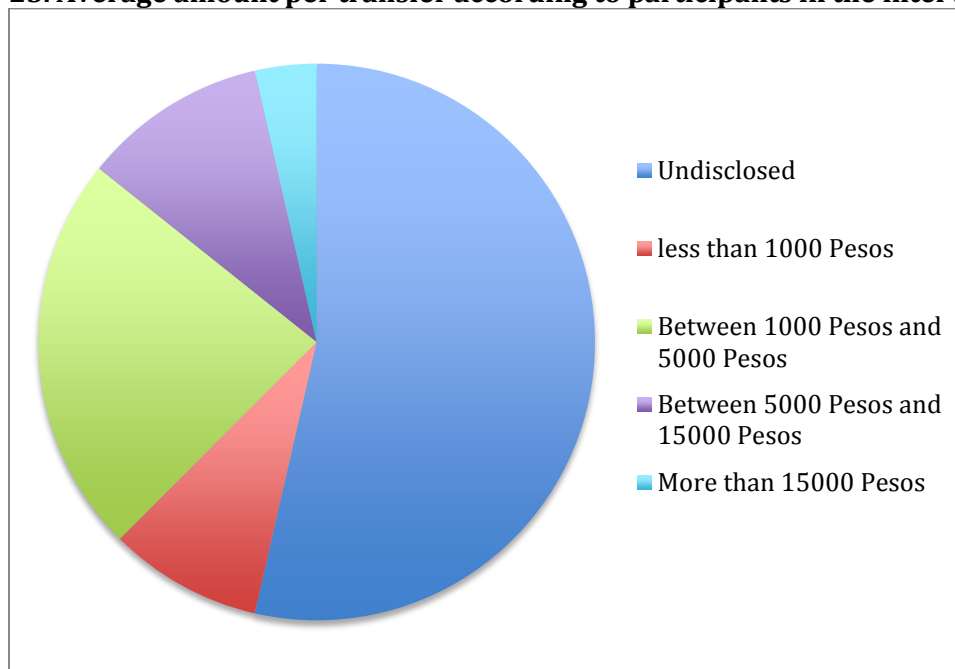
The biggest amount of complaints and the majority of the respondents blamed the “unexpected costs involved in remittances transfers” (**See Graph 30**), not the economic recession or rise in the cost of living.

And those who did so, by enlarge used Western Union, a non-banking money transfer operator, which is the logical alternative to those who are not eligible in the US to open a banking account. **See Graph 32.**

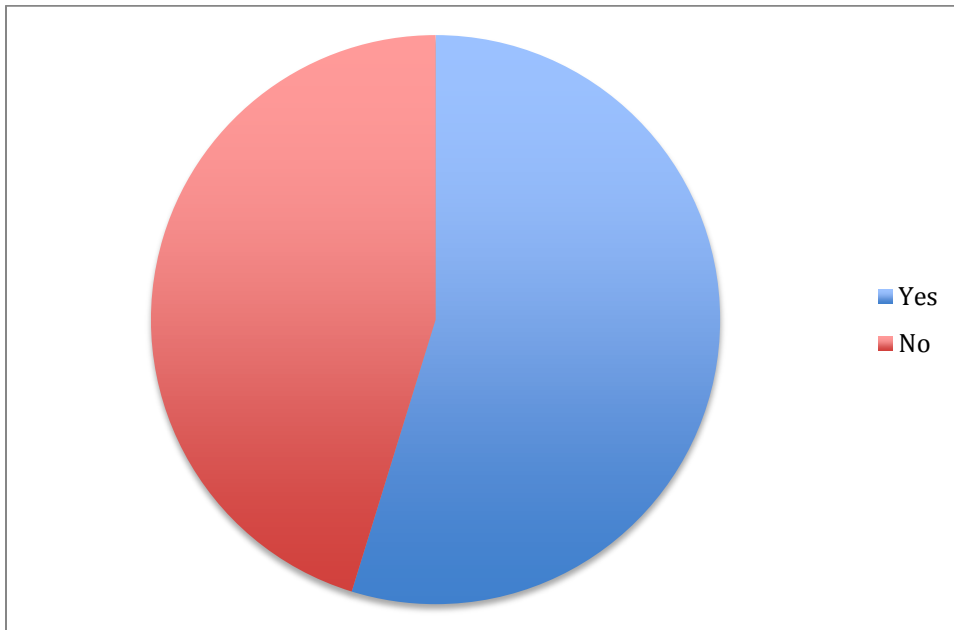
Another equally significant finding from the economic side of the impact of remittances to families in Nezahualcoyotl, intimately related to the previous, was formed around the consensus amongst remitters, and their families, that foreign exchange revenue fluctuations, weighting over on each money transfer, led to an even more irregular and lower frequency of transfers, in a desperate attempt to reduce associated costs with each transaction. **See Graph 25.**

Fifty percent respondents then invariably were collecting remittances either every month or every three months. This finding resonated especially with that one third, for whom remittances were fifty to one hundred percent income. This again explains the job status of the majority of recipients at home.

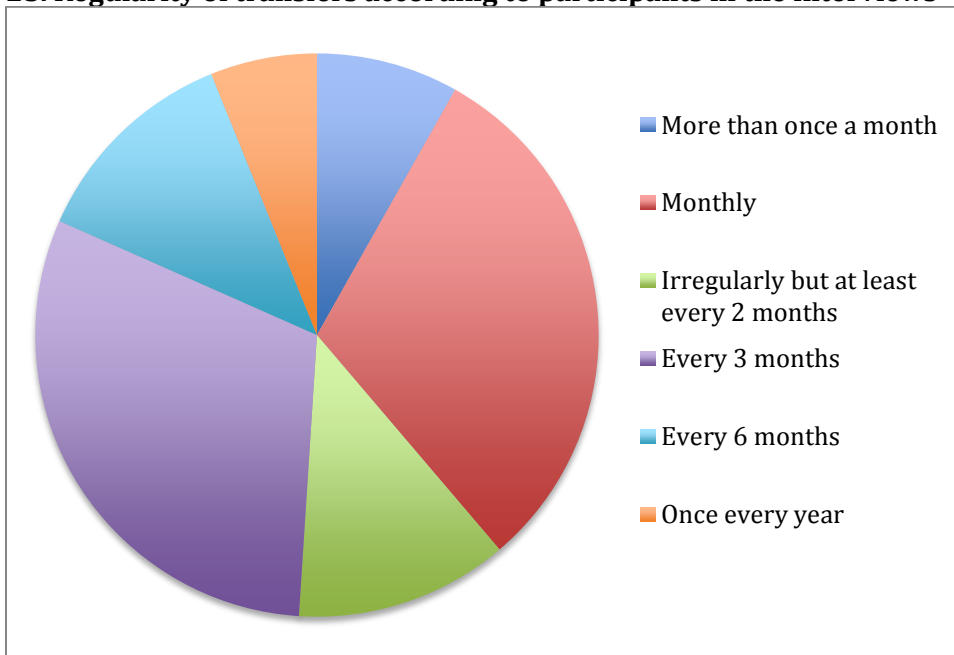
23. Average amount per transfer according to participants in the interviews



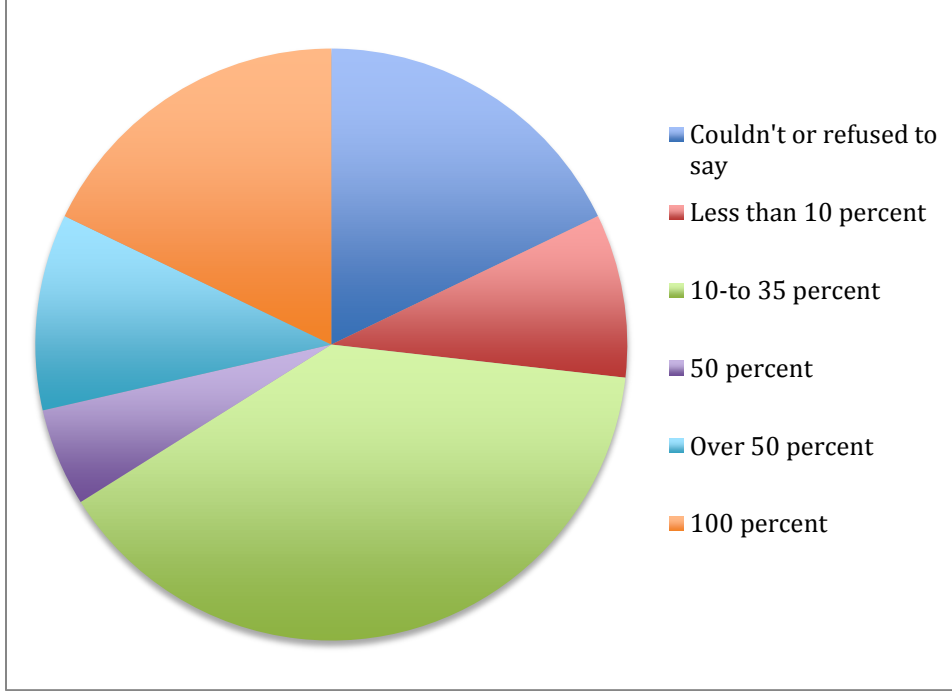
24. Whether participants in the interviews changed the regularity of transfers to avoid associated fees.



25. Regularity of transfers according to participants in the interviews



26. Percentage of remittances over total income according to participants.



If the number of families in Nezahualcoyotl, that became dependent on income from remittances, increased during the economic recession, on the other hand, this rapid increase in the number of remittances is best argued when almost two thirds of the respondents confirmed using remittances only to help out with basic expenses, like shelter, children education or medical expenses. **See Graph 27.**

Even admitting that those who depended exclusively on remittances had enough to survive, which is highly unlikely considering the average values per remittance and the frequency of those transfers from the US (**see Graph 25**), the majority of the respondents declared having to find other sources of income, other than remittances which on average went only slightly over minimum wage.

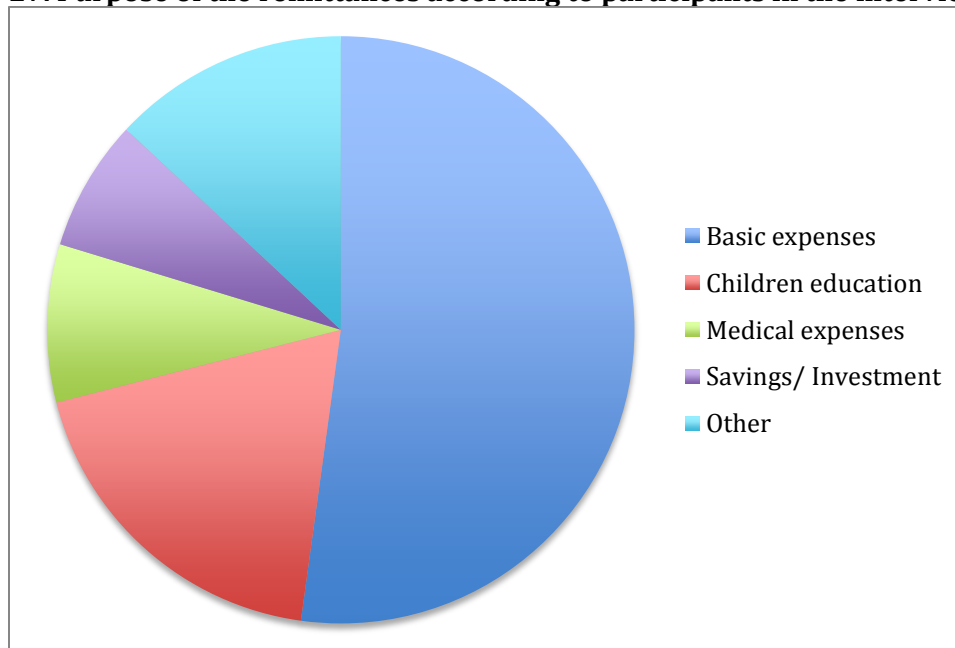
These families could not find it in government support or disability: less than 14% of the respondents got that. **See Graph 31.**

According to the results from these interviews conducted directly with the local population, the consensus was that remittances did not solve their most basic necessities and that was not meant to be so. **See Graphs 28 and 29.**

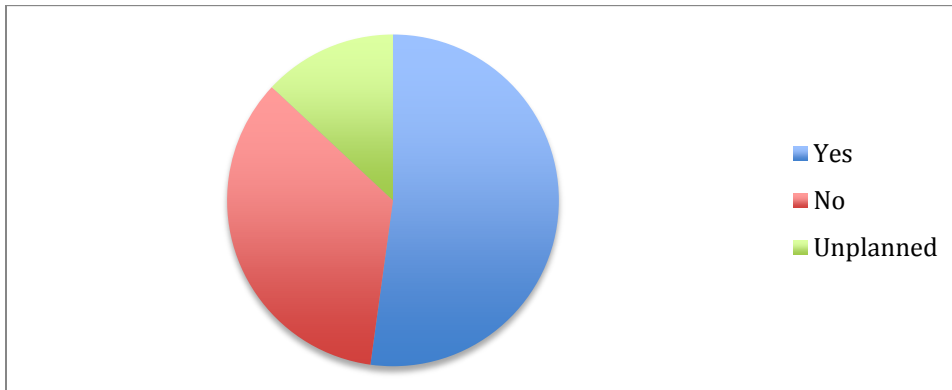
Unexpected costs from MTO's and banks who process those operations, ranked number one, as the participant's first complaint on why things didn't work out as planned. **See Graph 30.**

Once again this phenomenon raises the question around the pedagogical role of the government: If it does not act to regulate the private sector's profit margins, at least it could educate any current and prospective immigrants, regardless of their immigration status, even when it's not in their interest to dissuade them of this allegedly profitable economic activity.

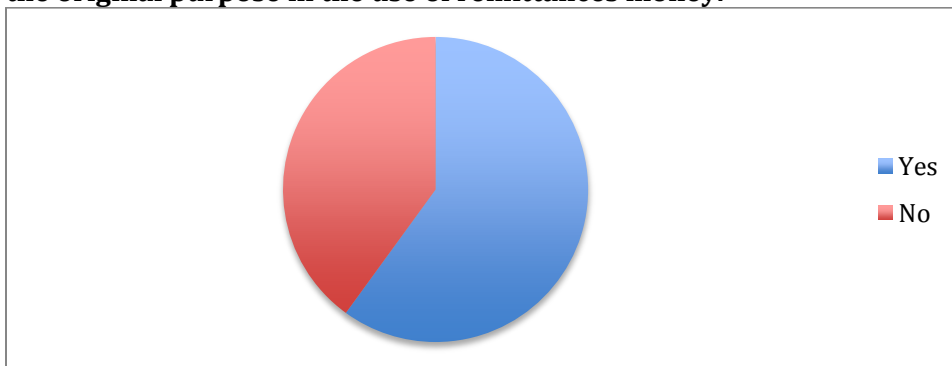
27. Purpose of the remittances according to participants in the interviews



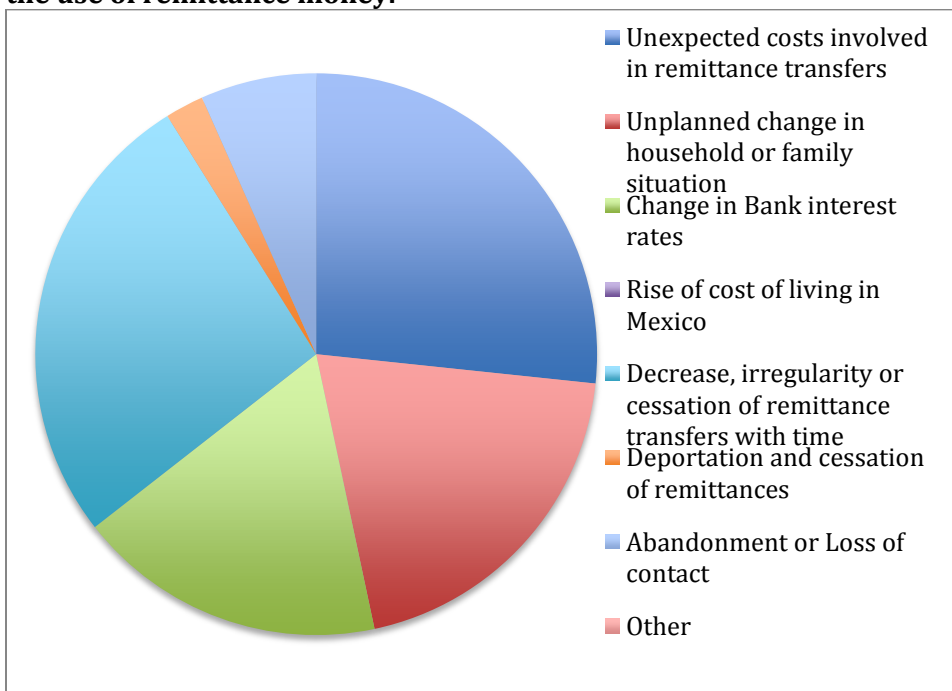
28. Opinion of the participants in the interviews whether the original purpose of remittances was accomplished as planned



29. Opinion of the participants whether there have been any significant changes to the original purpose in the use of remittances money.



30. Opinion of the participants on why there were changes from the original plan for the use of remittance money.



The majority of participants in these interviews were not covered by social security or state health insurance.

Those few that declared being covered and were eligible for coverage, along with their dependents, also admitted that state welfare in general did not have a significant alleviating effect on their cost of living.

Soft impact of health insurance on low and moderate-income populations was not surprising, after a reported seventy-six percent downfall on individual applications for “*Seguro Popular*” between 2008 to 2010 in Nezahualcoyotl alone (INEGI, Censo 2010).

According to the 2010 Census, only sixteen thousand households in Nezahualcoyotl were covered by health insurance, out of over a million total population, of which twenty-six percent were under twenty-nine years old and eleven percent sixty or over (Censo 2010).

Identically, only about twenty-nine percent of those interviewed in Nezahualcoyotl were covered by medical insurance or had government support (**See Graph 31**), that the State provided to low income citizens, mostly household dependents under twenty-five and in school, or senior citizens sixty and over who lived with their families.

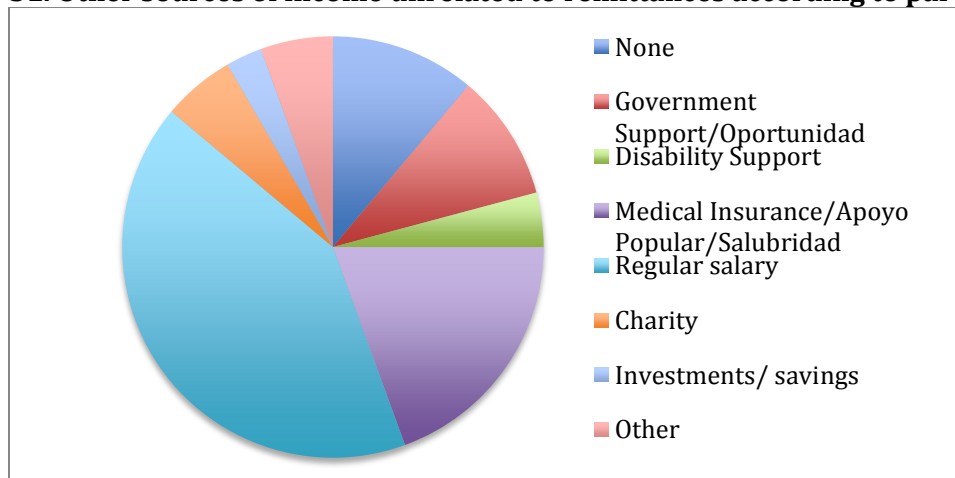
The overwhelming majority of those interviewed did not find in state support any substitute for job-based income, to cover for any basic expenses, including some related to health expenses. **See Graph 27.**

Respondents who were covered by “*Seguro Popular*” and “*Oportunidades*” were by definition those who did not qualify for health coverage under a job in the regular job market, or could not afford a private sector health plan.

In other words, those eligible for “*Seguro Popular*” or “*Oportunidades*” in Nezahualcoyotl may or may not have a job in the informal market, without any benefits covered by these two programs.

Nationwide, over forty percent of all national beneficiaries of “*Seguro Popular*” and almost eighty percent of those eligible for “*Oportunidades*” fell under the category of “maximum poverty”(Gakidou, 2006).

31. Other sources of income unrelated to remittances according to participants



There were three categories of MTO that were mentioned by the participants in the interviews. The first category were banks, the second non-banking transfer operators and third informal couriers.

This question to the participants in the interviews was not meant to rank what was the best available service, by majority of reason.

On the contrary, each one of those three categories had its very own stringent criteria, which was not always available to all users. It runs down from the most selective to the one involving the greatest risk. In between lied the majority of the users with limited, more expensive options.

After 9/11 commercial banks in the US adopted regulations to enforce Patriot's Act, to abide by the policies of anti-money laundering and combating the financing of terrorist groups. As a consequence, most banks were forced to close their doors to any undocumented immigrants, who wanted to open a bank account. At the same time, banks also joined forces under APEC (Asian-Pacific Economic Cooperation, of which Mexico is a member state) and NAFTA (North American Free Trade Agreement) to restrain the operations of informal, low cost alternative money transfer systems, under those anti-terrorism provisions.

The Mexican Government itself did not like capping the fees on remittance charges by non-banking agencies, nor release the pressure over informal money transfer operators to comply with money laundering international directives.

This situation raised the costs and limited the options to all undocumented, often illiterate but mostly low-income immigrants, who relied heavily on remittances as their source of income, to cover for basic expenses at home.

Almost sixty percent of the participants in the interviews in Nezahualcoyotl declared to use regularly non-banking transfer operators for the lack of better alternatives, while ten percent used either backwards methods like cash in the mail or somewhat risky informal couriers, like carry-ons and "friends". **See Graph 32.**

The problem about non-banking transfer operators is that without most Mexican States or banking regulatory commissions overseeing MTO's licensing and charges, there is no way to determine what are the actual costs involved on remittance transactions, or how much is fair to charge over each remittance transfer.

This is especially true when money transfer operators do not disclose the spreads they benefit from when they set exchange rates.

Most undocumented workers and their families were paying on average three times more per remittance transfer, compared to some of their compatriots with migrant status. According to the Mexican National Council for the Population (CONAPO, 2012), for each three hundred dollars remittance from a bank in the US to Mexico there is an associated average cost of three dollars. However, for the same transaction using a non-banking financial institution there is an associated average cost of ten dollars.

At least for those over forty percent undocumented in Nezahualcoyotl, their alternatives to send remittances back home were down to either slow, unreliable and often unsafe methods, or constantly changing between non-banking money transfer operators, hoping to get a better deal by trial and error. **See Graphs 33 and 34.**

According to the results from these interviews conducted directly with the local population, the consensus was that remittances did not solve their most basic necessities and that was not meant to be so. **See Graphs 28 and 29.**

Unexpected costs from MTO's and banks who process those operations, ranked number one, as the participant's first complaint on why things didn't work out as planned. **See Graph 30.**

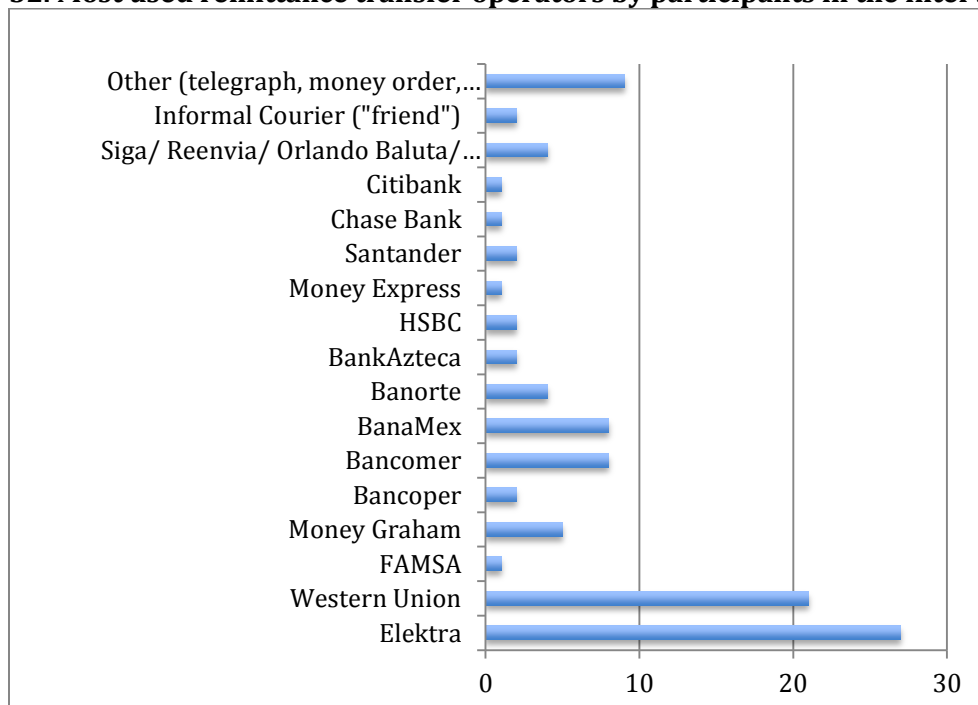
The paradox is that the minority that chose to go with informal methods to send their money home, although reporting occasional foul play, slowness on delivery, and home safety concerns, were unanimous when saying they accomplished the original purpose that brought them to the US. **See Chart 28.** This was an exception to the rule of the majority who admitted not to have accomplished their goals according to plan.

This is an important finding from this study: there was no achievement gap associated with the "unwanted" (illiterate who were undocumented).

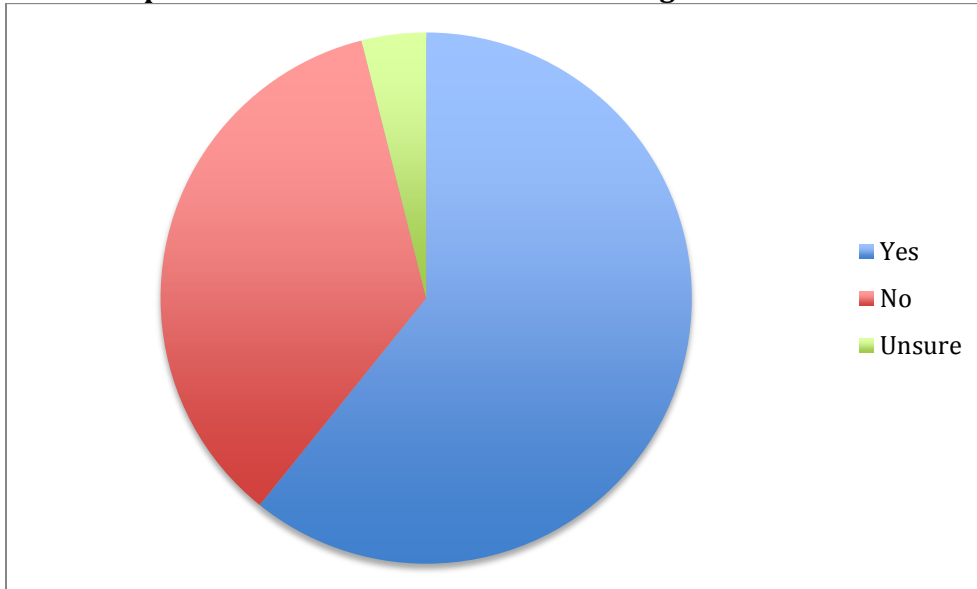
On the contrary, it was the majority who declared not having satisfied their purpose, who seem to have faced a greater uncertainty in face of the changes they found throughout the remittance process, when trying to "play by the rules".

This was because those who constantly ended up jumping from one non-banking transfer operator to another, to "lessen bank charges and fees" (**See Graph 34**), found out that they were still being overcharged no matter what (**See Graphs 36 and 37**). And, as a consequence seventy-eight percent of the respondents were dwelling in disbelief about any future breaks. **See Graph 38.**

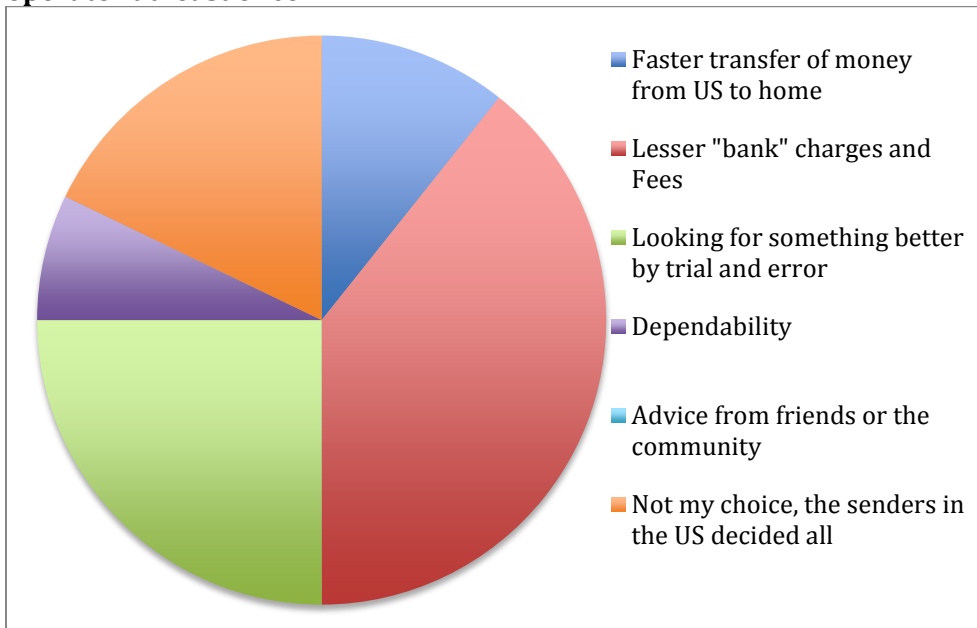
32. Most used remittance transfer operators by participants in the interviews



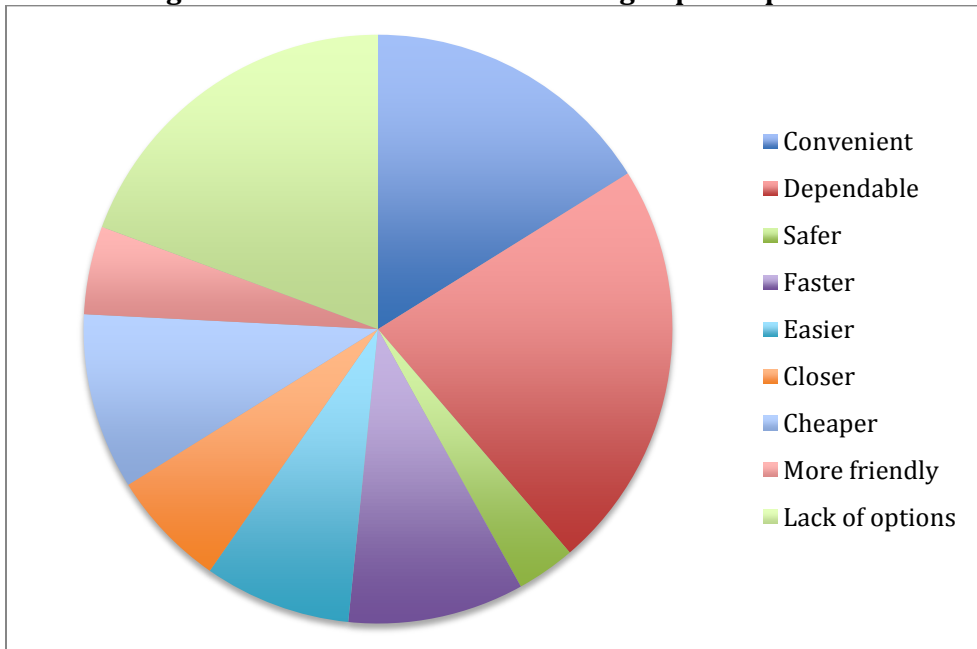
33. Participants in the interviews who have changed MTO at least once before



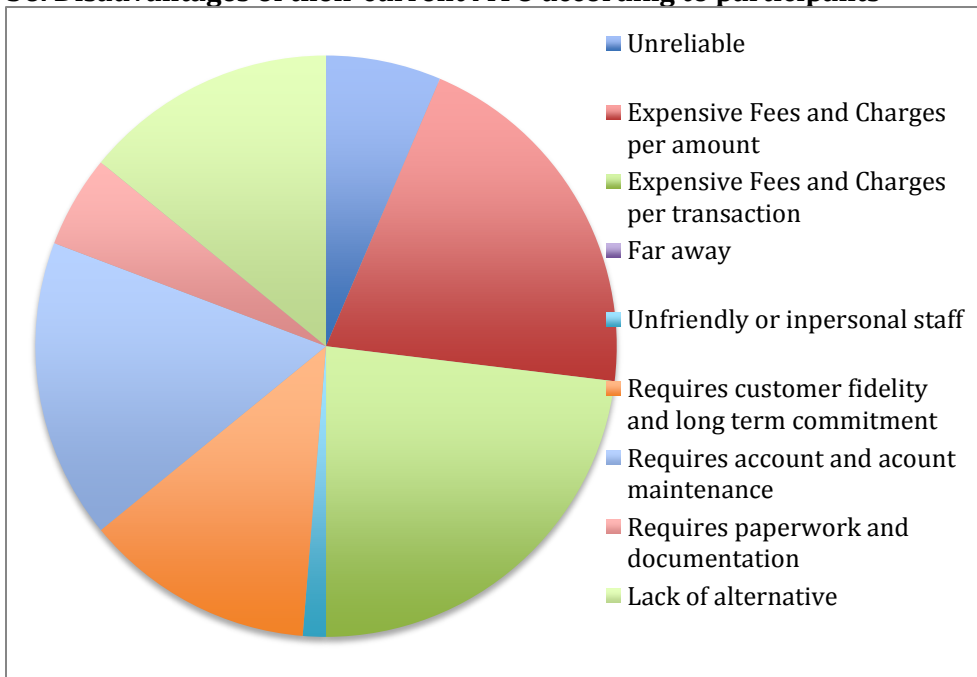
34. Reason why participants in the interviews changed their remittance transfer operator at least once



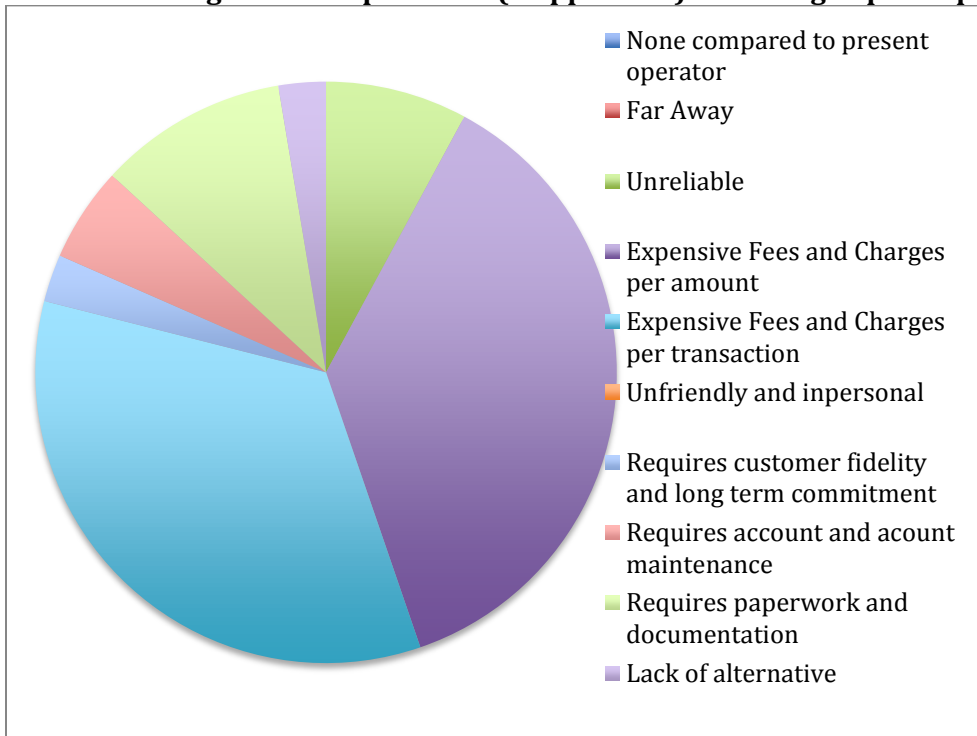
35. Advantages of their current MTO according to participants



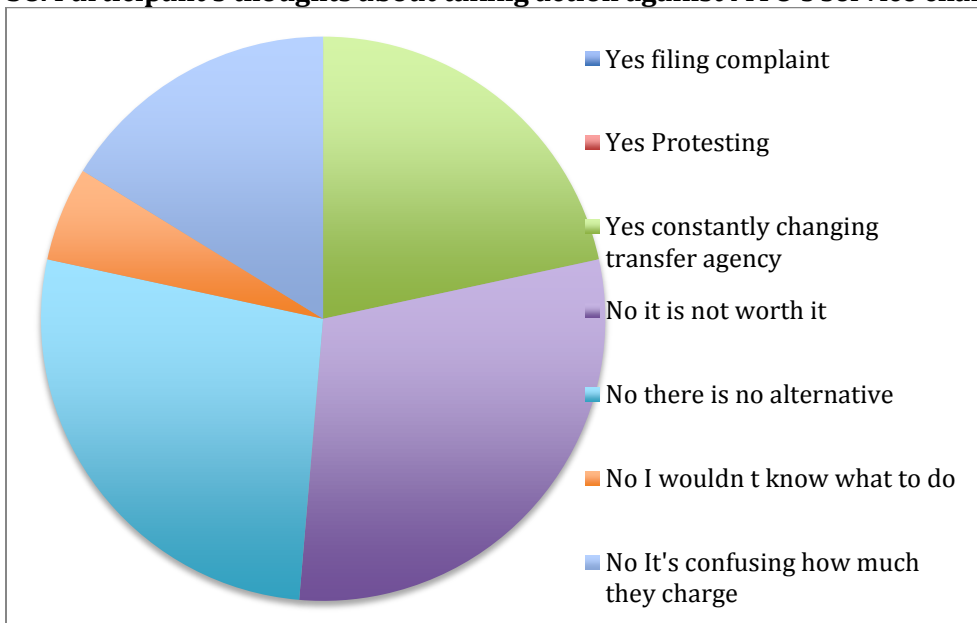
36. Disadvantages of their current MTO according to participants



37. Disadvantages of their past MTO (if applicable) according to participants



38. Participant's thoughts about taking action against MTO's service charges



The final question on each interview usually asked the participants about Nezahualcoyotl.

Right from the start, one of the biggest unknown variables in the study was how to overcome retrenchment and evasive behavior from the local subject, when approached by an outsider and asked to speak their mind. **See Graphs 39 and 40.**

This possibility was even more real when considering the reality in Nezahualcoyotl. Nezahualcoyotl runs daily on newspapers about gang violence, with stories of extortion being perpetrated on small business owners. Moreover, campaigns for voter registration for the national elections were running at its highest during the time the study was conducted. To add to this already potentially hostile environment, several “Ponzi” schemes of identity theft were reported in the community, raising more suspicion, even amongst residents, and making it even harder to infiltrate in Nezahualcoyotl.

Besides insecurity on the streets generating suspicion amongst the locals, other contributing factors, also corroborated by participant’s statements in the interviews, included frustration with the government’s action response to the population’s basic needs. The city and the municipality still experience serious shortages of drinking water on a regular basis, and they suspect foul play from the central and municipal authorities.

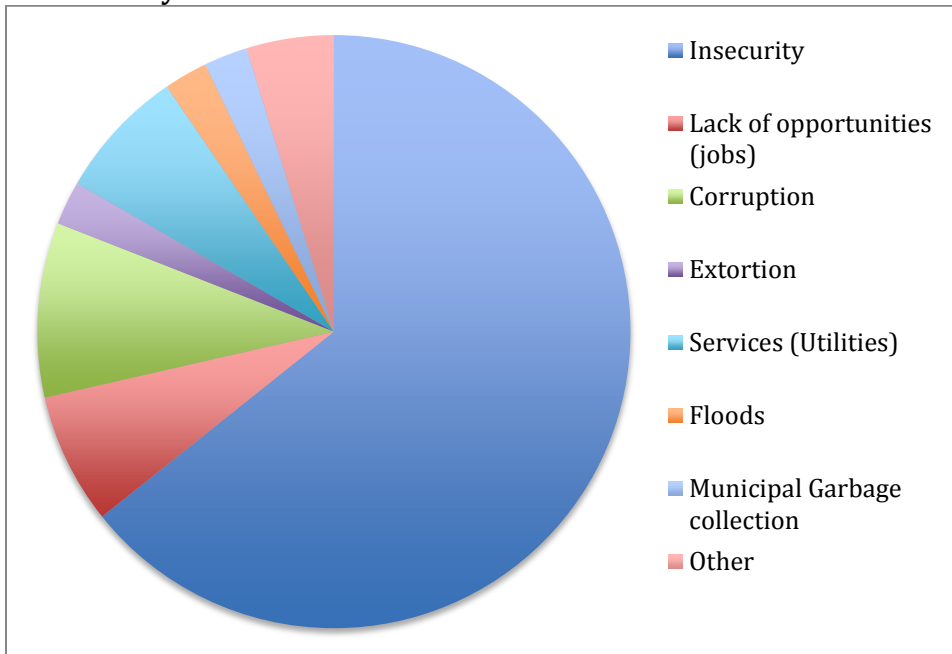
As one informant once said, it used be about services but now it is more about insecurity. This point simply served to demonstrate that from the perspective of the subject who was interviewed, Nezahualcoyotl was a potentially adverse or even hostile environment.

This point might seem irrelevant to this study, however it raises at least one crucial political question.

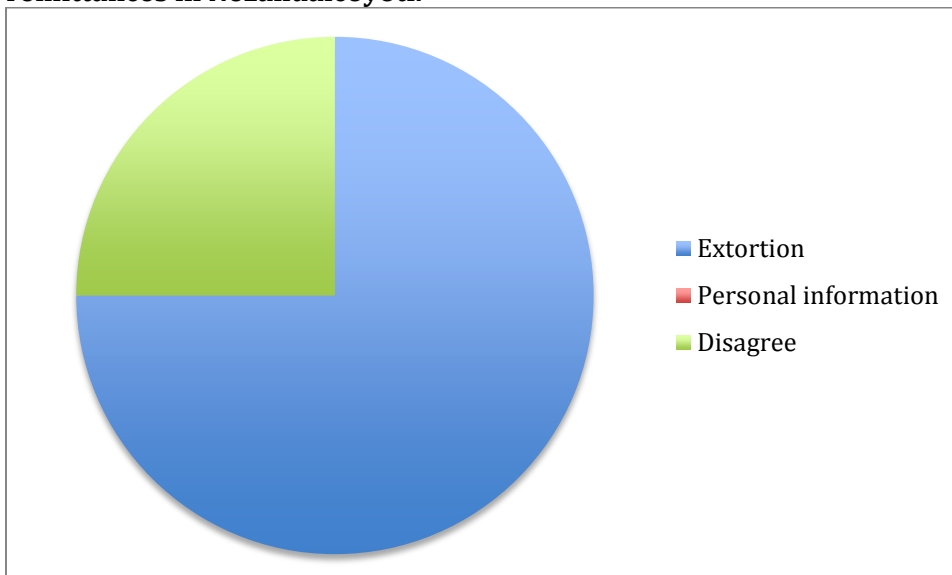
If the remittance families do not believe that their testimony against money transfer operators will make any difference with the authorities or the community, they might not bother to complaint, protest or organize at all (**See Graph 38**).

It is however admissible, based on the results from these interviews, to think that those who were interviewed, and many others like them, believe they maybe cornered and they are likely feeling ready to change any past complacent behavior when it comes to using expensive services for remittances, even if that means turning to illegal intermediaries, no matter where they come from.

39. Participant's opinion about the main problems in their daily lives in Nezahualcoyotl



40. Reasons presented by participants why they felt was hard to talk about remittances in Nezahualcoyotl.



CONCLUSION

This set of interviews highlighted the most critical challenges faced by immigrant workers and their families in Nezahualcoyotl. They produced evidence showing the social and economic impact of US based remittances, and its correlation with the financial services provided by money transfer operators.

Results from the research were not totally unexpected, and mostly confirmed the original hypothesis: remitters and their families at home were deeply affected by the impact of the unregulated environment that rules over the market, and were also totally unsupportive of any government incentives to increase free competition between formal money transfer operators.

However, there were also significant new findings, such as the users systematic attempt to explore alternative options to send their money home, or the recurring trend to slow down the frequency of transactions to reduce the associated costs.

Some of the most revealing facts included the skewing effect of 9/11 over the average age and gender role of remittance families, and particularly of their dependents.

One potentially controversial finding that emerged from this study was that the approximated ratio of remittance recipients to non-recipients in Nezahualcoyotl did not actually decrease with the global financial crisis of 2007, it did instead create an awareness among the recipient families in Nezahualcoyotl to seek for other primary sources of income to supplement their traditional remittances monies.

The purpose of this study was to fill a void in research about remittances in Nezahualcoyotl, but at the same time to start a broader consensus around remittance justice.

Right after the results from the interviews were coded and analyzed, it became necessary to gather a few community experts to help interpret those results, according to a local perspective. It would be this component of participatory research that could potentially ensure the sustainability of the results from this research project.

Besides accuracy and reliability, the other meaningful purpose of community-level independent research is the potential to involve, associate and commit the local communities to the process and to results.

Community-level research creates more opportunities for stakeholders to be involved and interact with other stakeholders, than any other type of research with a wider focus. The more direct and representative the participation of the communities on research, the harder it is to dismiss its outcomes.

Research can be a form of participatory democracy.

Based upon these results, recommendations were then later made by community experts demanding further research and more regulatory action

Focus Groups in Nezahualcoyotl

The idea to include more qualitative data to add to the interviews started soon after the arrival in Mexico. The purpose was to organize an event to present the results from the interviews to the local community partner, and their partner organizations in the community.

For the community to take full ownership over the results from this research project, it was decided that the presentation of the results from the interviews followed by group conversations, to welcome everybody's input about remittance justice in Nezahualcoyotl.

Not everything worked out always as planned in Nezahualcoyotl. Initially the strategy was to hold the focus groups together with the authorities at the Municipality of Nezahualcoyotl. This would be a way to involve the local government in the discussions about the findings from the interviews.

After presenting his idea to the local authorities, the researcher met the enthusiastic support from the Department of Public Relations, responsible for the integration of returning immigrants to Nezahualcoyotl. However, although the Municipality agreed to hold the focus groups in their facilities, once it went up to the presidency for dispatch, it procrastinated. The researcher decided not to wait for the decision, and in fact that decision never came back.

Finally, a presentation of the researcher's findings, from the interviews conducted in Nezahualcoyotl, was done on June 23rd, 2012, at the Junta of PRD (*Partido Revolucionario Democrático*), *Colonia Impulsora*, Nezahualcoyotl.

This space was generously provided by the local members of PRD, through the contacts of Esther Badillo, at ACORN Mexico.

Invited guests included ACORN International local members and partners, whose names were suggested by Suyapa Amador of ACORN Honduras and other key informants.

Suyapa Amador was supportive of this initiative and suggested to use this event as a launching pad for future scientific debates, to discuss the issues of remittances and social justice.

The possibility of presenting the findings from the interviews, around an informal network of stakeholders, to promote knowledge exchange, support and networking, motivated the researcher to secure media coverage for this event.

Using a PowerPoint presentation and accompanying handouts, without an actual projector, the researcher shared with guests the content of the study, showing charts and statistics, included in both the condensed and the final reports.

Focus groups were mediated by panelists and expanded the discussion further, beyond the economic and social aspects of the research project, to include also a debate on civic and another on the political outlook of remittance justice in Nezahualcoyotl.

All participants were later sent the edited results from the working groups to review for any last amendments, but there were no requests for any major adjustments.

The presentation, grounded in data collected directly from the human subjects, gave the participants the raw material to carve around their recommendations for remittance justice in Nezahualcoyotl.

METHODOLOGY

This process was intentional to fit with ACORN International's style of active social participation. Efforts were made to ensure that all interested parties in Nezahualcoyotl, and particularly the families of immigrant workers in the US, had the opportunity to be heard as part of the conversations that were taking place, about social and economic justice. In that sense, at this level of community organizing, the primary stakeholders were those who were already closest to change. Before thinking about advancing to a higher stage of policy-making, it was more important to make sure to include all those who were already part of the community. Those who were most closely affected by the problem were also included to help get to the solution. Recommendations from the focus groups in Nezahualcoyotl were, first of all, an exercise of self-reflection, intended for the local community to feel accountable for their own recommendations.

Formal invitations were sent out to eighteen community leaders, but only five responded and attended the workshop, two of which were panelists.

Fourteen participants were invited in person, of which eleven showed up and only one canceled.

This workshop did not intend to exclude the private sector from the conversations, but none of the money transfer operators were available.

A single representative from the Federal government generously accepted to be present and facilitated one of the working groups.

There were four focus groups. Each had a facilitator, who was one of the invited speakers, and a note taker. Both alternated to ask each one question. Participants were given turns to answer each question and a total of fifteen minutes was given to each discussion.

After the fifteen minutes, the participants rotated to join another small group and repeated the process four times altogether for a total of one hour. Some of the participants did not participate in all four focus groups.

Each small group was composed of three participants who represented a different area of expertise on remittances, like immigration, structural poverty and marginality. All had a profound working knowledge of the community in Nezahualcoyotl.

The rules were simple: no interruptions and no personal attacks. Each participant was given an opportunity to answer each of the two questions per working group and issue any additional comments if they so desired. No one was forced to answer any of the questions and no one was asked for their institutional, professional or political views, only for their personal opinion.

All answers were recorded and in the end all participants joined together as a big group with the facilitators, who wrote down each group's most substantive answers, divided by the four overarching themes. After each draft all participants were finally invited to comment on any point, on any theme they so desired, if they so desired, to add any missing words or ideas to the final draft.

The next day, the final draft was finally edited by the researcher and sent back to each participant one more time, for any final remarks, before being compiled into a final document, entitled "*Manifiesto*".

This final document was electronically disseminated to all members of *Foro Migraciones Sin Fronteras*, a civic network of immigration affairs, one copy was delivered in person by ACORN Mexico to the First Secretary of the President of the *Ayuntamiento* (City Council) of Nezahualcoyotl, and “*Manifiesto*” was also posted on ACORN International website on July 3rd 2012.

An organized party to hand in a copy at *Senato de la Republica* in Mexico City was planned by ACORN International to take place after the elections.

There is edited footage of this workshop posted on ACORN International’s official YouTube channel, open to the general public.

Three Mexican newspapers covered the event, later publishing their interviews with the researcher on June 23th, June 28th and August 21st 2012.

RESULTS

FOCUS GROUP: POLITICAL

Facilitator: Lic. Laura Juarez, Universidad Obrera de Mexico

Note-taker: Nuno Solano de Almeida

Participants: Nadia Nehls (Assistant to Federal Senator Lopez Obrador); Angelica Gay Arellano (Centro de Derechos Humanos Fray Francisco de Vitoria, AC) and Evangelina Osorio Oaxaca (PRD Mexico).

15 Minutes

RECURRING THEMES “POLITICAL”

- Government’s accountability;
- Remittances purpose to subsistence v. state income;
- Capping money transfer operator’s fees;
- Remittances as “productive investment projects”;
- Government regulation;
- Federal legislation for family’s economic protection.

Questions for this working group:

1. How can the federal government help families of Nezahualcoyotl and across the country to have cheaper access to remittances from the U.S.?
2. Given the critical situation of undocumented immigration in Mexico, should the Mexican authorities subsidize money transfer agencies to offer free remittances to immigrants in the U.S.?

Unedited recommendations from this working group:

- Federal political competences on the issues of support to the migrant families should be decentralized to the level of the *Municipio*, where those families live and work. Families of immigrants, residing in the *Municipio*, can be involved as

stakeholders in the discussions with the authorities to empower Municipal departments working with remittances and migration issues.

- Immigrants cannot be used as tools for public policy development. Remittances are not political tools for the purpose of public policy. Remittances are means of survival.
- Conversations should start between the Bank of Mexico and commercial banks, international money transfer agencies, to sensitize decision makers and public opinion leaders towards the need to start negotiating lower fees per remittance transaction and per transfer. Moreover this should set the bar for the Federal Government to push for public policy and regulation over remittance transfers.
- Case study “Tigra” founded by a Philippine in the US (Transnational Institute for Grassroots Research and Action) must be investigated by the authorities in Mexico, as best practices, with a proven track record as a successful policy that involves the government as a regulator and an active presence, steering remittances transfers towards “productive projects” with social responsibility.
Ex: of “NEXUS”, a money transfer agency that donates a certain amount to a non-lucrative association per each remittance transaction, which promotes investment in local businesses and jobs.
- The problem of the immigrant, remittance sender, is a problem of internal conflict between where he belongs and where he is presently (USA and Mexico).
It is urgent to create structures that create value. Turn remittances into means of production, trade the profits created by remittances and generate jobs at the local level for migrant families.
For that process, the authorities should consult with “*Centro de Atencion a la Familia de Migrante e Indigena*” (CAFAMI).
- Government should legislate a fix fee or commission applicable to all banking institutions that facilitate the transfer of remittances. Banks should not have to subsidize those intermediary agencies, that process and charge remittance transactions, in order to benefit the migrants that send remittances from the US to their families in Nezahualcoyotl.
- The Bills “(de) *Proteccion y Apoyo a Migrantes*” (Bill for the protection and development of the migrant and their families) and “*Ley de Proteccion para las Remesas Familiares*”, against financial exploitation of the remittance senders (Dec. 13 2011), both rejected in the Senate, need to pass and ensure the sensitization of the general population and protection of the migrant families.
Some officials declarations that “we cannot act on behalf of those who are already abroad” are vehemently rejected and repudiated by us.

FOCUS GROUP: SOCIAL

Facilitator: Nuno Solano de Almeida

Note-taker: Lic. Laura Juarez, Universidad Obrera de Mexico

Participants: Humberto Morales (Assoc. Civil Valle de Aragon, Nezahualcoyotl); Edgar Espinosa (resident's association in Nezahualcoyotl) and Martin Hernandez (citizen and immigrant family member).

15 Minutes

RECURRING THEMES "SOCIAL"

- Government's responsibility to the disenfranchised;
- Ineffective Consular networks;
- Remittances public policies on jobs creation;
- Municipality unarticulated with Federal programs and Consulates.

Questions for this working group:

1. How can municipal authorities in Nezahualcóyotl provide support to poor families that rely exclusively on remittances?
2. Is it partly the responsibility of the municipal and federal governments to inform and support families against false expectations regarding use of money transfer agencies and banks?

Unedited recommendations from this working group:

- Immigrants should receive information about the real risks of immigrating and abuses perpetrated by the remittance transfer agencies, related to excessive and constantly changing fees. The Federal government has that responsibility first. Migrants, remittance senders and respective families who collect remittances must be informed by electronic correspondence, airwaves and TV, as well as directly.
- *Secretaria de Relaciones Exteriores* (Mexican Consular Authorities) must be operational and promote awareness about the work done by the Consulates in the matters of supporting and protecting the interests of the migrants and remittance senders.
- The Federal Government should not support directly the families that collect remittances because that could generate a situation of clientele.
- Notwithstanding, public policies should be implemented to generate jobs, productive systems, social programs also extended to the migrants who are abroad in the US, through *The Secretaria de Relaciones Exteriores, Instituto de los Mexicanos en el Exterior*.
- The Programs "*Bienvenido a Casa Paisano*" and "*Compromiso con los Inmigrantes Mexiquenses*" have not accomplished the desired goals. They need to be reformed and re-implemented accordingly.

- There needs to be an itinerary agency that frequently parks in Nezahualcóyotl to issue Passports to residents in Nezahualcóyotl.

FOCUS GROUP: ECONOMIC

Facilitator: Prof. Roberto Dias Rodriguez, Universidad d' Ecatepec

Note-taker: Esther Badillo, ACORN International

Participants: Ramon Lusan Lama (community organizer, activist); Magdalena Hernandez (entrepreneur, ex-immigrant in the US) and Lorena Rosario Aguillar (citizen and US immigrant's relative).

15 Minutes

RECURRING THEMES "ECONOMIC"

- US Mexico Migration policy reform;
- Remittance's turn to economic development;
- Financial oversight and transparency;
- "Productive investment" projects; refurbishing remittance industry;
- Economic illiteracy and info-exclusion among low-income immigrant families;
- Simplification of banking procedures.

Questions for this working group:

1. What steps money transfer agencies of the U.S. and Mexico must take to adapt to the needs of families who need but can not afford to collect money each month?
2. Why banking institutions in Mexico and the U.S. should facilitate the opening of accounts for illegal immigrants without papers?

Unedited recommendations from this working group:

- Sign a bilateral agreement between US and Mexico (not only for Mexican temporary workers but all) that facilitates migrant's money transfers from abroad. The reality is that many undocumented workers cross the border daily. To deny those the opportunity to be acknowledged, for all the risks and hardships they endure, is the same as denying that there is a problem and that by itself only perpetuates the issue of undocumented migration to the US.
- It is imperative that remittance transfer agencies in the US lower down the costs weighting down on the remittance senders originally from Mexico. These financial operations are benefitting the private sector and Federal policies of currency appreciation, at the expenses of structural poverty in Mexico and particularly in Nezahualcoyotl.
This requires two things: more Federal legislation and more decentralization and empowerment of Municipal government structures at the local level.
- The Bank of Mexico should have oversight and accountability over the remittance transfer operators.
- Local and Federal initiatives involving the remittance transfer agencies in the process of corporate social responsibility, by enforcing initiatives such as sacrificing

“one dollar” in each transfer fee per remittance transaction and donating that dollar to social development. Promote the civic and political debate for that.

- The authorities when promoting sensitization campaigns and legislation initiatives, should be mindful that many immigrants and their families, home or abroad, are vulnerable, illiterate and many live afraid of those surrounding them.
- The Federal authorities should sensitize the International Organizations, such as the Inter-American Bank, for the need to facilitate and simplify the opening and movement of individual bank accounts in the US and Mexico, through more information to the potential users, simplification of banking procedures, waving unnecessary documentation (The purpose for “*Carta de Elector*” to collect money with remittance agencies should be seriously questioned as to its actual worth).
- Migrants need constant diplomatic, consular and juridical protection. This is their right according to the Vienna Convention of Consular Relations.

FOCUS GROUP: CIVIC

Facilitator: Esther Badillo, ACORN International

Note-taker: Prof. Roberto Dias Rodriguez, Universidad d' Ecatepec

Participants: Alejandro Estrada (political advisor and campaign strategist for PRD); Nadia Nehls (Assistant to Federal Senator Lopez Obrador); Angelica Gay Arellano (Centro de Derechos Humanos Fray Francisco de Vitoria, AC).

15 Minutes

RECURRING THEMES "CIVIC"

- Portability of basic citizenship rights to the US;
- Repudiation of the stigma "illegal";
- Community dialogues between government and immigrant communities.

Questions for this working group:

1. How can citizens and neighborhood committees, churches, mobilize support and awareness to help poor families that rely exclusively on US based remittance transfers with heavier costs?
2. By what means can the citizens across the country help raise awareness of the situation of undocumented immigrants, their disadvantages in supporting their families from the U.S.?

Unedited recommendations from this working group:

- A Federal campaign in defense of the Mexican (Nezahualcáyotense) immigrant (to the US) should be a priority of the Federal Government. This should be publicized regularly in the mass media. Since there are no means to secure and protect their physical and moral rights abroad, there should be a campaign to defend their image before the general public, not to mention to protect their money.
- Sensitization campaigns should be promoted and enforced by the Consulates overseas and the communities, particularly on behalf of those living in the US. The stigma of "illegal" must be vehemently repudiated to avoid immoral psychological damage that hurts the migrant families human dignity and reputations.
Sensitization campaigns on behalf of the migrant should involve protocols celebrated with TV networks overseas, particularly those that broadcast in Spanish.
- Priority should be given to the wording, "Illegal". It should be repudiated at all times and particularly in debates among community leaders abroad, as well as in communities in general. This effort should be taken on first by the Federal authorities and Consulates, to secure the portability of the immigrant's rights abroad. Ensuring basic rights protection and namely the right to human dignity is the job of the Foreign Office, according to the Vienna Convention, and that starts at home.

- The government should talk to the communities regularly to understand and update the immigrant's needs. The real experts are the immigrants and no one better than them to say and claim what they really need. Initiatives like "*Clubes Ciudadanos*" or "*Red Mexicana de Lideres y Organizaciones Migrantes*" should be brought to Nezahualcoyotl, since they work already in states like Michoacan and Vera Cruz, with representatives seating together with Senators to defend the voice of their compatriots in the US.

CONCLUSION

The main take away from the four focus groups, considering their diversity of backgrounds, was how well they resonated with the findings from the interviews in Nezahualcoyotl.

The most interesting effect of the methodology used by facilitators was how those questions asked had the potential to be manipulative, yet at the same time discussions were designed to be provocative and encourage critical thinking among participants.

In fact most recommendations issued by the participants did not actually address the questions directly.

Instead what happened was that participants did not shy away from voicing their own ideas and suggestions and bringing those into the discussion. While doing that, they also never lost focus on the central issue: the underrepresented voice of those disenfranchised, poor and marginalized, that were struggling financially against the exploiting nature of institutions and the private sector.

One example that proves this point is how the participants easily and unanimously refused any subsidiarity from government to ease in the cost for transactions among remittance families.

They understood how this was a bifurcation point, and that subsidiarity would only create another different form of trap to low income families, making them hostages of yet another anti-regulatory solution. So instead the participants focused on the precedent of proposing strict cap ceilings on exchange rate fees.

This proposal is a good example of self-reflection, which is only possible when there is honest commitment to finding a solution, and that only happens when there is a more direct and representative participation of the communities in the decision-making process.

Their recommendations also did not embrace the idealism of having to reinvent the wheel every step of the way. On the contrary, they proposed reasonable, pragmatic alternatives, meeting the government halfway, but also rejecting government's disengagement against structural poverty and marginality.

Clearly, the participants learned from the mistakes of their government and were opposed to former President Fox's matching funds initiatives, to attract foreign direct investment through MTO's.

They also rejected unregulated price shopping and benchmarking policies adopted by the Federal government, but still they did not give up on the idea of productive investment projects in the community, to generate surplus and at the same time create jobs as well.

The Social focus group successfully drifted away from the questions, hardly ever touching the perpetuating cycles of immigrating relatives, bypassing the issues around the new social analysis of post-recession remittance dependents, and the pedagogical role of the government on social responsibility or citizenship. Very little was mentioned about immigrant's working consorts and the changing configuration of immigrant's socio-economic reality at home.

However, again there was a pragmatic unifying effort to debate the government's role to create jobs through "productive investment projects". "Productive investment" projects were never actually a sensitive priority to most families in need, according to the results from the interviews. Instead, this motivation behind the proposal to debate "productive projects", at least from the social aspect of the debate, often felt more like an appeasing solution to foster support for the actual real goal: reaching out to decision makers in Nezahualcoyotl. This might be speculative, however there was a common feature across focus groups about the need for decentralization of government competences, sensitization campaigns and protecting the interests of remittance families.

All these point out to the need to start and develop community conversations, social participatory democracy campaigns, to bring down the government to the level of the people and use the people's expertise to find solutions.

As expected the debate around economic impact of remittances, prompted the most ambiguous recommendations, partially because this being such a broad and all encompassing topic.

The questions asked to the group focused on the direct responsibility of the private sector, particularly the non-banking money transfer operators, to adopt socially responsible policies, to prevent remitters from having to slow down the frequency of their transactions in order to save money.

Being true that participants in the focus group, on one hand, did not condone bank's investments on customer service and banking simplification processes as their trademark solution to address the user's economic challenges.

However, the participants did insist on simplifying the legal and bureaucratic frame required by the banks to do business with private customers in the US.

Although this is a legitimate strategy, addressing the problem from the banks perspective has been proven to be extremely political, and therefore time consuming. When former Pres. Fox implemented "*Matricula Consular*" for all temporary migrants, he collected the support of the US Treasury Department, knowing that banks were interested in getting that piece of the market, but he suffered strong opposition from the US Congress because of anti-terrorism concerns after 9/11.

On the other hand, this group did touch one of the most fundamental issues. Their recommendations address government's responsibility to regulate against remittances being used as private sector sources of revenue, and government's own policy development tool.

The debate focused on the role of government regulatory responsibility as ways to tackle poverty and marginality, particularly of those disenfranchised families that relied almost exclusively on remittances as their primary source of income.

The Civic group invited the government to talk to the communities regularly, to give responsible advice about immigration, to be accountable for the immigrant's families. They raised the need to reopen the dialogue around the portability of the immigrant's rights as citizens who are abroad.

This proposal was inspired on best practices research and also guided by the very nature of this community-level research project, to create more opportunities for stakeholders to be involved and interact with other stakeholders, securing more direct and representative participation of the communities in the process.

One noticeable weakness of the structuring of those arguments was the constant reference to the Consulates role and their responsibilities to ensure the protection of immigrant's rights in the US.

The willingness to take civic responsibility and actively participate on the struggle for the rights of those in need, seemed partially disaffected by the authorities, but often misguided at the same time.

Overall, the participants recommendations touched the same points that were raised by the population of Nezahualcoyotl, during the interviews.

More than a validation statement of the results from the interviews, the focus groups brought in the commitment of those involved to carry over the torch to others, and press on with the cause throughout the community.

Looking back at the process, there was a feeling of great accomplishment that was shared by both ACORN International members and independent citizens, who were all invited to start the change for a new beginning in Nezahualcoyotl.

Appendix A: Codebook

This is the codebook from the interviews in Nezahualcoyotl.

This instrument of analysis was weaved based on a preliminary version of a questionnaire, drafted according to the Institutional Review Board (IRB) protocol. Later it was tested and modified with information collected from key informant's interviews, before the full-scale project started.

All data from sixty interviews was condensed in forty-four variables and two hundred sixty-three categories, analyzed, separately from the focus groups.

The order of the variables does not necessarily reflect the order by which each question was asked on every interview.

This same document was the matrix for all deliverables: the condensed version of the results, presented at the workshop on June 23rd 2012, in Nezahualcoyotl, as well as this final report.

This represents in many ways the most tangible outcome from this research project, along with the transcripts from the focus groups debates.

1. How many years in Nezahualcoyotl

Less than one year	2
1 to 5 years	7
5 to 10 years	7
10 to 20 years	13
Over 20 years	27
Since 1963	0

2. Sex

Male	37
Female	20

3. Age

18-21	3
21-35	13
35-55	26
Older than 55	9
Prefer not to disclose	3

4. Birth Place

California, U.S.	1
Nezahualcoyotl	10
D.F.	4
Michoacan	1
Hidalgo	1
Tlaxcala	1
Oaxaca	1

Puebla	2
Guadalajara	1
Guerrero	2
Tenancingo	1
Vera Cruz	3
Prefer not to Disclose	1

5. Working Situation While benefiting from remittances

Working	31
Student	5
Unemployed	3
Homestay	10
Retired	4

6. Type of Work While benefiting from remittances

Undisclosed	5
Family owned	9
Work for third parties	14
Informal market	3

7. Level of Education

Undisclosed	11
Illiterate	3
<i>Primaria</i>	9
<i>Preparatoria</i>	4
Secondary/ Bacc.	15
<i>Superior (Licenciatura finished or incomplete)</i>	9

8. Marital Status

Undisclosed	15
Single	6
Married	30
Separated/Divorced	2
Widowed	0

9. Number of Dependents in custody

None	14
1 to 2	13
2 to 3	13
More than 3	7

10. Relationship to remittance sender at the U.S.?

Self (immigrant or ex-immigrant)	14
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Family member undisclosed	4
Spouse	5
Parent/Child	14
Sibling	13
Uncle/Cousins	11
In-laws	1
Friends	5

11. Speaking on behalf of who, self or a family member that collects remittances?

Self	49
Spouse	3
Grand parents	1
Parents	6
Sibling	2
Friends	2
In-laws	2
Undisclosed	1

12. Current or last location of remittance sender in the US

Undisclosed	16
Unaware (usually means does not collect personally)	0
Arkansas	1
California	15
Texas	4
Indiana	2
Illinois	5
Colorado	2
Pennsylvania	3
Maryland	1
Delaware	1
New Jersey	1
New York	7
North Carolina	1
Oklahoma	1
Florida	1
Washington D.C.	1
Off shore or Other	2

13. Immigration status of remittance sender

Unaware	1
Undisclosed	18
Documented temporary worker	1
Illegal	22

First illegal now legal	2
Legal	15

14. Job of remittance sender in the US

Unaware	2
Undisclosed	37
Painter/ mechanic/ construction/garbage collection	6
Agricultural work	1
Private sector	2
Restoration and Food	2
Scientific and Technical	5
Scholar	1

15. How many years collecting or sending remittances

No longer	11
Less than 1 year	5
The last 1 to 5 Years (2007-11) U.S. Subprime Recession)	17
Between 1 and 5 years	5
Between 5 and 10 years	16
Between 10 to 20 Years	5
More than 20 years	3

16. If no longer receiving or sending remittances, How long ago did it stop?

Less than a Year Ago	2
One Year Ago	1
Between One to three years ago	4
Three to Five years ago	0
More than Five Years Ago	7

17. Why did you stop receiving/ sending remittances?

Immigrant came back	9
Didn't pay off	1
Worker in the US cut-off with family in Mexico	7
Family affair/ home sickness	3
Accident on the job in the US	2
Immigration arrest or deportation	2

18. If back home, considering going back to US and restart the process?

Yes, it pays off	2
Never thought about it	1
No, the situation changed and its harder to get a job	2
No, "La Pasada" is too risky and dangerous (coyote)	3
No, you don't see your children grow up	2

19. Collecting remittance personally at the "Bank"	
Yes	42
No	13
20. Was the subject once an immigrant and a remittance sender from the U.S.? (now collecting, once sender)	
Yes	9
No	44
21. If collecting remittance on behalf of another person, why?	
Infirmity	3
Undocumented	0
Functional illiteracy at the "Bank"	0
Distance from Home	2
Safety	1
Specific demand from sender	1
22. Paying the "Bank" Fees when depositing/ cashing-in?	
Yes in Nezahualcoyotl	6
Yes in the US	49
No	5
23. Average amount per transfer	
Undisclosed	30
Less than 1000 Pesos	5
Between 1000 Pesos and 5000 Pesos	13
Between 5000 Pesos and 15000 Pesos	6
More than 15000 Pesos	2
24. Changed regularity of Transfer to avoid fees?	
Yes	23
No	19
25. Regularity of remittances	
More than once a month	4
Monthly	15
Irregularly but at least every 2 months	6
Every 3 months	15
Every 6 months	6
Once every year	3
26. Percentage of Remittance over total Income	

Couldn't or refused to say	10
Less than 10%	5
10-to 35%	22
50%	3
Over 50%	6
100%	10

27. Purpose of remittances

Basic expenses	36
Children education	13
Medical expenses	6
Savings/ Investment	5
Other	9

28. Was the original purpose for the remittances accomplished?

Yes	24
No	16
Unplanned	6

29. With time were there significant changes from original plan in use of remittances money?

Yes	24
No	16

30. If there were changes from the original plan in use of remittance money, why do you think that happened?

Unexpected costs involved in remittance transfers	12
Unplanned change in household or family situation	9
Change in Bank interest rates	8
Rise of cost of living in Mexico	0
Decrease, irregularity or cessation of remittance transfers with time	12
Deportation and cessation of remittances	1
Abandonment or Loss of contact	3
Other	0

31. Other sources of income unrelated to remittances

None	8
Government Support/ <i>Oportunidade</i>	7
Disability Support	3
Medical Insurance/ <i>Seguro Popular/Salubridade</i>	14
Regular salary	30
Charity	4
Investments/ savings	2

Other	4
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32. Remittance transfer operator

Elektra	27
Western Union	21
FAMSAM	1
Money Graham	5
"Bancoper"	2
BBVA/Bancomer	8
Banamex	8
Banorte	4
Banco Azteca	2
HSBC	2
Money Express	1
Santander	2
Chase Bank	1
Citibank	1
Sigue/ "Reenvia"/ Orlandi Valuta/ "Gallos"/ Vigo	4
Informal Courier ("friend")	2
Other (telegraph, money order, check, mail, carry-on, etc.)	9

33. Always used same remittance transfer operator?

Yes	31
No	18
Unsure	2

34. Why, if applicable, did you change remittance transfer operator?

Faster transfer of money from US to home	3
Lesser "bank" charges and Fees	11
Looking for something better by trial and error	7
Dependability	2
Advice from friends or the community	0
Not my choice, the senders in the US decided all	5

35. Advantages of current Operator

Convenient	10
Dependable	14
Safer	2
Faster	6
Easier	5
Closer	4
Cheaper	6
More friendly	3

Lack of options	12
36. Disadvantages of current operators	
Unreliable	5
Expensive Fees and Charges per amount	16
Expensive Fees and Charges per transaction	18
Far away	0
Unfriendly or impersonal staff	1
Requires customer fidelity and long term commitment	10
Requires account and account maintenance	13
Requires paperwork and documentation	4
Lack of alternative	11
37. Disadvantages of past operators if applicable	
None compared to present operator	0
Far Away	0
Unreliable	3
Expensive Fees and Charges per amount	14
Expensive Fees and Charges per transaction	13
Unfriendly and impersonal	0
Requires customer fidelity and long term commitment	1
Requires account and account maintenance	2
Requires paperwork and documentation	4
Lack of alternative	1
38. Ever though about taking action against service charges?	
Yes filing complaint	0
Yes Protesting	0
Yes constantly changing transfer agency	8
No it is not worth it	11
No there is no alternative	10
No I would not know what to do	2
No It's confusing how much they charge	6
39. Opinion about Problems in Nezahualcoyotl	
Insecurity	27
Lack of opportunities (jobs)	3
Corruption	4
Extortion	1
Services (Utilities)	3
Floods	1
Municipal Garbage collection	1
Other	2

40. Why is Nezahualcoyotl uncomfortable to talk about remittances?	
Extortion	3
Personal information	0
Disagree	1
41. Subject started interview miss understood the purpose of the interview about the provenance of the remittances being the US and not other place	
Women	2
Men	13
42. Refusals to accept to be interviewed after being explained the purpose of the study by sex	
Women	51
Men	122
43. Refusals to accept to be interviewed after being explained the purpose of the study by approximate age	
18-25	28
26-45	69
46-65	76
44. Refusals to accept to be interviewed after being explained the purpose of the study by alleged reason	
No experience with remittances	51
Does not live in Nezahualcoyotl	2
Only sends/receives from Mexico	2
No justification presented	118
Unavailability or Busy	3

Appendix B: Work Plan

The work plan is a summary of all the project steps, including the details of when, how and whom was involved in each step of this planning activity, for the successful completion of the project.

Project component	Key activity	Resources needed	Lead	Deadline
Front End	Project Introduction	Office; Computer; Internet	Monteith; Almeida	12/01/2011
Front End	Community Partner Introduction	Skype; Computer; Internet	Rathke; Almeida	12/12/2011
Secondary Data	Research and review secondary data sets from national and state sources on topics covering existing services and methodologies	Community Partner Handouts; Computer; Internet; Printer	Almeida	12/16/2011
Secondary Data Research	Analyze and summarize findings from secondary data research	Computer; Secondary data notes and documents	Almeida	12/30/2011
<i>Front End</i>	Letter of Acceptance from ACORN to Clinton School	Email	Rathke Almeida Monteith	01/10/2012
<i>Front End</i>	Inaugural contact with IPSP Coordinator	Email	Almeida	01/17/2012
<i>Front End</i>	First Meeting with IPSP Coordinator	Classroom, computer, Internet	Almeida, Fitzpatrick	01/20/2012
<i>Secondary Data</i>	Research and review secondary data reports online from international sources on topics covering the topic in other countries	Community Partner Handouts; Computer; Internet; Printer	Almeida	01/20/2012
<i>Front End</i>	Meeting on IRB	Office; Notebook; Pen	Hoffpauir; Fitzpatrick; Almeida	01/31/2012
<i>Workshop</i>	Meeting on IRB	Computer; Internet; Classroom	Sherwin; Almeida	02/10/2012
<i>Front End</i>	Online CITI Certification;	Computer; Internet; Printer	Almeida	02/12/2012

<i>Secondary Data</i>	First IRB Proposal draft	Computer; Internet	Almeida	02/12/2012
<i>Front End</i>	Letter of Confirmation for IPSP to ACORN	Email	Fitzpatrick Almeida Rathke	02/15/2012
<i>Secondary Data</i>	Feedback on IRB first draft	Email	Fitzpatrick; Almeida	02/17/2012
<i>Secondary Data</i>	Second IRB Proposal draft	Computer; Internet	Almeida	02/17/2012
<i>Workshop</i>	Travel Immunizations	Classroom	UALR Nurse; Almeida	02/23/2012
<i>Front End</i>	Contacted Mexican Consulate in Little Rock about Travel Documentation	Telephone	Almeida	02/23/2012
<i>Secondary Data</i>	Third IRB Proposal draft	Computer Internet	Almeida	03/01/2012
<i>Secondary Data</i>	Second Feedback on IRB Proposal	Email	Fitzpatrick; Almeida	03/01/2012
<i>Secondary Data</i>	Meeting consultation on IRB proposal draft and feedback	Classroom; Internet; Printer; Notebook; Pen	Standerfer; Almeida	03/15/2012
<i>Secondary Data</i>	Final IRB Draft and develop questionnaire	Internet; Computer.	Almeida	03/19/2012
<i>Secondary Data</i>	Final Feedback on IRB draft	Email	Standerfer; Almeida	04/01/2012
<i>Front End</i>	Meeting with Community Partner in Little Rock	Off site	Rathke; Almeida	04/06/2012
<i>Secondary Data</i>	IRB Final Draft Proofread and Sign Out	Email	Fitzpatrick; Almeida	04/09/2012
<i>Front End</i>	IRB Proposal submission	Email and Postal mail	Almeida; Morgan	04/09/2012
<i>Front End</i>	IRB Final Submission and Approval	Email	Almeida; Morgan	05/11/2012
<i>Travel</i>	Traveling to Research Project	Airplane; Hotel	Almeida	05/29/2012
<i>Primary Data collection</i>	Identify possible participants and Door to Door Recruitment	Invitations; Consent Forms;	Almeida	05/30/2012 to 05/31/2012

<i>Primary Data Collection</i>	Interviews with two Public Officials, 3 informational leads (FUNDAR think tank and 2 PRD), one workshop (ACNUR) and 60 individual subjects (175 refusals) in 17 colonies of Nezahualcoyotl	Municipality of Nezahualcoyotl; tape recorder; notebook; pen; Consent Form; Questionnaire; Incentive in Pesos; Neighborhoods.	Almeida	06/01/2012 to 06/18/2012
<i>Primary Data Analysis</i>	Transcript, code, screen and analyze data from all key informant interviews.	Tape recorder; computer; internet; excel, power point, and word. Notes on paper, pen.	Almeida	06/18/2012 to 06/22/2012
<i>Presentation of results to community partner</i>	<u>Workshop in Nezahualcoyotl</u> . Prep work (room rent, projector and video recorder; program and agendas, sign in and direction sheets, name tags and speakers name tags; finger food and water; invite guests and journalists, disseminate invitation through social networks from leads by informational interviews).	Room, workshop handout materials, speech and power point presentation; guests, journalists and speakers. Email, phone, internet.	Almeida	06/20/2012 to 06/23/2012
<i>Deliverable Development</i>	Draft of final recommendations from Workshop. Dissemination of recommendations.	Flip charts; computer; email.	Almeida	06/24/2012
<i>Deliverable Development</i>	Editing and upload footage from Workshop.	Computer and Video, Internet.	Almeida	06/25/2012
<i>Deliverable Development</i>	Write report	Computer, tape recorder and coding instruments; literature.	Almeida	07/02/2012 to 08/10/2012*
<i>Deliverable Development</i>	Write Article for Social Policy magazine, proofread.	Computer; results.	Almeida; Rathke;	08/15/2012 to 08/28/2012*
<i>Deliverable Development</i>	Edit, revise and compose final draft of deliverable.	Computer; Printer	Almeida; Rathke	09/05/2012*
<i>Final Deliverable</i>	Consign final deliverable to community partner.	Computer; email;	Almeida; Rathke; Fitzpatrick	09/25/2012*

Appendix C: Work Logs

The work log is a time keeping tool for the hours and tasks completed during the project.

DATE	IPSP ACTIVITY	INDIVIDU AL(S) INVOLVE D	HOURS PER TASK
05/29/12	Translating IPSP IRB consent form, invitation and questionnaire	Nuno	8.00
05/30/12	Door-to-door recruitment attempts	Nuno	5.00
05/31/12	Door-to-door recruitment attempts	Nuno	5.00
06/01/12	Informational interviews with two municipal officials to collect impressions on remittances in Nezahualcoyotl and open new opportunities for recruitment (Juan Manuel Mendonca, Regedor Commission 19 and Lic. Oliva Agustin, Public Relations for Programa Paisano)	Nuno and Esther*	4.00
06/02/12	Writing transcripts from first two recorded interviews	Nuno	1.00
06/04/12	Writing transcripts from first two recorded interviews	Nuno	1.00
06/05/12	Four interviews with individual participants scheduled but only one participant interviewed at Impulsora colony.	Nuno and Esther*	3.00
06/05/12	Scheduled interview with Prof. Laura at Universidad Obrera, local expert for 06/14/2012 at 12pm.	Nuno and Esther*	3.00
06/06/12	Follow up with Prof. Laura for realization of working group on 06/16/2012 at the University with other academic experts from the community.	Nuno	0.50
06/06/12	Contacted 2+2 local experts about their availability for a group session at the University and Virginia Nunez (Angels Apoyan a Mexico)	Nuno and Esther*	1.00
06/06/12	Followed up with Oliva Public Relations at the Municipio to find out about interviews tomorrow	Nuno and Esther*	0.50
06/07/12	Door to door interviews. 9 interviews at Valle de Lago Nezahualcoyotl. 3 leads missed, 1 accepted but missed, 9 declined.	Nuno and Esther*	6.00

06/08/12	Door to door interviews. 5 interviews at Canal de Sales Nezahualcoyotl. 3 leads missed, 4 Miss understood, 35 declined. 7/39.	Nuno and Esther*	5.00
06/09/12	Door to door interviews. 8 interviews at Impulsora, col. Valle de Aragon (Zapatas, Santiago, etc) Nezahualcoyotl. 0 leads, 1 miss understood, 35 declined. 8/35.	Nuno	3.00
06/09/12	Meeting at ACNUR (Ciudad de Mexico). Invitation by ACORN primary contact point in Honduras. Returned Invitation to ACNUR to participate on a workshop.	Nuno and Esther*	2.00
06/10/12	Door to door interviews. 8 interviews at Sor Joana, col. Benito Juarez Sector III (North Nezahualcoyotl. 3 leads;3 miss understood, 19 declined. 8/22.	Nuno	3.00
06/11/12	Informational Interview with Rodolfo Cordova Alcaraz, Coordinator at Program of Migration at Think Tank "Fundar", Coyoacan DF, Mexico- gave contacts of Investigators and Legislators as well as Media. Lead by Suyapa Amador (ACORN Honduras)	Nuno and Esther*	1.00
06/11/12	Created the grid for data coding and analysis on excel according to the interview questionnaire	Nuno	2.00
06/12/12	Informational interview with Vicky Nunez, "Angels Apoyan Mexico" (Ampliacion Romero, col. Las Fuentes in the South of Nezahualcoyotl)	Nuno and Esther*	2.00
06/12/12	Door to door interviews. 5 interviews at Ampliacion Romero Las Fuentes, South Nezahualcoyotl. 2 leads followed with success, 11 declined. 5/11.	Nuno and Esther*	3.00
06/13/12	Participation in weekly meeting of the Junta Municipal del PRD for the Federal Elections campaign. Informational interview with one member of the table, then recruited to participate in Workshop on June 23rd 2012.	Nuno and Esther*	2.50
06/13/12	Informational Interview with Javier Espinoza, State leader of the PRD Campaign and National Advisor for the campaign. Led to recruitment of other participants for the Workshop on June 23rd.	Nuno	1.00
06/14/12	Informational interview with Prof Laura Juarez of Universidad Obrera in DF, recruit to panel and facilitate workshop at PRD HQ in District 20 of Nezahualcoyotl o June 23rd. Also lead to two journalists to cover event and one activist to be the fourth facilitator at the event on 23rd	Nuno and Esther*	2.00
06/14/12	Door-to-door interviews. 1 interview at Valle de Aragon, 11 declined; 5 interviews Bosque de Aragon, 15 declined; 2 interviews at Campestre (North Nezahualcoyotl), 1 declined	Nuno and Esther*	3.00

06/14/12	Sent several emails to recruit to workshop: a member of CONDUCEF (Gerardo Nunez Rio), from the Delegacion de Estado de Mexico; Mario Hernandez of Western Union; Nadia Nelhs Asesora de Senado	Nuno	1.00
06/15/12	Lead from Virginia Nunez (Angels Apoyan Mexico) 4 interviews at col. Las Fuentes, Nezahualcoyotl	Nuno and Esther*	1.50
06/15/12	Door-to-door interviews. 4 interviews at col. Benito Juarez Sector I, Nezahualcoyotl, 20 declined. 4/20.	Nuno and Esther*	3.00
06/15/12	Door-to-door interviews. 1 interview at col. Estado de Mexico, Nezahualcoyotl, 5 declined. 1/5.	Nuno and Esther*	1.00
06/15/12	Door-to-door interviews. 1 interview at col. Agua Azul, Nezahualcoyotl, 11 declined. 1/11.	Nuno and Esther*	1.00
06/15/12	Door-to-door interviews. 1 interview at col. Maravillas, Nezahualcoyotl, 4 declined. ¼.	Nuno and Esther*	0.50
06/16/12	Contacted journalists and community experts on remittances (leads from Prof Juarez and Rodolfo Cordova). to participate on Workshop on 06/23/12; also drafted letter of invitation to Prof Juarez to be a panelist at the workshop.	Nuno	4.00
06/17/12	Transcripts from 62 tape recordings on interviews conducted between 06/05 to 06/15 in Nezahualcoyotl; Prep work to start coding the data	Nuno	10.00
06/18/12	Door-to-door interviews. 2 interviews at col. Metropolitana sec. 1, Nezahualcoyotl, 12 declined. 2/12.	Nuno and Esther*	2.00
06/18/12	Door-to-door interviews. 1 interview at col. Metropolitana sec. II , Nezahualcoyotl, 9 declined. 1/9.	Nuno and Esther*	1.00
06/18/12	Door-to-door interviews. 2 interview at col. Vicente Villeda , Nezahualcoyotl, 9 declined. 2/9.	Nuno and Esther*	1.00
06/18/12	Door-to-door interviews. 1 interview at col. Perla, Nezahualcoyotl, 0 declined, one miss led. 1/0.	Nuno and Esther*	0.50
06/18/12	Door-to-door interviews. 0 interviews at col. Reforma , Nezahualcoyotl, 13 declined. 0/13.	Nuno and Esther*	0.50
06/18/12	Transcripts from 6 tape recordings on interviews conducted on 06/18/2012 in Nezahualcoyotl. Prep work to start coding the data.	Nuno	1.50
06/19/12	Coding data in excel from interviews transcripts; Contacted and sent formal invitation to journalists at Semanario 24, La Jornada, and El Universal to participate on the presentation of	Nuno	7.00

	the findings at the workshop. Also contacted 2 Prof (Laura Juarez and Prof Dias Rodriguez), SEDEREC, SEDESOL, DGPAC, Nadia Nehls at the Senate of Mexico, Western Union, CONDUSEF, others.		
06/20/12	Coding data in excel from interviews transcripts; Contacted and confirmed formal invitation to journalists at Semanario 24 and Jornada, as well as El Universal to attend to the workshop. Also contacted 2 Prof (Laura Juarez, Angelica Gay). Left voice mail with Nancy and Maria Rosa Marquez Cabrera of SEDEREC. Called Monica Salmon, Foro Migracion, Brenda Valdez Iniciativa Ciudadana, among others to divulge event and confirm participations.	Nuno	2.00
06/20/12	Meeting with Esther Badillo, ACORN International to synchronize tasks for organizing the workshop.	Nuno	1.00
06/21/12	Finished coding data from interviews. Started Analyzing data and Writing Report for presentation at workshop.	Nuno	4.00
06/21/12	Agenda, Program, all preparations and materials for workshop (including shopping for break food). Phone calls to confirm presence, directions and time.	Nuno	1.00
06/22/12	Finished analyzing data and wrote report (hand out) for workshop tomorrow. Phone calls to check presences, emails. Drafting and translations of agenda, handouts, banners, sign in posts, etc. Printings and last details.	Nuno	4.00
06/22/12	Power point for the workshop; drafted welcome speech.	Nuno	2.00
06/23/12	Photocopies (Logo, Speech, small group discussions questions for the 4 categories: social, political, civic and economic)	Nuno	1.00
06/23/12	Interview with two journalists to describe the conclusions of the interviews, and the findings about the impact of remittances in Nezahualcoyotl (La Jornada and Semanario24)	Nuno	1.00
06/23/12	Workshop. Setting the props (chairs, food, contacts, directions, sign ups, distribution of handouts to participants and workshop programs). Introduction of guests and welcome. Presentation of findings. Small groups discussion (social and political). Coordination of the event. Presentation of workshop recommendations. Conclusion and Final remarks	Nuno	5.00

06/24/12	Wrote and reported the first draft of the results from the discussion with the participants in the 4 working groups facilitated at the Workshop yesterday. Sent the results translated to Spanish to Ixel, the journalist at El Universal, and Micaela Perez, from El Semanario. Also send results to Esther Badillo for proofreading in Spanish to send to all participants at the workshop. Copied Suyapa Amador, the primary contact point at ACORN (Honduras).	Nuno	3.00
06/25/12	Interview with Ixel Yutzil Gonzalez, journalist from the El Universal	Nuno	1.00
06/26/12	Drafted and sent workshop results from participants in the working groups for further input (review) from participants.	Nuno	2.00
06/26/12	Skype call with Suyapa Amador, the primary contact point at ACORN International (stationed in Honduras)	Nuno and Esther*	1.00
06/27/12	Followed up email from one workshop participant with adjustments to final draft of the workshop conclusions.	Nuno	0.50
06/28/12	Extended deadline for some participants in the workshop to review final draft (resolutions). Drafted certificate of participation at the workshop for 4 participants. Pursued contact at the Municipio (City Council) for informational interview.	Nuno	1.50
06/29/12	Circulated final document containing the results from the workshop (and a brief intro to the study in Neza with the interviews) to the Foro Migrantes.	Nuno	0.50
07/01/12	Edited footage with the visual supports collected from the workshop, as a visual aid to Wade Rathke and the community partner	Nuno	3.00
07/02/12	Followed up with some workshop participants to enquire about the possibility of distributing the workshop resolutions (final draft) to some of their networks (for information). Followed up with community partner in the US on the results of the project (summary). For feedback and instructions for final deliverable.	Nuno	2.00
07/02/12	Started writing final report	Nuno	1.00
07/05/12	Drafted report.	Nuno	1.00
07/13/12	Drafted report	Nuno	1.00

07/14/12	APA readings	Nuno	1.00
07/15/12	Drafting and Analyzing results/ report	Nuno	1.00
07/15/12	Communications with ACORN International.	Nuno	0.50
07/18/12	Drafting and Researching	Nuno	1.00
07/19/12	Reading and Researching other previous IPSP reports	Nuno	3.00
07/21/12	Post facto analysis of project findings	Nuno	1.00
07/22/12	Researching similar projects in US Universities and institutional contacts with US researchers for feedback and advice.	Nuno	1.50
07/24/12	Read secondary data research literary sources and IPSP online resources	Nuno	2.00
07/25/12	Contacting ACORN to upload video Online on ACORN YouTube channel, edited by me and posted on Facebook	Nuno	0.50
07/26/12	Drafting Report and obtaining ACORN confirmation about form of final deliverable	Nuno	1.50
07/27/12	Secondary data research and writing the report.	Nuno	10.00
07/28/12	Secondary data research and writing the report.	Nuno	10.00
07/29/12	Secondary data research and writing the report.	Nuno	10.00
07/30/12	Secondary data research and writing the report.	Nuno	10.00
08/01/12	Secondary data research and writing the report.	Nuno	10.00
08/02/12	Secondary data research and writing the report.	Nuno	10.00
08/03/12	Secondary data research and writing the report.	Nuno	10.00
08/04/12	Secondary data research and writing the report.	Nuno	10.00
08/05/12	Secondary data research and writing the report.	Nuno	10.00

08/06/12	Secondary data research and writing the report.	Nuno	10.00
08/07/12	Secondary data research and writing the report.	Nuno	10.00
08/08/12	Secondary data research and writing the report.	Nuno	10.00
08/09/12	Secondary data research and writing the report.	Nuno	10.00
08/10/12	Secondary data research and writing the report.	Nuno	10.00
08/11/12	Secondary data research and writing the report.	Nuno	10.00
TOTAL HOURS THIS TIME PERIOD			304.50

* Esther only helped to recruit did not interview

Appendix D: IRB Expedited Review Approval Letter

This research project followed the protocol for data collection and human subjects interaction and received the approval by expedited review of The University of Arkansas Institutional Review Board, under the Belmont Report Ethical Principles and Guidelines, for the Protection of Vulnerable Populations.



MEMORANDUM

TO: Nuno Solano de Almeida, Clinton School of Public Service
Dr. Ellen Fitzpatrick

CC: Edwina Mosby, Assistant Research Compliance Officer

FROM: Dr. Elisabeth Sherwin, IRB Chair
UALR Institutional Review Board

DATE: 11 May, 2012

RE: IRB «IRReviewType»

Thank you for your recent Institutional Review Board Request for Expedited Review (**Protocol # 11-055-M1**) titled "Socio-economic impact of U.S. remittances in Nezahualcoyotl, Mexico." We have reviewed this request and find that it meets the IRB's criteria for protection of human participants. Your project has IRB approval from today until **«NExpirationContinuation1»«Expiration_Date»5/10/2013** and you are free to proceed with data collection. After this date, all interaction with human subjects and data collection for this project must cease.

If you would like this study to continue unchanged for more than one year, you will need to submit a Request for Continuing Review prior to the above expiration date. If this study continues for more than one year and there are changes to the research design or data that is collected, you will need to submit a Request for Review of Modification or Amendment to Approved Research form.

**** This message is a reminder that you may begin your research project.****

Best of luck with your study.

Appendix E: Invitation Letter to Workshop, Neza, June 23 2012

Eighteen formal invitations were sent to several public figures, with a working knowledge of the topic and of the Municipality, to attend to the presentation and discuss the results from the interviews that were conducted in Nezahualcoyotl for this research project. This is a template of an actual invitation that was sent to the Assistant of Senator Lopez Obrador, on June 19, 2012.



Nezahualcóyotl, 19 de Junio 2012

LIC. Nadia Nehls
Assessora
Senado de La Republica

"Socio-Economic Impact of U.S. Based Remittances in Nezahualcoyotl"

Estimada Lic. Nadia Nehls es un placer invitarla para participar en el evento patrocinado por la *Universidad de Arkansas, Escuela Clinton de Servicio Público*, con el título *"Impacto Socio Económico de las Remesas de Estados Unidos basados en Nezahualcóyotl"*.

Este taller es organizado por el investigador Nuno Almeida, candidato a postgrado, de la Universidad de Arkansas, en EE.UU., llevando a cabo la investigación en el Municipio de Nezahualcóyotl. Este estudio fue posible gracias a la Universidad de Arkansas en Little Rock, supervisado por el IRB (*Institutional Review Board*), en colaboración con ACORN Internacional, un beneficio en todo el mundo para la participación de los ciudadanos.

Este taller tiene el propósito de presentar las conclusiones del estudio de investigación, llevado a cabo entre el 29 de mayo y 20 de junio, que incluye entrevistas directas con la población de Nezahualcóyotl en diferentes colonias, acerca de las remesas enviadas a la comunidad de miembros de la familia en los EE.UU.

Nos sentimos honrados de contar con el orador Prof. Laura Juárez de la Universidad Obrera. Lic. Juárez y su extenso trabajo de renombre en las áreas de la migración y el impacto económico de los trabajadores migrantes. Este evento no estaría completo sin su valiosa presencia tambien el día sábado 23 de junio del año en curso de 12:00 a 16:00 horas.

Dirección al taller:
Hacienda de la Punta No. 9 esq. La Gavia,
Col. Impulsora,
Nezahualcóyotl, Edo. de Méx., C. P. 57130
Tel. (01 55) 5780.8928
(cruzando la calle desde CHEDRAUI)

Atentamente,

Nuno Solano de Almeida, MPS Candidate 2013
Clinton School of Public Service

University of Arkansas
1200 President Clinton Ave.
Little Rock, AR 72201
www.clintonschool.uasys.edu

De:
Nuno Solano de Almeida,
(Graduate student University of Arkansas,
Clinton School of Public Service, Little Rock, Arkansas, U.S).

e Esther Badillo,
(ACORN International,
Nezahualcóyotl, Mexico).

PROGRAMA

Taller “ *Socio Economic Impact of U.S. based Remittances in Nezahualcóyotl*”

Este taller, patrocinado por la Universidad de Arkansas, Escuela Clinton de Servicio Público, en Little Rock, Arkansas, EE.UU., representa la última etapa de la investigación para el estudiante graduado Nuno Solano de Almeida, por su Proyecto Internacional de Servicio Publico 2012 en Nezahualcóyotl, México.

El taller tendrá la siguiente estructura:

Habrá un panel de ponentes invitados, que comenzará las conversaciones.

- El primer orador es el Lic. Laura Juárez, investigadora de la Universidad Obrera de México, “Vicente Lombardo Toledano”
“La migración mexicana a los EE.UU. y su impacto económico, desde la perspectiva de los migrantes y sus familias, así como la perspectiva de las grandes corporaciones capitalistas que son los beneficiarios finales de estos flujos migratorios”.
- Presentación de resultados de la investigación, llevada a cabo por Nuno Almeida, de la Escuela Clinton de Servicio Público, y Esther Badillo, de ACORN Internacional en México,
- Líder de la comunidad local, Prof. Roberto Díaz Rodriguez, Prof de Economía, ex dirigente político, quien se dirigirá a los participantes con una presentación sobre la historia económico y social de Nezahualcóyotl.
- (a confirmar) Presentación del Profesor de Universidad Nacional Autónoma de México, de amplia participación activista de derechos humanos e investigador sobre la migración en México.
- Receso
- Los participantes en el taller se dividirán en grupos de cuatro (tres participantes y un facilitador del panel) la dinámica será la discusión de preguntas por grupo por un lapso de 20 minutos aproximadamente para después girar todos los cuatro grupos y todos discuten dos preguntas por grupo.
- Los facilitadores tomaran notas y todos volverán a reunirse después de escribir juntos las principales conclusiones y recomendaciones.

- El taller concluirá agradeciendo la asistencia y participación. Todos recibirán una copia del documento de recomendaciones finales, como resultado de su participación.

La importancia de Nezahualcóyotl en la migración y el fenómeno de las remesas.

Con una superficie total de 63,74 Km² y una densidad de población de 17 años, 539,6 hab./ km² (Censo 2010: <http://www.inegi.org.mx/sistemas/mexicocifras/default.aspx?e=15>), Nezahualcóyotl se erige como un caso de estudio para el estudio de la migración (y por consiguiente las remesas). Se trata de uno de los más pequeños municipios del Estado de México, sino también una de las más altas de la población y la ocupación por kilómetro cuadrado en todo el país.

La presión demográfica, así como la diversidad de todos a Nezahualcóyotl (que celebra su 50 aniversario en 2013), poblada desde sus inicios por los migrantes de todos los Estados, justifica la movilización de recursos para llevar a cabo este proyecto sobre las remesas y su impacto real en la población en Nezahualcóyotl .

El investigador y el Facilitador:

Nuno Solano de Almeida (Lisboa, Portugal) - Almeida completó sus estudios en Portugal, Italia y Bélgica, entre ellos un título de postgrado en Relaciones Internacionales. Su experiencia previa en los EE.UU. incluye recaudación de fondos con la Universidad Johns Hopkins y la defensa de la justicia racial en Pittsburgh, Pennsylvania. Los intereses profesionales de Almeida incluyen el desarrollo y la cooperación internacional.

Contacto:

Nuno Almeida

Nsalmeida@clintonschool.uasys.edu

www.clintonschool.uasys.edu

5522675233

Appendix F: Agenda & Program of the Workshop

The Program for the facilitators and speakers; followed by the Agenda to the attendants, for the Workshop in Nezahualcoyotl on June 23rd, 2012.



Programa

Conversaciones con la Comunidad: "Clinton School" y "ACORN International" Participando en Nezahualcóyotl
23 de junio 2012

Registro (todo el grupo: Laura, Roberto, Esther, Nuno) 12:00 - 12:15 (15 min)

Regístrate en el cuadro junto a la puerta
"Registre sí e Entre por favor" signo en la puerta
Etiquetas de nombre (4 colores)
Las tarjetas con las preguntas (preguntas 2 o 2 tarjetas por facilitador) para la discusión en grupos pequeños
El café y bocadillos (tabla de la sala de descanso)
La música clásica en el fondo (iniciar y romper)
Datos curiosos de la ficha de estadísticas en la pared (si tengo tiempo)
"Clip board" o tablero para escribir
"Papel de construcción" para cada participante que escriba una cosa buena y una mala acerca de las remesas
Sea personal con todos los asistentes
Sillas: 4 grupos de 3 + facilitador (o dos grupos de tres, si no hay suficiente participación)

Pleno (todo el grupo en la mesa) 12:20 - 13:20 (60 min)

Al presentar el tema. ¿Por qué son las remesas cobrados impuestos por el sector privado? (Nuno)
Presentación de los invitados (Bio pequeña de cada uno, incluyendo ACORN y la Escuela de Clinton) - 15 min

Entregar la palabra a Laura (hablando durante 15 minutos)
Presentación en "PowerPoint" que muestra los resultados de las entrevistas en Nezahualcóyotl por Nuno y Esther (15 min).
Entregar la palabra a Roberto Rodríguez (habla 15 minutos)

Romper

13:20-13:30 (10 min)

La música clásica en el fondo
Set-up sillas en círculos pequeños

Apertura (grupo entero)

13:35-13:50 (15 min)

Bienvenido: Gracias por venir, reconocer personas (Esther)
Social - Nuno Almeida, Clinton School
Política - Laura Juárez, la Universidad Obrera
Ciudadana - Esther Badillo, ACORN Internacional
Económico - Roberto Rodríguez, Economista
Reglas de juego, descripción de procesos y enfoques (Esther)
Ponte de pie estar de acuerdo con reglas de juego, o levantar la mano si está de pie es difícil

Construcción de un ejercicio teórico:
Cada participante escribe una buena y una mala cosa sobre las remesas y lo pega a la pared

Conversaciones con estructura (grupos pequeños)

14:05 - 14:35 (30 min)

4 (o 3 o 2) discusiones, a 10 minutos cada uno, 3 minutos de transición.
Vamos a pedir a los participantes de propuestas para incrementar el bienestar de las familias y mejorar las remesas, los procesos sociales, ciudadano, económico y político como participantes e ciudadanos mexicanos en Nezahualcóyotl.
Nuestros facilitadores estarán buscando temas recurrentes y ideas únicas entre los cuatro grupos diferentes.
Los participantes rotan cada grupo, los facilitadores se quedará en mismo grupo.
Social - Nuno Almeida (tiempo-rover, facilitador y tomar notas)
Ciudadana - Esther Badillo (facilitador y tomar notas)
Política - Laura Juárez (facilitador y tomar notas)
Económico-Roberto Rodriguez (facilitador y tomar notas)

La discusión en grupo grande (todo el grupo: Laura, Esther, Roberto y Nuno)

14:40-14:55 (15 min)

facilitadores junto a la placa juntos y anotar las ideas principales de sus pequeños grupos para que todos vean
¿Cuáles son algunos de los temas recurrentes?
¿Cuáles son algunas ideas únicas?
¿Esta conversación llevar a cabo todas las ideas acerca de cómo la sociedad y las estructuras

políticas pueden mejorar el bienestar de las familias y los procesos de envío de remesas?

Cierre (Nuno)

14:55 (5 min)

Gracias por venir. Estos son temas importantes para discutir, para que podamos seguir que Nezahualcóyotl sea un lugar mejor para las familias migrantes. Le agradecemos su disposición a participar en la conversación reflexiva.

Vamos a compartir los resultados de este debate con todos ustedes y las autoridades federales y municipales para que mejor puede atender a las necesidades de las familias que reciben remesas presentes y futuras basadas en Nezahualcóyotl.

Cierre a ~ 14:55

**Conversaciones con la Comunidad: *Clinton School and ACORN International* hablan en
Nezahualcóyotl**

23 de junio 2012

1. "Registre sí e Entre Por Favor" 12:00 - 12:15 (15 min)

2. Sesión plenaria: 12:20-13:20 (60 min)

Introducción a la cuestión. ¿Por qué son las remesas como una forma de imposición sobre los ingresos por el sector privado?

Ponente: Laura Juárez (Universidad Obrera).

"La sobreexplotación de los exilados económicos de América Latina".

Presentación: Nuno Almeida (Clinton School) y Esther Badillo (ACORN Int.).

Las entrevistas con la población general en Nezahualcóyotl. La vida de una familia en función de las remesas.

Ponente: Roberto Díaz Rodríguez.

El estado actual de la economía en Nezahualcóyotl.

3. Romper 13:20-13:30 (10 min)

4. Conversaciones con estructura (grupos pequeños) 13:30 - 14:05 (35 min)

Tres o cuatro grupos de enfoque, a 10 minutos cada uno.

Vamos a pedir a los participantes, como ciudadanos mexicanos en Nezahualcóyotl, ¿cuáles son algunos de los temas recurrentes e ideas únicas a lo largo de las discusiones cortas para aumentar el bienestar de las familias y mejorar los procesos de remesas social, cívica, económica y políticamente,

5. cierre

Appendix G: Sign-in Sheet at the Workshop

Community Conversations:
Clinton School of Public Service & ACORN International.

"Impacto Socio Económico de las Remesas de Estados Unidos en Nezahualcóyotl".

23 Junio 2012
12:00 PM- 2:00 PM

	Nombre	Celular	E-mail
1	Monika Varela O.	55 29 62 11 68	monika.varela@ymail.com
2	JOSE ROSARIO ROSALES	55 38 49 62 21	lorely69@hotmail.com
3	VALERIA ROSALES	55 29 43 17 36	MAKESIA@live.com.mx
4	LYDIA ESPINOSA	55 31 20 06 18	COBA.MISTERIA@HOTMAIL
5	Armando Diaz Rodriguez	55 20 21 68 50	--
6	Ariane Diaz	55 30 81 85 2	arianediaz16@hotmail.com
7	MICHAEL DIAZ DIAZ	55 35 01 50 61	semanavieja24-2007@yahoo.com.mx
8	Laura Irujo Sanchez	55 18 15 21 19	pantera negra 03@yahoo
9	Alexandra Estrada A	55 30 60 63 48	alestra-913@hotmail.com
10	Angelica Gay Arellano	55 51 68 34 11	angelicacdufu@gmail.com
11	Emangelina Osorio Mayan	55 47 57 09 04	Elviano-007@hotmail.com
12	Rafael Lucas Serna	55 35 41 25 31	KAROLINA SERNI ZARZA R-L
13	Nadia Nehls Martinez	55 37 09 35 37	nadianehls@gmail.com
14			
15			
16			
17			
18			
19			
20			
21			
22			

ADMIN _____

Appendix H: Certificate of Participation at the Workshop

Each participant at the Workshop received a certificate of participation, after the event. This is one example that was sent to one attendant.



Nezahualcóyotl, 23 de Junio 2012

"Socio Economic Impact of U.S. based Remittances in Nezahualcóyotl"*

Esta carta sirve para certificar que Nadia Nehls ha asistido y participado en los grupos de trabajo en el taller sobre "Impacto Socio Económico de las Remesas enviadas desde los EE.UU. a Nezahualcóyotl". Nadia Nehls ha sido un contribuidor valioso en los grupos de trabajo "político", "social", "económica" y "ciudadanía" y fue uno de los consultores expertos para la redacción de las resoluciones finales.

Este taller ha sido patrocinado por "*Clinton School of Public Service*, Universidad de Arkansas en Little Rock ", junto con la asociación local de ACORN Internacional. Se llevó a cabo en Nezahualcóyotl, Estado de México, el 23 de junio de 2012, entre las 12 del mediodía a 5 30 pm.

Firmado _____
(Nuno Solano de Almeida)

Nezahualcóyotl, Junio 23 2012

Appendix I: Final Memo with Unedited Recommendations

Recommendations from the small group discussion in the workshop, were edited and drafted, ready to be posted by ACORN International and disseminated to the Immigrant Networks and Media.

Available online at:

http://acorninternational.org/index.php?option=com_content&view=category&layout=blog&id=27&Itemid=10

Appendix J: Mexican Media Coverage

The opportunity to present the results from the interviews at the Workshop, in Nezahualcoyotl, motivated the researcher to reach out to the national and local media, and invite them to cover the event. This resulted on three interviews to the press, two of them published by the two biggest newspapers in the country.

El-Universal, Section Economy (“*Cartera*”), on June 28 2012:
<http://www.eluniversal.com.mx/finanzas/95985.html>

El Nuevo Semanario 24, on August 21 2012:
<http://nuevosemanario24.blogspot.com/search?updated-max=2012-08-25T10:32:00-05:00&max-results=10>
<http://www.issuu.com/gruponuevosemanario24/docs/www.nuevosemanario24.com.mx>

La Jornada, Section “Opinion”, on June 24 2012:
<http://www.jornada.unam.mx/2012/06/24/opinion/022n1pol>

EL UNIVERSAL.com.mx

Desaprovechan remesas: estudio

Jueves 28 de junio
de 2012
Ixel Yutzil González
| El Universal



. (Foto:)

ixel.gonzalez@eluniversal.com.mx

Las elevadas tarifas cobradas por las agencias de transferencia de remesas en Estados Unidos y la falta de información y de políticas

públicas en México que impulsen proyectos productivos en las zonas receptoras, reducen la eficiencia de las remesas y perpetúan el ciclo de migración y de pobreza estructural.

De acuerdo con los hallazgos de Nuno Solano de Almeida, de la Universidad de Arkansas y la organización Acorn International, quien realizó una serie de entrevistas con receptores de remesas residentes en Nezahualcóyotl, donde se desprende que 37% de los emigrantes en Estados Unidos son ilegales, no cuentan con cobertura social y no tienen acceso a la banca.

En consecuencia, dependen de las agencias de transferencias y las tarifas que aplican, las cuales llegan hasta 10% del monto enviado.

Habló en entrevista con EL UNIVERSAL de la necesidad de que ocurran conversaciones entre el Banco de México y los bancos comerciales y las agencias internacionales de transferencia de dinero para sensibilizar a los tomadores de decisiones y líderes de opinión pública respecto a la necesidad de negociar tarifas más bajas por transferencia de remesas.

Esta situación se agrava para 18% de los receptores que tienen como único ingreso a estas remesas. Según las entrevistas realizadas en 17 colonias seleccionadas en el municipio del Estado de México, 55% de los trabajadores que envían remesas desde EU a este municipio, han reducido la frecuencia de las transferencias para evitar cargas más pesadas de las agencias.

Expuso que seleccionó a Nezahualcóyotl debido a su elevada densidad poblacional y migración de personas de todos los estados.

“El gobierno debería impulsar las políticas públicas, además de la regulación de las transferencias de remesas”, expuso Nuno Solano.

Señaló como ejemplo el programa “Tigra” en Filipinas, donde el gobierno funciona como regulador, orientando las remesas hacia proyectos productivos con responsabilidad social.

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2/2



NUEVO SEMANARIO 24

PERIODISMO DE REFLEXIÓN

AÑO III TOMO III

21 de Agosto de 2012

www.nuevosemanario24.com.mx

NÚMERO 125

Biotechnología Nociva al Ambiente

Acaparamiento de Tierras en América Latina y África

Por MICAELA PÉREZ PÉREZ

Durante los últimos 40 años la Biotecnología está causando problemas nocivos para el medio ambiente y la salud humana, debido a el 80 por ciento de los transgénicos utilizados en la agricultura industrial en el mundo, que sólo responde al poder económico promovido por las multinacionales con esta tecnología para imponer un modelo de desarrollo que controla no solamente la semilla del maíz, principalmente, sino el sistema global alimenticio, si no se toman medidas urgentes en unos diez años habrá una grave crisis alimentaria, afirma Miguel Altieri, doctor e investigador en Agroecología y profesor de la Universidad de California en Estados Unidos.

En ese sentido, expone, la tecnología que está siendo controlada por multinacionales, la conexión existente en los transgénicos y los biocombustibles es importante, así como también todos los procesos económicos y sociales asociados en el acaparamiento de tierra se está dando en países de África y América Latina.

(Pág. 4)



MUJERES Indígenas, a pesar de que viven en la gran urbe de la ciudad de México, aún no olvidan sus costumbres muy arraigadas, trabajan para salir adelante. (Foto: ARTURO GARCÍA)

Se Invertirán Recursos Para Fomento
Cooperativo: Benito Mirón Pág. 7

Tiradero de Basura Operó en Neza por 12
Años sin Control: Rodríguez Cisneros Pág. 11

El Beso en la Boca
¿Lubricación y Buena Erección? Pág. 16

EL CAOS NUESTRO DE CADA DÍA



Gobiernos Perredistas Responsables de la Problemática

Tiradero de Basura Neza II Operó sin Control por 12 Años: Édgar Rodríguez

Por ÁUREA PÉREZ

La crisis de la basura en Nezahualcóyotl es responsabilidad de gobiernos perredistas por violar diversas disposiciones que ocasionaron el cierre anticipado del sitio de disposición final Neza II, asegura Édgar Rodríguez Cisneros, director de Servicios Públicos de ese Ayuntamiento.

Declara que por la falta de cobertura, confinamiento y compactación de residuos inadecuados, maquinaria insuficiente, falta de sistemas de control de lixiviado y biogás, además del nulo control en el acceso, fueron algunas de las violaciones que la Procuraduría Federal del Medio Ambiente y la Secretaría del Medio Ambiente del Estado de México señalaron en su momento, mediante diversos oficios a gobiernos perredistas desde el año 2004.

De acuerdo a estudios realizados, se menciona que el tiradero fue operado por 12 años sin ningún control; la prueba está en los señalamientos que la PROFEPA y el gobierno estatal realizaron en febrero del 2007, mediante oficio 212130000/DGOAIA/0F.391/07 al entonces gobierno de Bautista López, donde se expone la falta de cobertura de residuos, poco control y nulo manejo del área de composta.

Cabe señalar, el ex presidente Municipal, Víctor Bautista López, anuncia en conferencia de prensa su pretensión de demandar al gobierno Municipal ante la PROFEPA por daños al medio ambiente.

Recuerda Rodríguez Cisneros que la PROFEPA

en su momento exigió al entonces edil un plan de adecuación del sitio tendiente a la clausura del mismo, acción que no se realizó, porque en el documento se argumentaba la falta de control de lixiviados y biogás, obras para el control de agua pluvial y programas de control de fauna nociva: sobre todo, se remarcaba el caso del rebase de la altura de la plataforma y talud, lo cual disminuía su periodo de vida a un año.

Para contrarrestar esta situación de gravedad, Édgar Rodríguez reitera que desde que se inició la actual administración, en 2009, se han estado llevando

a cabo diversos trabajos para el saneamiento del Neza II, como la colocación de tierra sobre la basura y compactación de la misma, para evitar fauna nociva e incendios, nivelación de terreno, construcción de siete pozos para la captación de lixiviados, trabajos que han permitido la recuperación de 26 hectáreas que serán rehabilitadas como áreas verdes.

En el caso de la planta tratadora de basura, afirma que ya no se utiliza, porque cuentan con diversas carencias en la construcción, en la época de Víctor Bautista, por lo que la Secretaría del Medio Ambiente ordena su clausura.

Informa que en el oficio 212080000/DGOAIA/RESOL/127/06, emitido por la Secretaría del Medio Ambiente con fecha 24 de abril del 2006, se destaca que dicha infraestructura no fue construida bajo los requerimientos necesarios de operación, tales como la falta de una zona de transferencia de residuos orgánicos, sección de proceso y maduración, áreas verdes y otro tipo de equipamiento, volviéndola obsoleta y poco funcional para resolver el problema de la basura.

El funcionario municipal detalla también que en días pasados el alcalde José Salinas Navarro anunció la construcción de una moderna planta tratadora de basura de residuos sólidos y domésticos, con recursos de los gobiernos federal, estatal y municipal; la inversión asciende a 180 millones de pesos y se encuentra en etapa de licitación.



REVISIÓN del sitio de disposición final Neza II

La Migración, una Constante en el País: Nuno Solano de Almeida

Por MICAELA PÉREZ PÉREZ / Foto: ARTURO GARCÍA AZUARA

A pesar de las políticas que está implementando Estados Unidos sobre la inmigración la gente sigue emigrando hacia ese país, porque el gobierno mexicano se deslinda de responsabilidades al no crear empleos suficientes y los problemas que enfrentan las personas que llegan en busca de un trabajo, es que viven en condiciones deplorables, no cuentan con seguridad médica, ni recursos, son pobres, aunado a ello, arriesgan su vida, las tasas por el envío de las remesas a México son muy altas, precisa Nuno Solano de Almeida, investigador de la Clinton School of Public Service, Universidad de Arkansas y de la organización ACORN International.

Por las malas políticas gubernamentales, dice la migración es una constante, es un asunto que siempre ha estado en el vértice, el punto mayor de las relaciones internacionales entre México y Estados Unidos es la migración, los gobiernos obtienen cuotas, la misma inmigración científica, técnica, calificada, se ha generalizado en lo laboral, ilegal, mano de obra, les es difícil obtener documentos, porque la mayoría de los ciudadanos no cuenta con ello y emigran directamente.

Otro de los problemas que enfrentan los trabajadores emigrantes, precisa el

investigador, son las altas tasas de las remesas que envían a sus familiares a México, las agencias les cobran el 10 por ciento o depende de la transacción, según un estudio realizado en Nezahualcóyotl por la organización ACORN International, afecta mucho porque el dinero no resuelve la pobreza de las familias, lo que ganan las personas el 80 por ciento se invierte en comida, gastos de la casa, ropa.

Solano de Almeida explica que el 37% de los emigrantes son ilegales y se les complica el poder enviar las remesas a este país, debido a que no cuentan con cuenta bancaria porque son ilegales y lo tienen que hacer por estas agencias que cobran caro o a veces por medios que no son seguros, como por un amigo que les cobra hasta 200 pesos y a veces se extravía el dinero, por lo cual el gobierno mexicano debería iniciar

un protocolo con los bancos para que el envío sea gratuito y las cuentas no tengan tasas altas de interés por envío.

La remesa que mandan es de entre 5 a 10 mil pesos ya sea mensuales o cada



NUNO Solano de Almeida

tres meses, las personas prefieren enviar mensual, por las tasas de interés que es muy alto.

También, destaca Solano de Almeida, de acuerdo a la investigación en Neza, la mayoría de los emigrantes legales e ilegales trabajan en la construcción o gestación, porque esas dos industrias no piden documentación y el gobierno estadounidense cierra los ojos a esa gestión, pues la mayoría de los americanos se rehúsa hacer trabajos de construcción, batura, limpiar platos, entre otros, porque según tienen una tasa de educación muy elevada.

Señala que muchas veces al retornar los migrantes, además de la salud,

arriesgan su vida, ya que muchas veces es muy caro regresar a casa y volver a los Estados Unidos, por lo cual pierden el contacto con sus familias, las abandonan dejándolos en una situación muy complicada y hacen otra vida.

Apunta el investigador de la Clinton School of Public Service, Universidad de Arkansas y de la organización ACORN International, que las remesas son la segunda fuente de rendimiento de México, después de la exportación del petróleo, pero son muy temporarias, solamente para cubrir gastos básicos, la comida, la vivienda, los inmigrantes precisan de más información, de riesgo de vida, salud, romper con sus familias al ir Estados Unidos, pero tienen la tendencia los que vuelven a México, pasar la emigración a sus familias, tíos, primos e hijos.

Entre los entrevistados en Nezahualcóyotl, gran parte expresa que no les conviene ir a Estados Unidos porque es caro pagar coyotes, además de que es muy arriesgado, otra parte detalla que es difícil encontrar empleo, casi el 50 por ciento de los encuestados han recibido remesas en los últimos 5 años en que hubo una crisis financiera en los Estados Unidos, por ello no hay trabajo y por consiguiente no consiguen préstamos bancarios, finaliza.



OPINIÓN

La Jornada

Las remesas no resuelven la pobreza de las familias: estudio

ARIANE DÍAZ

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Las remesas no sirven para resolver problemas de pobreza en las familias de los migrantes, ya que más de 80 por ciento de lo recibido se invierte en comida, ropa y gastos de la casa, y la capacidad de ahorro es mínima, según un estudio de la Universidad de Arkansas y la organización ACORN International.

A partir de entrevistas cualitativas a 60 personas de 17 colonias representativas – en términos de migración– del municipio de Nezahualcóyotl, estado de México, que reciben esa aportación de familiares en Estados Unidos, el investigador Nuno Solano, coordinador del proyecto, analizó el impacto económico y social de las remesas entre los beneficiarios.

De acuerdo con los resultados –presentados ayer ante la comunidad del municipio– señaló que las remesas son una solución “a corto plazo” cuyo costo social suele ser muy alto, cuando las familias se separan en aras de una mejor calidad de vida.

Según el investigador, 11 por ciento de la población indocumentada mexicana en Nueva York sería originaria de Ciudad Nezahualcóyotl.

“La mayoría de los trabajadores son indocumentados y ello les impide abrir una cuenta bancaria, por lo que deben enviar el dinero a través de agencias que cobran altas tasas de interés”.

“Las agencias llegan a cobrar hasta 10 por ciento de interés del monto total, lo que provoca que los trabajadores demoren hasta tres meses en enviar dinero.”

Otro hallazgo importante es el hecho de que uno de cada cinco migrantes que enviaba remesas y ha vuelto a México, ahora cobra dinero de otro familiar, frecuentemente de un hijo.

“Es decir: se tiende a perpetuar el ciclo de migración en la familia y, por tanto, a recaer en los mismos problemas de ruptura familiar y pobreza estructural”, apuntó

Solano.

En contraste, las remesas sostienen la economía nacional, afirmó la investigadora Laura Juárez (Universidad Obrera de México), pues con ellas se abona al pago de la deuda externa, se fortalece la moneda nacional y permite la importación de una serie de bienes de lujo, sin que ello se traduzca en un cambio en las condiciones de pobreza de la población.

Esther Badillo, representante de ACORN International en México, aseveró que buscarán entregar los resultados del estudio a las autoridades municipales y a los representantes en Estados Unidos de esa organización para que sirvan como base para el desarrollo de iniciativas en favor de los migrantes y sus familias.

Appendix K: Online Footage of Workshop on YouTube

The researcher received permission from participants to record the sessions. No immigrant family member was filmed or taped during this event. This was filmed with a fix camera, and some efforts were made afterwards to muffle the noise coming from the streets outside. A photomontage, with pictures taken by the researcher in Nezahualcoyotl, was added to the beginning.

Seventeen minutes long, it includes excerpts from the three speakers, including the PowerPoint presentation. The focus groups were not filmed to protect the participant's individual opinions from public scrutiny.

Footage uploaded and available at ACORN International official YouTube Channel:

http://www.youtube.com/watch?v=-_DtIQB26MY

[ACORN Remittance Workshop in Nezahualcoyotl ... - YouTube](#)



www.youtube.com/watch?v=-_DtIQB26MY Jul 18, 2012 - 18 min -

Uploaded by ACORNInternational

ACORN International Workshop in Nezahualcoyotl, Mexico on June 23rd 2012. Special thanks goes to *Nuno* ...