



SIMON FRASER UNIVERSITY
ENGAGING THE WORLD

Re-Examining Remittances

by

Students in the Spring 2013 Simon Fraser University course SA356: Qualitative and
Ethnographic Research Methods*

Meena Boyal, Lawrence Lau, Kaity Walters Fabbro, Phil Lui, Amanda J. Schubert, Ruby Stewart, Rae-Anna Hedlin, Stephania Domingo Rajme, Katherine Dare, Jenn Whittle, Marissa Bourke, Marela Klepo, Ziwen Li, Paul Shemko, Rolando Aldana, Jane Whittington, Rachel Fricker

*The order of author names was determined by random selection.

Note to Readers:

The document that follows was produced by undergraduate Sociology and Anthropology majors at Simon Fraser University. They conducted the research, analysis and writing as part of their coursework for SA356 - Ethnographic and Qualitative Research Methods during the 2013 Spring semester.

The research reported here is intended to inform the Remittance Justice campaign of ACORN Canada, but was designed and carried out completely independent of ACORN Canada and its staff. The research was approved by the Office of Research Ethics at Simon Fraser University and was conducted in conformance with the ethical protocols established for the project. Dr. Pamela Stern of the Department of Sociology and Anthropology at SFU taught the class and supervised the research. Questions about the research project or this report should be directed to her at pamela_stern@sfu.ca

Executive Summary

This report describes some of the cultural and economic factors involved in the payment of remittances by immigrants in Metro Vancouver. With increasing immigration to the Metro Vancouver area, particularly by temporary foreign workers, remittances are both culturally and economically significant and represent important ties between nations and within transnational families. The fees charged for international money transfers are currently unregulated in Canada, and often represent a substantial cost to senders and recipients. The World Bank suggests that the cost of sending money (including fees and exchange rate premiums) should not exceed 5% of the money remitted. Many of the immigrants interviewed for this study pay much higher rates to send money.

Immigrants send money to their friends and families in their countries of origin for a variety of reasons. These include occasional gifts, but many immigrants send small regular sums of money to assist relatives with ordinary expenses. The support from immigrants to their kin is similar to the financial support non-immigrant Canadians give to their own relatives. It includes:

- 1) Support for aging parents;
- 2) Money to cover medical bills or skilled nursing care for sick or elderly relatives;
- 3) Loans to kin to start businesses, make investments, or pay legal expenses;
- 4) School and university tuition for children and siblings; and
- 5) Repayment of earlier support provided to the sender.

While all remitters pay fees to send money, the research revealed that immigrants whose families are the most in need of support, necessarily send small sums of money frequently. These are the senders who are most disadvantaged by the lack of government regulation on remittance fees and exchange rate premiums.

There are also a number of non-economic factors that influence how a sender chooses a service, such as speed of transfer and security of funds. Respondents showed considerable desire for Canadian governments to legislate to regulate and cap fees.

Table of Contents

Note to Readers	<i>i</i>
Executive Summary	<i>ii</i>
Introduction	1
Immigrants in Metro Vancouver	7
Remittance Services in Metro Vancouver	12
<i>The Cost of Sending Remittances</i>	15
<i>Online Remittances through Western Union and MoneyGram</i>	21
<i>Advertisements</i>	22
<i>Summary of Remittance Services</i>	24
Research Methods	25
What Immigrant Remitters Told Us	28
<i>Immigrant remittances practices parallel non-immigrant Canadian norms of familial support</i>	33
<i>Suggestions from participants</i>	36
Conclusion and Policy Recommendations	37
References Cited	40

Introduction

This study looks at some of the cultural and economic factors involved in the payment of remittances by immigrant workers in Metro Vancouver, Canada. Remittances – regular or occasional payments of money by individuals to geographically distant family members or others on the basis of personal or institutional bonds – are an increasingly important component in global flows of wealth (Goza & Ryabov, 2010; Houle & Schellenberg, 2008; Brettell, 2007, p. 44). Remittances often represent long-term commitments on the part of senders, where people make payments on a regular basis over many years. The World Bank (2012) estimates that worldwide in 2012, more than \$US400 billion changed hands in the form of remittances.

The economic and social status for many new immigrants to Canada is often, at least for the first few years following immigration, precarious. Many immigrants to North America spend a period of years as temporary foreign workers before they can become permanent residents (and ultimately citizens) all the while maintaining stable employment (Brettell, 2007; Faraday, 2012; Hennebry, 2010). This is particularly the case in Canada where, since 2006, the number of visas issued for temporary foreign workers annually has greatly surpassed the number of newly admitted permanent residents (Zuberi & Ptashnick, 2011).

The options available for individuals to send remittances range from the highly regulated services provided by banks, to less-regulated money transfer organizations (MTOs) like Western Union, to informal services such as *hawala*, a parallel or alternative remittance system that operates outside of traditional western financial organizations

(Dela Peña 2008; Martin, 2009; Passas, 2006). Formal services may be based institutionally in the sending country or the receiving country, but in the case of informal transfers, there may be an absence of national legal jurisdiction or oversight.

Remitters choose how to send money on the basis of factors such as convenience, security, and cost (Beck & Martinez Pería, 2011; Kabeera, 2012; Kwantes, 2011). In spite of the economic significance in the lived experiences of many workers and their families, remittance fees are unregulated in Canada. Although competition between MTOs may constrain the fees that senders are charged, fees often represent a significant portion of a remittance payment, particularly if the payment is relatively small (Beck & Martinez Pería, 2011). As well, there are large differences in fees charged for sending money to different parts of the world (Hopkins, 2012). Cultural ties and values also influence the remittance process. Particularly in the choice made by some immigrant workers to use informal services like *hawala*, remittances may be made on the basis of trust and shared cultural understandings (Dela Peña, 2008; Martin, 2009; Pandey, 2012; Passas, 2006).

Remittances are part of complex webs of social interaction, influencing family dynamics across generational and geographical boundaries (Sing et. al., 2010; Solheim, 2012) Sending remittances are among the challenges new immigrants face in settling in Canada while maintaining ties with family in their country of origin (McKenzie & Mjenivar, 2011; Solheim, 2012). Because of their magnitude and extent, sending remittances also contribute to the formation of new bonds in global diasporas (Keillburger & Keillburger, 2012

As well as being important to immigrants and their families, remittances and the remittance process are also important to Canada. They are an important part of the reason

some immigrant workers come to this country and, in many cases, eventually become permanent residents and citizens. Decisions about how often and how much to remit are tied to government policies and programmes surrounding healthcare, education, and social services (Brettell, 2007; Zuberi & Ptashnick, 2011).

The flow of wealth involved in remittances is significant and is one of the largest components of wealth transfers to receiving countries. Globally, the total value of remittances in 2012 was US \$400 billion, up from US\$ 328 billion in 2008 (Beck & Martinez Pería, 2011). Remittances have been shown to contribute significantly to economic development, thereby, overall increasing the social well-being in receiving countries (Bakker, 2011; Brettell, 2007; Green, Kothari, Mercer, & Mitlin, 2012). They allow families to invest in small businesses and agriculture (Haas, 2005), and promote a more widespread access to education. These benefits help families escape cyclical poverty and they promote community economic development (Haas, 2005; Bayangos, 2011; Brettell, 2007).

In the case of the Philippines, for example, Rivera and Reyes (2011) have shown that remittances can significantly increase recipients' socio-economic status and even lead families to create new small businesses, resulting in permanent economic advancement and less reliance on remittances. This makes the economic situation easier for both the sender of remittances and the receiver. Similarly, Basok (2000) found that the remittances of seasonal Mexican immigrants working in Canada provided their families with a higher standard of living.

At a macro-economic scale remittance practices can have significant impacts on nation-states. At high levels they affect interest and exchange rates, which are important for investment decisions. Also significant are the effects on the value of the receiving

country's currency and its balance of trade (Bayangos, 2011). Labour migration can also improve the economic situation of an entire country. This is not only due to remittances, but when workers leave for jobs abroad, they create gaps in their previous employment that are filled with other workers. When the workers return, the skills acquired abroad may enable them to acquire better jobs and they are also able to pass on their skills (Bayangos, 2011). At the same time, remittances are a double-edged sword for receiving countries in terms of their social effects and influence on policy. In comparison to government foreign aid, which may be sporadic and vulnerable to political influence, remittance payments are relatively more predictable and less vulnerable to political whims (Bayangos, 2011). However, remittances largely bypass, and to some extent replace government social support for families and communities. These effects can create a dependency on remittances for receiving countries (Haas, 2005).

Remittances, then, represent an increasingly significant set of global exchanges. As a transfer of wealth, they not only affect the economic situation of families and communities, but also influence the national economies of the countries they involve. These economic exchanges shape and are grounded in complex social and cultural relationships, with wide-ranging effects. This wealth transfer is tied to an emerging set of global financial operations with a fluid, complex, and largely unregulated impact on the lives of those involved in sending and receiving remittances.

In Canada, there has been an upward trend in the amount and regularity of remittances sent since the year 2000 (Unheim & Rowlands, 2012, p. 124). There is ethnic variation in remittance practices. One study of Canadian immigrants found that those who come from Southeast Asia and the Caribbean tend to be the most likely to remit (Houle &

Schellenberg, 2008, p.22), although globally, China, India, and Mexico receive the most money from Canadian remittances (ibid., p.7). An immigrant's region of origin is also correlated with the method they use for remitting. For example, immigrants from the Dominican Republic, El Salvador, and Guatemala tend to remit using more corporate structures such as banks or official MTOs like Western Union or MoneyGram. People from Vietnam, however, typically rely on more informal methods such as sending money via friends or family (Houle & Schellenberg, 2008, p.12). Some of this variation is due to the types and numbers of money transfer services operating in their countries of origin.

While region is important to understanding some aspects of remittance behaviour, it does not explain all of it, and the degree to which an individual remits is dependent on a number of different factors. For instance, by utilizing data from Statistics Canada's Longitudinal Survey of Immigrants to Canada (LSIC), Houle and Schellenberg (2008) found that religion, family income, and being between 24-34 years of age are positively correlated with sending remittances. People aged 50 or over, those with families of three or more children, and those with deeper financial connections to Canada remit less (ibid., p.20-2). Unheim and Rowlands (2012), also using data from the LSIC, found that for recent immigrants to Canada, a larger income correlates positively with the amount of money sent in remittances. However, people who have an income of C\$30,000 or more actually tended to remit less frequently than those in a lower income bracket, reflecting the fact that many remitters are actually quite low income (ibid., p. 129).

Many migrants experience occupational downgrading in Canada despite high levels of education, experience, and expertise. For those immigrants who have high levels of education, the problem is their educations or previous experience are often not recognized

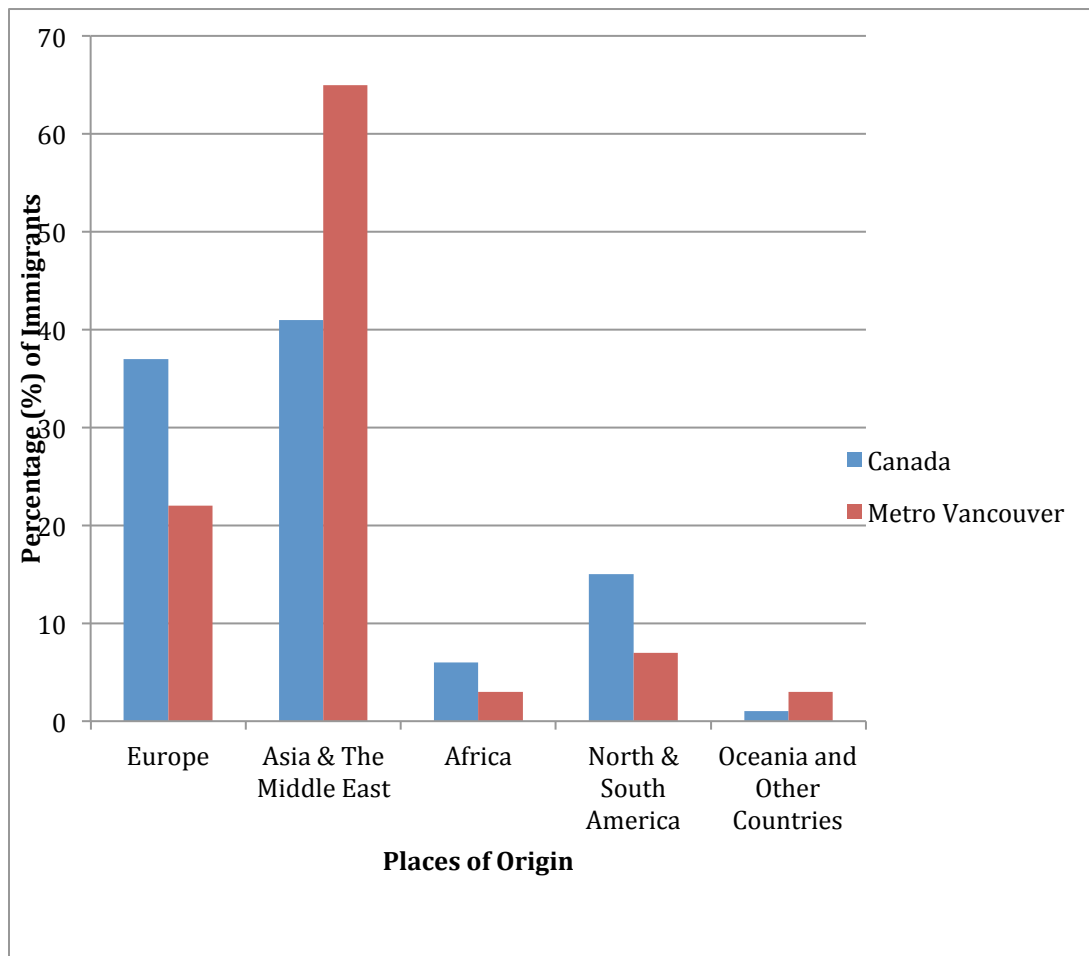
by Canadian employers, resulting in immigrants' skills become devalued in employment. Therefore, compared to their native-born counterparts, they often have to take lower wages (Zuberi & Ptashnick, 2011, p. 64). There are also benefits for some immigrants Canada compared to other places. For example, Gyoza & Ryabov (2010) compared Brazilian immigrants in the United States and Canada, finding that while they tend to remit equally in both countries, the immigrants who came to Canada seemed to "be more likely to earn more, be legal residents, be more fluent in English, to have filed an income tax return, and to desire to permanently settle in North America" (p. 179).

One consequence of remitting that often goes unseen is the opportunity for financial and physical abuse. It has been reported that Sri Lankan refugees in Canada were intimidated and coerced to send remittances in support of a violent secessionist group in their home country (La, 2004). Another significant obstacle facing immigrants living in Canada are the high fees associate with sending money. Many who use MTOs come to Canada from developing countries and feel an obligation to send money to provide funds that may enable friends or family in their countries of origin to purchase basic necessities. The lack of regulation of money transfer services means that MTOs are unaccountable for the fees they set, often to the detriment of those sending and receiving remittances. For recipients of remittances in many low-income countries, a fee of \$10 or \$15 to send \$100 would have high purchasing power. This is money that recipients could spend on basic necessities.

Immigrants in Metro Vancouver

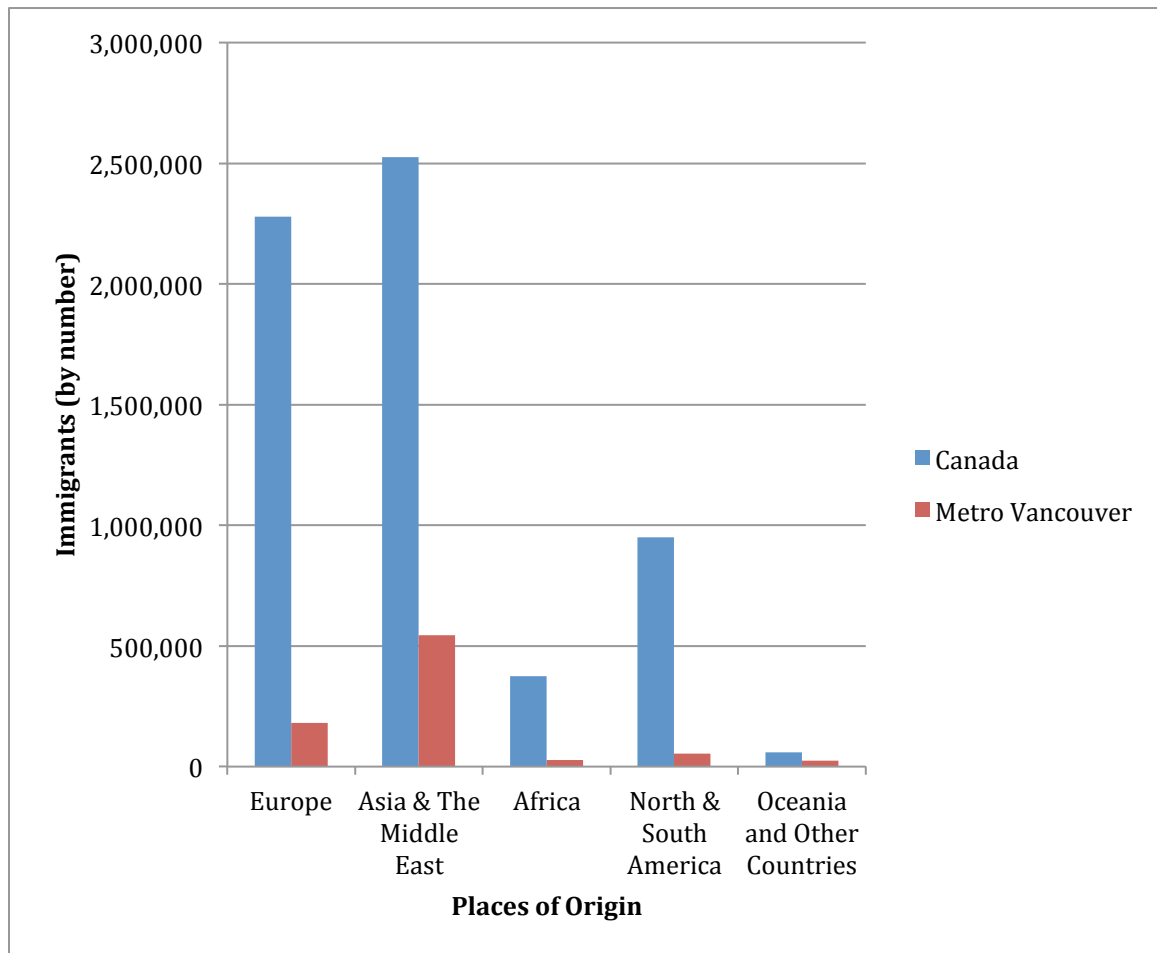
A significant number of Canadians are foreign-born. In British Columbia, according to the 2006 Census of the population, 26.1% of residents are immigrants (Statistics Canada, 2006). Where in the past, many immigrants came from Europe; the largest numbers of recent immigrants to Canada are from Asia and the Middle East. The following two graphs, Figure 1 and Figure 2, represent the 2006 data breakdown by number and by percentage of immigrants to Canada.

Figure 1: Country of origin of immigrants to Canada and Metro Vancouver – by percentage



Source: 2006 Census Statistics Canada

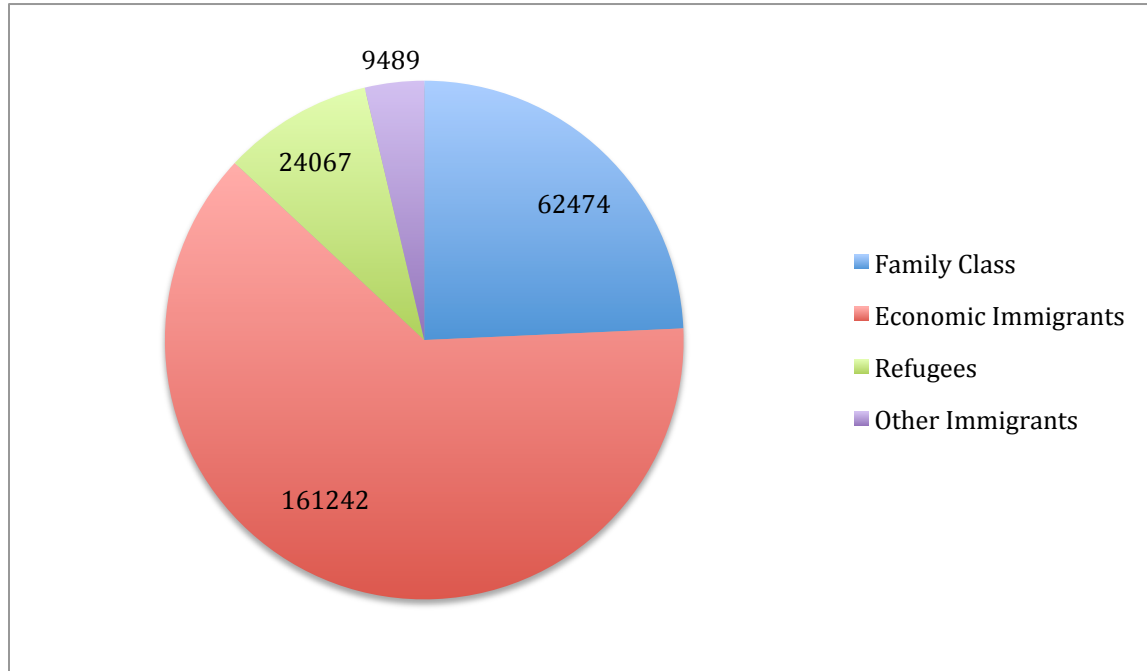
Figure 2: Country of origin of immigrants to Canada and Metro Vancouver - by number



Source: 2006 Census Statistics Canada

The Canadian government grants permanent residency based on three categories: 1) reuniting families or family class (which includes live-in caregivers), 2) contributing to economic development (which includes skilled labour) and 3) the protection of refugees (Government of Canada, 2012). We first reviewed the Government of Canada statistics for permanent residency granted from 2008-2012. We then added the five-year totals for each permanent residency category and averaged them to provide us with information for the 5-year period, which is displayed in the chart below.

Figure 3: Permanent Residency Visas to Canada Granted between 2008 and 2012, by class



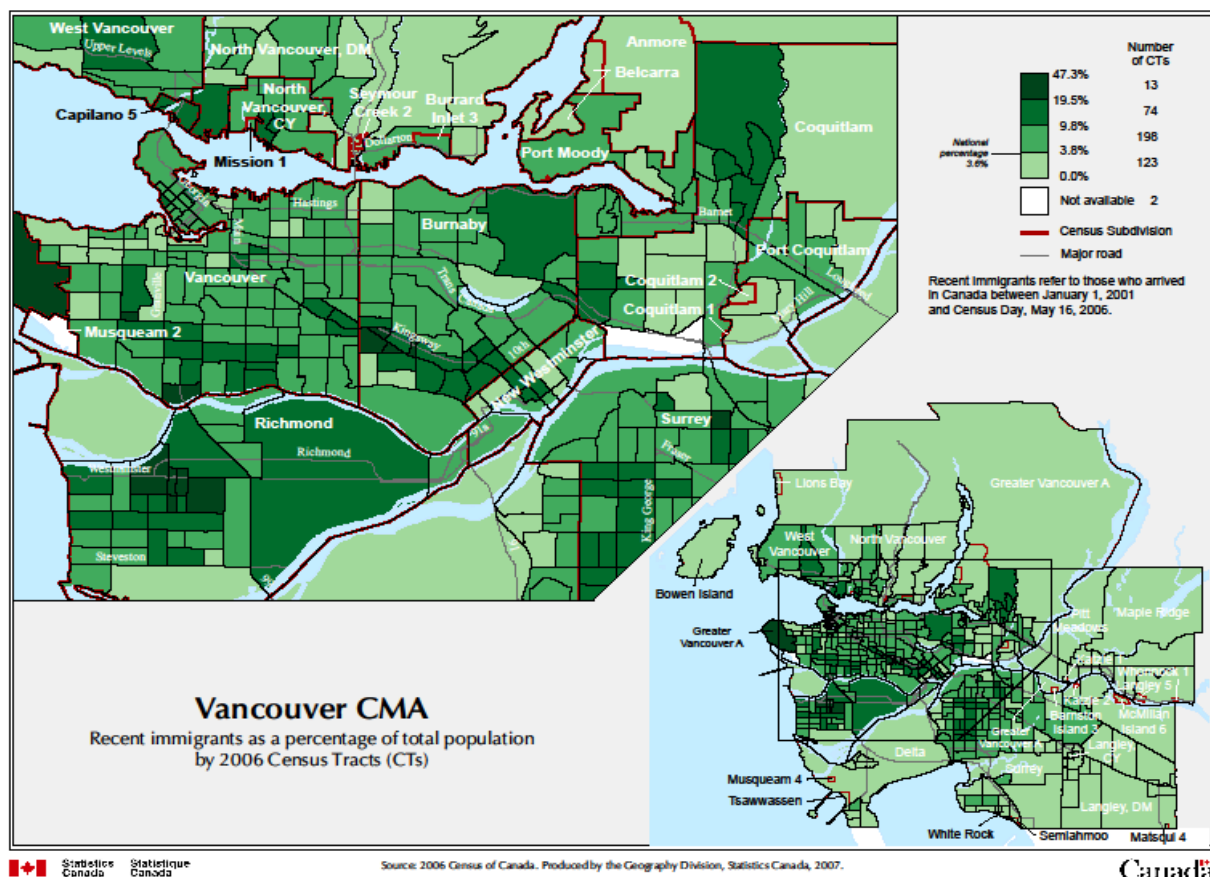
Source: Statistics Canada, Canada – Permanent residents by category, 2008-2012

Assessing such information is important to determine the diversity of individuals who immigrate to Canada and who may participate in sending remittances. Much more than half of the permanent residency visas granted went to economic immigrants, while a quarter went to family class and the remainder to refugees and other immigrants.

According to the 2006 Canadian Census, there were approximately 1.1 million immigrants who landed in Canada in the previous five years (Statistics Canada, 2006). Most of the immigrants settled in Toronto, Montreal, and Vancouver. 177,840 settled in British Columbia between 2001 and 2006, with 85 % (151,690) settling in the Vancouver metropolitan area. The largest proportion (16%) of recent Canadian immigrants to Canada came from China (Statistics Canada, 2006).

The map of Metro Vancouver census tracts below (Statistics Canada, 2006) shows recent immigrants as a percentage of the total population in each census tract. Recent immigrants are concentrated in several areas throughout the Vancouver metropolitan region. For example, in certain areas of the City of Vancouver, up to 47% of the population is made up of recent immigrants. We see similar levels in several census tracts in Surrey, Richmond and Burnaby. Of particular interest is the fact that recent immigrants figures are not uniformly dispersed throughout Metro Vancouver, but concentrate in several enclaves.

Figure 4: Recent Immigrants as a Percentage of Total Population, Metro Vancouver



Source: Statistics Canada, 2006.

For example, some census tracts have few recent immigrants; the cities of Coquitlam and Port Moody have several neighbourhoods with very few recent immigrants.

The ways immigrants cluster in particular neighbourhoods is related to multiple factors. However, the ways in which immigrants amalgamate into a neighbourhood relies greatly on “generational groups” (Fong & Hou, 2009, p. 411). In other words, when an immigrant first arrives in Canada he or she will be more likely to reside in neighbourhoods with a “higher proportion of minority groups”, because these areas contain strong presence of familiar “ethnic culture and ethnic institutions” (Fong & Hou, 2009, p. 412). However, Fong and Hou’s study suggests that as immigrants’ children and those of later generations assimilate to Canada, they will be more likely to move into communities with majority groups (Fong & Hou, 2009, p. 412). As we report in the next section of this report, remittances services in Metro Vancouver are highly concentrated in neighbourhoods with high proportions of recent immigrants.

Another factor involved in the way immigrants integrate into a neighbourhood or community is social capital. Social capital can be described as “the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance or recognition” (Portes, 1998, p. 3). Social capital provides immigrants with a way to integrate into society. Immigrants can be a part of a neighbourhood or gain a sense of community by socializing and finding support among other migrants, rather than looking only to “mainstream institutions”. However, Pearce (2007) suggests that avoiding mainstream institutions may actually counteract an immigrant’s feeling of community on a national level (p. 10). This idea is related to our study, as some immigrants expressed during our interviewing process, that making

relationships with other migrants in the area made for an easier transition into Canadian life. Conversely, several immigrants discussed how they felt lonely and isolated on their initial arrival to Canada, which may be specific to those integrating into ethnic enclaves that are not as large and well established. Our research confirmed the findings of many others that an important reason immigrants send remittances to their home country is to secure and maintain a connection to family and friends.

A final factor contributing to neighbourhood and a sense of community is the relationship between immigrants living in ethnic communities and their personal income. Pearce (2007) proposed that, “living in ethnic enclaves has a negative impact on immigrant earnings” (p. 59). He argued that immigrants with higher incomes have a stronger sense of neighbourhood and community compared to those with lower incomes. This correlation between income and community could be due to immigrants having more time and money to invest into community activities, as a result of having a higher income (Pearce, 2007, p. 20).

Remittance Services in Metro Vancouver

There are three broad types of remittance services used by residents in Metro Vancouver. They range from the more formal remittance services including banks, and MTOs such as Western Union, iRemit, MoneyGram and Ria, to electronic services like Paypal, text messaging, online money brokers, SKRILL, and foreign banks with online services. Informal methods also exist and include both the hawala system and sending money through friends and relatives.

The two largest MTOs, MoneyGram and Western Union, have more than 332 outlets in Metro Vancouver. MoneyGram has a contractual relationship with Canada Post and is located in post office outlets including those in convenience stores and pharmacies. Western Union is in Safeway supermarkets, payday lenders such as MoneyMart, and many independent shops and businesses including travel agents, florists, and gas stations. In addition to these two large agencies with global networks, there are many smaller agencies that can handle money transfers to a limited number of countries. In some neighbourhoods there are multiple remittance agencies in very close proximity. For example there are at least three remittance agencies in a 3-block section of 6th Street in New Westminster, and the Crystal Mall in the Metrotown area of Burnaby also houses three remittance agencies. In short, there is no shortage of methods and places to send remittances from, but as our research revealed; there are substantial differences in the costs associated with different services. As well, remitters from some countries have many choices when it comes to sending money, while remitters from other countries have very limited options.

A first step in our research on the remittance experiences of Metro Vancouver residents involved the mapping of remittance services to better understand the physical environment in which remittance services exist. Using a tool called SimplyMap ("Geographic Research, Inc.", 2008) we identified the Metro Vancouver census tracts which are home to substantial numbers of recent immigrants. This research exercise duplicated the results presented in the map above. We each visited and observed MTOs and neighbourhoods in the census tracts (or in some cases adjacent to the census tracts) with the largest proportion of recent immigrants. Most of the MTOs we observed are located on streets and intersections with high levels of vehicular traffic as well as a fair amount of

pedestrian movement. For example, around the Real Liquidation Filipino Store in the Joyce-Collingwood neighbourhood of Vancouver, the buses were frequent during rush hour, and there were groups of people waiting at the bus stops on each corner of a large intersection. All of the MTOs we visited are situated close to transit hubs. We noted the patterns of bus stops located within close proximity to remittance services. For example, steps away from an MTO on Cambie Street is an entrance for the Canada Line subway station, and a shelter for the Cambie Street bus line, where there is usually a steady number of people waiting for a bus.

We found that the majority of MTOs in Metro Vancouver are in multi-ethnic areas and are found within neighbourhoods with many small businesses and services such as laundromats, post offices, grocery stores, restaurants, insurance agencies, thrift shops, and hair salons. The areas surrounding many of these organizations are well-suited for one-stop shopping or running errands. The LadyMarc Filipino Store, which includes a remittance service, is located in a very busy hub in the Guildford area of Surrey. A T&T Asian Supermarket is within walking distance and the area in between the T&T and this particular MTO is full of strip malls with small Asian speciality stores which are also easily accessible by public transit. The stores that surround many of the MTOs are food-related and include grocery stores, bakeries, and other ethnic restaurants. In our observations, we noticed that the people walking along the streets seemed to have a purpose and many seemed to be running errands (grocery shopping, going to the bank, or going into a restaurant).

Clearly, most MTOs are located in areas where there is a large population of immigrants. These neighbourhoods are rich with indicators that people of multiple

ethnicities live in the area. We observed people speaking a variety of languages in many of the neighbourhoods around the MTOs. Around the Real Liquidation Filipino Store in Joyce-Collingwood, a convenience store that caters to Filipino shoppers, we heard both Chinese and English being spoken by people walking along the street. The majority of businesses in the three-block radius of Real Liquidation have English as well as another language (including Japanese, Chinese, Spanish, Tagalog, and Vietnamese) on their awnings or store fronts.

While many of the MTOs are located in well-maintained storefronts and also in shopping malls, some were run-down. One remittance store in Surrey shares parking space with budget stores and businesses geared to immigrants: a Save-on Cartridge, a Save-on Fuji Film Products, and an immigration-pardon fingerprinting office. Across the street is what used to be a Chinese buffet restaurant with a faded “For Lease” sign. Behind is a large corporate space, empty except for a Starbucks Coffee occupying part of one side on the ground floor.

The Costs of Sending Remittances

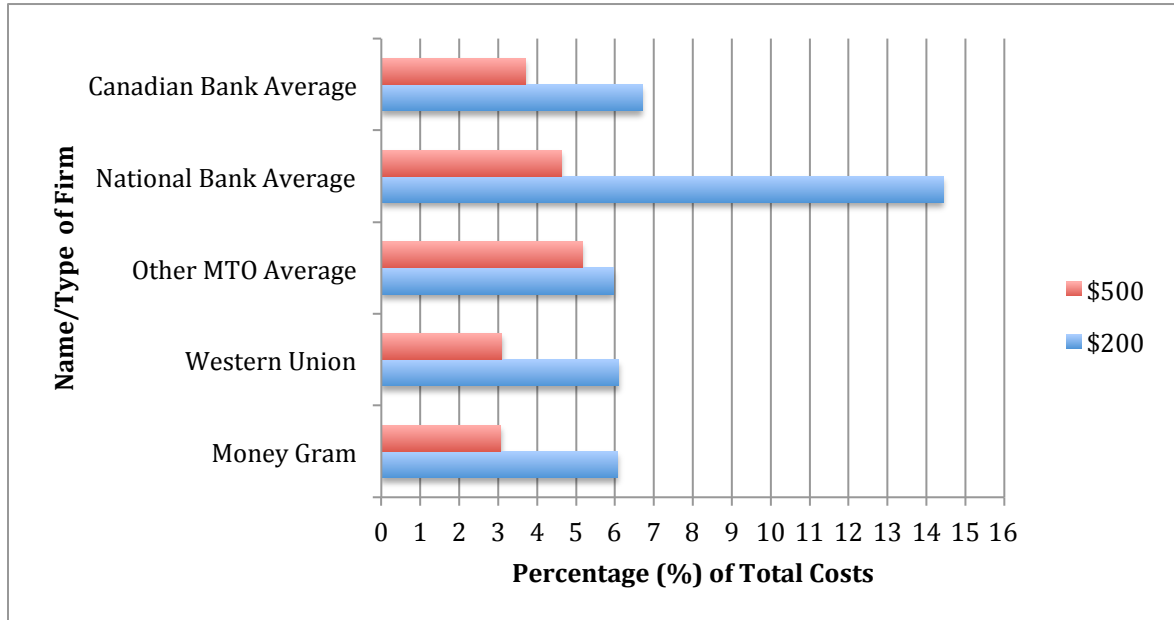
We used a tool from the World Bank (n.d.) “Remittance Prices Worldwide” to compare the costs of sending money from Canada to several different countries using different services. The World Bank has compiled data on the costs of sending remittances from and to varying countries all over the world. Information on Canadian prices was available for only ten countries. For the purpose of this project, we chose four countries to compare: China, India, Vietnam and the Philippines, as we were also able to interview immigrants from each of these countries about their remittance experiences. The World Bank remittance fee data is reported on the basis of the two amounts of money most

frequently sent by remitters, \$200 and \$500 (Canadian). The graphs below show the total cost as a percent of remitting these two amounts. The total cost as a percent is calculated by the World Bank and is “the total cost of a remittance transfer, includ[ing] the fee charged to the sender plus the exchange rate margin” (World Bank, n.d.) To demonstrate the impact on fees by varying amounts of money sent and varying institutions, we decided to graph the percentage instead of flat fees.

The data sets along the Y-axis represent averages from the different types of sending institutions. There are two different types of banks: national banks (that is, of the country that the money is being sent to. Many of these have branches in Canada.) and Canadian banks. Consequently, this data was averaged to allow for comparison. Similarly, the data was averaged for the MTOs, although only two countries of interest had a national MTO, (an MTO that sends only to that country), according to the World Bank data. Also included are the costs of using the two major commercial MTOs: Western Union and MoneyGram.

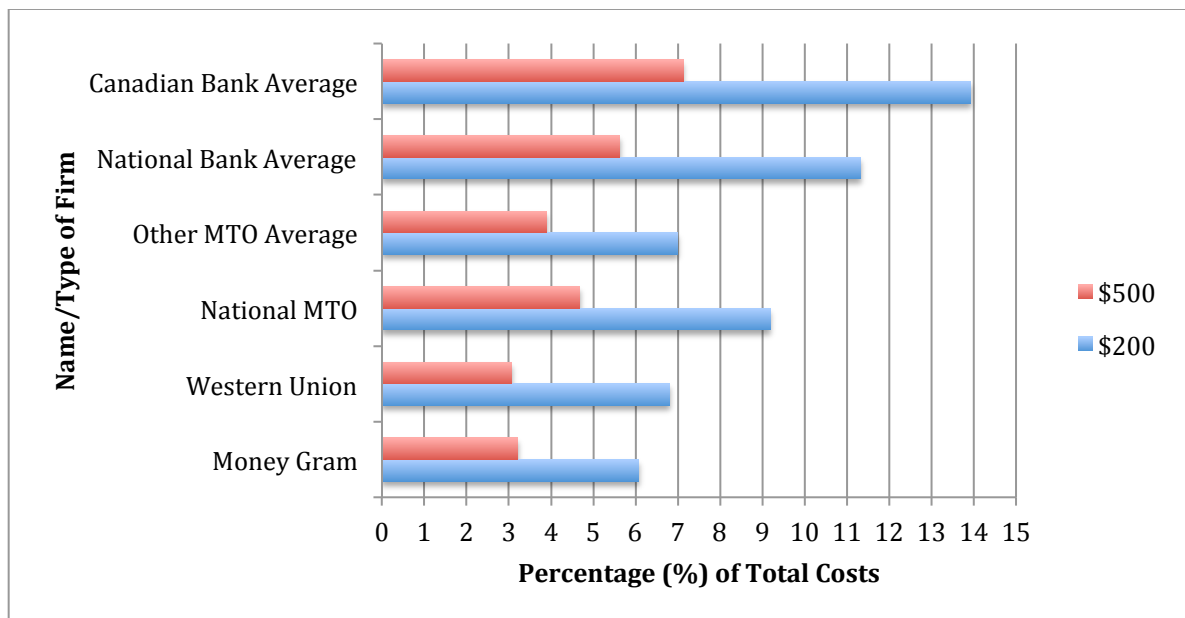
The salient point that can be seen in Figure 5 (China) is the difference between the Canadian bank average and the national bank average. While both types bank is higher than the MTOs (for \$200, at least), to send money through a national bank costs considerably more (for example, 14.43% for the Chinese national bank) than through a Canadian bank (6.7%). MoneyGram and Western Union were the least expensive for sending both amounts of money. This is an outlier within the ten remittance corridors from Canada visible in the World Bank data. It is also noteworthy that while the MTOs are equivalently priced when sending \$200, when sending \$500, Western Union and MoneyGram become significantly less expensive options (3.09% compared to 5.16%).

Figure 5: Total Cost of Remitting \$200 and \$500 from Canada to China



Source: World Bank (n.d). Note the percentage of total costs includes both transfer fees and exchange rate premiums.

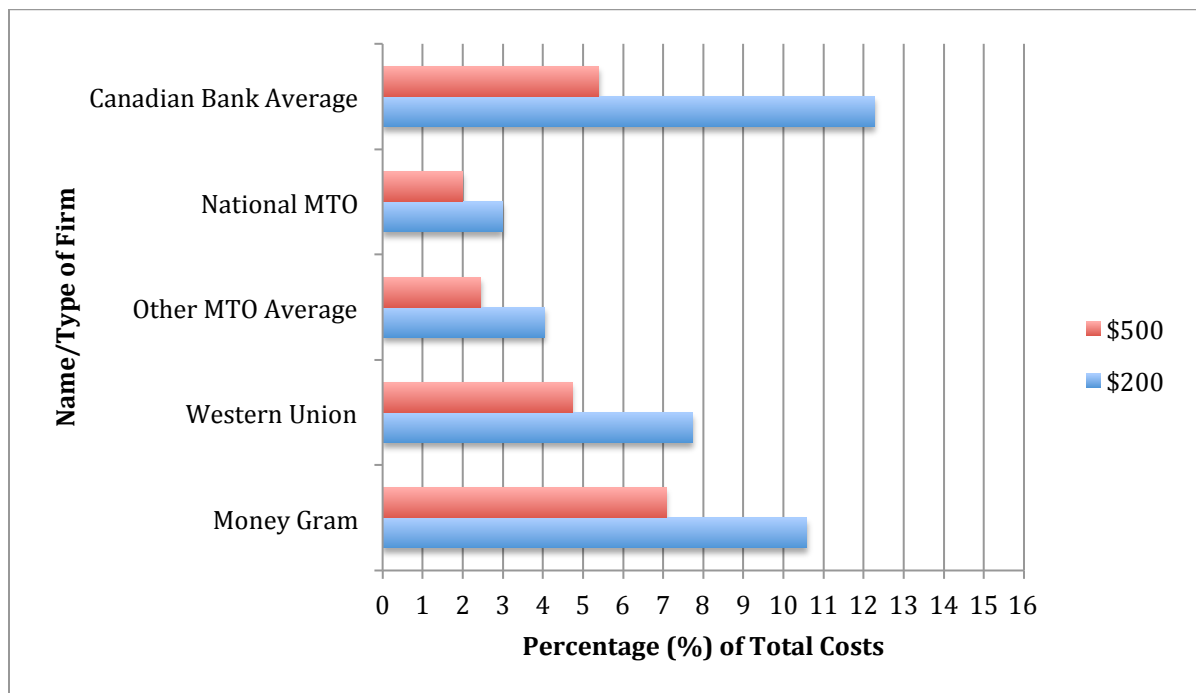
Figure 6: Total Cost of Remitting \$200 and \$500 from Canada to India



Source: World Bank (n.d). Note the percentage of total costs includes both transfer fees and exchange rate premiums.

Interestingly, the national MTO for India is one of the most expensive (9.18%) of the MTOs, with the global commercial agent (MoneyGram: 6.07%) being one of the least expensive. The banks follow the common pattern with the Canadian bank average (13.93%) being more expensive than the national bank average (11.32%) and both bank averages higher than the MTO.

Figure 7: Total Cost of Remitting \$200 and \$500 from Canada to Vietnam



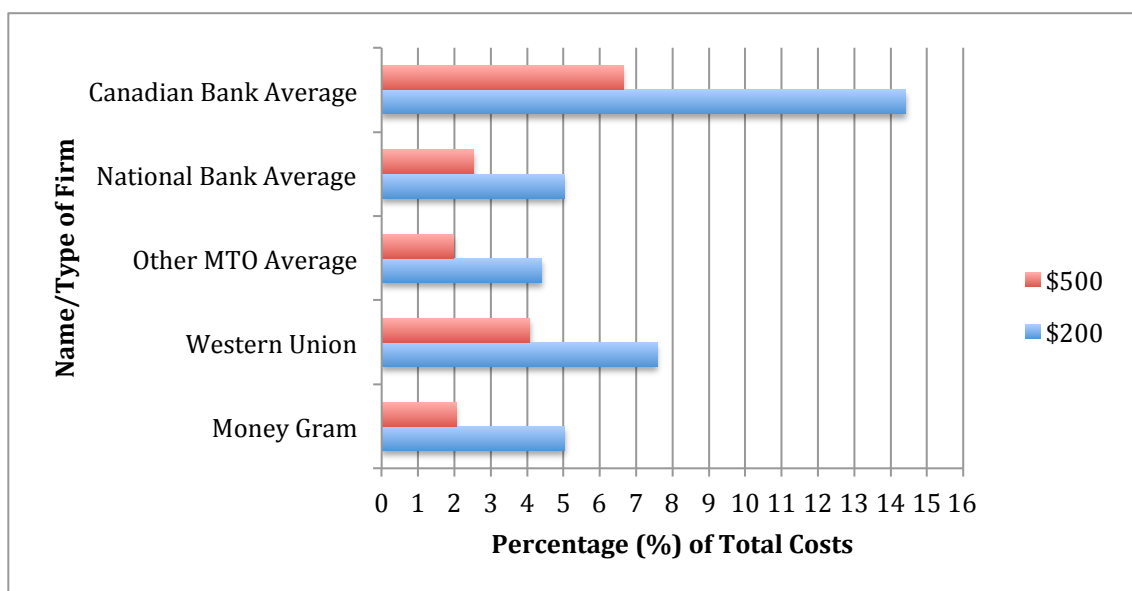
Source: World Bank (n.d). Note the percentage of total costs includes both transfer fees and exchange rate premiums.

The Vietnamese MTO (according to the available World Bank data) is by far the least expensive option: 3% for \$200. MoneyGram is the most expensive option (10.58%) of the MTOs for Vietnam, particularly when compared with the other four countries. For India

(6.07%), China (6.07%) and the Philippines (5.04%), MoneyGram seems to be one of the least expensive options.

It is interesting to note that in the Philippines, the national bank average (5.02%) is at comparable to the MTOs, and is significantly less expensive than both the Canadian bank average (14.41%) and Western Union (7.58%). Coinstar, an MTO, charges the lowest fee (\$5 to send \$200) while RCB (Royal Canadian Bank) charges \$45 for the same amount. Senders to the Philippines have many different sending options with at least 23 MTOs and banks available. The range of choices geared towards the Filipino community of remitters, each with different fees and exchange rate premiums, makes the task of choosing a service based on total cost difficult.

Figure 8: Total Cost of Remitting \$200 and \$500 from Canada to the Philippines



Source: World Bank (n.d). Note the percentage of total costs includes both transfer fees and exchange rate premiums.

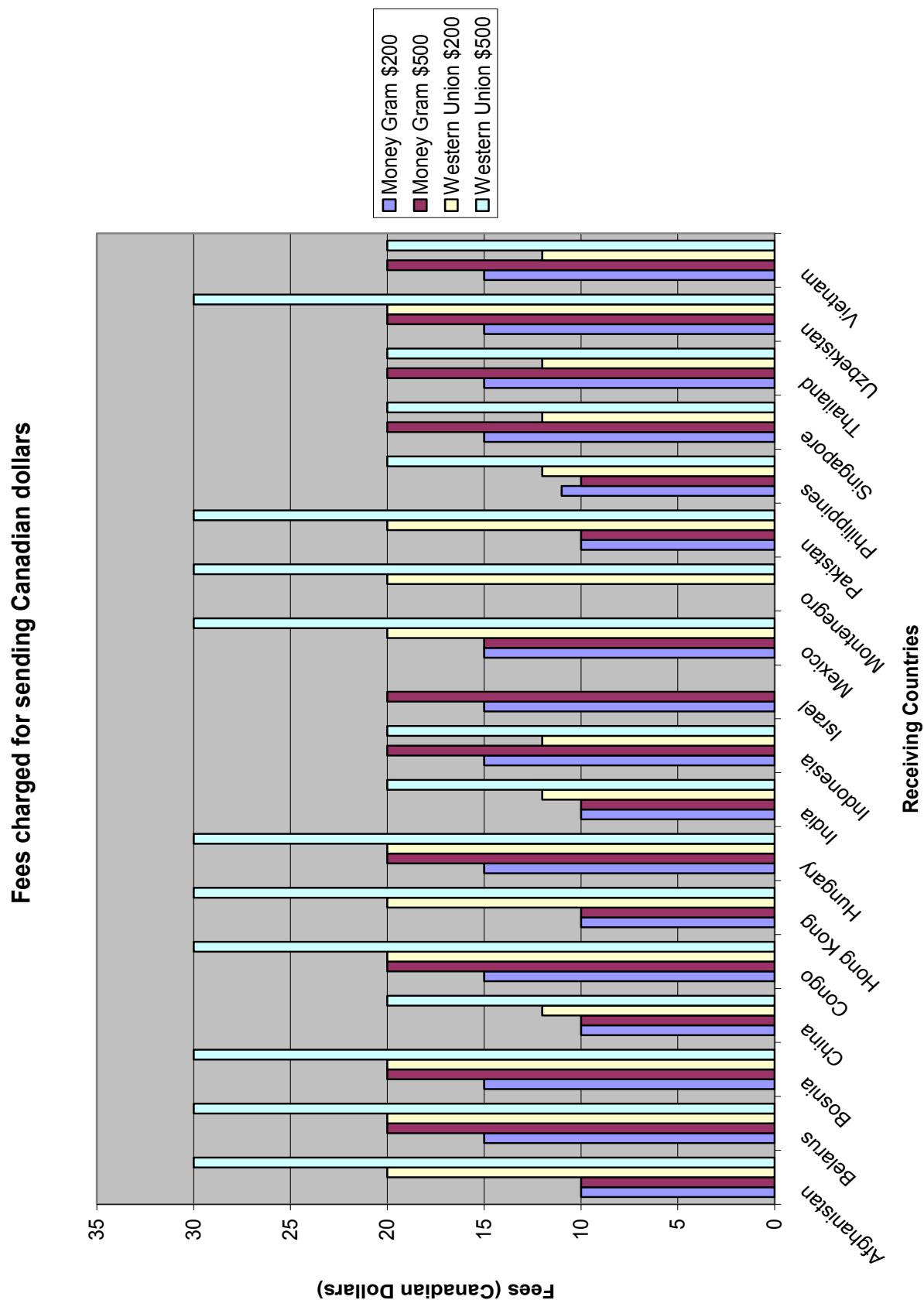


Figure 9: Fees for Sending Remittances to the 18 Countries of Origin of Study Participants

Source: Western Union and MoneyGram

Remittances through Western Union and MoneyGram

We noted missing data sets from the World Bank data for many countries, and in order to provide a more complete picture, we turned to the Western Union and MoneyGram websites to research the fees that the two companies advertise for each of the countries for which we interviewed senders. These are displayed in Figure 9 above. The graph displays the fees charged (in \$CAD) for sending online remittances from Canada to countries that our respondents emigrated from. These amounts reflect only the fee for the money transfer, and do not include the exchange rate premiums charged by both services or any additional fees charged. The MoneyGram values (blue and maroon) are based on the "10 minute service" ("Cost Estimator") and if multiple options were provided, the average cost was used in these calculations. The Western Union values (green and yellow) represent the costs to send online, using the "Money in Minutes" option. For Western Union's online services, their fees appear to be on a percentage sliding scale instead of a flat fee rate for any amount of money sent (for example, we noted that to send \$100 to Indonesia, the cost was \$12 (12%), whereas to send \$20, the cost was \$5 (25%)). For MoneyGram, the lowest fee appeared to be \$10 to send \$20 to \$50 to Indonesia, a substantial fee on a percentage basis. Overall, Western Union charges higher fees than MoneyGram. Fees are fairly standardized according to continent. For MoneyGram, the price to send \$200 or \$500 to certain countries did not change (fees charged to send those two sums ranged from \$10 to \$20). For Western Union, the same services cost from \$12 to \$30.

On the Western Union website, there was also a separate advertisement targeting Scotiabank account holders. The advertisement stated that Scotiabank customers can send remittances for \$9 plus 1% of the money sent ("Western Union Transfer Service") - \$11 for


sending \$200; \$14 for sending \$500. On this same page, Western Union acknowledges (in small print) that “In addition to the transfer fee, Western Union also makes money when it changes your dollars into foreign currency” (Western Union, 2013).

Advertisements

We searched for advertisements for remittance services in ethnic and immigrant newspapers collected at the Edmonds and Metrotown branches of the Burnaby Public Library. We located nine advertisements in newspapers and we found money transfer services advertised in Chinese, French, Spanish, English, and Russian. Some examples are displayed in Figure 10. While this is not a comprehensive collection, it does offer some information about the target market for remittance services in Metro Vancouver. It is important to note that the advertisement in English was in a Filipino newspaper and that the Spanish advertisements were in newspapers aimed at Latin American readers.

Also noteworthy is that none of the advertisements were for banks or credit unions, but were for other money transfer organizations. This includes both formal agencies such as Western Union, Ria, and also services within local convenience stores not necessarily affiliated with a larger agency.

Figure 10: Examples of Advertisements for Remittance Services in local immigrant oriented newspapers



匯通環球滙款有限公司

C & C MONEY TRANSFER CORP.

滙款

國際滙款
當天到帳
外幣兌換
利率最優

金額	滙費	到帳時間
10萬加幣以下	1%	當天
10萬加幣以上	0.5%	當天

金額	滙費	會員價	到帳時間
1-1000	8	7	當天
1001-5000	15	13	當天
5001以上	25	22	當天

Tel: [Redacted] **Fax:** [Redacted]

本拿比麗晶廣場一樓1607室 (陽光屋對面)
Burnaby

周一至周五 10:00-18:30
周六、周日 10:30-17:30 每周七天營業

Kingsway

Willingdon Ave

kingsborough St.

Mckay Ave

Save-On-Food



Tu mercado latino en Downtown

- ☞ Contamos con una gran variedad de productos latinos, mas frutas y verduras locales
- ☞ Realizamos envios de dinero a cualquier parte del mundo, con las mejores tarifas
- ☞ Abrimos de Lunes a Sabado de 9:00 am. a media noche Domingos de 10:00 am. a 11:00 pm.



WESTERN UNION

LOS ESPERAMOS

[Redacted]




12 Ванкувер Экспресс №07 (412)

19 февраля 2013

www.vancouverexpress.ca

КОРПОРАЦИЯ "МОСТ"

ГАРАНТИРУЕТ НАДЕЖНЫЙ СЕРВИС И НАИЛУЧШИЕ ЦЕНЫ!

ОТПРАВКА ПОСЫЛОК

- КОРАБЛЁМ И САМОЛЁТОМ В УКРАИНУ, РОССИЮ И В СТРАНЫ СНГ
- ДОСТАВКА НА ДОМ ПОЛУЧАТЕЛЮ*
- ВОЗМОЖЕН РИСК UP ПОСЫЛОК ИЗ ДОМА*

ДЕНЕЖНЫЕ ПЕРЕВОДЫ

- В УКРАИНУ И ПО ВСЕМУ МИРУ, А ТАК ЖЕ В КАНАДУ И США
- ДОСТАВЛЯЕМ ДЕНЬГИ НЕПОСРЕДСТВЕННО В РУКИ ПОЛУЧАТЕЛЯ*

ДОСТАВКА ПОДАРКОВ

ДОСТАВЛЯЕМ ВО ВСЕ ДНИ ГОДА ПО ЛЮБОМУ АДРЕСУ В УКРАИНЕ

КУРЬЕРСКИЕ УСЛУГИ

ДОСТАВКА ПИСЕМ, АВИАБИЛЕТОВ, ЦЕННЫХ ДОКУМЕНТОВ, БАНДЕРОЛЕЙ В ЛЮБОЙ УГОЛОК УКРАИНЫ

Ваш агент в Ванкувере:

Звоните бесплатно:

[Redacted]

[Redacted]

www.meest.net

Summary of Remittance Services

The information supplied by interviewees supports the data from the World Bank and also raises some interesting questions about the variety of fee schemes available and the complicated process of comparisons, which is not necessarily clear from the World Bank data. Deciding which service or method to use for remittances is a complicated process, which involves calculating the transfer fees and the various exchange rates at each agency or bank. One remitter we interviewed reported that he sends between \$200 and \$500 at a time. He noted that the fees range from \$13 for amounts up to \$200 and \$16 for amounts higher than \$500. This demonstrates one of the many fee schemes that can be applied to remittances. To an extent, the fees for sending remittances depend on the amount one is sending.

Several immigrant remitters we spoke to found that the flat rate fees of \$15 to \$18 were too high. One participant noted that while she understands that MoneyMart (a Western Union agent) offers the transfer service as a business, the fees it charges made it difficult for her to remit the small amounts that she was able to send.

Another respondent remitting to the Philippines used an online service through Vancity Credit Union, but found that even though the fee was relatively low (\$7), the exchange rate was not as good as she had previously gotten from an MTO. Variable exchange rates and exchange rate premiums add considerable complexity to choosing a remittance service. Another interview respondent said that she uses iRemit, a Filipino service with offices in Vancouver. She chose the service after comparing fees and exchange rates, and concluded that it was the least expensive. Looking at World Bank data, we found Coinstar to be cheaper (\$5 to send \$200) compared to iRemit (\$10 to send \$200). This

example demonstrates the difficulties senders encounter when trying to choose the most economical and secure remittance method. Besides looking at the fee, one must also consider the exchange rate offered, and calculate the point at which a lower flat fee would outweigh the cost of a higher foreign exchange rate.

It became clear from our interviews that not all countries have the same opportunities for remittances as others. For example, according to the World Bank (n.d.), there are 23 different options for sending money from Canada to the Philippines. The interview data confirmed the differential availability of options, with respondents from the Philippines using multiple services such as iRemit, Metro Bank (Philippines), Western Union and Vancity. There are significantly fewer options for sending money to Mexico, so that one interviewee “believe[d] that MoneyMart (which the respondent linked to Western Union) is the only company that you can use to send remittances to Mexico.”

Research Methods

The research project was conducted during the Spring semester 2013 in order to fulfill the requirements for SA 356 - *Ethnographic and Qualitative Methods in Sociology and Anthropology* at Simon Fraser University. In order to learn how anthropologists and sociologists do research; the class conducted a qualitative study to inform ACORN Canada's Remittance Justice Campaign. ACORN Canada is a grassroots, community-based organization that advocates for low-income Canadians. The research was designed and conducted independent of ACORN Canada.

The main research question we tried to address was “What are the experiences of people in Metro Vancouver in sending remittances?” Student researchers were interested

in learning about the participant's experiences with remittance agencies, the process, fees and all other aspects of remitting. In order to answer our research problem, we brainstormed questions to ask, interviewed remittance senders, transcribed completed interviews, and lastly coded these interviews. We developed our research questions after creating an annotated bibliography of scholarly and popular literature related to money transfers. Interview participants were found through community services such as churches, community centres, schools or personal contacts.

In order to collect all the data that we needed to address our research questions, we first did a thorough examination of the topic by creating an annotated bibliography to learn what information remittance practices in Canada and globally was already available. This helped us to develop important questions to pursue and refine our research. Secondly, we visited neighbourhoods that had remittance agencies in order to observe the activities in the places where remittance services are located. These observations led us to discover useful information about the physical and social environment of the businesses that provide remittance services. Some major companies that were of particular interest to us were MoneyMart, MoneyGram, and Western Union. Students visited and observed several neighbourhoods and created maps that described the businesses near the remittance services, the kinds of activities common on the street near each business.

Next, the class, as a whole, brainstormed questions and topics to include in semi-structured interviews with immigrant remitters. Since it was the experiences of actual remitters that was our target, we hoped that interviewing remitters would answer our questions. As a class, we decided to concentrate on questions that would permit participants to freely share information about their daily lives, backgrounds and remittance

stories. These would be most beneficial in enabling us to understand their experiences and perspectives on remitting. Most previous research on the remittance practices of immigrants to Canada has relied on large-scale survey and census data that, while important, cannot reveal the actual experiences of immigrant remitters. By conducting interviews we were able to develop an understanding of remitting from the perspective of the participants.

Our sample was comprised of immigrants who had sent remittances. Each student had to conduct interviews with two people who have sent remittances. Participants were recruited through churches, community centres, personal, and business contacts. In some cases, interviewees referred us to friends whom we were also able to interview. Though not a random sample, the participants do reflect the variety of demographic characteristics and experiences of Canadian immigrants.

In total, we interviewed 33 immigrants who have remitted one or more times. Many of the research participants were regular senders and had been sending money for many years. The largest number of interview participants are from the Philippines (n=10). We also spoke to remitters from Mexico (n=4), Vietnam (n=2), China (n=2), Belarus (n=2) and one each from Hungary, Indonesia, Bosnia, Pakistan, Hong Kong, Thailand, Uzbekistan, Afghanistan, Singapore, Israel, Congo, Montenegro, and India. 16 of the interview participants were male; 17 were female. The overwhelming majority (n=25) have been in Canada between 6-46 years. The participants initially came to Canada under a number of different programmes and for different purposes; all but one are now permanent residents or Canadian citizens.

The student researchers adhered to the ethical protocols established for the study and approved by the Simon Fraser University Office of Research Ethics. During recruitment and before each interview session, all participants were given verbal and written information about their rights as research participants and asked to consent to the interview. They were told that all information gathered from these interviews would be kept confidential and only seen by project participants. If at any point, during or after the interview, the participant wished no longer to be part of the project, they have the right to withdraw their interview from the study.

During each interview, student researchers took detailed notes and digitally recorded the entire interview. We asked open-ended questions that encouraged participants to elaborate on their experiences sending money and dealings with remitting agencies. Afterwards, the student who conducted the interview wrote a synopsis; these synopses included the main ideas from the interviews. Most of the 33 interviews were transcribed. The student researchers then collaborated to develop a set of thematic codes for the interviews. All of the transcribed interviews and the synopses were coded using Atlas.ti, a widely used computer-based text-coding programme.

What Immigrant Remitters Told Us

The immigrant remitters we interviewed send money to friends and family in many different ways. While most used MTOs, some used Canadian or international banks, and a few used more informal methods such as entrusting the money to a traveller or permitting a recipient to use the sender's credit card or ATM card. The decision about how to remit depends on many factors. Senders weigh things such as convenience for the recipient,

speed and security of funds transfer in addition to the cost of sending money. For example a construction worker who moved to Canada eight and half years ago uses Western Union to send money to his relatives in Bosnia. While he knows that he can reduce the fees he pays by sending larger amounts of money less frequently, sending small sums frequently is much more convenient for his recipients. This is because they can receive small amounts of money at a post office near their house, but have to travel across the city to a Western Union office to collect larger sums. A Filipina who came to Canada seven years ago chose a transfer service that will deliver the funds to the recipient's home. She explained that the delivery service is faster, less bureaucratic and offers more security for her relatives than sending through a global MTO or a bank.

Many of the people we spoke with said that speed of transfer is very important to them. In some cases this is because the money is needed urgently, but in many others a quick funds transfer gives peace of mind to senders who know that their money has not been stolen or lost in the ether.

Q: Have you ever had a problem sending money?

I: problem like not have enough money to send or ...? I never lose any money like what I said, they are good, everything.

Q: everything good, no problem like if you send money and they didn't get it.

I: Yes, I did couple times lose my luggage when I flied to Europe, but I never lose any money.

Q: So sending money, no?

I: No.

Q: So they will get money? Very secure, right?

I: Very secure I will say.

Q: Okay.

I: And very fast. (male participant from Belarus, 10 years in Canada).

Nearly all of the immigrants we interviewed spoke about the fees they pay to send money to family and friends in their countries of origin. Most of our participants are regular remitters, sending money frequently (6 or more times a year) or infrequently (5 or fewer times a year) but abiding to a regular schedule. However, because our interview guide did not include specific questions about the amount of money individual participants sent as remittances, we are unable to calculate the fees paid as a percentage of the money sent. Some interview participants were uncertain about the costs of remitting, and others reported highly variable fees. For example, individuals who use Western Union expressed fees anywhere from 4% to 20%, and some reported also paying 12% HST on the remittance fee.

Participants were varied in their opinions about the fees they pay to remit money, with some reporting that the fees were fair, while said that although high, the fees were a reasonable cost for the service provided. Most, however, found the fees onerous and a significant obstacle to sending funds to support family. Only remitters who were able to send large amounts of money found the flat fees charged by the banks and the MTOs advantageous. Most of the participants argued that flat rates are problematic for sending smaller sums of money regularly.

Because, like if you send hundred dollars, they'll charge you ten dollars. Or even if you send fifty dollars, they will charge you again ten dollars (female respondent from the Philippines, 2 years in Canada).

A home health aide from Pakistan, like several other immigrants we spoke to, reported having to say no to mid-month requests for money precisely because of the fees. She sends money regularly to her family to cover some of their basic living expenses.

I: One time there was a flood in Pakistan and they [Western Union] waived off their fee for a month or so. So that it was very convenient, you know, and I was able to send more money home and I didn't have to now I have to [say that I could not send]. If my mom needs money and I tell her [I can't send it] because even to send \$100 I'll have to spend another \$12/\$13, right. So then I leave it for the whole month and then go [to send].

Q: So you so you do this once a month?

I: Once a month, yeah, just because it costs money ...

Q: All right, and so you try to do it, it sounds like you ... the question here says how often do you try to send money, but it sounds like you succeed in doing it every month.

R: Every month, every month. If I want to send it in the middle of the month, I don't because I don't want to spend that \$11. I might as well send it [the \$11 fee] to them [my family] and that, that makes maybe like one time food for my whole family (female respondent from Pakistan, 8 years in Canada).

Some senders we spoke with have worked out methods to reduce the costs of sending money. For example, one woman who came to Canada 15 years ago from Afghanistan sends remittances to her relatives in Afghanistan at the end of every month. Her family does not have a surplus of money to send, so she utilizes a system she called "donation boxes". Throughout the month, she collects money from those within her family community who are able to give, and then sends the money to Afghanistan through Western Union. After she sends the money, she phones her cousin in Afghanistan and instructs him to designate various portions to various households, according to greatest

need. This money purchases necessities: things like food, medication, and wood for fuel. The sender has an account number [a loyalty program for frequent remitters] with Western Union, and said that this makes the process easy and cheaper for her. She merely has to provide a number, and punch in her code. Without an account number, the fee she quoted was \$15 for sending \$100. With the account number, she pays \$11. For sending \$300, it costs \$17.

Another immigrant, from Mexico, has given his parents the ATM card for his Canadian bank account and allows them to make withdrawals.

I: ... after I started to sending monthly money I knew it was going to be expensive through Western Union, they charge about I think about \$12.

Q: \$12?

I: Yeah, \$12 and when they send do the transaction they umm telephone ...

Q: The currency exchange?

I: The currency exchange. They [my parents] get less than what I was supposed to send. Uhhh, I mean the only good thing is they get the money right away but...

Q: That's the benefit of using these services?

I: It's the only benefit. ... so then what I thought, what I thought was I used to have an account, uh, I have an account here I used to withdraw money when I used to go to Mexico... And then I thought okay I am going to give her my [ATM] card here ...

Q: ... How often does [your mother withdrawal] money?

I: Once a month now, once a month, umm unless, no it's once a month ...because every time they, she used my, she would draw some money and I would pay \$5, right. So in order to not have those pay \$5, if I know that I have to give some extra money to somebody else, so I ask my mom to take instead of taking \$250 to take \$300, and that way I only pay \$5 a month,

Q: Is it one flat fee that you pay for it every time she uses it?

R: It doesn't matter if you withdraw \$5 or \$300, you pay \$5 (male respondent from Mexico, 15 years in Canada).

Immigrant remittances practices parallel non-immigrant Canadian norms of familial support

While it is common to think of remittances as a form of development aid or wealth transfer from wealthy countries to poor ones, most of the immigrant remitters we spoke to are engaged in the same kinds of familial support that are common among many non-immigrant Canadian families. According to one respondent, her family used the money she sent for medical expenses:

...Oh, and I have a grandma and she needed someone to take care of her... We are supporting, my family. My brother and I, we send some money every month just to pay the nurse (female respondent from Singapore, 26 years in Canada).

Several participants told us that the money they send is used for medical bills or nursing care for a sick or elderly relative. Many non-immigrant families in Canada also assist family members with elder care or medical bills. Several others described their remittances as loans to a sibling to start a business, school fees for a child, or the repayment of the loan that allowed the sender to immigrate to Canada. For example, a restaurant worker reported,

I borrowed some money from my parents when I was started stay here. Now I start to have some money to send back. Like a return. So I send them some money (female respondent from Thailand in Canada for 8 years).

A woman who came to Canada three and half years ago and works for a cleaning service sends money every month to relatives to help pay the mortgage on a house in

Mexico, but also sends money for special occasions such as her mother's birthday. Many of our participants send money to cover school or university tuition and fees.

Q: And so you help out your family friend, you help pay for her school fees? Is she the one that's in school?

I: Yes.

Q: And then the cousins, is that the same thing, you pay for school fees? The cousins or their children?

I: My cousin's children because she's already, like she has three children and there's another cousin who I am also helping his children go to school but he just gets his money from the first cousin.

Q: Ok, ok, so she acts as, she passes it along (female respondent from the Philippines, 8 years in Canada).

Just as Canadians support their loved ones, for example, paying for a child's university tuition, there are similar burdens upon individuals who send remittances. While many remitters are attempting to support their families overseas, there are numerous consequences for their own financial and emotional well-being. In one particular interview, the participant conveyed her emotions surrounding both remitting and not being able to remit as much as she would like.

...They don't expect anything from me... but I feel like an obligation and I know that I have more opportunities than what they have ...so I feel like an obligation to the family and then I feel guilty...[when] I cannot help them as much as I want (female respondent from Montenegro, 1.5 years in Canada).

And according to the home health aide from Pakistan:

Q: Were you an important source of income to your family?

R: Yeah I was...when I came here and I was working as a nanny at that time my dad he had a stroke so he was not able to work anymore. So I basically... I was their bread and butter so I always send money from day one until today (female respondent from Pakistan, 8 years in Canada).

Others, like the woman quoted above, have somewhat ambivalent feelings about sending money to relatives. And a few worried that sending remittances created unhealthy dependencies on the part of recipients.

I: In the sense that sometimes the recipients over there, would fall into the illusion that money is easy to find here. So that, because they are only getting it out of the generosity of the sender...it could become an easy money or mad money for them.

Q: And kind of a dependency in a sense too?

I: Yeah, you create a certain kind of dependency...they don't become resourceful in terms of finding ways and means, or avoiding situations where in they would need to (male respondent from the Philippines, 26 years in Canada).

In addition to being economically important to recipients, remittances are socially important to senders, allowing them to maintain important relationships. For many of our respondents, sending money to loved ones is a way to maintain social ties since it can be difficult to visit family members who remain in their home country. Remittances enable immigrants to express affection and show interest in the lives and well-being of family and friends in their country of origin. For example, a respondent spoke to us about how sending money to her parents in Uzbekistan allows her to feel better about being so far away from them.

...I send [to] my mom and dad because they are quite old, and they're not working, and they're... my mom, she is on medication, and [it is] quite expensive and...just even to make *myself* happy, you know, I cannot see them, I cannot visit them, it's like so far. And when I send the money, it's like they're happy, and I'm happy, I feel, oh, that's ok, even I'm far I can send them money and *make* them happy, you know (female respondent from Uzbekistan, 7 years in Canada).

Sending remittances is one way that immigrants maintain social ties with kin and friends in other parts of the world. The occasional remitters we spoke to, send gifts of money for birthdays and holidays and as a way to express affection to their loved ones. Importantly, however, the participants whose families need the money for living expenses or tuition are the ones who send money most frequently. Our interviews showed that recipients commonly use the money send for food, medicine and education. It is these remitters and their families who are most disadvantaged by high fees and exchange rate premiums.

Suggestions from Participants

Most of the respondents initially claimed that the fees they pay to remit money are fair. However, when asked to suggest ways in which the money transfer services might improve, it was common to mention a reduction in fees rather than other qualities such as security and convenience. Remitters suggested that the Canadian governments should legislate lower fees for money transfers or cap fees once they reach a certain level. As one participant explains, the fees charged to remit money to her homeland are prohibitive:

Because if somebody is sending money and they are making the minimum wage, paying \$12 is too much. And if we think about the money in for example pesos is almost 150 pesos so you can buy a lot of things with that money and most of the people that I have met they send money to Mexico or South America so if they can

make the rate lower it would be beneficial for everyone (female respondent from Mexico, 11 years in Canada).

In addition, a couple of respondents suggested that the Canadian government should allow immigrants to take a tax deduction on their remittances as they are providing financial support to their dependents.

We're not those spending [the] money [on] *ourselves*, and we're not sending them money just because they already have, and it's more. No. It's because they *need*... (female respondent from Uzbekistan, 7 years in Canada).

Conclusion and Policy Recommendations

In taking this class and after collecting information and conducting our research, we have some concluding thoughts and recommendations. Some of us were surprised to learn that currently there are no regulations concerning how much money transfer agencies may charge their customers, and that fees can be very high to send small amounts of money. Others found the wide variety of ways that money can be remitted interesting: via text message, using on-line services, dedicated remittance services, and banks, and how overall the speed of money transfer emerged as the most important aspect for remitters.

Also of interest is the large number of remittance services in a given demographic area. While we were surprised to learn of the extensive ways money can be remitted and of the number of services available, we realize that more choice does not always create competitive advantages, but often creates more confusion. We learned that although there can be a lot of choice; reliability and security are key criteria, given the hard work and commitment that remittances often represent. If a person frequents a certain organization,

that organization may offer membership cards as part of a loyalty program in order for the remitter to save money on future transactions.

After our research and in writing our report, we are left with some questions and inquiries for further research. Given the complexity that this study revealed, we would like to better understand the behaviours and strategies of those sending money. Some of us are interested in the topic of informal money transfers, such as *hawala*. Others would like to learn more about the devaluing of immigrants' skills affects remitting practices.

Policy Recommendations

Through our interviews with immigrants, we learned that money is usually sent for the purpose of supporting family members in the immigrant's country of origin in the same ways that non-immigrant Canadians use their money to help support family here in Canada. Monetary support can take the form of tuition for a child's education, a loan to help a sibling start a business, support for aging parents, skilled nursing care for an ailing grandparent, or support for the basic necessities of life. Where money is being sent to support family, we believe remittances should be tax-deductible.

Another recommendation is that remittances below a certain amount should be charged a percentage of the amount sent, instead of a flat fee. Many immigrants who send money are low-income earners and may only be able to send small amounts of money. These remitters are the ones who need to send small sums frequently. For these senders, percentage-based fees would alleviate a substantial burden. The World Bank suggests 5% as the maximum charge imposed on Canadian senders. However, senders currently pay, on average, 8%.

This leads us to our next and final recommendation. We need to demand full transparency and disclosure of both remittance fees and exchange rates premiums charged by money transfer agencies in Canada. Information also needs to be more readily available to immigrants before they choose a money transfer organization. Immigrants in Canada need to send money to help support their families, which makes remitting money a huge business. It is imperative that governments become involved in regulating fees that working immigrants have to pay in order to support their families.

References Cited

- Bakker, M. (2011) Mexican migration, transnationalism, and the re-scaling of citizenship in North America. *Ethnic and Racial Studies*, 34(1), 1-19. DOI: 10.1080/01419870.2010.482159
- Basok, T. (2000) Migration of Mexican seasonal farm workers to Canada and development: Obstacles to productive investment. *International Migration Review*, 34(1), 79-97. DOI: 0197-9183/00/3401.0128
- Bayangos, V., & Jansen, K. (2011) Remittances and competitiveness: The case of the Philippines. *World Development*, 39(10), 1834-1846. DOI: 10.1016/j.worlddev.2011.04.019
- Beck, T., & Martínez Pería, M. S. (2011) What explains the price of remittances? An examination across 119 country corridors. *The World Bank Economic Review*, 25(1), 105-131. DOI: 10.1093/wber/lhr017
- Brettell, C.B. (2007) Adjustment of status, remittances, and return: Some observations on 21st century migration processes. *City & Society*, 19(1), 47-59. DOI: 10.1525/city.2007.19.1.47
- Cliggett, L. (2003). Gift remitting and alliance building in Zambian modernity: Old answers to modern problems. *American Anthropologist*, 105(3), 543-552. DOI: 10.1525/aa.2003.105.3.543
- Cohen, J. H. (2005) Remittance outcomes and migration: Theoretical contests, real opportunities. *Studies in Comparative International Development*, 40(1), 88-112. DOI: 10.1007/BF02686290
- Dela Peña, G. S. (2008). eBanking tools OK'd. *BusinessWorld*, April 21.

www.bworldonline.com/

De Haas, H. (2005). International migration, remittances and development: Myths and facts. *Third World Quarterly*, 26(8), 1269-1284. DOI: 10.1080/01436590500336757

Faraday, F. (2012). *Made in Canada: How the Law Constructs Migrant Workers' Insecurity*.
<http://metcalfoundation.com/wp-content/uploads/2012/09/Made-in-Canada-Full-Report.pdf>

Fong, E. & Hou, F. (2009) Residential patterns across generations of new immigrant groups. *Sociological Perspectives*, 52(3), 409-428. DOI: 10.1525/sop.2009.52.3.409

Gammeltoft, P. (2002) Remittances and other financial flows to developing countries. *International Migration*, 40(5), 181-211. DOI: 10.1111/1468-2435.00216

Geographic Research, Inc. (2008) *MRI consumer survey data 2006*, SimplyMap Database.

Government of Canada (2012). *Facts and figures 2011—Immigration overview: Permanent and temporary residents*.

www.cic.gc.ca/english/resources/statistics/facts2011/permanent/01.asp

Goza, F. & Ryabov, I. (2010) Remittance activity among Brazilians in the US and Canada. *International Migration*, 50(4), 157-185. DOI: 10.1111/j.1468-2435.2009.00590.x

Green, M., Kothari, U., Mercer, C., & Mitlin, D. (2012) Saving, spending, and future-making: Time, discipline, and money in development. *Environment and Planning A*, 44(7), 1641-1656. DOI: 10.1068/a44640

Hennebry, J. (2010) Who has their eye on the ball? "Jurisdictional fútbol" and Canada's temporary foreign worker program. *Policy Options*, 63, 62-67.
www.irpp.org/po/archive/jul10/hennebry.pdf

Hopkins, K. (2012) Poorest countries pay high price for money sent home.

- The Times (London)*, November 27. www.thetimes.co.uk
- Houle, R. & Schellenberg, G. (2008) Remittance behaviours among recent immigrants in Canada. *Analytical Studies Branch Paper Series: Statistics Canada*.
www.statcan.gc.ca/pub/11f0019m/11f0019m2008312-eng.pdf
- Johnson, P.J. & Stoll, K. (2008) Remittance patterns of southern Sudanese refugee men: Enacting the global breadwinner role. *Family Relations*, 57(4), 431-443. DOI: 10.1111/j.1741-3729.2008.00512.x
- Kabeera, E. (2012) Rwanda: High transfer costs hinder remittances. *The New Times*, November 28. <http://allafrica.com/stories/201211290098.html>
- Kielburger, M. & Kielburger, C. (2012) Creative opportunity for development aid; Diaspora bonds help immigrant communities assist families back home. *Edmonton Journal*, January 23. www.edmontonjournal.com
- Kwantes, J. (2011) High fees cut into remittances sent to homelands; Consumers should shop around for money transfer services that suit their needs. *The Vancouver Sun*. August 19. www.vancouversun.com
- La, J. (2004) Forced remittances in Canada's Tamil enclaves. *Peace Review*, 16(3), 379-385. DOI: 10.1080/1040265042000278630
- Martin, M. (2009) Hundi/Hawala: The problem of definition. *Modern Asian Studies*, 43(4), 909-937. DOI: 10.1017/S0026749X07003459
- McKenzie, S. & Menjívar, C. (2011) The meanings of migration, remittances and gifts: Views of Honduran women who stay. *Global Networks*, 11(1), 63-81. DOI: 10.1111/j.1471-0374.2011.00307.x
- MoneyGram (n.d.) *Cost Estimator*. www.moneygram.com

- Pandey, K. (2012) Unfolding the mystery of hawala. *Alive*. December.
www.caravanalive.com
- Passas, N. (2006) Demystifying hawala: A look into its social organization and mechanics. *Journal of Scandinavian Studies in Criminology*, 7, 46-62. DOI: 10.1080/14043850601029083
- Pearce, P. W. J. (2007) *What influences immigrants' sense of belonging to Canada? A statistical analysis of social capital, trust, community size, length of time in Canada, education, and income*. Ann Arbor: UMI Dissertations Publishing.
- Peter, K. B. (2010) Transnational family ties, remittance motives, and social death among Congolese migrants: A socio-anthropological analysis. *Journal of Comparative Family Studies*, 41(2), 225-243.
- Portes, A. (1998) Social capital: Its origins and applications in modern sociology. *Annual Review of Sociology*, 24(1), 1-24.
- Rivera, J.P.R. & Reyes, P. O. (2011) Remittances as avenue for encouraging household entrepreneurial activities. *Journal of International Business Research*, 10(S3), 85.
- Singh, S., Cabraal, A., & Robertson, S. (2010) Remittances as a currency of care: A focus on 'twice migrants' among the Indian diaspora in Australia. *Journal of Comparative Family Studies*, 41(2), 245-263.
- Solheim, C.A., Rojas-García, G., Olson, P.D., & Solis Zuiker, V. (2012) Family influences on goals, remittance use, and settlement of Mexican immigrant agricultural workers in Minnesota. *Journal of Comparative Family Studies*, 43(2), 237-259.
- Statistics Canada (2005) *Proportion of foreign-born population, by province and territory (1991-2001 censuses)*. <http://www.statcan.gc.ca/tables-tableaux/sum->

som/l01/cst01/demo46a-eng.htm

Statistics Canada (2006) *Immigration and citizenship highlight tables, 2006 census: Census metropolitan areas (CMAS), census agglomerations (CAs)*.

www12.statcan.gc.ca/census-recensement/2006/dp-pd/hlt/97-557/sg-eng.cfm?Lang=E&T=403&GH=6&GU=1&SC=1&S=0&O=A

Unheim, P. & Rowlands, D. (2012) Micro-level determinants of remittances from recent migrants to Canada. *International Migration*, 50(4), 124-139. DOI: 10.1111/j.1468-2435.2011.00718.x

The World Bank (2012) Remittances to developing countries will surpass \$400 billion in 2012, *Migration and Development Brief* 19, www.worldbank.org/migration

The World Bank (2013). *Remittance prices worldwide*.

<http://remittanceprices.worldbank.org>

Western Union (2013) *Price online services*. www.westernunion.ca

Zuberi, D., & Ptashnick, M. (2011) In search of a better life: The experiences of working poor immigrants in Vancouver, Canada. *International Migration*, 50(S1), e60-e93. DOI: 10.1111/j.1468-2435.2010.00659.x