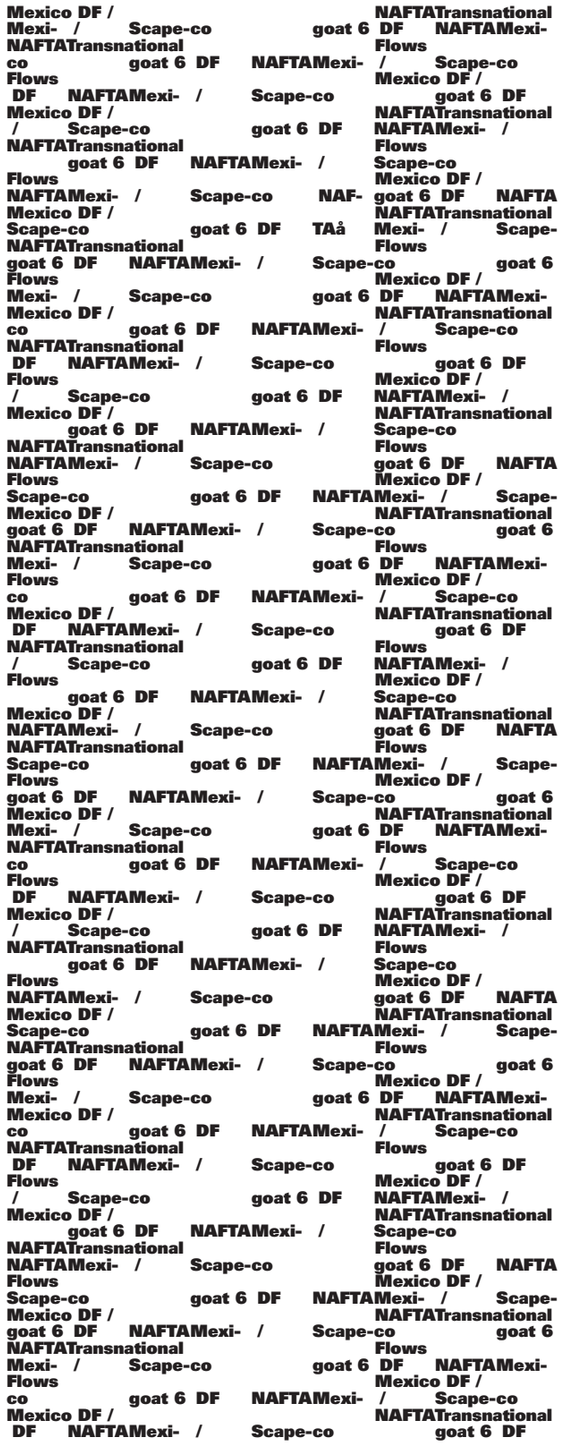

Carla Herrera-Prats

Remesas: Sending Money Back

Every year, millions of people migrate around the planet in search of better opportunities and living conditions for themselves and their families. Within the logic of global capitalism, remittances are the records of human labour produced by migrants living abroad. Such flows of human and financial capital have deep economic and social implications at home and in foreign lands, and in many regions, such as Latin America, remittances exceed the combined total of all Foreign Direct Investment and Overseas Development Assistance.[1] Mexico is the largest recipient of remittances in Latin America and fourth in the world, receiving around $20 billion annually. According to the journal *El Economista*,[2] these are paid by the ten percent of Mexican-born citizens who live abroad—98 percent of whom are distributed across just four US states: California, Texas, Illinois, and Arizona.[3]

These numbers belie the fact that sending money back home is actually quite expensive. Despite the use of new technologies such as mobile phones and internet-based transactions, migrant workers pay exorbitant fees that can be as high as 20 percent of the money sent. Several institutions and forums have been working to combat this highway robbery by legally challenging currency exchange rates, finding low-cost remittance products, deposit accounts, and other banking services, and promoting competition among companies offering money-transfer services.

Nevertheless, the illegal status of many of the senders overrides the best of intentions. Undocumented workers cannot risk opening legitimate bank accounts in their adopted countries and establish a paper trail of their illegal status. In many cases, the requirements for opening bank accounts are unable to be met by the migrant class. This is especially the case with Mexicans living abroad: of the estimated eleven million undocumented immigrants in the US, 52 percent are Mexican. Such numbers are difficult to establish, but the Mexican government estimates that 33 million Mexicans live in the US. At the same time, two of the largest companies offering remittance services—Western Union and MoneyGram—have gained control of more than half of all transactions between the two countries.[4]

In 2003, I began photographing business establishments that provide money-transfer services across the United States. These include everything from barbershops and shoe stores to businesses specializing exclusively in cheque-cashing and money transfers. I became interested in the physicality of the places where the second largest source of Mexico's foreign income is transacted. In many rural areas of Mexico, remittances are used for basic needs such as food, clothing, housing, health and education. Several towns and small cities around the country have even gained independence from the state because their main source of income comes from abroad. Thus the businesses where these transactions originate, with their various shapes and characteristics, can provide the initial indicators of the social and economic transformations occurring in Mexico.

I have amassed an extensive archive of pictures, with each entry containing the store location and the name of the few source companies that collect fees from each money transfer. I photograph these places with a 35 mm camera and, when possible, in the morning, as they are about to open for business. Their façades call attention to the shapes of the buildings, as well as their signage. Language boundaries often reshape these locations into gathering points, where workers who have recently arrived might connect with peers with whom they can identify. But by focusing on the buildings instead of their users, I try to

respect the anonymity forced upon immigrants. My archive is organized by date and location, and I group together all the businesses I can photograph in one morning according to their proximity to one another. This classification allows me to compare neighbourhoods based on the density of migrant populations, as stores are often located in close proximity to foreign workers and their daily habits.

The images here were largely taken in the two states where the majority of Mexican immigrants live: California and Texas, including pictures from Los Angeles (taken in 2008 –2009), small cities and towns close to El Paso (taken in 2013), as well as pictures from other states taken since 2003. I selected a variety of locations in order to illustrate some of the changes that have occurred since I began the project. The use of technology and new migration patterns have transformed the money transfer service industry. For instance, there has been a decrease in Mexican immigration to the United States due to the 2007–2008 economic crisis and its subsequent slow recovery. Remittances to Mexico have likewise declined, forcing some of the businesses to close. In addition, monopolistic corporations such as Wal-Mart have effectively decimated small businesses in several areas I have visited, resulting in less diversity in the type of stores I can photograph (see images from Texas, taken in September 2013). I remain interested in these transformations and will continue building the archive, which I believe provides a testament to the notion that while globalization, supported by agreements such as NAFTA, allows for cheaper and more frequent exchange of capital and goods, human mobility remains imperfectly restricted.

Notes

1
Remittance Forum, 18-19 October 2007, http://www.ifad.org/remittances/events/forum07.htm.

2
"Remesas cierran en el 2012 con una caída del 1.6%," El Economista, 3 February 2013, http://eleconomista.com.mx/finanzas-publicas/2013/02/03/remesas-cierran-2012-caida-16.

3
Aaron Terrazas, "Mexican Immigrants in the United States," Migration Information Source, February 2010, http://www.migrationinformation.org/usfocus/display.cfm?ID=767.

4
"Over the Sea and Far Away," The Economist, 19 May 2012, http://www.economist.com/node/21554740.

223 W 4th Street, Los Angeles, CA 90013 Western Union

316 Western Ave, San Pedro, CA 90732 Western Union

3502 W 8th Street, Los Angeles, CA 90005 Money Gram

550 South Rampart Boulevard, Los Angeles, CA 90057 Western Union

5031 Figurerea Street, Los Angeles, CA 90042 Order Express

105 North 15th Street, Alpine, TX 79830 Western Union

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200 Knox Avenue, Fort Hancock, TX 79839 Western Union

717 West San Antonio Avenue, Marfa, TX 79843 Western Union

1818 West Broadway, Van Horn, TX 79855 Western Union

7101 Gateway Boulevard, El Paso, TX 79925

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407 and 409 West Baltimore Street, Baltimore, MD 21201 Money Gram

1309 South Broadway Boulevard, Albuquerque, NM 87104 Western Union

1515 McDowell Road, Phoenix, AZ 85007 Western Union

5234 South Peoria Avenue, Tulsa, OK 74105 Western Union

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5513 Charlotte Pike, Nashville, TN 37205 **Money Gram**