

CHAPTER I

SIX TALES OF
MIGRANT MONEY

THIS BOOK tells the story of money and migration among transnational families in the Vietnamese diaspora, with a specific focus on families of low-wage immigrants living in the United States and their left-behind non-migrant relatives in Vietnam.¹ It is about the culture of money, as experienced by those who give, those who receive, and those who spend, as well as about those who left and those who stayed put. This nearly forty-year narrative begins with the mass exodus of Vietnamese emigrants after the Vietnam War ended in 1975, picks up again with the post-1986 reentry of Vietnam into the world economy after a decade hiatus of economic progress, and picks up yet again in 1995, when the United States and Vietnam resumed diplomatic relations after a twenty-year suspension.²

The people you are about to meet include members of transnational families whom I met and interviewed in Vietnam. Their stories give us a sense of how migrants sacrifice for their left-behind relatives back home, as well as why they are compelled to give and spend money. At the same time, these stories tell us about a global culture of relative consumption that has prevailed in many economies of the developing world, owing to increasing numbers of transnational migrants making return visits and spending money there.³ The ways

in which different members of these low-wage transnational families interpret giving, receiving, and spending money—all of which are embedded in classical sociological concerns about obligation, reciprocity, status, and economic behavior in family life—carry significant implications for understanding the contemporary intersection of social class and migration under global capitalism. I first introduce three immigrant individuals now living in the United States; in the following section, we meet their respective non-migrant relatives living in Vietnam.

THE MIGRANTS

Cam Bui lives in southwestern Philadelphia in a small rented apartment, less than a ten-minute drive from the city's Vietnamese enclave, where she goes to work and socialize.⁴ Now thirty-eight years old, she came to the United States with one of her older brothers in the early 1990s at the age of nineteen. Her parents and four other siblings live in and around Thu Duc, a suburb seventeen miles outside Saigon's city center.⁵ Last year, Cam married another Vietnamese immigrant, whom she met at the Catholic church she attends in the Philadelphia community. She returns to Vietnam to visit her family more often than her brother does because she is able to take off more easily from her job as a cashier at a supermarket owned by a co-ethnic friend. Both she and her brother, however, regularly send money to support the entire family in Thu Duc.

The two began sending money after Cam returned to Vietnam in 1999, her first visit in about a decade. Their father had had a heart attack, but it would have been too expensive for both siblings to make the trip. When she arrived, Cam was relieved to find her father had recovered; however, her month-long stay showed her the extent to which she had forgotten the reality of Vietnam. She explains: "I knew, of course, people don't have a lot, but I did not know the severity of poverty, on the street, in my parents' neighborhood. Everywhere you go, it was a different world from America. When you get older, you see things differently." That initial visit led Cam to reexamine her life in America:

Up to that point, I think I always felt that I did not do so well in America. I always compared myself to all my friends who went on to college and got professional jobs. But that first visit really forced me to think about how lucky I am to live in America, how I have so much more than my family. I always know that at a minimum, I can

find a job, no matter how low-paying. My siblings cannot say the same in Thu Duc because there are absolutely no jobs there.⁶

When Cam returned to Philadelphia, she acted on her new transnational view by telling her brother she thought they should regularly send money back home. Previously, they typically sent money only when an emergency arose. At first, her brother resisted Cam's proposal, claiming they should continue to send money only when someone needed it. Cam says her brother "did not think we could afford to send money regularly and he did not want people in Vietnam to expect it from us on a regular basis." Even though her brother was worried about adding to their financial burden, Cam was willing to work longer hours for extra pay, as long as her brother could contribute some money. Eventually she convinced him to give \$300 a month. Cam herself decided to put in about \$500 per month. This amount is about a third of her monthly pay, if she includes pay for the ten overtime hours she added weekly. As she says, "My heart aches every time I think about one of my sisters, who is married with two children and they all live in a house that has a dirt floor."

Cam and her brother now have a system for managing how much and how often they send money to family members. "We have a separate bank account for *gui tien* [sending money] to our family so we can keep track of the money. We try hard, no matter what, to send money on a regular basis," Cam explains. "Our family cannot support themselves no matter what they do in Vietnam. All our siblings work, but none of them makes more than \$150 per month, and they all have children. So we decided that because we were lucky to come to America, we would help them out."

Cam cares deeply for her left-behind family members in Vietnam, a few of whom helped to fund the passage for her and her brother to come to the United States as boat refugees among thousands of "unaccompanied minors."⁷ She feels indebted to her family for the passage, but perhaps even more important, Cam's perspective about economic privilege and her own financial status—however limited it might be by her \$12-per-hour job—is rooted in her dual frame of reference for life in Philadelphia and in Thu Duc. She feels extremely lucky, for example, that she does not live in a house with a dirt floor, and that she can drink water directly from the tap. When I met her, Cam had made six visits back to Vietnam, staying more than one month each time. Her goal in each subsequent visit was to make life even better for her family there. "I wanted to

do everything I could to help my family,” she says. “I got extra work. I started working on weekends. I started spending less money. In addition, every penny I saved I would send back to my parents, brothers, and sisters. I began to see them as my only responsibility in life.”

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Dinh Le is a thirty-six-year-old man who rents a room from a Vietnamese immigrant family in San Jose, California. He and his parents came to the United States when Dinh was eighteen, under the sponsorship of Dinh’s older brother and his brother’s wife. Dinh lived with them in Orlando, Florida, before he decided to move to California to attend a community college. Although he did not know anyone there, he went by himself because he had always dreamed of going to California, which has the largest Vietnamese immigrant population in the United States (i.e., in San Jose, Orange County, and San Diego). He has been going to school part-time at the community college, but does not think he will finish. He explains, “I’ve never liked school and I am not sure if it is going to get me a good job. If I transfer to the university, I think the best I could do is study accounting, but that is so boring.” He is now working in San Jose as a carpenter, a job he says he enjoys because he is always on the move. Dinh is one of the highest-paid immigrants I interviewed for this book, making nearly \$20 per hour. He describes himself as very hardworking and hopes to own a business one day.

Dinh returned to Vietnam for the first time shortly after he moved to California. Of that first return trip, he says, “It was the time of my life. It was like California on steroids! I always wanted to live in California because of the large Vietnamese population, but I should have thought about coming back to Vietnam and living here for some period. It is like I found a sense of myself that I could never describe before.” Although he has entertained the thought of living in Vietnam, he plans to stay in the United States because he says he could not find a job in Saigon that would pay him anywhere near his wages in San Jose.

When I met Dinh for the first time in Saigon, I assumed from his spending habits alone that he had a lot of money. One summer evening, for example, Dinh invited me out with his cousins, two uncles, and some other relatives. We went to Monaco,⁸ a large and fancy nightclub that had just opened. As a gracious guest, I ordered only one bottle of beer for the night, but was quickly

astonished that Dinh had ordered for the table three bottles of Hennessy cognac, the very expensive, but most preferred, drink because of the status it conveys at nightclubs in the city. When it was time to pay the check, it came to nearly \$400.⁹ I must have looked astonished, so Dinh quickly said, “Don’t worry, my friend, I got it covered. It’s a night out with my family. We are having a good time.”

During our interview the next day, as I treat Dinh to some much cheaper coffee, I broach the topic of money and ask why he did not split the bill with me or the other family members, including his two uncles who came with us. Without hesitation, and as if he thinks this was my first visit to Vietnam, Dinh explains:

When you go to nightclubs in Saigon, you have to remember that the prices are not local prices.¹⁰ Everything here is catered to overseas people, especially to us Viet Kieu.¹¹ All the businesses here, they know that white foreigners living in the city won’t spend \$100 on a bottle of Hennessy. As Vietnamese men, we know how to play it right. We know how to spend money. As for my uncles, I would never ask them to pay for anything when we go out. It’s my treat when we go anywhere. We make much more money than they can ever make in Saigon, so it’s only right that we pay for everything.

In contrast with Cam, Dinh rarely sends money back to his family in Vietnam. Rather, he freely spends it on them when he makes return visits. In addition to lavish nights out, he has bought them pricey gifts, such as fancy picture frames and expensive clothes from the United States. He says he likes to spend money on his family because he wants them to know he loves them and he is willing to pay for them “to have the best time in the city.” Dinh explains that he knows each bottle of cognac he buys costs more than the monthly income of one of his uncles. That does not matter. The important thing, Dinh says, is that “they know I am able to spend money like a foreigner. They have to know that we are doing well in America and that we have the cash to play.” There is no question that Dinh is a big spender when he returns to Saigon.

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Quang Tran is a young-looking forty-two-year-old man who lives in a Vietnamese enclave of about six thousand people in northeast Atlanta, Gwinnett County, Georgia. He is married and his three children attend the Gwinnett public schools. He and his wife take a daily ninety-mile round-trip to the Atlanta International

Airport, where they work as airplane cabin cleaners. They moved to Gwinnett to be near its small Vietnamese community, where housing is cheaper and nicer than what is available near their workplace. Quang says his job is good because it is stable, unionized, and provides full health benefits as well as paid vacation time. Almost none of the immigrants featured in this book reported receiving these benefits from their work.

Quang is from a well-to-do family in Vietnam, and in many ways, migrating to the United States more than two decades ago as a boat refugee was an experience of downward mobility. Yet he says he and his wife “have a good life in Atlanta. We have good friends. Not a lot of money, but we have more than many of our friends and family in Vietnam. We could do something else, like open up a business, but we would have to work a lot more hours and probably have to force our children to work in the business with us, like so many other Vietnamese families.” Both Quang and his wife have a sturdy network of family in Vietnam, where they try to go every two or three years. On three occasions over the past decade, Quang went by himself because they could not afford to bring the entire family. Quang says they make sure the children grow up with a strong sense of their Vietnamese identity and attachment to their family in Vietnam.

Unlike Cam’s family, Quang’s family in Vietnam is not poor by the local standards. For example, he has one brother who works at the post office and another who owns a jewelry store; although his one sister is unemployed, her husband makes a steady income driving taxis in the city. By local measures, his left-behind family is middle class in their cultural context, even if each of them has a monthly income in Saigon of less than \$300. The biggest financial difference between them and Quang, however, is that his siblings in Vietnam all own the modest houses in which they live, whereas Quang and his wife have more than twenty-five years left on the \$900-per-month mortgage for their three-bedroom suburban house in Gwinnett. Like Dinh, it is important to Quang that his family knows he is doing well in the United States and has “a good life.” He explains:

I do have a good life in Atlanta. When I look at my brothers and sisters in Saigon, even among the successful ones who own their businesses, I feel they have less security in their lives. They don’t have insurance, and they do not have the future of social security in retirement that we have in America. I think life is better in America, even if

it's lonely. It's fun in Vietnam and you have more family there, more community, but you can't really have a future there.

One clear way that Quang shows his family he has a good life in the United States is to give them money on a regular basis: "We make sure to send everyone some money on New Year's, but also when they need it. The truth is that if you live in America, you have to show your family you can give them money on special occasions. If you don't give them money, they think you are failing."

Quang explains that he controls most of the money in his household, especially when it comes to sending money to family in Vietnam. His wife, although not entirely happy with the arrangement, does not object because she has a brother, also living in Atlanta, who supports her family in Vietnam. Quang and his wife earn nearly \$43,000 in combined yearly income and they estimate they send about 10 to 15 percent of that to Vietnam every year. In contrast to Cam, Quang says he does not think his family really needs the money he regularly sends back: "I think they would be fine if we don't send them money, but as a family member living in America, you have to send money back home regularly." Whereas Cam sends money because she feels an immense sense of responsibility for her family, some of whom live in abject poverty, Quang's motivation for sending money is to make a symbolic gesture to convey that he has achieved the American Dream.

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Cam, Dinh, and Quang live in diverse places across the American landscape: a small apartment in an ethnic enclave of Philadelphia, a rented room in San Jose, and a suburban house on the outskirts of Atlanta. They are all Vietnamese low-wage immigrants with no college degrees, which means their prospects for stable employment in the American economy are relatively limited. Although it is difficult to quantify the experience and identity of being poor,¹² demographers define low-wage workers as those who earn up to 200 percent of the prevailing minimum wage, which in 2012 was \$7.25 per hour.¹³ Thus, anyone earning \$14.50 per hour or less in 2012 was demographically a member of the low-wage labor force.¹⁴ Nearly half of all immigrant workers in the United States belong to this labor force, compared with one-third of all native workers.¹⁵ This low-wage labor force is the backbone of American society because its members do most of the hard physical labor that helps the world's strongest economy flourish. The forty-six Vietnamese immigrants interviewed for this study have very few

resources and scant savings. Their jobs barely allow them to make ends meet, yet they do not rely on government assistance for their daily expenditures. Most rent their homes, with about a quarter sharing a home with multiple families. Furthermore, and importantly, most manage to economize in such a way that they can make return visits as well as give and spend money on a regular basis in Vietnam. Most fit the classification that Katherine S. Newman and Victor Tan Chen term the “missing class” or the “near poor,” because for the most part, the migrant respondents in this study do not face the same problems as do those living below the poverty line, which in 2012 was \$23,050 for a family of four.¹⁶ For example, the migrants in this study do not live in socially isolated neighborhoods, nor are they seen standing in welfare lines.¹⁷

These three individuals are similar because all have sturdy transnational family ties in Vietnam that compel them to make regular return visits, despite having very limited means to do so.¹⁸ More important, their return visits to Vietnam have compelled them in myriad ways to give and spend money, as well as to continue giving upon their return to the United States. Cam is extremely concerned about her family’s welfare in Saigon: her gratitude and her sense of being lucky to be in the United States, along with her guilt, have motivated her to commit a huge portion of her wages to her family. Dinh, on the other hand, *spends*, rather than *gives*, money when he makes return visits. This spending behavior allows him to demonstrate his relative success in the United States. He participates in consumption behavior that he would not take part in at home in San Jose. And for Quang, like Dinh, it is very important to show his family in Vietnam that he has a good life in America, according to the definition he has developed. However, unlike Dinh, Quang *gives* money when he returns to Vietnam as well as while he is back in the United States.

THE LEFT-BEHIND

Lan Bui is one of Cam’s four younger siblings, the sister Cam identified as the least privileged. Lan is a tailor who works in a small shop in District 12 of Saigon, where she earns a little more than 2 million VND a month, the equivalent of about \$100. She first left the family home in Thu Duc to work in a foreign-owned garment factory, where she agreed to live in a dormitory the company built for workers. Later, through the introduction of a friend, she was able to

get a job in a small shop in the city making twice the amount she earned at the factory. A twenty-seven-year-old woman with a soft smile but an assertive personality, Lan met her husband at the factory where she worked. They have two children, who are too young to go to school, so Lan leaves them in Thu Duc with her parents while she and her husband work at the tailor shop.

Lan says she and her husband wish to open their own tailor shop in the city, but that would require more capital than they have. She says her sister Cam has been helpful to her family but cannot help with Lan's goal of opening a tailor shop: "Even though she had been away for so long, Cam came back and saw our living standards, and she has been helping us over the past few years. She promised that she will help pay for the educational fees for my children to go to school. Even though it's a public school, we still have to pay fees that my husband and I cannot afford."

Lan and her husband own a tiny plot of land on the outskirts of Saigon, where they are slowly building a modest home. As is the case for many young couples in Vietnam, they had the financial help of their parents, who gave them \$4,200, which, along with their savings, allowed them to buy the plot outright. After two years, however, the house still has only a roof, basic furnishings, and dirt floors. When their children visit, they sleep in a loft built of cheap wood bought from construction companies that sell leftover materials in the urban communities springing up around the new Saigon. Instead of a bathroom with plumbing, they use an outhouse. "We hope to slowly save more money and build up our house," Lan says, "but land is all we need for now, and we are fine with the roof over our head. One of my brothers did the same, and within two years he was able to put concrete floors in his house." Lan and her husband make a joint income of about 5 million VND per month, which is slightly more than the average income of people living in the city's outskirts.¹⁹ Through careful spending habits, they are able to save about 20 percent of their income monthly. All they need is about 12 million VND to put concrete floors in the house, which Lan says they should easily be able to save within two years.

Lan and her husband used to ride their bicycles six miles each way to and from the tailor shop. The trip took about thirty minutes each way, and along the picturesque ride, they would stop at the market, visit friends, and run errands. When Cam bought them a motorbike, they were the first among their coworkers at the tailor shop to own one. Their lives were transformed because

they could travel long distances for leisure and to shop. Nevertheless, as Lan explains, the gift was not accompanied by the expected boost in status:

To be honest, I have been embarrassed for many years to tell people that I have a brother and a sister living in America. Because we have nothing to show for it. I was afraid that people would say, "You have the reputation, but not the goods." I don't know why but it took them a long time to return home. Over the years, we saw so many other people with family members from abroad come back, bringing back gifts, building homes for their families, and people's lives were changed much better than ours. When my sister came back, we only got the motorbike, so even though I know my coworkers wondered how we got the money to buy the motorbike, we did not tell everyone that my sister gave it to us.

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Dinh's uncle, Son, is a forty-eight-year-old shop owner in District 3, the district located adjacent to the bustling center of Saigon. Son sells a wide assortment of household supplies, with a focus on simple and cheap health and beauty items, such as shampoo, toothpaste, and lotion. He got into the business when his wife's family in Vietnam helped make the initial investment. When I met him, he had owned the shop for more than fifteen years. Ten years ago, with savings and a steady income from their business, Son and his wife were able to buy the upstairs unit of their shop, and they live there now. Son explains that together they make nearly \$1,000 per month, which is a handsome amount considering that the average monthly salary in Saigon is about \$150. This small-scale mercantilism generates enough income that Son and his wife can take their five children on annual vacations along the Vietnamese central coast, where they go to a seaside hotel and eat plenty of seafood "at least two weeks a year," Son says. He has a large network of relatives living abroad, including his nephew.

Son was one of the uncles who came along on that expensive night out at the Monaco nightclub, a topic I raise with him. Son is quick to say, "Dinh does that each time he comes back here. We can't stop him. Since he lives abroad, he must have money to play with. But anyways, it's only once in a while that he comes back, so I think it's good that he tries to have some fun." When asked if he ever feels obligated to pay on these outings, Son provides a nuanced explanation: "Sometimes I feel uncomfortable that he spends so much money,

like when he bought those expensive bottles of cognac. You know, many Viet Kieu, when they come here, spend a lot of money,” he says. “I think some of them pay for everything, which is not always good. In my case, I am his uncle, an elder to him, so I should pay sometimes. But my wife and I have been talking about how very costly it is for us when Dinh or any of the other overseas family members visit.” Son continues:

We have to spend more when they visit, even if they are paying for us to go to expensive places. Most of the time, to be honest with you, they take us to places that we normally would never go to, and we think it’s a waste. But we have to be polite and pretend we enjoy those activities. Then, we have to return the favor by doing something nice for them. Of course, we can’t pay as much as they spend, but we have to do something more than just take them for a bowl of noodles. My wife and I have become very careful about how we plan to spend money when they are in town.

Son is a frugal man who believes he has a good life in Vietnam as a small shop owner. He and his wife have tremendous freedom in their work lives. They live in urban Saigon, with plenty of attractive amenities around them; they have no debt, take regular vacations, live near relatives, and are able to afford to send their children to relatively good schools. By most local and global measures of quality of life, they have peaceful and privileged lifestyles. Their nephew, Dinh, however, thinks that they are poor because they live in a modest apartment above their shop and sell cheap household supplies, none of which costs more than \$3. They also do not own a car, although Dinh on one occasion promised to buy them one. At the moment, Son and his wife drive a modest motorbike that they bought eight years ago.

The family’s household income of \$1,000 per month is not half of what Dinh makes in San Jose, but it allows them much stronger purchasing power, given the disparate cost of living between Saigon and San Jose. Son says:

I can’t just sit in Vietnam expecting my family to send me money. I know many people here are like that—they sit around, never work, and wait for their monthly money delivery. But my wife and I are not like that. We are healthy and we can work. We have never been dependent on anyone, and not on anyone living abroad. The only time my wife and I have been dependent on family was when we borrowed some money from her parents to buy the shop that we now own.

Unlike Lan, Son does not feel pressured to tell his neighbors and friends that he has family living abroad. This is because Son himself is economically self-sufficient. If anything, Son sometimes feels burdened when his nephew returns to Vietnam, because even if Dinh spends lavish amounts of money on them at frivolous places, Son says he has to return those favors by spending more than he wants on his nephew.

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Quang's sister, Truc Tran, is a cheerful fifty-four-year-old woman who speaks with a quick pace, often interrupting others before they finish their sentences. She has a twenty-one-year-old son and a fourteen-year-old daughter. Until five years ago, Truc earned 2.5 million VND a month working at a department store as an invoice collector for the food court, where shoppers buy coupons in exchange for food at one of the many kiosks. The only income she and her husband currently generate is from his work as a taxi driver in the city. He earns about 6 million VND a month, the equivalent of about \$300. Her husband started this job two years ago when Quang gave them \$3,000 to "buy" a taxi license on the black market. They spent \$2,000 on the license and used the rest of the money to buy a large TV for the small apartment they occupy in a dilapidated building about twelve miles from the city center.

With quick steps in her walk, Truc is friendly and inviting. She offers me coffee and lunch when I visit, even though it is only 10 a.m. At our first meeting, Truc is conspicuously curious about life in America. She shoots a barrage of questions: "You know Quang lives in Atlanta. Are you far from him? Will you visit him in Atlanta? Do you know where he works? Is it a good job? Do you know if his house in Gwinnett is in a nice community?" Truc is also direct, like many local Vietnamese, about the topic of money: "How much money do you make in America? Is it easy to get a job there? Does the government really support you if you are unemployed?"

It does not take long to figure out that Truc has limited knowledge of her brother's economic life in Atlanta, or of life in the United States generally. It is also quickly apparent that she evaluates people based on how much money they have. Thus, economic standing is an important measuring stick for social status in her view. For example, instead of asking about what I teach, Truc says, "You teach at a university, you must make so much money," with a smile of ap-

proval and admiration. When I turn the tables and ask about her general view of life in the United States, Truc says, "I think it is very comfortable. Everyone knows that. My brother sent us pictures of his house, and it looks beautiful. You see where I'm living now—this small apartment we rent here is not even five hundred square feet, and four of us live here. It's very crowded." Referring to the pictures Quang sent her, Truc continues:

Quang's house in Atlanta is five times bigger and he and his wife each own a car. Both he and his wife have good jobs, and their children go to beautiful schools. They sent us pictures of their cars, house, and schools, so we know they are very comfortable over there. We also heard that if you are unemployed and you have young children, the government would take care of you. That's a great country. It's very modern. You are very lucky to live there, too.

To be fair, however, one reason Truc does not fully know about the economic reality of life in the United States is because Quang has been generous to her and her family. The measuring stick she uses to evaluate success is based partly on how much money Quang distributes to her and her family. He does not explicitly convey to Truc his economic standing in the United States.

On two occasions, Truc asked Quang for relatively large amounts of money, and he sent them to her. The first sum was the \$3,000 Quang sent her husband to acquire a taxi license, an amount that would have taken her husband a year to earn. The second sum was \$1,600, which Quang sent so her son could pay the initial tuition to attend an English-language school in the city. Quang not only sent the money but also agreed to pay the \$120 monthly tuition required for Truc's son to maintain the English classes. Of her brother, Quang, Truc says, "He's always been a generous person, always giving to his family. When my parents were still living, Quang made sure to send money every month to support them. He's also been the most successful in the family. That's why he got to America and none of us were able to go. He was willing to take the risk and to spend all of his life savings in the 1980s. I tried to escape by boat, too, but each time I did not succeed."

Truc plans to send her son to Australia so he can study computer engineering. "I hope he can get a good job there," she says. "And then, if he gets a good job, he can live there and eventually sponsor us to live in Australia with him. It would be better to live in a Western country, modern, and with good amenities."

Truc has no savings to execute the plan to send her son to study abroad. She says her son will probably not get a scholarship because “those are for the best students, and my son did not go to the best schools, so he can’t compete for those scholarships.” Yet Truc is optimistic because she believes Quang will help her son financially. She says, “Quang loves his nephew very much. And he also knows that I want to leave the country and probably the only way for us is to go to Australia because it is very hard for Quang to sponsor us to America.” She says the total cost to study in Australia is about \$18,000 per year. “I don’t think that will be a big problem for Quang,” she quickly says when asked if that amount is reasonable to expect from Quang. “If he can’t give it to us, I will just ask him for a loan.”

Truc’s main reference point for a better life—in particular, for going abroad—is anchored in the streams of money her brother has been sending over the past few years. These funds convey to her the enormous possibilities that would exist if she could leave the country. She takes heart from the fact that when Quang sent \$3,000 for the taxi license, he did not hesitate or ask any questions. In addition to the money her brother sends, Truc is guided by what her friends and neighbors have achieved in the past decade in Vietnam, especially those who have strong family networks abroad. “Many people have gotten rich in Vietnam because their overseas families help them so much,” she says, speaking more slowly to make her point:

There are many, many families who have gotten rich here because of Viet Kieu money. They have bought properties, sent their children abroad, taken luxury vacations. There was a woman who used to live in the apartment next door to me, and then her sister came back to visit and saw her conditions, and now she owns two houses in the central business district. She rents one out and lives in the other, and has done nothing for the past several years, except count the money she receives from rent.

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Non-migrants’ conceptions of money are guided by the economic behavior of their overseas relatives, whether those relatives send money to the homeland or spend money during their regular return visits. In addition, their views of money have been transformed in recent years due to the dramatic increase in consumption behavior in Vietnam, starting in the mid-1980s when foreign influences became more visible, especially in urban centers of the country. Lan feels

somewhat embarrassed that she does not have the material possessions to warrant showing her friends and coworkers that she has relatives living abroad. By extension, having relatives abroad means that many Vietnamese citizens have redefined their standards of living. Son, on the other hand, feels burdened by the new standards about how much to spend to have a good time in Saigon that his nephew, Dinh, has imposed on him and his family. He feels that he must reciprocate to his overseas relatives when they spend money on him, even in unnecessarily lavish ways. In some ways like Lan, but very different from Son, Truc has come to expect future sources of money from her Atlanta-based brother, rather than relying on earnings from her husband or her own employment in Vietnam.

THE STUDY OF MONEY IN LOW-WAGE TRANSNATIONAL FAMILIES

What are the cultural and personal meanings of giving, receiving, and spending money among families divided across borders? With a few notable exceptions,²⁰ the meanings associated with migrant money have been too personal or too mysterious for scholars to tackle, unless they deal with “development” issues, such as household expenditures and poverty alleviation, or with the numerical and economic outcomes of financial flows in the new global economy.²¹ *Insufficient Funds* applies the case of the Vietnam–United States migration corridor to unravel the personal and emotional antecedents and consequences of what I call *monetary circulation* within low-wage transnational families²²—that is, the interconnected but distinct activities of giving, receiving, and spending money.²³ Monetary circulation in transnational families is much more than solely a financial matter; it is embedded in complex systems of cultural expectations, self-worth, and emotional economies. Attending to these issues will render visible the hidden relational economic activities of low-wage transnational families in order to spotlight migrant money as an important macro-actor in the global economy of finance.

As both refugees and family-sponsored migrants, the overseas family members in this study have experienced some relative upward mobility despite the fact that, as low-wage workers, they live at the margins of their host societies and often work at precarious or tedious jobs. Paradoxically, in the meantime, their families back home have experienced a tremendous improvement in living

standards and lifestyles—owing not entirely, but mostly, to money the migrants regularly have sent from a distance as well as brought to the homeland over the past two decades. At the core of these transnational families, therefore, are tensions and contradictions surrounding the paradox of mobility among those who give, those who receive, and those who spend money, raising important questions about economic obligations and social equivalence among those who live transnational lives. We will see that migrants endure great sacrifice to give money to their non-migrant family members, and to save money to spend when they make return visits. However, this sacrifice is not simply a story of altruism; instead, it is embedded in complex notions of kinship and an assemblage of social obligations, social worth, and social comparisons across transnational social fields.

Insufficient Funds focuses on the experiences of low-wage workers because of the precariousness such workers face in their jobs while trying to provide for non-migrant relatives back home. Significantly, except for a few anomalous cases involving large purchases,²⁴ 90 percent of the migrants in this study allocate between \$1,200 and \$3,600 annually to their non-migrant families.²⁵ These seemingly small amounts constitute a consequential economic output for low-wage workers, generally accounting for between 10 and 25 percent of their incomes. Thus, low-wage migrants economize in myriad ways to accumulate revenue for the transnational monetary circulation they enable.²⁶ These small amounts from low-wage migrant workers, whom the economist Michele Wucker dubs “heroes of the developing world,”²⁷ are a powerful global force, and the reason that we must view migrant money as an international financial institution.²⁸ Feminist economists Maliha Safri and Julie Graham estimate that at least 12 percent of the world’s population lives in transnational families with consistent monetary flows.²⁹ The annual monetary gross value of these transnational families is nearly \$5 trillion,³⁰ an amount that goes beyond the money sent from a distance by migrants via formal banking institutions and includes informal transfers and other kinds of money circulated by migrants, as well as the productive outputs migrant money can have for their non-migrant family members.

The different positions migrant workers in the low-wage labor force occupy across transnational social fields have been the focus of a number of studies in recent years,³¹ but most of what we know is about the spending habits of the non-migrant relatives in transnational families.³² Much less is known about the ways in which migrants affect consumption patterns in the home-

land, especially when they make return visits there and spend their money.³³ Existing evidence suggests that low-wage immigrants are increasingly turning to the homeland, as one response to their postcolonial predicaments of racial and economic exclusion,³⁴ in order to valorize status at a time when global capitalism has diminished their economic and social worth in core nations of the world.³⁵ As Mary Waters succinctly states, some migrants' "sense of self is tied to the status system in the home country."³⁶ This transnational focus is particularly important because, although immigrant workers constitute only about 10 percent of the U.S. population, they make up more than 20 percent of the low-wage labor market.³⁷

Migrant money within low-wage transnational families is, to borrow an analytic from Viviana Zelizer, "special money."³⁸ It is special money for two primary reasons. First, the people who give and spend it usually earmark the money for specific expenditures. Second, and more significantly, money in low-wage transnational families is special money because it offers migrants the ability to return to the homeland to participate in the sphere of consumption, which is one of the few avenues open to them for asserting competence, social worth, and status. Given the persistent restricted and blocked mobility as well as the undignified working conditions that low-wage migrants face in the new economy, the affection, love, respect, and esteem gained from giving and spending money are not only highly seductive but frequently necessary to maintain a sense of personal dignity.

To capture monetary circulation within the Vietnam-United States migration corridor, and to avoid the problem of methodological nationalism that pervades many transnational studies,³⁹ I anchored this research in the homeland of low-wage Vietnamese immigrants.⁴⁰ The significance of the homeland is underscored for low-wage migrants when we see the powerful relational dynamics within the confluence of their visible capital set against the invisibility of their labor. I chose Ho Chi Minh City as the primary research site for virtually all the data collection. I echo my respondents' frame of reference to the city by calling it "Saigon."⁴¹ Furthermore, at times, I refer to it as the "the new Saigon," conceptualizing it as the city that emerged after 1986 when Vietnam launched Doi Moi,⁴² a political and economic renewal campaign that moved the country from a centrally planned economy to a socialist-oriented market economy. As Ashley Carruthers asserts, "Using the name 'Saigon' in

place of Ho Chi Minh City is now common practice in Vietnam and conveys no marked political meaning.⁴³

Saigon is a strategic site for this study for two prominent reasons. First, with a population of nearly nine million people, making it the largest city in the country,⁴⁴ Saigon is where the vast majority of Vietnamese immigrants from the United States have family ties. This is because the exodus of Vietnamese migration over the past nearly four decades originated mostly from the South, with Saigon accounting for the largest proportion of those migrants.⁴⁵ Second, Saigon is the economic heartbeat of the entire country. More than 50 percent of all foreign direct investments within the country pass through or stay in Saigon,⁴⁶ and more migrant money arrives in Saigon than in any other city or province in the country.⁴⁷ Recent data indicate that at least 15 percent of all households in Saigon receive money from abroad.⁴⁸

Over a period of more than seven years,⁴⁹ I spent thirty-five discontinuous months conducting fieldwork and in-depth interviews. I conducted two long phases of fieldwork, one for ten months and one for seven months.⁵⁰ In addition, except for one winter and one summer, I spent every summer and every winter during this period in Saigon.⁵¹ The analysis for this present study draws primarily on ethnographic data and multiple in-depth interviews with 121 individuals in Vietnam whom I met during these various stints of fieldwork.⁵² These included 98 members of transnational families, 46 of whom were low-wage migrants from the United States and 52 of whom were their non-migrant relatives living in Vietnam. I interviewed all respondents—the migrants and their non-migrant relatives—during the migrants' regular return visits to the city. As well, I conducted a set of exploratory interviews with 23 "locals" in Vietnam to shed light on the perspectives of those individuals who have no transnational associations with the overseas population, either in the United States or elsewhere.

The migrant respondents are all low-wage workers who returned to Vietnam to visit at least five times within a ten-year period.⁵³ They are all first-generation immigrants; four came to the United States prior to the age of twelve.⁵⁴ None has a college degree and virtually all work in jobs that pay hourly wages. They work in occupations such as furniture deliverer, supermarket butcher, cashier, nail salon worker, hairstylist, factory worker, hotel maintenance worker, and airplane cabin cleaner. I met men who regularly work seven days of fifteen-hour shifts as furniture deliverymen and women who toil every day in thirteen-hour

shifts as manicurists in nail salons. For many of these workers, taking one day off a month is considered a luxury. The average reported annual income of the migrant respondents is about \$26,000; more than a quarter of them make less than \$20,000.⁵⁵ Yet these incomes put all the respondents above the minimum wage and above the federally defined poverty level. The precariousness of their lives is often exacerbated not only by the lack of health care benefits and of institutionalized vacation time, but also by treacherous working conditions. Their non-migrant families hold similar jobs in Saigon, except that wages are fifteen to twenty times *less* than those of the migrant interviewees. Notably, nearly 40 percent ($n = 20$) of the fifty-two non-migrant relatives are unemployed—many of them by choice, usually after their migrant relatives began giving them monthly stipends that match or exceed their wages, which are all less than \$200 per month.

Although I focus on low-wage migrants, the socioeconomic makeup of the Vietnamese diaspora is highly diverse, reflecting different waves of migratory flows over the past nearly four decades as well as the contexts of reception that migrants face in different geographical spaces.⁵⁶ Students of migration and diaspora are well aware that more than three million Vietnamese refugees and immigrants have settled in more than 110 countries worldwide,⁵⁷ with about 80 percent concentrated in ten core countries and more than half living in the United States. The first mass out-migration began as a refugee exodus days before April 30, 1975, with the imminent fall of Saigon, when U.S. troops pulled out of Vietnam,⁵⁸ although sporadic migration from the country occurred before this period.⁵⁹ Thus, the Vietnamese diaspora has been mostly understood in the context of the mass postwar refugee migration. In recent years, Vietnamese emigrants have exited the country to various parts of the diaspora mainly through family reunification sponsorships,⁶⁰ but also through marriage migration⁶¹ and labor flows.⁶² By now, copious research has reported on the flight, settlement, and life outcomes of Vietnamese refugees, especially from the era of the boat refugees' exodus.⁶³ Picking up as well as departing from the analysis of the "refugee figure" in Vietnamese immigration history,⁶⁴ this book is part of the slow but growing collective effort among a number of scholars seeking to analyze the global, transnational, and diasporic forces embedded in the intensifying market economy of Vietnam.⁶⁵

I do not attempt to document the experiences of transnational families involving migrants residing in multiple zones of this diaspora.⁶⁶ The focus in this work is on only the transnational families of the Vietnam–United States migra-

tion corridor, specifically the permanent residents and citizens of the United States and their non-migrant relatives in Vietnam. Although the tendency in the migration literature is to characterize racial and ethnic groups as minimally heterogeneous,⁶⁷ this study expands on what Lisa Lowe calls “multiplicity” within Asian America by examining the conditions of a specific group of low-wage immigrants.⁶⁸ To this end, I focus on the dynamics of social class and immigration for low-wage transnational families and do not put much weight on the internal heterogeneity of the group. For instance, except for a chapter focusing on gender relations, I do not look at variability in the marital or parental status, age, year of migration, or geographical diversity of the migrant respondents. Indeed, as the first book-length study on money and migration in Vietnamese transnational families, this work suggests many opportunities to extend the comparative analyses of social class and immigration.

Isolating the experiences of people in the Vietnam–United States migration corridor is justified for several reasons. First, immigrants in the United States, compared with those in other parts of the globe, confront distinct economic opportunity structures, welfare states, and histories of migration. Second, the United States is home to more than half of the total overseas Vietnamese population. It is the largest source of money received by Vietnamese annually from relatives living abroad, as well as the largest source of migrants who return to visit the country. Survey data reveal that more than two-thirds of remittances to Vietnam come from the United States.⁶⁹ The focus on the Vietnam–United States migration corridor, however, is justified most of all because of the unique social position Vietnamese immigrants occupy in the opportunity structure of the American economy, resulting in a distinct sociological paradox. Compared with the other five major Asian American groups,⁷⁰ the Vietnamese are the least successful⁷¹ and the least educated, and make the least amount of money.⁷² Yet, a recent survey of a nationally representative sample of the Asian American population reveals that compared with their Asian American peers, Vietnamese Americans are the *most* likely to say they send money to someone in their home country. Nearly 60 percent of Vietnamese Americans reported sending money to the homeland in the past year.⁷³ This work investigates both the reasons for this surprising fact and its consequences for family members on both sides of the migration corridor.