



# Insufficient Funds: The Culture of Money in Low-Wage Transnational Families

*Hung Cam Thai*

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Every year migrants across the globe send more than \$500 billion to relatives in their home countries, and this circulation of money has important personal, cultural, and emotional implications for the immigrants and their family members alike. *Insufficient Funds* tells the story of how low-wage Vietnamese immigrants in the United States and their poor, non-migrant family members give, receive, and spend money.

Drawing on interviews and fieldwork with more than one hundred members of transnational families, Hung Cam Thai examines how and why immigrants, who largely earn low wages as hairdressers, cleaners, and other "invisible" workers, send home a substantial portion of their earnings, as well as spend lavishly on relatives during return trips. Extending beyond mere altruism, this spending is motivated by complex social obligations and the desire to gain self-worth despite their limited economic opportunities in the United States. At the same time, such remittances raise expectations for standards of living, producing a cascade effect that monetizes family relationships. *Insufficient Funds* powerfully illuminates these and other contradictions associated with money and its new meanings in an increasingly transnational world.

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