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"Insufficient Funds is a major contribution to our understanding of the culture of remittances and transnational families in the world today. With rich narratives and deft

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analyses, it sheds light on the complex meanings and dynamics of money, obligations, status, and worth in transnational families."

~~Insufficient Funds: The Culture of Money in Low-Wage ...~~

Such was my experience reading

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Hung Cam Thai's new book, *Insufficient Funds: The Culture of Money in Low-Wage Transnational Families*. This readable book fills a gap in the extensive literature on international migration by documenting the special meaning of money in the lives of a group of transnational

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families low-wage immigrants living in America and their non-migrant relatives in Vietnam.

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Money: The Culture of Money in Low-Wage Transnational Families by Hung Cam Thai (Paperback, 2014) at the best online prices at eBay! Free delivery for many products!

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Through the £1.57 billion Culture
Recovery Fund, the government has
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of communities and will make sure our most loved performing arts, heritage sites ...

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The first characteristics key to shaping an organisation's culture are vision

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and values. Leaders at every level should communicate an inspiring, forward-looking and ambitious vision focused on offering high-quality, compassionate care to the communities they serve.

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Written by Laura N.. A Comparison of
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Johnson's Cultural Web theory and
the Types of Culture framework are

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considered vital for interpreting phenomena in the areas of employee behaviour and organisational decision-making (Johnson and Scholes, 1988, p.15; Deal and Kennedy, 1982, p.56).

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Long-term impact. Sadly, research from Berkeley Haas suggests that the impact of a narcissistic leader can be an enduring one. The study shows that narcissistic leaders "infect" the culture of ...

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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

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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

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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

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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

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contradictions associated with money
and its new meanings in an
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Contemporary Western society is changing and, controversially, migration is often flagged up as one of the reasons why. The nature of population change challenges the conventional understandings of family forms and networks whilst multiculturalism poses challenges to

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our understanding of social change, families and social capital. This innovative book provides an overview of the emergence of new understandings of ethnicities, identities and family forms across a number of ethnic groups, family types, and national boundaries. Based on new

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empirical data from fairly distinct sets of transnational family networks in minority communities with a substantial presence in the United Kingdom – principally, Caribbean and Italian, but also drawing on others such as Indian – it examines their lived experiences and uses the concept of

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social capital to explore how these families manage to maintain close and meaningful links. Transnational Families discusses, explains and illustrates the substantial problems and issues confronted by communities and families, academics and policy-makers/implementers, and non-

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governmental organisations within a transnational world. It will be of interest to students and scholars of migration, transnationalism, families and globalisation.

One in four American adults doesn't have a bank account. Low-income

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families lack access to many of the basic financial services middle-class families take for granted and are particularly susceptible to financial emergencies, unemployment, loss of a home, and uninsured medical problems. Insufficient Funds explores how institutional constraints and

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individual decisions combine to produce this striking disparity and recommends policies to help alleviate the problem. Mainstream financial services are both less available and more expensive for low-income households. High fees, minimum-balance policies, and the relative

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scarcity of banks in poor neighborhoods are key factors.

Michael Barr reports the results of an in-depth study of financial behavior in 1,000 low- and moderate-income families in metropolitan Detroit. He finds that most poor households have bank accounts, but combine use of

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mainstream services with alternative options such as money orders, pawnshops, and payday lenders. Barr suggests that a tax credit for banks serving primarily disadvantaged customers could facilitate greater equality in the private financial sector. Drawing on evidence from behavioral

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economics, Sendhil Mullainathan and Eldar Shafir show that low-income individuals exhibit many of the same patterns and weaknesses in financial decision making as middle-class individuals and could benefit from many of the same financial aids. They argue that savings programs that

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automatically enroll participants and require them to actively opt out in order to leave the program could drastically increase savings ability. Ronald Mann demonstrates that significant changes in the credit market over the past fifteen years have allowed companies to expand

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credit to a larger share of low-income families. Mann calls for regulations on credit card companies that would require greater disclosure of actual interest rates and fees. Raphael Bostic and Kwan Lee find that while home ownership has risen dramatically over the past twenty years, elevated risks

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for low-income families—such as foreclosure—may well outweigh the benefits of owning a home. The authors ultimately argue that if we want to demand financial responsibility from low-income households, we have an obligation to assure that these families have access to the banking,

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credit, and savings institutions that are readily available to higher-income families. Insufficient Funds highlights where and how access is blocked and shows how government policy and individual decisions could combine to eliminate many of these barriers in the future.

Read Free Insufficient Funds The Culture Of Money In Low Wage

Bracketed by global financial crises and economic downturns, the modern age has been defined by debates about, and transformations of, money. The period witnessed the consolidation of national currencies and monetary policies as well as the

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diversification of payment technologies and the proliferation of financial instruments. Throughout, even as it appeared abstracted by finance and depoliticized by expert ideologies, money was revealed again and again to be a powerful medium of cultural imagination and practical

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Money in Low Wage
Transnational Families

inventiveness as well as the site of public and political struggles. Modern money - both as a form of liquidity and as a claim on wealth - remains deeply unsettled, caught between private and public interests and subject to epic struggles over the infrastructures of value creation and circulation and their

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distributional consequences. Drawing upon a wealth of visual and textual sources, *A Cultural History of Money in the Modern Age* presents essays that examine key cultural case studies of the period on the themes of technologies, ideas, ritual and religion, the everyday, art and representation,

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interpretation, and the issues of the
age.

Capturing the important place and power role that culture plays in the decision-making process of migration, this Handbook looks at human movement outside of a vacuum; taking

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into account the impact of family relationships, access to resources, and security and insecurity at both the points of origin and destination.

Based on longitudinal ethnographic work on migration between the United States and Taiwan, Time and

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Migration interrogates how long-term immigrants negotiate their needs as they grow older and how transnational migration shapes later-life transitions. Ken Chih-Yan Sun develops the concept of a "temporalities of migration" to examine the interaction between space, place, and time. He

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demonstrates how long-term settlement in the United States, coupled with changing homeland contexts, has inspired aging immigrants and returnees to rethink their sense of social belonging, remake intimate relations, and negotiate opportunities and constraints

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across borders. The interplay between migration and time shapes the ways aging migrant populations reassess and reconstruct relationships with their children, spouses, grandchildren, community members, and home, as well as host societies. Aging, Sun argues, is a global issue and must be

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reconsidered in a cross-border
environment.

The Mediterranean Basin is the largest of the five Mediterranean-climate regions, and one of the largest archipelagos in the world. The basin is located at the intersection of two major

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landmasses, Eurasia and Africa; and has around five thousand islands, which contribute much to its high diversity and spectacular scenery. It possesses higher salinity than the Atlantic. The shores are chiefly mountainous. Earthquakes and volcanic disturbances are frequent.

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Some of the most ancient civilizations flourished around the region. Carthagians, Greeks, Sicilians, and Romans were rivals for dominance of its shores and trade. The basin virtually became a Roman lake under the Roman Empire. Later, the region was dominated by the Byzantines and

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the Arabs. The development of the northern regions of Africa and of oil fields in the Middle East has increased its trade. The flora is dramatic with over 20 thousand endemic vascular plant taxa, and many endemic species of animals. Fish (about 400 species), sponges, and corals are plentiful. The

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touristic activities are threatening populations of many species. The fragmentation and isolation is increasing due to resort development and infrastructure. The overuse of the sea's natural and marine resources continues to be a problem. The Mediterranean monk-seal, the barbary

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macaque and the Iberian lynx, which is Critically Endangered, are among the region's imperiled species.

Race is arguably the most profound and enduring cleavage in American society and politics. This book examines the sources and dynamics

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of the race cleavage in American society through a detailed analysis of intergroup and intragroup differences at the level of mass opinion. The ethclass theory, which examines the intersection of ethnicity and class, is used to analyze interracial differences in mass attitudes. This analysis yields

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three clusters of opinion that distinguish African Americans from whites — religiosity, interpersonal alienation, and political liberalism. The authors then examine the intragroup sources of these opinion differences among blacks in terms of class, gender, age, region, and religion.

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While the authors demonstrate an embryonic trend of more black middle class opinion agreement with whites, the book confirms the ethclass character of the black experience whereby race and race consciousness are still more significant than class in shaping black attitudes. Given the

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growing class bifurcation in black America and the continuing debate about its significance in shaping black attitudes and behavior, this book offers a refreshing new analysis of the homogeneity as well as heterogeneity of black mass public opinion.

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The contributors to this volume examine the actual workings and on-the-ground effects of contemporary political economic shifts in the Global South, and implications for reconfiguring social networks, conceptions and practices of governance, and burgeoning social

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movements. How do various groups in the Global South respond to and manage chronic states of insecurity and precarity concomitant with contemporary globalization processes? While drawing on diverse ethnographic viewpoints in the Philippines, the authors analyze the

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impact of these processes through the conceptual framework of "emergent sociality," a purported connectedness among individuals fostered through interactions, copresence, and conviviality within a community over a long duration. In so doing, the case studies in this volume suggest,

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illuminate, and debate insecurities that may be commonly shared among populations in the Philippines and throughout the Global South. This anthology will be of great interest to students and scholars of cultural anthropology, globalization and Philippines society.

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