LA as a Global City: Group 1 Script

Christelle – Slide 4 2 minutes

Hello, my name is Christelle Rocha. As students of Los Angeles, we recognize we live in a global city but we also live in a transnational society. Los Angeles County is home to 3.5 million immigrants and the largest communities of several nationalities outside of their homeland, the top two being Mexicans and Salvadorans. Typically we view a global city as an economic leader in the context of the world, and LA is no exception. LA county contributes $577.5 billion to GDP each year and $127 billion in exports annually, which supports 176,800 jobs. Despite being a global economic leader, immigrants actually contribute even more to the LA economy. Despite the immense contribution of immigration, LA is also the capital of the undocumented crisis. There are over 1 million unauthorized immigrants living in Los Angeles, more than any other metropolitan area in the United States. Undocumented immigrants add $59 billion to LA GDP and support 1.2 million jobs. We will see later in this presentation how much more undocumented immigrants could contribute to the U.S. economy through new immigration reforms, including DACA, DAPA and CIR. And lastly, remittances from LA to Mexico are $4.18 billion out of a total of $22 billion, while remittances from LA to El Salvador are nearly $1 billion, out of a total of $4 billion remittances.

SLIDE 5

The following tables provide more in-depth information.

Even with the numerous contributions undocumented immigrants make toward Los Angeles and their home countries, they are unfortunately caught up in a transnational vicious cycle, which Zack will speak about next.

Zack - Slide 6: Transnational Vicious Cycle 4 minutes

Good afternoon, my name is Zack Wallace. As Christelle mentioned Los Angeles is part of what we are calling a transnational vicious cycle which we see as focused around 4 central themes: undocumented migration from El Salvador and Mexico into low-wage and unbanked communities in the United States, which are then connected back to their countries of origin, via a high degree of cash remittances, which then ironically produces high rates of local inflation and low rates of investments, which thwarts the creation of local employment that would be required to stop the out migration pressure. This transnational cycle benefits Los Angeles' production and economic output, but affects undocumented workers negatively, as it increases US income inequality, while repressing the US economic benefits of migration, exploiting a necessary workforce with low wages and no benefits.

We will begin this explanation of the vicious cycle on the United States side of the border with the undocumented workers and their families. Undocumented family incomes are about half the incomes of families headed by U.S.-born citizens, nationally and in California" (The Urban Institute 2007). By being undocumented, people receive low wages, which ironically increases the demand for their labor by growing numbers of sectors and firms.

Low wages also result in high levels of poverty and inequality. Because of their undocumented status many immigrant communities are also highly unbanked. A study of Mexican immigrants found that nine percent had access to a bank account during their time in the United States, despite the fact that thirty-one percent of the sample were documented (City ID 2.0, 8-9). These factors push immigrants into an almost complete cash economy. In the United States, low wages, and the complexity of saving money in a safe and secure way also creates issues for higher educational attainment and access to healthcare. Forty-nine percent of the undocumented population aged 18-24 are enrolled in postsecondary education, compared to seventy-one percent of their US born peers. And thirty-three percent of immigrants have health insurance, compared to eighty-five percent of the US born population.

This vicious cycle then moves to the other side of the border via cash remittances. Many immigrants send about 10% of their incomes as remittances to their families in their country of origin. Remittances by the foreign born in Los Angeles county total over $10 billion, almost $5 billion going to Mexico alone and almost $1 billion going to El Salvador. And while these numbers may sound promising in terms of helping the country of origin, remittances also feed into the vicious cycle. Individual families who receive remittances may be able to consume more, afford better education and health care, but the remittances create a "Dutch disease" in their communities, causing demand for imported products, inflating local prices. Many try to invest the money into their land in, raising the land values in many remittance receiving villages, which makes local production even more difficult.

The inflation on goods, higher crime due to increasing inequality, and increasing land values, coupled with the demand for low-wage employment in the United States together push those who are not receiving remittances to migrating, and create economic dependence on remittances for those who remain. Many of these people will come without proper authorization, and thus the cycle is back where we began.

Zack - Slide 7: Maps

The maps you see here are part of a extensive database maintained at UCLA, Which allow us to understand this transnational vicious cycle from a zip code to village level from the United States and Mexico. Where we can begin to both pinpoint the dynamics of this vicious cycle, and also look at the economic benefits of getting away from this vicious cycle.

<u>Estefany – Slide 8: Transnational Virtuous Cycle (4:23)</u>

My name is Estefany Garcia. Although the vicious cycle has historically left undocumented people hiding in the shadows, we are now potentially moving towards a new transnational virtuous cycle with the actions President Obama has made through DACA and now DAPA. This cycle can describe the steps that allow us to move away from our broken immigration system, while at the same time begin to address the root causes of undocumented immigration. We can see this cycle in four distinct areas including immigrant empowerment and financial empowerment in the U.S., tied to transnational strategies, addressing the root causes of immigration in the countries of origin.

Slide 9: Economic Impact of Immigration Reform Programs

Immigrant empowerment includes both DACA and DAPA as well as potentially future comprehensive immigration reforms. Recent studies including those at the UCLA NAID Center, have estimated the impact that these immigrant empowerment strategies can have on the economy. Within the Los Angeles County, it is estimated that DACA affected 142,000 out of the 1 million undocumented people, which was predicted to increase labor income by over 675 million dollars, and increased employment by over 16 thousand new jobs. DAPA on the other hand is estimated to affect 319 thousand undocumented people in Los Angeles, bringing in an additional labor income of 592 million dollars, increase employment growth by another 14,000 thousand jobs, and bring in 217 million dollars in new tax revenue. Comprehensive immigration reform, on the other hand, would have a much stronger positive effect on Los Angeles and the country as a whole, increasing labor income by over 7 billion dollars, increase employment by 182 thousand jobs, and contribute 2.8 billion dollars in new tax revenue.

Comprehensive Immigration Reform with future immigration flows would result in a 1.5 trillion dollar increase in national GDP growth as determined by both the UCLA NAID center and the US Congressional Budget Office. Following our virtuous cycle analysis, it is important to understand that while immigrant empowerment is extremely positive for the

U.S. economy, much greater economic benefit can come to the U.S. through the financial empowerment and full incorporation of immigrants into U.S. society.

<u>Slide 10: Transnational Virtuous Cycle</u>

In the presentation that follows we will see how financial empowerment should be incorporated as an integral part of the DACA, DAPA, and comprehensive immigration reform in policy implementation. One mechanism that is shown to be very useful for both identity as well as financial empowerment is City IDs. City IDs offer undocumented people a mobile identification and debit card, which can be used for those who do and those who do not qualify for DACA or DAPA. We will also explore how US cities should be implementing financial inclusion strategies to link the use of new remittance mobile/debit technology to strengthen their home communities. We believe it is extremely important for the US to combine immigrant integration and financial integration strategies that finally address the root causes that are pushing undocumented people out of their home communities.

What's significant about this strategy is that the immigrant families themselves can play a leading role to make their savings and their remittances much more productive, helping maintain their families while at the same time saving for the future and leveraging these savings to create the jobs that can benefit both the sending and receiving countries.

(SLIDE 11) Stephanie Ramirez Zarate → NURP [3.5 MIN]

My name is Stephanie Ramirez and my group and I will present our findings on the economic impact of DACA, DAPA and a potential comprehensive immigration reform.

(SLIDE 12)

The original DACA or Deferred Action for Childhood Arrivals, as we will be referring to as DACA 1.0, was authorized by President Obama, and introduced in effect on August 15th, 2012.

DACA provides eligible undocumented applicants with a temporary relief from deportation, a two-year work permit, and social security number.

As of March 2014, 673,417 applied for DACA, and 553,197 were approved.

According to the immigration Policy Center, there were approximately 1.1 million individuals who were eligible for DACA under the original guidelines but did not apply. Shortly, I will share some of the main obstacles as to why so many potentially eligible youth have not yet become DACAmented.

Given that DACA is a recent order, there is limited research on the undocumented population that benefited from the program. The largest data collection on DACA recipients was done by the Immigration Policy Center through their National Undacamented Research Project, aka NURP.

(SLIDE 13)

In 2013, they conducted a research, in order to measure the progress of DACA recipients. Their research was conducted with the aid of community organizations in order to recruit eligible applicants and thus conduct a web survey.

NURP found net opportunity gains for DACA recipients. The data that I am about to share with you, is based on a pool of approximately 2,400 recipients who already had DACA at the time of the survey. The data tells us that:

- 59% of the recipients obtained a new job since becoming DACAmented,
- 45% increased their job earnings,
- 33% were able to obtain their first credit card,
- 49% opened a bank account for the very first time,
- 57% attained a driver's license,
- 21% were able to reap the benefits of having health care, either through their newly acquired jobs, or through school.

The data that you are all seeing reveals a great increase in the quality of living for many of these individuals that prior to DACA, did not exist. For the first time, many of these individuals were finally able to attain jobs that better matched their education credentials, capacities, and attain financial inclusion. We are best able to see the results of DACA with recipients that already have college degrees as they may hold professional careers with higher earnings, an asset that goes directly into the American economy.

So, you may be wondering, what keeps an eligible population from applying to DACA?

(SLIDE 14)

NURP reveals that the greatest obstacle to applying for DACA is financial resources.

- 31% of the NURP respondents that are eligible for DACA but did not apply stated that they did not apply because they could not afford the $465 application fee.
- 22% reported waiting for a better option such as legalization.
- 16% claimed to be missing paperwork or did not fully meet all the requirements.

For those that applied and received benefits, what are the economic gains thus far? Unfortunately, NURP and most of the research to-date does not quantify the DACA impact. Juan will explain to you how we conducted our research and some of the findings.

(SLIDE 15)

Juan Manuel Menjivar → UCLA CHIRLA Analysis [3 Minutes]

When looking at the financial benefits of DACA we used 2 different methodologies.

1. Was a survey conducted by us, UCLA DACA project which we will report on further along in our presentation and the other

2. Is an analysis that we conducted based on actual DACA renewed applications that were submitted to USCIS in collaboration with a leading community based organization called CHIRLA. CHIRLA assisted DACA beneficiaries on their initial and renewal application process. Through this, we were able to obtain the income information of 308 DACA beneficiaries. The information obtained allowed us to look directly at their income Pre and post-DACA.

Out of the 308 people whose information CHIRLA collected applicant ages ranged from 16 to 33 years of age with an average age of 23 years. 85% of the applicants whose information was compiled were Mexican, 10% Central American and 5% were from another part of the world.

Before DACA the mean income of the 308 beneficiaries was only $4,508 per year, which is much less than minimum wage.

Two major factors help explain this low yearly income

1.) Before DACA, most beneficiaries operated in an informal labor market with a depressed wage floor.

2.) Before DACA, most beneficiaries did not possess any type of legal document making it difficult for them to find a job or transition into a better paying job.

These barriers were also represented in that 57% of those surveyed were unemployed before DACA.

Our analysis shows us that after the implementation of DACA there were positive changes in the incomes.

During the renewal process in 2014, the 308 DACA recipients reported an increase in their mean income to $12,153 per year

This signifies a 170% increase in mean income in just 2 years of DACA implementation.

If we exclude people that did not work before DACA, we can see a lower yet nevertheless spectacular increase in mean salaries of about 42% in two years, which is significantly higher than what other researchers, like Roberto Gonzales predicted.

Additionally, 69% of the previously unemployed DACA recipients gained entry into the workforce after DACA.

As you can see, studies like NURP and UCLA CHIRLA analysis point to the gains made by DACA recipients over the course of only two years.

Next, Alena will talk about our research and the analysis performed with the information gathered through the UCLA DACA survey.

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Alena Maschke → DACA 1.0 Study [4 Minutes]

As part of our project, we launched a national outreach campaign, resulting in a the completion of our survey by 217 DACA recipients throughout the US, which specifically addressed the income and financial impact of DACA recipients. The responses to our survey demonstrate immense wage growth.

SLIDE 17

Respondents experienced a 113% increase in wages after DACA. This calculation includes both contiguous employment and new labor market entries, which are equally significant as they show how documentation can become a gateway into the workforce. If we exclude the new labor market entries from our calculation, we can still see a significant wage growth of 80%. Again, a profound contrast to the 7% growth model used to estimate the macroeconomic impact of DACA by Dr. Raul Hinojosa, which is a common feature of other research that tried to estimate the potential economic impact of DACA.

SLIDE 18

With employment in the formal labour market, respondents now have access to fringe benefits. Benefits such as paid sick leave and health insurance are unavailable to those employed in the informal labour market. Our numbers clearly show this: Before becoming dacamented, 72% of respondents did not have access to any of those benefits. Post-DACA 57% were able to secure employment that offered fringe benefits.

SLIDE 19

Of these 57%, 87% now receive holiday pay. Other significant fringe benefits now available to these newly documented workers are health insurance and paid sick leave, both ranging at about 70%. Being able to take time off in case of sickness and an increase in leisure time in combination with higher wages, mark an immense change in life quality and work-life balance.

SLIDE 20

Taxes and tax filings have been the topic of particularly heated discussions on unauthorized immigration. Our numbers on tax filing are proof that paying taxes is not a question of individual willingness, but of legal and administrative barriers. Before DACA, 50% of respondents already paid taxes. After receiving DACA, 81% gladly took this opportunity to ‘do it the right way’, as President Obama put it in his recent speech. The remaining 19% did not file taxes because of their status as full-time students.

SLIDE 21

The increase in wages also offers an opportunity for DACA recipients to contribute to the local economy as consumers with a higher degree of purchasing power. The ability to apply for and receive a line of credit spurs this development. Building a credit score and being able to make more elaborate and diverse financial decisions mark important changes in the life of DACA recipients, who before were mostly unbanked or underbanked due to their lack of documentation.

SLIDE 22

While our survey has been able to show many of the positive economic effects of DACA, our data on loans show one of its major shortcomings. This is particularly relevant with regard to the path to higher education that many DACA recipients aim to pursue. When it comes to loan utilization, the nature of DACA as temporary relief comes with certain restrictions. Not only are DACA recipients barred from federally supported loans, it is also hard for them to access private loans because of the perceived credit risk inherent to their temporary status. Still as our data shows, DACAmentation produced a modicum increase in loan access and utilization.

As the results of our study show, the positive economic impact of DACA on both recipients and the domestic economy is significant. We will now proceed to explore the potential of those who are not currently included.

Angélica Esquivel → Those Left Out in the Shadows [3.5 Minutes]

Slide 23: New Presidential Action:

· Hello my name is Angélica Esquivel. As my peers mentioned there are immense economic gains to the individuals as well as to the local economy after DACA. With President Obama's recent executive order the pool of eligible individuals will grow. The expansion of DACA is said to include 290,000 more recipients, while the Deferred Action for Parental Accountability program will extend deportation deferral to about 4 million parents of citizens and legal permanent residents. This is great news for many people, but the barriers that kept the eligible population from applying to the original DACA will still affect this new cohort.

Slide 24: Who is Left Out:

· Even after DAPA and the expanded DACA, there will still be about 5.6 million people who can be deported and will have to stay in the shadows. About 80 thousand (according to MPI) of those are parents of current DACA recipients who do not qualify for DAPA and the other 5.5 million are people who will not be protected under any order. They consist primarily of new immigrants, who have not met the residency requirement, who do not have US born or legal resident children, and those who do not have a High School diploma or GED. It is unfortunate that so many people are being left out of DACA because what we know is that those people left out can still make huge contributions to the U.S. economy (as the graph shows). These are the labor income gains by alternative administrative action scenarios that have not yet been taken.

Slide 25: Next Steps

· DACA and DAPA are programs that provide relief to many families, but they are partial solutions to a larger immigration and economic problem.

· As you can see (on the chart) there are huge impacts to the GDP with each choice. By deporting all of the 11 million undocumented immigrants our economy would lose out on $2,627 trillion dollars.

Providing Administrative relief, on the other hand, would increase GDP by $792 billion, and the best option, providing a pathway to permanent residence combined with new legal migrant flows would result in a 1.5 trillion dollar injection of stimulus to the economy over a 10 year period.

On a personal note, I have had DACA for the past two years, and I have been able to pursue higher education because of it. But it is hard to be completely “out of the shadow” when my parents can be deported at any moment. I am constantly afraid that I will be separated from my family and my experience can relate to many other families that will not benefit from the new presidential action.

· In order to completely include all families and stop family separation we need to include the 11 million people with a new fair comprehensive immigration reform!

Intro to group 3

· While, this is in progress we will propose programs that will help people be part of the economy with city IDs.

Rudy’s Morales Script Group 3 **Time allocated: 5-6 minutes**

Slide 26

- As we have just heard, there will be a substantial amount of people that will be left of DAPA which presents a severe challenge for cities. In addition, cities will face the major challenge of incorporating all of the people that are eligible for DAPA. We thought it would be important for to present the history of City ID 1.0 and City ID 2.0 as an indicator of how communities have been successful in creating the mechanism for the incorporation of undocumented people through the establishment of an ID that is recognized by the local governments, as well as services that provide people with financial inclusion. We will show how this can be a basis for establishing a platform that will provide for more efficient outreach and incorporation of DAPA recipients, and to finance the DAPA process for these individuals.

Slide 27

- In this section we will explore the rise of what we call City ID 1.0 , which is primarily a city ID issued by a municipality, and to explore the evolution of what we call City ID 2.0 which is a combination of an ID, debit card, and mobile app to address simultaneously the problems of financial exclusion
- City ID 1.0 started in New Haven Connecticut which was a reaction to one more killing in neighborhood of an undocumented going to cash their check such as the story of Miguel Santiago on Oct 19, 2006. Community organizations soon after went to city hall and asked for the formation of these ID cards in 2007. While City 1.0 was extremely success in creating a mechanism for the undocumented and other groups without ID's in help them obtain a city recognized ID card, we also know that it this ended up having an extremely interesting side effect of improving police community relations such as the chief of police in New Haven noted that there was a reduction of violent crimes of 20% soon after the ID card was instituted. However, the City ID Card did not directly change the fundamental problem of being unbanked dependent on check cashers. Another effect of City ID 1.0 was that cities learned that the data that they collected from individuals was not secured, and was susceptible to a FOIA Act request. While the FOIA case was won on a technicality thanks to help from Yale Law School , this it made it clear to everyone that having the city be the keeper of the data created the possibility of the information falling into the wrong hands. The second city who used the City 1.0 was San Francisco who attempted to resolve this security problem by spending upwards of 500,000$ (taxpayer funded) on one card producing machine for one location (City hall), which was programmed to erase all personal data, thus making the ID card program highly limited.
- Because of these flaws a new city ID concept (City ID 2.0) began to emerge in order to create more secure and multi-use ID and Debit card in the West Coast cities of Oakland and

Richmond, California, a concept which was also adopted by the LA city council. City ID 2.0 included a variety of innovations which solved the flaws of City ID 1.0. The first was the area of security. It turned out that the issuance of a debit/ID hybrid made sure that the data that was collected would be protected by the Banking Privacy Act of 1974 and was thus not susceptible to FOIA request. This also allowed police to access individuals data to verify that an ID card was indeed active, significantly improving the utility to improve community/police relationships in a secure and accessible through the use of cellphones. It also directly allowed for the people who got the card to obtain a bank account. The bank account access solved the original problem that emerged from City ID 1.0, allowing people to have a safe place to allocate their money through the direct deposit feature of the debit card. This essential feature allows financial services to be done in the comfort of ones' home or via cell phones for a low cost and a secure way. This platform has proven to be very robust from an identity and public safety point of view, such that the California DMV, having reviewed the procedures for getting a city ID debit card, now approve these cards to be used as a primary means for obtaining a CA driver's license since the extensive Know your Customer procedure applied and actually supersedes the security requirements of getting a California DL.

Slide 28

- In all, the city ID debit has the versatile technological capacity to expand with coordination of local community organizations and local governments, solves the root problem of providing identity and financial services to social excluded individuals
-

Edwin's Script **Time Allocated: 5 minutes**

- Slide 29- 31
    - Changed by Hinojosa last minute.
    - Edwin Sanchez did this presentation.
        - I do not have his script.

Virginia Molina 3 minutes

Slide 32

So far we have explained specific strategies to convert the transnational vicious cycle of undocumented migration and financial exclusion into a virtuous cycle of immigrant empowerment and financial inclusion across boarders. Earlier we presented information of how through DACA and DAPA immigration reform, immigrants are economically empowered through legalized employment, which allows them to increase their wages through the exercise of their new labor rights at their current jobs or moving to jobs where they can be more productive. Unfortunately DAPA excludes over 6 million undocumented immigrants that are not covered under its previsions.

This is why there is a need for Comprehensive Immigration Reform, which could have a much stronger economic impact in the US. Because DACA/DAPA is temporary program and is estimated to raises wages only slightly, it is estimated that Comprehensive Immigration Reform would raise wages double the rate of income growth associated with DACA/DAPA. If passed in Congress, these policies of Comprehensive Immigration Reform that provide legalization would become permanent and provide a variety of other tools to enhance social and financial inclusion. Finally Comprehensive Immigration Reform would also address the long term need for future immigrants into the US labor market assuring economic growth well into the 21st century.

Slide 33

We have also heard of new strategies for the identification inclusion of the undocumented through the use of City ID cards. This experience can be used to maximize incorporation of those applying for DACA/DAPA and to address the needs of those left behind, including over 6 million people that will remain undocumented and for the most part, unbanked. Community partnerships between local city governments and community-based organizations can allow cities to become engaged in the active incorporation of immigrants as well as their financial empowerment. The City ID experience also shows the great potential in building community partnerships. The advent of the new advance technologies in the mobile and debit space is allowing cities and community groups to implement this identification and financial inclusion strategy which together provide even greater benefits than immigration reform by itself.

Michelle Portillo [4- 5 minutes]

Slide 34

- In addition to domestic immigrant empowerment and financial inclusion in the US, it is important to expand the virtuous cycle across borders to include the areas where migration originates. Through the incorporation of mobile banking technology, financial inclusion can be achieved across borders, allowing families on both sides of the border to access mobile financial products such as low cost remittances, migrant savings bonds, and various forms of health and education insurance.
- Within the United States, financial inclusion through the use of prepaid debit cards and mobile technology issued by US banks, can significantly reduce the costs of everyday financial activity, as well as reduce the costs associated with sending remittances in the traditional cash-based manner. This can allow for improved public safety in communities where many migrants are concentrated and are currently forced to keep cash in their home and/or carry it on their person.
- Through the use of low cost mobile remittances technology the remittance receiving country can also have debit cards issued by a bank in that country, which can be linked to a savings account available to family members in both the US and abroad.
- The ability to use mobile-debit technology on both sides of the border coincides closely with what is currently being suggested by the Consumer Financial Protection Bureau, which believes that these services can make transactions both less expensive and can better adhere to the Know Your Customer rules and other guidelines in both sending and receiving communities.

Slide 35

- The use of mobile debit technologies on both sides of the border allows for the creation and implementation of migrant savings bonds. Migrants and other individuals in the US or migrant sending regions can invest a part of their wages into development bonds through the account associated with the debit card and their mobile app technology.
- In this way, a portion of remittances can be maintained in interest bearing savings accounts, which help capitalize local financial institutions and which can be leveraged in cooperation with other funding sources, such as multilateral funding institutions and US development assistance resources. This will create the domestic capacity of microfinance institutions in migrant sending regions to provide low cost microloans for productive projects and create opportunities for employment in migrant sending regions, critical for the successful implementation of Comprehensive Immigration Reform in the US.
- The migrant savings bond can be implemented in a way that does not rely on US taxpayer money. Instead, the financial empowerment of the US immigrant community itself can be leveraged through this new technology to create sustainable methods of transnational savings and investments, and is thus very worthy of international technical development assistance.

Slide 36

- An example of how this transnational savings bond can work can be demonstrated through the use of a mobile app recently developed for use between US-Mexico and US-Salvador.
- In this app people have the ability to transfer money to different accounts within the remittance sending or receiving regions. Through the mobile app, a person can also choose and purchase a savings bond of various time-commitments and denominations.
- A person is also able to view their savings bond balance, the compound interest they have after 6 months, and how much the money will grow over time. This app keeps track of each transfer the person has made, how much each transfer has contributed to the savings bond, and how large the balance has become over time.

Slide 37

- As can be seen in an example of the implementation of ID-Debit cards and mobile technologies between the United States and Oaxaca, this can enhance the possibilities of the diaspora in the US to send low cost remittances, while at the same time accessing family-based financial products, not only enhancing the transnational family assets, but at the same time capitalizing the local microfinance institutions, which can then attract other savings, thus generating investment funds that can benefit the entire migrant sending community.
- In this example, what we see is that the savings maintained in rural microfinance organizations were oriented toward even the most vulnerable populations of indigenous women in rural Oaxaca, resulting in the creation of structured loans that can convert traditional agricultural activities, in this case the processing of nopales in the city of Ayoquesco, into an economic development strategy- an organic USDA certified export product, that can then be exported and consumed by small businesses created in the Oaxacan communities of Los Angeles.
- In this way we are able to expand a variety of economic opportunities for families to remain in the immigrant sending areas as they develop trade partnerships with the diaspora communities in the US.

Slide 38

- It is highly recommended to the administration to keep in mind the need to develop these transnational solutions to directly address the problems of poverty and lack of opportunity, which leads families and children to abandon their homes and come seeking the support of their families in the US.
- A transnational focus could compliment the move toward legal immigration by making it more sustainable by addressing the original root causes of why people are migrating to the US.
- Promoting financial inclusion, savings, and wealth accumulation across the transnational dimension will empower individuals both in the US and migrant sending regions using the same innovative and high powerful technology.