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# An Exploratory Investigation into the Budget Allocation of Mexican Male Sojourners in the U.S.

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**Abstract** - Mexican male sojourners make up a large, distinct consumer segment that has been present in the United States for decades, but have not been extensively studied from a business perspective with respect to their budget allocation decisions. The result is that this consumer segment may have been underserved due to a lack of understanding and research. This paper examines the budget allocation process of these sojourners, exploring their patterns of sending remittances and the extent of their expenditures, providing grounds for future studies focusing on how to better serve this segment.

**Keywords** - Mexican Sojourners, non-citizen budget, Mexicans spending in U.S.

**Relevance to Marketing Educators, Researchers and/or Practitioners** – The market segment composed of male Mexicans who reside and work in the United States may heretofore been underserved due to a basic lack of understanding of the segment due to a paucity of research.

## INTRODUCTION

The economic impact of Mexican immigrants in the United States has been thoroughly investigated (Pew Hispanic Center, 2003). Past research (e.g., Gentry and Mittelstaedt, 2010) has demonstrated the magnitude and importance of the remittances sent by this population to their host country. It has also been shown that Mexican male sojourners spend little money within the United States in order to maximize their remittances to Mexico (Bustamante and Alemán, 2007). Adapted from the definition by Gentry and Mittelstaedt (2010), a “sojourner” is someone who has migrated from her/his home country and family to work or study for a period of time, whether legally or illegally, and intends on returning to the country of origin. However, little research has been conducted into the allocation of resources as these

sojourners decide on how much to remit to their home country, and what strategies are being used to allocate their income to spending vs. savings. This presents a challenge to marketers who may want to target this consumer segment as no clear insights exist about *how* their limited resources are allocated and distributed. A better understanding of such processes may provide guidance for marketers. For example, little research exists as to spending on luxury items by these consumers. However, anecdotal evidence suggests that part of their income is spent on entertainment of various kinds. Retailers may be interested to understand product substitution strategies by Mexican sojourners in their efforts to stretch their budgets. Banks, on the other hand, may be able to design new or alternative international wire-transfer packages after gaining an understanding of how such consumers make decisions about remittance amounts.

This research explores the budget allocation and remittance patterns of Mexican male sojourners in the United States, and as a result, possible strategies may emerge by which marketers may successfully promote different products to this consumer segment. To accomplish this objective, observational studies along with interviews of 19 Mexican male sojourners from both rural and urban areas were conducted to assess their remittance and spending patterns along with their inclination toward various specialty goods. This research may lay a foundation for further studies on the effects of different positioning strategies targeting this segment.

## **LITERATURE REVIEW**

### **Mexicans in the U.S.**

According to the Pew Hispanic Center (2010), in 2008 there were nearly 31 million Hispanics of Mexican origin in the United States, with an average age of twenty-five. Among these 31 million, four of every ten are foreign-born, and less than half of the Mexican population is married. It is estimated that there are about 6.5 million unauthorized Mexicans in the United States (Passel, 2011). This number is expected to continue to grow as it has been found that 19 percent of the population of Mexico is contemplating migration to the United States (Pew Hispanic Center, 2003).

In 2008, 13 million of this population was employed mostly in the service industries and in agriculture, production, and construction (Pew Hispanic Center, 2010). The median earnings of Hispanics in the U.S. in 2009 was \$29,000 (Pew Hispanic Center, 2011) with a total disposable income of \$1.4 trillion, accounting for nearly 10 percent of the U.S. disposable income, making them a major constituent in the marketplace (Goodman and Miyares, 2010).

### **Remittances**

Remittances have a significant economic impact. In 2007 alone, more than \$300 billion were sent in remittances from the United States which corresponds to about one-third of the remittances worldwide (Gentry and Mittelstaedt, 2010). In 2009,

\$22.2 billion in remittances were sent to Mexico (The World Bank, 2010) where 5-10% of the households (mainly in rural areas) receive support via remittances. Allocation of these remittances in Mexico consists of 85 percent going towards household expenses and education, 8 percent towards savings, 2 percent towards real estate and other investments, and 4 percent going towards luxury/other items (Pew Hispanic Center, 2003). These remittances account for about one-fifth of the investment in microenterprises of urban Mexico (Woodruff and Zenteno, 2001 as referenced in Gentry and Mittelstaedt, 2010).

Amounts and frequencies of remittances sent by individuals vary. Almost 40 percent of Mexicans who remit money do so at least once per month, with about 30 percent remitting every 2 to 3 months, and another 20 percent every 4 to 6 months. When remitting, the larger part of Mexicans (about 65 percent) send over 150 dollars each time (Pew Hispanic Center, 2003).

Not only do amounts and frequency vary, but the form which the remittances take may also vary. According to research conducted by Bustamante and Alemán (2007) it was found that remittances can be either monetary or non-monetary. Non-monetary remittances may take the form of bicycles, appliances, and clothing among other products, and are delivered to the family.

When dealing with monetary remittances, most Hispanics prefer to wire money through *Western Union*. In fact, research demonstrates that about 70 percent of all remittances sent by Hispanics occur via wire transfer (Pew Hispanic Center, 2003), but the transactions can be costly. In the first quarter of 2011, the average cost to send \$200 to Mexico was \$13.74, or 6.9 percent of the amount sent. Banks and credit unions have attempted to boost business in remittance services, but have had only limited success in competing with companies such as *Western Union* (Orozco, 2004).

A more recent competitor in the money-wiring industry is *Wal-Mart*. The company has attempted to increase business by partnering with *MoneyGram* to provide limited financial services. *Wal-Mart* has also driven down prices and even offers incentives such as discounts to wire money to Mexico around Mother's Day (Wal-Mart Stores, Inc., 2004). In addition to money-wiring services, the company is taking on the check-cashing industry by charging low fees to cash the checks of those who may not be citizens or may not have a bank account (Hamilton, 2007). Overall, this entry into the financial services market is seen as a clear response to the growing economic importance of sojourners from Mexico.

### **Mexican Sojourners**

Although remittances are sent by Mexicans of every social class, gender, and marital status, this investigation explores the budget allocation and spending patterns of Mexican male sojourners in relation to their remittances. As mentioned earlier, a "sojourner" is someone who has migrated from her/his home country and family to work or study for a period of time, whether legally or illegally, and intends on returning to the country of origin (Gentry and Mittelstaedt, 2010).

Approximately 73-94 percent of Mexican sojourners in the United States are male, and about 93 percent of them claim to not speak English well or very well (Tovar et al., 1997). Many of these sojourners are young and unmarried and choose to live in groups due to the economic advantages of such arrangements. Living in groups, they are able to pay less rent per person and provide support and companionship for each other (Bustamante and Alemán, 2007), while they live very meagerly in order to maximize remittances to family in Mexico. Most of what can be observed in these homes or mobile homes are the bare necessities and occasionally a few luxury items, but often not nearly what can be found in the average U.S. consumer household.

A few of the luxuries that these sojourners buy are calling cards which can be used to speak with family in Mexico, but can turn into a large expenditure. Many also own televisions to enjoy during their leisure time by watching soccer and Spanish soap operas. Another common activity of these sojourners during leisure time is drinking beer. For many it is a daily routine to return from work, drink, and watch television (Bustamante and Alemán, 2007).

The majority of these men work in agriculture, construction, or services and earn meager salaries. They enjoy the fact that in the United States employees are mostly paid by the hour, whereas in Mexico employees are paid by the day. This leads many sojourners to strive to work long hours in order to receive overtime pay. However, in many instances, the agricultural industry is not required to pay overtime, and thus, workers work long hours with little pay (Bustamante and Alemán, 2007).

According to Gentry and Mittelstaedt (2010), “sojourners are more likely to remain relatively unassimilated in the host country, and the choice of remittance methods and amounts sent (with the attendant effects on spending in the host country) would reflect both the lack of assimilation and the desire to maximize the amount of earnings remitted.” But the financial position of sojourners and their families change over time. It is not uncommon for a sojourner to decide to permanently reside in the new country. The implied effect is that the frequency and amount of remittances sent to the host country is altered (Gentry and Mittelstaedt, 2010). Statistically, the Pew Hispanic Center (2003) found that about 50 percent of those who have been in the U.S. for less than 10 years send remittances to their country of origin, but that statistic drops off to about 42 percent of those who have been in the U.S. 10 to 20 years, to 23 percent of those who’ve been away for 20 to 30 years, and to only about 10 percent of those who have been away for more than 30 years.

### **Budget Allocation**

The Bureau of Labor Statistics classifies expenditures into seven categories: food at home, housing, apparel and services, transportation, health care, recreation, and other (alcohol/tobacco, education, personal care, miscellaneous, etc.). On average, Hispanics tend to spend more on food and transportation than Whites (Paulin, 1998). An additional expense that is significant to sojourners and merits attention

is calling cards. Bustamante and Alemán (2007) observed that these men may spend up to 70 dollars per month solely on calling cards.

In examining the consumption of goods and services, the marketing literature classifies them into three broad categories: convenience, shopping, and specialty products (Bucklin, 1963; Holten, 1958; Murphy and Enis, 1986). These goods are categorized according to consumers' involvement/effort and risk associated with purchase of the product. Their classifications are as follows:

- *Convenience products* are low in both risk and effort. This category may include commodities, unsought items and impulse items such as grocery staples, mints, gum, cereal, etc.
- *Shopping products* require much higher effort and involve high risk. Examples may include vehicles, insurance, furniture, etc.
- *Specialty products* require the both the highest effort and the highest risk. These involve consumers who choose to only consume certain brands which oftentimes are significantly more costly. These may include imported liquor, exotic vehicles, designer clothing, or an exclusive service.

When examining savings, Carroll, Rhee, and Rhee (1999) found that savings patterns of immigrants do not resemble national savings patterns of their country of origin, and that this may be the result of varying motivations for immigration. Thus, in accordance with Gentry and Mittelstaedt (2010) that consumption reflects the desire to maximize remittances, savings patterns too would reflect that same desire. In examining the frugality of these sojourners, it must be taken into account that, "all consumers, regardless of social class, seek 'affordable luxuries'" and that lower-class or lower income consumers are actually less price conscious than other classes (Kilbourne and Gentry, 1998). Under this theory, it is therefore more likely that a Mexican sojourner has a high quality pair of cowboy boots or an imported bottle of tequila than may be suggested by strict economic theory (Donnelly, 1989).

## **STUDY OBJECTIVE**

The objective of this study is to gain a better, more comprehensive understanding of the budget allocation process by Mexican male sojourners in the United States including how their limited funds are remitted, spent, or saved. This may enable a more thorough understanding of their remittance practices because although the frequency with which remittances are sent to Mexico and the range of amounts sent are known, little is known about whether individuals prefer to send a fixed amount periodically, or if the amount varies. Variability of remittance quantities and inclination toward impulse purchases or the purchase of specialty goods are expected to have an effect on emerging marketing strategies. Also, spending patterns may reveal insights to discover search behaviors, brand preferences, brand loyalty, types of products purchased, etc. In the end, savings patterns could possibly

emerge, or the sojourner might expand upon the saving/investing of remittances in Mexico.

The information regarding the purchase of common convenience goods, such as food, could lead to opportunities for cross-promotion with related or unrelated products of higher margins, such as the luxury goods, which are desired by this particular target market. This may be accomplished through pricing, coupons, advertising, display, or other combinations of strategies. Studies have found that Hispanic consumers are very brand loyal (Longo, 1987 as referenced in Lee and Tse, 1994), thus, certain brands may be ideal for this approach. For example, a representation of these strategies may take the form of cross-promoting a brand of tequila with a brand of tortillas, with the tequila being the specialty good and the tortillas the convenience good for brand loyal consumers.

## **METHOD**

The data for this study was gathered through interviews and observational research. Concepts measured in the interviews include remittance frequency and variability, income allocation, and owned and desired products. The interviews were digitally recorded for accuracy and conducted in the Spanish language after the questions had gone through the process of back-translation (Brislin, 1970) and had been sufficiently pre-tested for clarity and effectiveness.

Qualitative research attempts to analyze and interpret phenomena based upon the meanings people assign to them. Thus, by conducting qualitative research rather than quantitative analysis, the researcher is able to better understand the reasoning and motivations behind the actions of the sojourners and not just the frequency of various aspects of these actions (Baker, 2003). Interview questions are intended to probe further discussion concerning budget allocation and lifestyle, and are of more use in determining marketing implications than merely obtaining quantitative data. It should also be noted that due to the exploratory nature of this investigation and the lack of existing research on this topic, the development of *ex ante* constructs or hypotheses to be measured in surveys or other quantitative research methods would lack a theoretical foundation.

### **Sample Selection and Information Gathering Techniques**

A total of 19 interviews (see Table 1) were conducted in a large and several small Midwestern cities consisting of 6 guiding questions that started with warm-up questions and eased into questions that probed the interviewee and led to dialogue focusing on the scope of the research (cf., McCracken, 1988). In qualitative research that has utilized open-ended interviews, a sample of around 20 interviews has been deemed adequate (e.g., Baker, 2006, De Ruyter and Scholl, 1998). In selecting participants for this study, qualifying criteria include the participants' intentions to return to Mexico at some time and the active remittance of funds.

**Table 1: Interviewees**

<b>Name</b>	<b>Age</b>	<b>Occupation</b>	<b>Years in the U.S.</b>
Juan	21	Food Service	1.5
Andrés	47	Food Service	1.5
Felipe	38	Food Service	4
Eduardo	22	Food Service	6
Jesús	27	Food Service	3
Josué	36	Food Service	10
Ricardo	24	Food Service	6
Emilio	32	Food Service	5
Pedro	37	Food Service	6
Pablo	33	Food Service	8 months
Guillermo	19	Lawn Care	3
Roberto	28	Lawn Care	7
Alonso	21	Landscaping	5
Felix	40	Janitorial Services	20
Ismael	24	Janitorial Services	5
Lupe	45	Janitorial Services	25
Manuel	24	Food Service	4
Marcos	26	Manufacturing	7
Luis	43	Painting	7

In the process of interviewing, the interviewer took note of the living conditions present in the respective interviewee's residence, including the presence of various necessities and specialty goods. Due to the possibility of the co-habitation of several men within the same dwelling, it was necessary to ask questions about items and ownership. These actions acted to supplement and verify the information attained in the actual interviews and further aid in forming conclusions.

### **Analysis**

The researcher reviewed and transcribed the audio recordings of individual interviews and evaluated common themes to enable qualitative analysis. After analyzing the individual interviews, the researcher performed inter-case analysis to compare and contrast responses across interviewees (cf., Baker, 2006). Back-translation (Brislin 1970) was used in order to accurately convey the resulting information in English.

### **Findings**

#### **Changes in Spending Habits over Time**

While most respondents, regardless of age, expressed that they lived frugally and without extra expenditures during the first couple of years in the United States, an overwhelming majority now expresses that they are less frugal and seek purchases that enable them to live better. For example, Marcos (26) has been in the U.S. for



seven years and said, *“before I only worked and received my check and sent money... but now it’s changed, I have to buy things for myself like shoes, clothes, and all that.”* This change in lifestyle from living frugally to maximize remittances to having a desire to live more enjoyably may stem from other reasons. Ismael (24) has been in the U.S. for four years and expressed that *“in the past I didn’t like to buy much, but instead saved. But then you start leaving all that behind and thinking that you might not go back.”* Ricardo (24) expressed that *“time goes by and you meet people, you go out, and you spend a little more money.”* Similar sentiments were expressed by multiple interviewees who have resided in the United States for varying amounts of time, and many determined that it took around two years to begin to change their lifestyles and spending habits. Now they shop in malls, go out to eat, and do more to find some enjoyment during their time in the United States.

### **Food Preferences**

When it comes to purchasing food, interviewees expressed that although they may be frugal in some areas, they enjoy eating well. Josué (36) stated *“when it comes to food, we really don’t hold back. We do eat well. In other things we live economically.”* This is consistent with previous studies that have shown that Hispanics generally spend more on food than other ethnic groups (Paulin, 1998).

While a certain extent of assimilation was found, respondents overwhelmingly prefer to buy Hispanic food whether it is shopping in the grocery store or going out to eat. Another prevalent choice of food was Chinese buffets. Each interviewee to some degree expressed that they enjoy going to restaurants every once in a while. Ricardo (24) shared his opinion on this sort of consumption when he said, *“here you make your money and you can buy something that you are craving and you still have a little money left to send to Mexico.”* So although Chinese buffets and Mexican restaurants may be costly, these sojourners are still able to send remittances to Mexico, even if it may not be a lot. Many expressed how much further a dollar goes in Mexico than in the United States, and thus, sending just a little is still a lot.

### **Prevalent Purchases of Convenience and Shopping Products**

Many interviewees expressed that they often satisfy their cravings for different foods. Several live within walking distance to convenience stores where they proceed to purchase sodas, candy, chips, coffee, or other impulse purchases. For instance Felix (40) expressed that about every couple of days he buys *“a soda or a juice or something that [he’s] craving.”* Similarly, Ismael (24) stated that *“at work, every time we go to lunch or break, we drink a soda or Pepsi.”* But instead of buying them in quantities, he buys them at the convenience store.

For entertainment purposes many of the interviewees had bought televisions and stereos. Although expenses like food, rent, utilities, etc. were shared between those living together, often each person bought their own electronics. According to Pedro (37), *“Each person buys their own things.”* Thus, it was observed that there were multiple televisions, stereos, and other similar items in each living space. To go along with their stereos, interviewees expressed their interest in buying CD’s, sometimes even several CD’s per month. Some interviewees would buy pirated

music that can often be found in Mexican stores for very little, while others would buy them at higher prices. They expressed that they enjoy listening to music in their free time and that they get bored listening to the same songs. So when they go to buy food or other items at a Mexican store, they can conveniently purchase a new CD or multiple CD's at the same time.

### **Connection to Mexico**

As mentioned in a previous statement by Ismael (24), as time passed he felt less that he would return to Mexico. Many of these sojourners start a new life in the United States and become more and more disconnected from Mexico with time. Studies show that contact with relatives decreases and remittances decrease as sojourners are in the U.S. for longer periods of time, sometimes to the dismay of relatives still in Mexico. For example, Juan (21) said that there are times when he has spent much of his income on non-essential items such as electronics and not been able to remit very much. When his family asked him why he had not sent much, he simply said, *"I had a lot of bills and couldn't send as much."* Hence, it is apparent that honesty and accountability are not always easy to maintain when living at long distances similar to the saying "out of sight, out of mind." However, when the sojourner is married and has a wife and children in Mexico those ties remain in-tact and they ensure that the family is taken care of.

### **Other General Findings**

Initial interviews were grouped into sojourners residing in urban areas and sojourners residing in rural areas, as it was suspected that significant differences in the budget allocation process would be found. But as the interviewing process continued, no such results were found, but rather other variables and characteristics were more of a determinant in the budget allocation process. However, in the case of those interviewed from more rural areas, it was confirmed that there were much fewer forms of entertainment available such as dance clubs, soccer games, etc., and that they had limited choices as to where they would buy food or go out to eat. Those who had a vehicle would travel to more urban areas where the selection was greater and Mexican stores were present.

Remittance quantities and frequencies were found to be variable for almost all of the interviewees, with a couple of exceptions. For example, Josué's (36) rent is always taken out of his paycheck, but then he said *"I keep a fourth of what I earn for my expenses, and three-quarters I send to Mexico."* This was not common with the other interviewees as most of them always paid their bills and made purchases before deciding how much they would send home. When Emilio (32) was asked how he decided how much to send home he replied, *"I don't decide. It's what I have left."* This appeared to be true of many of the interviewed sojourners who are balancing living expenses, emergency funds, and remittances to Mexico.

## DISCUSSION

The objective of this study was to discover the spending habits and remittance patterns of Mexican male sojourners as well as gain other insights into their lifestyles. Previous research shows that they live a simple life, but not much had been known in the past. In general, it has been assumed that they live without significant luxuries to remit maximum amounts to family, but this study suggests that is not the case. They live simply, but they seek to enjoy their time while in the United States, whether through playing sports and going dancing, or through activities as simple as listening to music or eating better meals.

While the sojourners in this study seek to maintain their relationships with relatives in Mexico, it is much more difficult at a longer distance, and with time their connection starts to dissolve, especially if they are unmarried. Once those relationships have become weaker, so also becomes the resolve to remit all that they can. At that point they begin to spend more on entertainment, clothing and food, starting a life that is just a little better than when they first arrived in the United States.

## MANAGERIAL IMPLICATIONS

Preference of Mexican goods and a willingness to travel longer distances to stores that carry purely Hispanic products while paying premium prices carries several implications for marketers. For instance, although a small section of Mexican goods may be effective for retailers in rural communities with a small population of Mexicans, the same strategy may not be as effective in larger metropolitan areas with massive Mexican populations who may have access to a variety of purely Mexican businesses. Larger retailers may explore the creation of smaller, separate stores consisting of mostly Mexican products, remittance services, phone cards, music, cell phones, etc. In doing so, these retailers may be able to gain a competitive advantage by using their already established distribution channels and could gain a much greater market share.

Additionally, the living conditions of Mexican sojourners and their spending habits appear to resemble those of other low-income consumer segments, such as university students. Thus marketers may want to explore using strategies that have proven effective with such traditional market segments for Mexican male sojourners such as advertising in areas containing high traffic of low-income consumers such as laundromats and free clinics. Also, since these sojourners may be unfamiliar with some products on the market in the U.S., it may be necessary to educate them on each product, explaining usage and the value received from such products.

## LIMITATIONS AND FUTURE RESEARCH

Although this qualitative research carries many benefits such as the richness of data obtained, it also has limitations. For example, the interpretation of the results depends upon the skill of the researcher, hence requiring the researcher to make a special effort to abandon any foregone conclusions. Also, it is difficult to generalize the data and to estimate the magnitude of the phenomena being investigated due to the limited number of interviews. Thus quantitative research may be necessary as a follow-up in order to substantiate the results before making decisions about the implementation of specific marketing strategies to target this segment (Hair et al., 2010).

Consideration must also be given to the fact that the consumer segment targeted in this research is limited to Mexican male sojourners. Although they are the majority of male sojourners within the U.S., there are sojourners from every part of South and Central America who may exhibit similar traits. It is also mentionable that interviewees came from different regions of Mexico which may exhibit cultural differences. Additionally, sojourners are not unique to the U.S. but exist in many other parts of the globe (e.g., Turkish migrant workers in Germany), hence offering fertile research opportunities elsewhere. Studies may even extend to Hispanic women and families that may exhibit similar characteristics to this consumer segment. And, as previously mentioned, this segment may also be comparable to others with low incomes.

The fact that many of these men expressed that after about two years they started to save less money and to spend more would suggest that several key changes had taken place in their lives. It appears promising to further explore the events that led to these changes. Discovering these “trigger events” may be critical to marketers who seek to capture a segment that is initially very unfamiliar with the U.S. culture and environment.

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