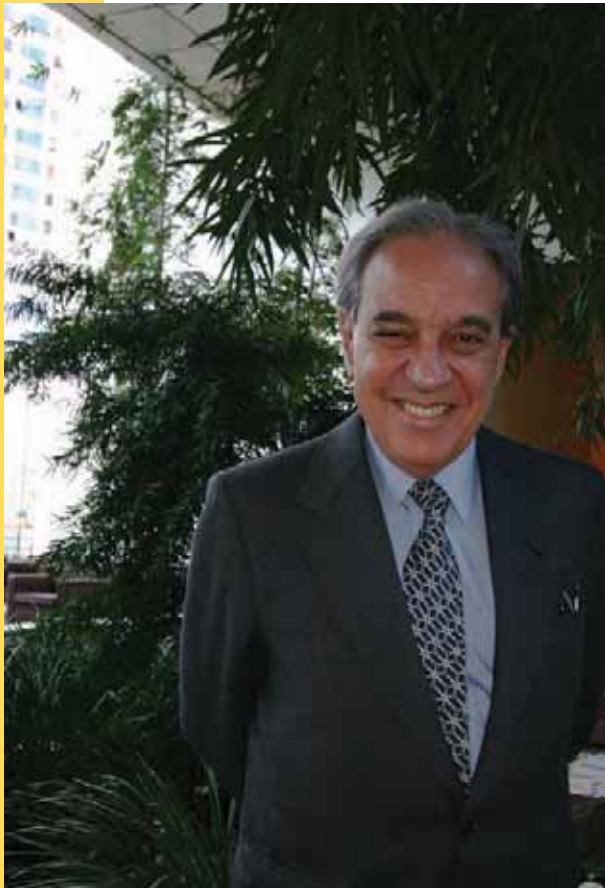


## Jório S. Gama Consul General of Brazil



# Reaching Immigrant Communities

**Jório S. Gama**, Consul General of Brazil, has New England ties that go back more than 40 years. In 1964, the Vermont-based Experiment in International Living chose him and nine other Brazilian diplomats-in-training to spend three months giving talks about Brazil and getting to know Americans in New England and elsewhere. Since then, he has served his country in many ways, including as ambassador to South Africa and as consul general in both San Francisco and Boston. He and his office offer help to Brazilians in Massachusetts, Maine, New Hampshire, Rhode Island, and Vermont. Ambassador Gama spoke recently to *Communities & Banking* about his New England constituency and answered questions about how banks might serve Brazilian immigrants better.

*Photograph by Fabienne Anselme Madsen*

**C&B:** The most recent census, 2000, indicates that there are fewer than 50,000 Brazilians living in New England. Anecdotal evidence suggests that there are many others who are undocumented and uncounted. Does your office have an estimate?

**JG:** There is no way to know. The only number we can be sure of is how many come to our office every day, and it is higher than for other consulates in Boston. In 2004 an average of 112 people per day came just to renew their Brazilian passports. We do not check to see if they have American documents.

**C&B:** Brazilians and other immigrants send money home through a variety of channels. How do you think banks could help foreign nationals with their remittances?

**JG:** People prefer other money-transfer operations. The problem is that most banks require documentation proving that the individual is here legally. The FDIC has met several times with the Boston consular community on ways to bring more people through bank doors. There is a lot of potential. In 2004, Brazilian expatriates around the world sent home \$5.6 billion, more than what soy products, our main export, brought into the country.

**C&B:** A recent Federal Reserve Bank of Boston article citing 2000 statistics said that 25 percent of remittances received in Brazil actually came from New England, mostly through nonbank money transfer.

**JG:** Well, how can immigrants use a bank for remittances without an identity card that banks will accept? Chicago banks accept a card that the Brazil consulate there issues, similar to the Mexican Matrícula Consular card. It acknowledges that the person is a citizen of Brazil and lives at a certain address in America. Permission to use such cards has to be given by the mayor of a city. We have a similar card here right now, but no Brazilians ask for it because they know banks won't accept it. Information spreads quickly in our

community. Believe me, if our I.D. card or the Brazilian passport worked for one person, everyone would hear about it.

**C&B:** New research in the summer 2005 issue of *Communities & Banking* suggests that immigrant entrepreneurs also do not use banks. Instead, they are likely to rely on savings or borrow from family and friends. How can the banking community reach entrepreneurs?

**JG:** Let me put this in context. Most of the undocumented come to make money and then go back to Brazil. The people who stay soon learn they can buy a house without being documented, but, even so, they are not used to your mortgage system. You are born in this country with a lawyer at your side and the idea you can buy a house with help from a mortgage company, but in Brazil only an official bank handles such transactions. People are not used to your system for buying a house, and the same is true for starting a business.

**C&B:** Banks are working on new financial-education programs that address differences in background and language. In the Federal Reserve's Public and Community Affairs department we hear about other challenges immigrants face. Last year Brazilian priests in Allston, Massachusetts, were so alarmed about the problems they were seeing that they advertised in the media back home to warn people not to come.

**JG:** Brazilians have varied impressions of America. Some say that it is dangerous, that you can be exploited. Others say it is the best place in the world to work your way up. In terms of how they are treated, I see a paradox. On the one hand, many businesspeople have told me that the Brazilian workers here are needed and cherished. I frequently hear Brazilian workers praised for respecting the law, working hard, and staying out of confrontations among themselves and other nationalities.

You have a few prejudiced people here. All communities do. In Framingham, there are a few anti-immigrant activists, but the state and

the Framingham town council protect and encourage Brazilians. I myself feel like I am in Brazil when I go to Framingham. Most Americans appreciate immigrants. But the other side of the paradox is that there are ways in which America treats immigrants poorly.

**C&B:** Certainly, immigrant workers are part of the economic base and are often happy to do jobs that Americans no longer want.

**JG:** Exactly. Without immigrants, the states would be in trouble, but instead of receiving all necessary support, immigrants often get the opposite, and that can be frightening. People know there could be a knock at the door one morning, and a family member could be taken to prison or deported.

This is not just a federal question. Here's a local example that really hurts. If the son of someone without documents wants to go to high school, he can. But if he wants to go to a state college, the state charges him the same price as someone from California or Switzerland. Why deliver retribution like that to people who are needed in the economy? They seem to be accepted because they provide, but roadblocks like this tell them they are not accepted after all.

If they felt their presence here was really welcomed, it stands to reason that everyone, including the financial community, would benefit. How are immigrants going to be trusting enough to open an account, to apply for a mortgage, to borrow money for a business, if they know that the next day someone might put them in jail? If they are afraid, they are not going to go to a bank and chat about their dreams—they won't even do that at the consulate. I see them waiting in line there. They keep their heads down, complete their business, and go. If states could address paradoxes like "We want you for your work but not enough to help your children through college," that in itself would make a huge difference.