

Low-income Immigrant Mothers' Use of Strategies and Supports to Develop Economic Security in the U.S.

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Key Findings:

- Immigrant mothers relied on extended family for economic security in their countries of origin (COOs)
- High cost of living in the U.S., particularly in terms of housing, was most financially stressful for immigrant families
- Mothers employed family-oriented strategies to move towards economic security in the U.S.
- Mothers used government support to bolster their families' financial well-being in the U.S.
- Families experienced both barriers and facilitators to using government supports for financial stability

Currently, one in eight individuals in the U.S. is foreign born¹, with 75% of immigrants hailing from Latin America and Asia. Children of immigrants are the fastest growing segment of children in the United States.², with nearly one in four children in the U.S. being children of immigrants³, and 90% of these children under age five being U.S. citizens, who are eligible for a variety of means-tested social welfare programs.

This brief will provide insight into 40 immigrant mothers' experiences utilizing various means-tested government programs, including child care subsidies, Head Start, Supplemental Nutrition Assistance Program (SNAP), Women, Infants and Children (WIC), and Section 8 Housing as they moved towards increased economic security. Economic security among families focuses on earnings, assets, services, and social supports necessary to meet children and families' developmental needs⁴. This brief illustrates mothers' economic security across time and borders and the financial challenges they faced in the U.S., as well as the strategies that mothers utilized to develop greater economic security, including using family-related and government supports^a.

Background

Research indicates that poverty is associated with adverse cognitive, socioemotional, and physical developmental outcomes for children⁵. Immigrant families, particularly those who have recently arrived in the U.S., tend to experience higher rates of unemployment and underemployment, lower wages, and in turn, higher levels of poverty than their native-born counterparts⁶. Approximately 27.2% of children in immigrant families who have lived in the U.S. at least 10 years live in official poverty, compared to 18.2% of children in native-born families⁷. Additionally, 47% of all children in immigrant families live below 200% of the federal poverty threshold⁸. Among all low-income children, 25% are children of immigrants⁹.

Given their higher rates of poverty, immigrant parents with native-born children are more likely to be eligible for means-tested government programs that support children and families than native-born parents. However, less than half of eligible immigrant families receive government assistance from programs like food stamps⁷. Despite this, there is limited research on how immigrant families navigate the social welfare system, and in particular, their experiences accessing government programs that support children and families.

The purpose of this brief is to illustrate low-income immigrant mothers' use of family-oriented strategies and experiences with government supports to develop of economic security over time.

^a For details on the study methodology see the data and methods box on page 3.

Economic Security over Time and Across Borders

Many of the mothers in this study migrated to the U.S for greater economic opportunities. Mothers described their economic well-being in their countries of origin (COOs) and since migrating to the United States, as well as their strategies for maintaining economic well-being.

Economic Survival Back Home

For many, their decisions to come to the U.S. were built on their hopes of earning more money to improve their own lives and that of their families. Like their predecessors in previous centuries the immigrant mothers in this study, prior to migrating, truly saw the U.S. as “the land of opportunity,” and a place where they could provide “a better life” for their children. They often described their countries of origin (COOs) as poverty stricken and places with limited employment and educational opportunities.

However, despite these mothers’ COOs being economically depressed, many mothers indicated having access to rent-free housing and the support of their families and communities in their COOs. Families’ abilities to survive financially in mothers’ COOs usually depended on money earned by other relatives, more specifically their parents. Thus, even though most mothers were unemployed in their COOs, they did not worry about housing or bills because families and communities back home often worked together to support one another in meeting basic food and housing needs. If there was a lack of food in their COOs, for example, several mothers stated that relatives or neighbors would pool resources to help each other. Despite these supports for day-to-day basic needs Latina mothers, in particular, also described having limited education and employment opportunities in their COOs.

Financial Challenges in the U.S.

Mothers contrasted these experiences of family and community support in their COOs with their current economic situations in the U.S., which often consisted of barely making ends meet. Despite coming to the U.S. to earn more money and seek opportunities, families were often unprepared for the financial responsibilities they faced in the U.S. Guadalupe, a Salvadoran mother of one, described these challenges:

“It’s hard here. In El Salvador it is easier. In my house [in El Salvador] we didn’t have light, internet, phone, car. We didn’t have anything. We didn’t pay anything for the property [because] it was the government’s. They didn’t bother us at all. The only thing we worried about was food. If you were hungry you would just go to the ocean and grab your fish and come eat it. Here you have to pay rent, light, phone, but over there at least you don’t have to pay rent because it’s your own property...”

Many mothers also voiced the hardships and stress associated with the cost of living in the U.S. They discussed the need for both parents to be employed to afford their families’ basic needs, particularly housing. Mothers also noted the economic downturn, and for some, single parenthood and sending remittances home as major contributors to their feelings of financial stress. Generally, fathers’ employment opportunities were more negatively impacted by the recession, as many of the Latino fathers, in particular, worked in construction, an industry hit hard by the 2008 recession. Consequently, in some families, mothers were the main and sometimes even sole financial contributors to the households.

The cost of housing was something that was particularly challenging for families, especially after having children. Mothers discussed how prior to having children, they lived in extremely crowded apartments sometimes with 12 or 15 others, as they worked long hours so they could earn and save a lot of money to send home. However, when they became parents many mothers and their partners moved from these fairly substandard living conditions to housing shared with only their immediate/ closest family members. Despite being glad they could offer their children better places to live, this was coupled with constant stress about

employment and making ends meet. Paola, a Mexican mother of two, commented on financial challenges related to housing:

"The United States is nice but you have to work just to pay, to pay...for everything. In other words, you have to pay for everything here, over there on the other hand, you have your own house, nobody bothers you. Here comes next month and you don't have any money to pay the rent, not over there, it's different over there. In that way it's different. It's nice here because you work and you make your money. And over there you don't have to worry about paying rent but you also don't have money."

Mothers expressed an obligation to send money back to their families. For some mothers they only did this if they had "extra" cash, while for others they continued this tradition even if they could barely make ends meet. This was particularly true among mothers like Esmeralda, whose parents sent her to the U.S. from Mexico specifically to earn money. Consequently, even though she lived paycheck to paycheck, she continued to send money back home.

Data & Methods

Using a qualitative approach, in-depth interviews were conducted with 40 low-income, first-generation immigrant mothers from Africa (n=19) and Latin America (n=21). Mothers had young children who were four or five years old and enrolled in one of three NAEYC accredited early childhood care and education programs in a large, metropolitan area. Interviews, which were 90-180 minutes in length, focused on a range of topics including: immigration experiences; parenting; choosing early childhood care and education; employment; education experiences and beliefs; health care experiences and beliefs; economic security and use of government programs; social support. The findings discussed in this brief draw from the data on economic security and use of government programs.

Data were analyzed in three rounds of coding. During the first level of coding all the interviews were

read specifically focusing on discussions related to economic security, and coding for various aspects of this construct. Specifically, 20 codes emerged including things like, "financial situation in COO", "experiences with the social welfare system", and "ideas regarding financial stability". In the next phase of coding each of these specific codes were read across all interviews. For example, using Atlas.ti, qualitative data management software tool all the excerpts of text coded as "experiences with the social welfare system" were read across all participants. What emerged were varied experiences with the social welfare system and in particular, facilitators and barriers to using government programs. In the final phase of coding, connections among each of the codes were made to provide a detailed understanding of immigrant mothers' financial stability over time and the strategies they used to maintain this stability.

Developing Economic Security

Despite the economic challenges these mothers faced following migration to the U.S. they employed strategies at the family level coupled with relying on outside government support including primarily child care support, to bolster their economic self-sufficiency as they adjusted to life in the U.S.

Family-level Strategies to Support Economic Security

Immigrant mothers used a variety of family-oriented strategies to move towards economic self-sufficiency, including spending money only on necessities, finding employment and working opposite schedules or having relatives live in the same house to limit reliance on formal child care.

At a very basic level mothers emphasized how their spending habits had changed, now only spending money on necessities. Isabel, a Mexican mother of three, for instance, claims: *"I try not to waste money on things that aren't necessary so I always have enough for the important stuff."* Maria also echoed this: *"What else, maybe*

we don't go out as much as we did when I was working, because at least on day off the three of us would go out and do things." Sana, an African mother, described how her family avoided additional leisurely activities in order to make ends meet:

"...but today everything [is different], life [is] expensive and we [are] not the family that buy[s] everything outside. We [are] not going to restaurants. Everything I cook [for] my kids. I cook as much [as] I can to make sufficient the income my husband make[s]."

In addition, contrasting traditional gender roles in their COOs many mothers sought employment in the U.S, and embraced their abilities to financially contribute to their families' well-being. Given the need for both parents to work, many families worked opposite schedules in order to limit their child care expenses. Paola, a Mexican mother of two, for example, expressed how she spent fewer hours with her children due to her tight work schedule:

"Since we are hardly here, we're always working. Only now he stays with the kids and I'm going to work. So I'm hardly with them, I only come a little while and stay a little while with them. From there I go to work and after that no... and he stays with the kids."

Desta, an Ethiopian mother, also described how she had to work seven days a week in order to make ends meet and therefore, her husband was unable to work full-time as a cab driver because he needed to watch the children.

Finally, many families sacrificed privacy in order to save money by living in smaller living spaces with family members and roommates. Isabel, for example, had her brother move in with her so that he could help with child care when she was at work:

"Yes, right now the brother that came with me initially. We lived together, he brought his wife, moved out and now that his wife is gone he lives with us again. He helps me with rent, food and takes care of the girls in the evenings."

These mothers, in an effort to move towards economic self-sufficiency, made many sacrifices in order to adjust to life in the U.S. Their perception of what life was like in America changed as they began to understand the realities associated with surviving with limited resources.

Use of Government Supports to Development Economic Security

Using family-oriented strategies was not enough to develop economic security among many of the immigrant families in this study. Consequently, mothers turned to government support to bolster their economic well-being. In particular, all of the mothers used some form of government child care support, including both Head Start and child care subsidies. These supports were particularly important because many mothers were employed (n=30) and all had vested interest in their children learning English prior to beginning kindergarten. In addition, many mothers used other government assistance programs including: Women, Infants and Children (WIC), Supplemental Nutrition Assistance Program (SNAP) formerly food stamps, Medicaid, and Section 8 Housing vouchers. However, use of this assistance was shaped by mothers' abilities to navigate the U.S. social welfare system, their documentation status, as well as their ideas about using government support. Consequently, mothers experienced both facilitators and barriers to using government assistance programs.

There were several facilitators that aided mothers' access to government assistance, and specifically child care subsidies. Overall, immigrant mothers used social and organizational connections to seek and secure government programs. In many cases, both Latina and African immigrant mothers voiced the need to self-advocate and take initiative by *asking* for themselves, rather than relying on others to provide the necessary

information. It was evident that the majority of these mothers recognized the importance of being active participants in the process of developing economic security.

Facilitator 1: Use of social connections. First and foremost, mothers utilized social connections, including family and friends to learn about various programs as well as to find support for completing enrollment paperwork. Latinas, in contrast with African mothers were more apt to ask acquaintances from their local, linguistic and ethnic communities about locating available resources. Sometimes social connections were used to not only *find* a program, but also to procure and complete the necessary paperwork to *enroll*. Sofia, a Salvadoran mother of two learned of DC Healthcare Alliance, a public healthcare program for District of Columbia residents, from her aunt who took her there to apply.

"When we had [my daughter] I already had Medicaid, the DC [Healthcare] Alliance. Since I came here I had that. I applied because my aunt took me there to the clinic."

However, many African mothers recognized the lack of assistance when they arrived to the United States and thus, decided to offer as much help as possible to new immigrants. Halima, an Egyptian mother of four, would take several of her newly arrived friends to complete the necessary paperwork to receive government support.

These mothers recognized the importance of helping each other access the American system, perhaps because of the difficulties they encountered upon their arrival to the United States.

Facilitator 2: Use of organizational connections. Utilizing organizational connections was common among many mothers. In particular, mothers often accessed programs through other programs. For example, many of these women received knowledge about government programs such as Medicaid and SNAP through their access to WIC. They received knowledge about WIC during their pregnancies or in hospitals following the births of their children. In other words, government assistance that many of these families already received, such as WIC, served as gateways to other programs. Valeria, a Mexican mother of two, highlighted her experience at a local health clinic in her neighborhood:

"At the clinics--when they were attending to me at my son's clinic. They told me there to apply for insurance and every time I would renew the insurance they would ask me if I wanted to apply for the food stamps and they would let me know what documents I needed."

In addition to relying on WIC as an entry point to other services, mothers discussed utilizing ties with various organizations including social service programs, free clinics and hospitals around their neighborhoods to gain information about services. Sometimes this information was gleaned from interactions with individuals such as social workers and pediatricians, while in some cases parents learned about programs from flyers that were posted in public agencies, clinics and organizations in families' neighborhoods. Perla, for example, learned of Early Head Start through a flyer in an office:

"But I had a worker from Healthy Families she would visit me once a week. Once a week good lady she gave me a lot of support. I found out through a flyer for first time moms. The flyer said if you are first time mom call this number and I called and asked for information. I always get information and I read it and make note of the number if I need it. She would come visit me when I was pregnant it's through Early Head Start."

African mothers tended to utilize more organizational connections, which may reflect how they arrived in the U.S. Most of the African mothers in this study were documented, and thus were not nervous about deportation as they interacted with various community organizations. In addition, some of the African mothers who were refugees were provided many organizational connections when they arrived in the U.S., which they maintained for informational support as their children grew.

As a result, through taking initiative and self-advocating, these mothers turned to social and organizational connections as primary facilitators to accessing government programs.

On the other hand, barriers to accessing government support were both personal and structural. Personal barriers included a lack of language and knowledge about how to access appropriate information, as well as misunderstandings and fear of the American system and a strong sense of pride and personal ethics regarding dependence on the American government. Structural barriers included challenges with paperwork and staff.

Barrier 1: Limited and incorrect knowledge of programs. Primarily, many parents faced multiple obstacles to locating and accessing certain government programs including child care subsidies and SNAP. Many simply did not know about these programs—this gap in knowledge about these supports may be an experience that is more common to immigrant parents than native-born parents-- as Juliana described:

“...since the beginning I didn’t know anything about the help that the government gave. When you start here you think that one doesn’t have the help of the government for being an immigrant. My son grew up without the help of the government. So we paid for everything with our salary...”

Some mothers were unaware of any government assistance and seemed oblivious to some of these programs. Serwa, an African mother, for example, did not know that she could apply for SNAP.

Mothers also described experiences that indicated they often did not have current and correct information regarding seeking government assistance. Camila, a Mexican mother of two, acknowledged that many immigrants might not know where to go and are afraid to seek out information on their own:

“I think that, sometimes they don’t know where to find the help. The help they need with some support, help from the government. Sometimes the people know but they are scared because they are immigrants. They are scared that they’ll get turned away. I think that’s why. They don’t have the information to know where to go.”

Many mothers were not provided with necessary information regarding child care subsidies, and some experienced a sense of fear of even *asking* because they believed they would get turned away or would become too dependent on the government. Several mothers expressed a fear of dependency on the American government. Viviana, a Salvadorian mother of four, reiterated how her mother warned her to not take any money from the American government, including child care subsidies, because she would be obligated to pay it back:

“My mother was the one who called me, she said she is going to be helping me and I am not going to ask for Food Stamps, so you swear to this country you are not going to be a responsibility for the government. You have to work, because this money, eventually they say this money is for United States of Americans not for immigrants. So it is one of the questions they ask over there so they can be denying you or it depends on who is asking you.”

Other obstacles mothers encountered were misunderstandings regarding eligibility for government programs altogether. Some mothers were concerned about utilizing certain government support for child care including vouchers because they believed it would affect their ability to be awarded a Green Card. Therefore, misunderstandings about the American system as well as fear acted as barriers, thus limiting access to government assistance.

Barrier 2: Personal ethics. Many mothers expressed a strong sense of justice when it came to what they believed was abuse of the system. Guadalupe expressed her concerns:

"There are many families that receive [food] stamps but they are fine financially. There are other families that need more. There are many families that have enough to give their children food but they still get stamps and I think that is not right."

Some mothers were reluctant to utilize assistance for which they were qualified because of their compassion for others. Despite the economic difficulties they faced, mothers exhibited a sense of pride and compassion for those whom they believed needed government support more than they did. Many, like Sofia, acknowledged that other people may need the help more than they did, so it would be unfair for them to apply for certain types of assistance.

"I don't think that this is fair because supposedly this is help for people that don't have any type of income and that is the reason why I cancelled it because we didn't need it. Sure it is amazing to receive \$375 a month I mean who wouldn't want that but you have to think about how unfair it is that there are many people that don't have food and maybe they are denied because there aren't enough funds to help them. I think that the help is excellent."

Barrier 3: Paperwork and documentation. Even when these mothers did have the knowledge and skills to seek out government assistance, many came up against structural barriers to receiving support. Unique to immigrants, and particularly Latinas, were challenges related to providing appropriate paperwork, specifically residence documentation, in order to qualify for government assistance. Many families lacked the necessary proof of residence documentation, whether it was because they were undocumented or they lived under informal leasing contracts. Not having enough paperwork was a barrier for Isabel who stopped seeking child care assistance because she was overwhelmed by the demands for appropriate paperwork:

"I actually went once, a long time ago when my daughter was really small and I had stopped working for a year. But they asked me for so many things, I took a lot of documents because a friend told me what they asked her to take. I took all the things she told me and they still asked me for three letters from neighbors or family members, a letter stating why I left my job, just a bunch of papers. I told them I had left my job months before and I couldn't just pop back in and ask for a letter. I was helped by someone that spoke Spanish and all they told me was "bring the papers but chances are you won't get approved" so I figured, what's the point if they're not going to approve me."

Mothers also continuously expressed the inconvenience of the entire application process to gain access to government assistance, such as the number of appointments one has to attend, which can be difficult due to work schedules. Stacey, for instance, described how time consuming it was to receive and use WIC vouchers:

"I was receiving WIC, but now I am not because I don't have time to go there. Like you have to go there and get it and go to the store and buy certain things-it was too much."

For these mothers, their frustrations with paperwork and documentation acted as barriers to accessing and securing government support.

Barrier 4: Discrimination. In some cases, when documentation was not a major inhibitor, mothers felt subject to discrimination. Most faced problems in the application process or had communication problems with caseworkers. For example, a few mothers felt targeted as immigrants when they experienced rude and intolerant staff while attempting to gain access to government assistance. Aster, an African immigrant, explained how she refused to ask for government assistance because of her past negative experiences:

"No, they are very nasty people—your dignity is like, and I don't want to be in that situation. I never been, never, never, never in my life on food stamps, this time...If you are a foreigner they have to give you a hard time."

Some families felt a lack of respect based on their foreign-born status.

Overall, immigrant mothers used various facilitators to access government assistance, yet the process posed several challenges for many of them. Both personal and structural obstacles compounded with being in a new country made the process of navigating through the U.S. system that much more difficult. Nevertheless, these mothers were able to succeed in moving towards economic security by gaining government support for their families through various resources.

Conclusions

- **Immigrant mothers experienced a period of adjustment in relation to limited family support in U.S.**
Mothers were accustomed to the helping hands of family members in their COOs and felt unprepared for being solely responsible for their families' economic security upon migrating to the U.S.
- **Cost of living, particularly housing, greatly contributed to mothers' stress regarding economic security as they adjusted to life in the U.S.**
Many mothers faced economic stress because they felt it was difficult to make ends meet, particularly in terms of housing, which led some families upon their initial arrival in the U.S. to live in over-crowded housing units.
- **Immigrant mothers used individual- and family-level strategies to adjust to financial demands in the U.S.**
Mothers spent money only on necessities and in contrast to traditional gender roles in their COOs, began employment outside the home, often working opposite schedules from their husbands in order to limit spending money on formal child care.
- **Immigrant mothers utilized government supports in the U.S. to bolster their economic security**
Mothers turned to government supports, specifically child care supports, because they were employed and had a vested interest in their children learning English prior to kindergarten enrollment.
- **There were numerous barriers and facilitators to immigrant mothers' navigation of the social welfare system in the U.S.**
Limited and incorrect knowledge of programs, personal ethics, issues with documentation and discrimination were barriers to navigating the system. On the other hand, social and organizational connections acted as facilitators for many mothers.

Implications for Practice, Policy, & Research

- **Offer support and information to immigrant families regarding navigating U.S. society**
Many immigrant mothers lacked the knowledge of how to access services. Given this, organizations that work with immigrant children and families should focus on providing information and support sessions for immigrant families.
- **Utilize immigrant families' social and organizational networks to disseminate information**
Policy makers and programs should utilize immigrants' social, organizational, and geographic connections to provide immigrant families with important information regarding child and family services to support economic security.
- **Use other methods to determine residential eligibility**
Immigrant mothers expressed concern and frustration of providing necessary documentation to access services. Thus, programs and policy makers could consider other methods of determining residential eligibility for certain government programs.
- **Further qualitative and quantitative research needed**
Future research should explore the experiences of diverse immigrant groups as they use supports and strategies to develop economic security. Understanding the differences and similarities across immigrant populations from various COOs will help policy makers and practitioners create more effective supports for immigrant families as they develop economic security.

Endnotes

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