

THESIS

2

(1990)



3 1293 01399 4607

**LIBRARY**  
**Michigan State**  
**University**

This is to certify that the

dissertation entitled

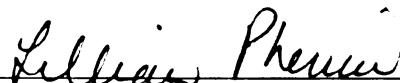
PERCEPTIONS OF FINANCIAL EXPLOITATION AND RESOURCE  
EXCHANGE WITHIN HISPANIC FAMILIES

presented by

Yolanda Monica Sanchez

has been accepted towards fulfillment  
of the requirements for

Ph.D. degree in Family and Child  
Ecology

  
Major professor

Date 1/11/94

PLACE IN RETURN BOX to remove this checkout from your record.  
TO AVOID FINES return on or before date due.

DATE DUE	DATE DUE	DATE DUE
DEC 06 2003		

**PERCEPTIONS OF FINANCIAL EXPLOITATION AND  
RESOURCE EXCHANGE WITHIN HISPANIC FAMILIES**

**By**

**Yolanda Monica Sanchez**

**A DISSERTATION**

**Submitted to  
Michigan State University  
in partial fulfillment of the requirements  
for the degree of**

**DOCTOR OF PHILOSOPHY**

**Department of Family and Child Ecology**

**1994**



## **ABSTRACT**

### **PERCEPTIONS OF FINANCIAL EXPLOITATION AND RESOURCE EXCHANGE WITHIN HISPANIC FAMILIES**

**by**

**Yolanda Monica Sanchez**

**The purpose of this research project was to explore perceptions within the context of Hispanic families as they relate to consideration of exchanges and resources (financial and others), in an effort to determine how they were perceived and whether they were perceived as exploitative by the individuals within the family.**

**The results of the quantitative data suggest that Hispanic families did not perceive exchanges between individuals and within their families as having positive value. It also appears that there is a perceived notion that there is a similarity to other Hispanic families in terms of how they manage their finances, and a difference from non-Hispanic families.**

**The results of the qualitative data suggest that Hispanic families perceived exchanges between individuals and within their families as having positive value, offering a contradiction to the quantitative data. Thus, this research serves to underscore the significance of the need for more qualitative research directed at identifying the dynamics within Hispanic families. Due to the importance of interpersonal relationships between Hispanic family members, an indepth interview allows for more dialogue and information.**

To Paul, my companion on a path that led us to where we need to be,  
and to Leticia, the light of my life.

## ACKNOWLEDGMENTS

This study could not have been completed without the help of the following persons who were a vital part of this process.

Sincere gratitude is due to Dr. Lillian Phenice, Professor, academic program advisor, and dissertation director, for her constant and continuous vital support, encouragement, and affirmation during the entire course of my graduate study. She is committed to the belief that students are most familiar with what they need and her actions have always reflected support for my efforts, while at the same time offering insight, recommendations, and encouragement. She is also responsible for facilitating financial support which enabled me to expedite my educational process. For all she has done I am ever grateful. Without her, this process would have been far more difficult.

Sincere thanks is extended to my dissertation committee: Dr. Dennis Keefe, for sharing his insight and valuable comments and suggestions; Dr. Larry Schiamberg for support of my research topic and for his valuable comments and suggestions; Dr. Sharon King, for understanding the significance of my topic and my commitment to the elderly, and for her unending support and encouragement; and Dr. Francisco Villarruel, for encouragement, support, and insight.

I thank and appreciate Paul for his support throughout my studies, and for encouraging my development and growth while recognizing the ultimate outcome and yet sharing with pride my accomplishments. To Leticia, who never doubted and always accepted the role of a graduate student's daughter while seldom complaining. To my family of origin for instilling the value of education.

To a vital support system: Karen Veenendaal, for guiding me through difficult hours of discussion in relation to my topic and assisting in gaining clarity; Pat Richey, who took an 80-year-old-looking woman and helped her look 31 again by ordering the data; Debra Dawsey, for clerical assistance and a sense of humor; and finally, Tish Vincent who, in countless ways, was and is the ultimate support in my life.

## TABLE OF CONTENTS

TITLE	PAGE
LIST OF TABLES . . . . .	viii
CHAPTER I: INTRODUCTION AND STATEMENT OF THE PROBLEM . . . . .	1
Background of the Problem . . . . .	5
Theoretical Framework . . . . .	7
Overview . . . . .	11
CHAPTER II: REVIEW OF LITERATURE . . . . .	13
Social Exchanges . . . . .	15
Hispanic Families . . . . .	15
CHAPTER III: DATA COLLECTION PROCEDURES . . . . .	21
Subjects . . . . .	21
Research Design . . . . .	24
Operational Definitions . . . . .	25
Financial Exploitation . . . . .	25
Perception . . . . .	25
Elderly Individual (Elder) . . . . .	26
Family . . . . .	26
Majority Culture . . . . .	27
Minority . . . . .	27
Hispanic . . . . .	27
Selection and Description of Instruments . . . . .	28
Demographics . . . . .	28
✓ Financial Management . . . . .	28
Family Relationships . . . . .	29
✓ Cultural Values . . . . .	29
Family Contact and Proximity . . . . .	30
Q-Sort . . . . .	30
Data Analysis . . . . .	33
Research Questions . . . . .	34
Hypotheses . . . . .	34
Basic Assumptions . . . . .	35

<b>CHAPTER IV: ANALYSIS AND DISCUSSION OF RESULTS . . . . .</b>	<b>38</b>
Profile of the Participants . . . . .	38
Researcher's Comments and Reactions . . . . .	39
Household Composition . . . . .	39
Researcher's Comments and Reactions . . . . .	40
Rooms in Household . . . . .	41
Researcher's Comments and Reactions . . . . .	41
Financial Behaviors . . . . .	42
Researcher's Comments and Reactions . . . . .	42
Researcher's Comments and Reactions . . . . .	43
Hypothesis 1 . . . . .	47
Researcher's Comments and Reactions . . . . .	49
Family Relationships . . . . .	49
Hypothesis 2 . . . . .	54
Researcher's Comments and Reactions . . . . .	55
Cultural Values of Other Hispanic and Non-Hispanic Families . . . . .	55
Hypothesis 3 . . . . .	58
Researcher's Comments and Reactions . . . . .	59
Q-Sort . . . . .	59
Hypothesis 4 . . . . .	60
Hypothesis 5 . . . . .	60
Hypothesis 6 . . . . .	60
Researcher's Comments and Reactions . . . . .	64
Additional Information . . . . .	65
How the Respondents Answered the Statements . . . . .	65
Discussion of Findings of Additional Information . . . . .	67
<b>CHAPTER V: SUMMARY, CONCLUSIONS, AND IMPLICATIONS . . .</b>	<b>70</b>
Review . . . . .	70
Descriptive Conclusions . . . . .	72
Limitations of Research . . . . .	73
Implications for Future Research . . . . .	74
Implications for Practical Use . . . . .	76
<b>APPENDIX A: PARTICIPANT CHARACTERISTICS . . . . .</b>	<b>78</b>
<b>APPENDIX B: FINANCIAL MANAGEMENT . . . . .</b>	<b>79</b>
<b>APPENDIX C: ASSESSING AND PREVENTING FINANCIAL EXPLOITATION . . . . .</b>	<b>81</b>
<b>APPENDIX D: FAMILY RELATIONSHIPS . . . . .</b>	<b>82</b>
<b>APPENDIX E: CULTURAL VALUES . . . . .</b>	<b>84</b>
<b>APPENDIX F: CONTACT AND PROXIMITY . . . . .</b>	<b>86</b>

<b>APPENDIX G: Q-SORT</b> . . . . .	<b>89</b>
<b>APPENDIX H: CONSENT FORM</b> . . . . .	<b>90</b>
<b>APPENDIX I: PARTICIPANT DEMOGRAPHICS</b> . . . . .	<b>91</b>
<b>BIBLIOGRAPHY</b> . . . . .	<b>92</b>

## LIST OF TABLES

NUMBER	TITLE	PAGE
3.1	Sex of respondent . . . . .	22
3.2	Preferred language use of respondent . . . . .	23
3.3	Reliability analysis on health variable . . . . .	31
3.4	Reliability analysis on neighbor variable . . . . .	32
3.5	Reliability scales on self variable . . . . .	32
3.6	Methods used in analysis of data . . . . .	37
4.1	Resident status . . . . .	38
4.2	Profile of living arrangements . . . . .	40
4.3	Number of rooms in household . . . . .	41
4.4	Elderly self-management of finances . . . . .	42
4.5	Others who manage an elderly person's finances . . . . .	43
4.6	Managing finances for relatives . . . . .	44
4.7	Financial Exchanges Group 1 (23-59) . . . . .	45
4.8	Financial Exchanges Group 2 (64-93) . . . . .	45
4.9	Financial exchanges by age . . . . .	45
4.10	Financial exchanges testing for sex of respondents . . . . .	46
4.11	Exchanges testing for language preference . . . . .	46
4.12	Visitation/contact with family . . . . .	47

4.13	Visitation/contact with family per week . . . . .	47
4.14	Visitation testing for age . . . . .	48
4.15	Contact with family maintained . . . . .	50
4.16	Adult children obligation . . . . .	50
4.17	Parent obligation . . . . .	51
4.18	Adult children's obligation to care for parent . . . . .	51
4.19	Adult children who care for their parents . . . . .	52
4.20	Obligation testing for age of respondents . . . . .	53
4.21	Obligation testing for sex of respondents . . . . .	53
4.22	Obligations testing for language of respondents . . . . .	54
4.23	Perceptions of financial management: personal vs. non-Hispanics . . . . .	56
4.24	Perception of financial management: testing for sex of respondents . . . . .	56
4.25	Perception of financial management: testing for language of respondents (Hispanic vs. non-Hispanic individuals) . . . . .	57
4.26	Perception of financial management: testing for age of respondents . . . . .	57
4.27	Rank order of variables by individual Hispanics (micro) . . . . .	61
4.28	Rank order of variables for respondents' families (meso) . . . . .	62
4.29	Rank order of variables for other Hispanic families by individual Hispanics (exo) . . . . .	62
4.30	Rank order of variables for non-Hispanic families by individual Hispanics (macro) . . . . .	63
4.31	Summation of findings . . . . .	69



## **CHAPTER I**

### **INTRODUCTION AND STATEMENT OF PROBLEM**

Changing demographics resulting in dramatic increases in the Hispanic population and Hispanic elderly in the U.S. have served to focus attention on the needs of these populations. The lack of empirical studies in the area of financial exploitation and specifically in relation to Hispanic elderly, reflects the need to conduct research that exceeds earlier simplistic formulations of Hispanic families.

There is a need to focus on exploring perceptions within the context of Hispanic families as they relate to consideration of exchanges and resources (financial and others). This is important in that these efforts may assist in determining how exchanges are perceived and whether they are perceived as exploitative by the individuals within the family. This information is vital and may assist in identifying and understanding the needs of Hispanic families, as well as Hispanic elderly. It is important that we begin to gain a clearer understanding of exchanges and interactions within the context of these families in an effort to understand the significant implications for service access and service delivery.

There are now more than 27 million people aged 65 and older in the United States. This group represents the fastest growing age group in the U.S. population. Projections reflect that by the year 2050, individuals over the age of 65 will account for 22.9% of the population in the United States (U.S. Bureau of the Census, 1991). Brotman (1992) reports that life expectancy at birth is expected to increase. Newborn males in 1991 have a life expectancy of 70.7 years and newborn females are expected to live 78.3 years. By the year 2005, the life expectancy is expected to increase an

average of 10 years. These changes necessitate that we consider the issues relevant to this population and that we design research to gain an understanding of the problems specific to this population.

Within the past decade, concern for the elderly has been a result of a larger number of people living longer, and we have witnessed increased research attention to the problems of the elderly (Stearns, 1985). One area of interest that is currently receiving attention is the research area dealing with elder abuse. Elder abuse is not a new phenomenon and certainly predated modernization in Western culture and may, in fact, have been more serious in the premodern past than in recent times. The recurrent theme of intergenerational conflict appears to have gone through three cycles in the past several centuries. In the 17th and 18th centuries, concern about conflict with respect to one's elders appears to have been dominant. In the 19th and 20th centuries, despite interest in family problems, there was less concern for elders and we began to see the devaluation of aging.

Within the context of the study of elder abuse is the need to research the increasing incidence of financial exploitation. Financial exploitation includes the stealing of cash or personal belongings, the unauthorized sale or transfer of property or the withholding of life necessities, despite adequate and available resources. Exploitation may involve coercion or manipulation, threats, intimidation or promises of lifelong care and devotion (San Francisco Institute on Aging, 1987). Although it is difficult to determine the prevalence of financial exploitation, indications are that it is the fastest growing form of abuse against the elderly.

There are many complex factors involved in dealing with the phenomenon of financial exploitation and elder abuse ranging from difficulty with definitions to difficulty with etiology. The problems are difficult to understand. When these problems are considered in relation to Hispanic elderly, the issues are further complicated by specific cultural dynamics within Hispanic families. Contributing to this complexity is the shortage of empirical studies on the Hispanic family. As noted by Ramirez and Arce (1981), this shortage presents difficulty in determining the expected roles that individuals, especially the elderly, play within families. Therefore much remains at the conjecture and recitation level of old work and stereotypes with few hard facts. This problem is further complicated by the fact that the Hispanic population is not homogeneous, but composed of numerous Spanish-speaking ethnic groups, whose cultural origins are rich and diverse and each group maintains distinct intergenerational and acculturation characteristics. For the purpose of this project the term Hispanic will be used interchangeably and will refer only to groups of people who have a Mexican or Mexican-American heritage.

Dramatic changes in demographics reflect major changes in the composition of the population in the United States. A major finding of the 1991 census report on the Hispanic population in the United States indicated a large increase in this segment of the population. As recently as 1980, Hispanics made up 6.4% of the total U.S. population. By 1988, they had increased by 34 % (five times the population growth rate in the United States) to 8.1% of the population (19.4 million). By the year 2000, Hispanics are projected to total 29 million (10% of the total population), and by 2020 they will be the largest minority group (National Council of La Raza, 1992).

In spite of the increases in the Hispanic population, data on Hispanics have not been routinely collected and tabulated. This results in limited information and great speculation. Many of the data on Hispanics are incomplete, inconclusive, and often outdated. Federal agencies have not historically separated and analyzed data on Hispanics, and few provide information or separate analyses of Hispanic subgroups.

In relation to Hispanic elderly, the need to separately analyze and report data on the Hispanic elderly is vital for they are one of the fastest growing segments of the elderly population. It is projected that the Hispanic elderly may quadruple by the year 2020 (Andrews, 1989). More significantly, the 85 and older segment of this Hispanic group is growing at an even faster rate than that of other age categories of the elderly in the group as well as elderly persons in the United States in general (Gallegos, 1991).

Minority status, coupled with age, makes this group doubly disadvantaged. Lacayo (1982) suggested a triple-jeopardy status based on the high percentage of Hispanic persons who have an annual income less than the poverty level, are members of a minority group, and are old. Guttman and Cuellar (1982) used the phrase "multiple jeopardy" to describe other disadvantages, such as lack of education and poor health. Historically, Hispanics have experienced discrimination and racism and, as a result, the Hispanic elderly population has faced greater educational and employment barriers than have persons from other elderly groups. These jeopardies reinforce the significance of investigating issues related to this population in an attempt to better understand these problems.

### Background of the Problem

The first evidence that elderly persons were being physically abused, neglected, and exploited appeared in the social science literature of the late 1960s. It is important to note that this attention occurred with the increased prevalence of child abuse and domestic violence. Estimates in the United States are that about 3.2% or 2.5 million elderly are abused annually (Schlesinger & Schlesinger, 1988). The House Subcommittee on Health and Long Term Care reports that one out of every 20 older Americans may be a victim of abuse each year (NCLR, 1990). Zborowsky (1985) points out that the number of older people vulnerable to abuse, neglect, and exploitation has continued to increase along with the general increase in the United States' population aged 65 and older.

The National Aging Resource Center on Elder Abuse (1990) reports that neglect accounts for 32.2% of all reported cases, physical abuse for 26.3%, and financial exploitation for 20.0% of all reported cases of abuse. The remaining 23.8% are classified under varied categories. However, the accuracy of the statistical reporting is difficult to ascertain. Due to inconsistencies in reporting elder abuse, it is difficult to know the exact incidence. There is a strong indication that statistical information on the incidence of elder abuse is representative of the cases that are identified in a reporting system and does not represent cases that are never reported, although suspected. There is, however, evidence of elder abuse occurring and indications are that it is increasing at an alarming rate. In support of the incidence of elder abuse, Pepper (1985) reported that of all adult abuse cases investigated annually, 82% involved elderly persons.

Most literature addressing elder abuse does not distinguish and separate physical abuse from neglect or exploitation. Rather, these are often categorically considered under an umbrella statement without much distinction between the different forms of abuse. The umbrella statement usually refers to self or other inflicted suffering unnecessary for the maintenance of the quality of life for the older person (Johnson, 1986). Abuse defined as financial exploitation and the subsequent effects have seldom been considered independently. Yet, there has been an alarming increase in its prevalence and it is fast becoming the crime of the 1990s (New York Times, 1991). Investigators, prosecutors, and social service agency officials say there are signs that money and property are being stolen by trickery and coercion from the elderly at a disturbing rate and presumably a large portion is being committed by family members. Descriptive research data supporting these allegations and experiences have unfortunately not been documented. What is available is often limited to hearsay evidence, if available at all.

There are few empirical studies on the specific subject of financial exploitation as a separate and distinguishable entity. Sengstock and Barnett (1984) addressed financial exploitation (e.g., theft or misuse of property and finances), and reported an incidence in 50% of respondents. Officials working with statistics on elder abuse report that more than 80% of such cases never come to light. Information that currently exists is widely distrusted by officials.

There are many factors involved in dealing with abuse of older persons. Problems arise in defining and documenting financial exploitation as an abuse phenomenon. Incidence rates and prevalence data have been difficult to establish due,

in part, to the social stigma surrounding this problem. The public and professionals have difficulty in recognizing the phenomenon of financial exploitation, as well as difficulty in maintaining a consensual operational definition of financial exploitation (Myers & Shelton, 1987). However, it appears there is consensus that elder abuse within the context of the family does occur. Furthermore, it is often rooted in exchange and interactions within and between family members. Moreover, there is a need for these studies to be conducted by researchers who are familiar with the language and who are sensitive to the culture. This project was undertaken in consideration of these issues and undoubtedly has served the purpose of reinforcing for the researcher the need for continued work and contribution on issues specific to Hispanic elderly.

### **Theoretical Framework**

One of the problems in studying financial exploitation is that the theoretical foundations utilized have often been broad in nature and have drawn on the auspices of elder abuse. This failure to recognize the distinctness of exploitation and the nature of interactions within a heterogeneous population has resulted in a limited understanding of this phenomenon. Likewise, one of the greatest obstacles facing researchers in the area of ethnic and minority research has been a lack of theoretical integration, recognizing the special problems involved in conducting research on ethnic minorities. In investigating perceptions of exchanges of resources and services within the context of the Hispanic family, it becomes necessary to develop a theoretical explanation that may consider the nature of the interactions and transactions within a cultural milieu.

Considering interactions within and between families, social exchange postulates that in a relationship people seek to maximize their rewards and minimize their losses or

punishments. These are voluntary social actions that are contingent on rewarding reactions from others. They cease if the actual or expected reactions are not forthcoming. All social exchange involves mutually held expectations that reciprocation will occur.

Social exchange is based on the notion that social interaction involves the exchange of rewards and punishments between at least two people. Blau (1964) made a significant contribution on the nature of exchange and its relation to social life. He viewed exchange as central in social life. Individuals are assumed to possess basic needs, motives, interests, and goals which can be fulfilled throughout social interaction. When an individual gives services to another, the person is obliged to give the latter in return. Blau reported that social exchange tends to engender feelings of personal obligation, gratitude, and trust.

Boulding (1972) focused on the ramification of social exchange when he developed his theory of the grants economy. According to Boulding, an exchange occurs when there is an exchange that is reciprocated. On the other hand, a transfer refers to a situation where there is an exchange but no reciprocation and differs from an exchange in that it is usually multi-party. According to Boulding, exchange is conditional while reciprocity is formally unconditional, although exchange almost always develops out of reciprocity.

When one considers the family environment, it is often considered to be the most critical to human development. Consideration of kin and family networks as vital to the family system is important, in that interactions within and between social systems often reflect the family's openness or closedness to the environment and are necessary to



ensure interfamily resource exchange. In particular, when one considers Mexican American families, the notion of familism is vital to this consideration. Familism, in this context, refers to a strong and persistent familistic orientation with consistent preference for relying on the extended family for support as the primary means for coping with emotional stress (Ramirez & Arce, 1980). Comparing Mexican Americans, Anglos, and Blacks, Mindel (1980) found that Anglos maintained the lowest level of extended familism and Mexican Americans the highest. Other studies have found that they engage in a unique sort of "resource specialization" (Baca-Zinn, 1990).

In consideration of the concept of familism in Mexican American families, Bronfenbrenner's (1979) ecological perspective provides a relevant framework for understanding dynamics within Hispanic families. Bronfenbrenner proposed that an ecological environment is conceived as a set of nested, interrelating structures each inside the next. The innermost level is the immediate setting containing the developing person. The next level requires looking beyond single settings to the relations between settings. The third level evokes a hypothesis that the person's development is profoundly affected by events occurring in settings in which the person is not even present. Finally, the ecological perspective recognizes that the complex of nested, interconnected systems is viewed as a manifestation of overarching patterns of ideology and organization of the social institutions common to a particular culture or subculture.

Bronfenbrenner (1979) defined the **microsystem** as "a pattern of activities, roles, and interpersonal relations experienced by the developing person in a given setting with particular physical and material characteristics." Critical to this definition is the term "experienced," in that it accounts for objective properties and the way in which these are

perceived by the person in that environment. Consideration of the microsystem is particularly relevant to this study in that activities, roles, and interpersonal relations as experienced and perceived by the individual may be reflected in behaviors or values.

The phenomenological view which allows for perception, knowledge and attitudes is also relevant at the mesosystem. Bronfenbrenner describes this as "the interrelations among two or more settings in which the developing person actively participates. . . ." In essence, this system is formed or extended whenever the developing person moves into a new setting, or may take additional form. For the purposes of this study, it was assumed that individuals function within the context of varied settings which are often rooted in definitions maintained by the majority culture and often extend outside of the microsystem. It is apparent that these functions are vital and relevant to the development of the individual.

The exosystem is "one or more settings that do not involve the developing person as an active participant, but in which events occur that affect, or are affected by, what happens in the setting containing the developing person" (Bronfenbrenner, 1979). In this study, the community level was considered a part of the exosystem and these events were relevant to understanding interactions within the context of the family.

Bronfenbrenner refers to the macrosystem as "consistencies, in the form and content of lower-order systems (micro, meso and exo) that exist, or could exist, at the level of subculture or the culture as a whole, along with any belief systems or ideology underlying such consistencies." In this study the macrosystem was analyzed in terms of perceptions of values and definitions as they are perceived to be maintained within majority culture.

The utilization of an ecological perspective which emphasizes the subject's definition of the situation accords for more importance to the knowledge and initiative of the persons under study because it emphasizes the subject's definition of the situation. It is not the model's intent to independently address components of exchange that have been established between and within families; therefore, social exchange theory in conjunction with an ecological perspective appears to offer greatest opportunity. This will assist in understanding the dynamics involved in exchanges and interactions, while also considering the significance of environment. We thus may begin to understand how parts of one's environment are interrelated and may gain understanding of dynamics involved in exchanges and the perception of these exchanges within the context of the Hispanic family.

For the purposes of this project, the exchanges and interactions within families and between family members investigated at the micro level were considered as a part of the microsystem. Exchanges and interactions within the Hispanic community that individuals and family members maintained were considered at the meso level and as a part of the mesosystem. The exosystem was investigated drawing on information that individuals and families maintained regarding the Hispanic community, while the macrosystem was analyzed in terms of perceptions of policy and definitions as they are maintained or defined within the larger community or majority culture.

### Overview

Chapter II includes a review of current literature as it relates to elder abuse—especially exploitation, Hispanic families, and the Hispanic elderly. The selection of the sample as well as a description of instruments and the procedures used for collecting and

analyzing the data are discussed in Chapter III. A description of the subjects and discussion of the data and results of the study are presented in Chapter IV. Summary, conclusions, and recommendations for further research are explicated in Chapter V.

## CHAPTER II

### REVIEW OF LITERATURE

Due to the sparseness of literature on financial exploitation, a good deal of the literature related to elder abuse will be looked at. Because financial exploitation is a form of elder mistreatment, information derived from elder abuse will form one of the bases for this study. Research on elder abuse suggests that the study of elder abuse often involves propositions and theories that have been developed and applied to other forms of intrafamilial abuse (Block & Sinott, 1979; Podnick-Cornell & Gelles, 1982). A common approach has been to test selected theories that provide the most plausible explanations of elder abuse (Rourke, 1981). There are many overlapping and competing theoretical explanations for elder mistreatment with specific consideration given to: 1) situational model, 2) social exchange theory, 3) symbolic interactionism, and 4) social learning theory.

Briefly, the situation model has its premise that as the abuser experiences increased stress due to situation or structural factors, the abuser is more likely to be abusive toward a vulnerable person associated with stress (Gelles, 1985). Applying this theory to elder abuse, the elder is perceived to be the source of the mistreating person's frustration and of his or her perceived diminished status.

Second, social exchange theory postulates that in a relationship, people seek to maximize their rewards and to minimize their losses or punishments. People expect the rewards that are due to them and expect to pay for costs incurred. As elders may require more services thereby draining other's resources, the elderly are unable to reciprocate

with goods or money and, therefore, may tolerate abuse, neglect, or exploitation as a form of exchange and as a means of preventing rejection (Tomita, 1990).

Symbolic interactionism describes a process between two individuals that takes place in three phases: the cognitive process, the expressive process, and the evaluative process. In the cognitive process, each person assigns meanings to the encounter with the other person, based on prior encounters, belief systems, and current perceived roles. In the expressive process behaviors are based on improvised and imputed roles. The third phase, the evaluation process, consists of negotiations between the individuals. From this perspective, elder abuse may occur as a result of role asynchrony, when a discrepancy exists between the elder's and caregiver's expectations of one another's roles (Tomita, 1990). Of all the theories considered, symbolic interactionism may best account for the interactional nature of abuse.

Social learning theory postulates that abuse is a result of learned behavior and that it can be unlearned (Ganley, 1982). Although this theory has been widely accepted to explain child abuse and neglect and spouse abuse, the same cannot yet be said for elder mistreatment. It is not yet known whether adult children who are abused in the past grow up to repay the elder by mistreating them in return.

None of the aforementioned theories by themselves sufficiently explains all aspects of elder mistreatment. Although popular, the situational model does not explain why some people never commit elder mistreatment. Similarly, social learning theory does not explain why some adult children care for their parents in a kind manner in spite of a history of an abusive childhood. A limitation to the situational model is that it does not explain why some people with a strong relational system do not mistreat or exploit

significant others or whether a reversal of the abuser's adverse situation would result in the cessation of mistreatment of the elder (Tomita, 1990).

### **Social Exchanges**

Support networks and resource exchange networks are vital to family and have often been described as networks that are composed of partially autonomous nuclear households that serve as the context for exchanges and social integration of kin (Sussman, 1965). Support and resource exchange networks share common characteristics, the most important being that they tend to be not for profit, emphasize informal arrangements, and facilitate the exchange of various goods and/or services, particularly during times when resources are scarce (Sarason and Lorentz, 1979; Sotomayor, 1989).

Mutual exchange, collective and collaborative efforts, egalitarian relationships, and equitable resource distribution also play key roles in supporting Hispanic families (Cox 1989; Goodstein, 1985). Danes, in her 1976 study of non-migrant Mexican Americans in Michigan, found that they made a great number of family transfers that were non-economic in nature, frequently taking care of family members and providing transportation. Although the makeup of the family varies substantially among and within Hispanic subgroups, for most, the extended family includes relationships other than those defined by consanguinal and/or conjugal lines (Sotomayor, 1989).

### **Hispanic Families**

A key to understanding the Mexican American family and the resources that lead to their satisfaction with quality of life often lie in a thorough examination of the dynamic

relationships that occur in family, as well as the Mexican American community (Padilla & Ruiz, 1976).

It is unrealistic to expect traditional values to solely account for how Hispanics behave in the context of the family; however, it is equally unrealistic to overlook the fact that for Hispanics, the family is a significant source of pride. Moreover, one must bear in mind that migration/immigration (forced vs. voluntary) and availability of family networks may also affect family exchanges.

In terms of family patterns, Hispanics tend to be family-oriented with strong kin networks. Fertility rates are about 60% higher than in the rest of the U.S. population varying, however, by subgroups. The high birthrate means that Hispanic families are relatively larger than the U.S. average and more Hispanic families have children living at home (52%) than is found among other U.S. families (41%) (Davis, Haub, & Willette, 1983).

It has also been noted that Hispanics tend to rely strongly on family and consider family members as primary sources of support. Additionally, Catholicism plays a vital role in the lives of Hispanics, and priests, folk healers, and religious leaders are often strong resources for families in times of distress and stress (Beckett & Dungee-Anderson, 1991).

In observing the traditional Hispanic family, we find it has been characterized by familism, male dominance, and subordination of younger persons by older persons. Changes in ethnic, racial, and religious group identification, as well as demographic changes at the macro level, have all been associated with changes in family structure and family norms (Goldscheider, 1989). Evidence suggests that extended-family patterns are



being broken down by urbanization and that Hispanic are beginning to adopt the middle-class American custom of not expecting family members to support their relatives (Newton, 1980). Although roles and values have changed, the debate continues as to whether traditional supports of the Hispanic family have been irrevocably eroded.

Various research has yielded contradictory results about the role of the elderly in the Hispanic family (Beckett & Dungee-Anderson 1991; Becerra & Shaw 1984). Therefore existing data can only suggest general patterns of family life because the lifestyles of the subgroups are different. Evidence, however, suggests that Hispanic elderly in this country believe in the extended family orientation more than other minority elderly groups (Beckett & Dungee-Anderson, 1991). This is of particular interest in that the tendency to characterize Hispanic families as more familistic than the general population has dominated the literature (Keefe, 1980). Hispanics are perceived as valuing family relationships so that collective needs take precedence over extended needs.

Although gerontologists agree that family relationships among the elderly are significant, they tend to disagree about the extent of family support of minority elderly persons. Prior to the 1970s, it was customary to describe the Hispanic family as extremely warm and supportive of the individual. Recent literature on the Hispanic family, however, criticizes the perpetuation of the stereotype that the family unit is cohesive, strong, and capable of fending off all external threats to individuals in the context of the family. Recent data have pointed to the erosion of intergenerational and lateral interdependence of familism in the Hispanic family network (Mindel, 1981). In areas where neighborhood, friends and churches provide support services, the function

of family is shifting and other institutions are increasingly assuming greater functions (Beckett & Dungee-Anderson 1991; Becerra & Shaw 1984; Torres-Gil, 1976). Furthermore, mobility and acculturation have separated the Hispanic family from the elderly; subsequently the elderly frequently end up living isolated lives in urban barrios. Cultural traditions have further been weakened by increased distance (Miranda, 1991; Korte, 1981; Galaraza, 1981).

It is important to note that the Hispanic identity involves a complex integration of cultural, philosophical, and behavioral experiences and values and is not a homogeneous population. The identities of Hispanic individuals are a complexity of similarities, as well as differences. These identities are continually changing and this process serves to create and change ethnic traditions. This process has been affected in great part by the social events and conditions experienced as an ethnic cultural group. Massive immigration and internal migration have had far reaching consequences for family formation and structure among Hispanics. This process of change may aid in demythologizing the Hispanic family in the past, present, and future or in fact reinforce the stereotypes in existence.

The stereotype that Hispanics are more family oriented than Anglos has been a consistent theme in the social literature for decades acting as a cornerstone of the extended traditional family. The extent of familism within Hispanic families in the United States is unclear and available literature has been overwhelmingly concentrated on families of Mexican origin. Yet, it is clear that we still do not have enough of the right kind of information to adequately explain the complexity and volatility of Hispanic families.

Keefe (1984), in a study of immigrant and non-immigrant Mexican American families, notes that despite adaptive requirement of acculturation and urbanization, Mexican Americans, a subgroup of the Hispanic ethnic group, are still credited with enjoying large extended-family networks. However, one of the most notable differences in family network and support between Mexican Americans and other non-Hispanics is the tendency for Mexican Americans to participate in relatively large kin networks and to engage in a high rates of visiting and exchange. This pattern was true for immigrant and non-immigrant Mexican Americans. Non-Hispanics, on the other hand, maintained ties with fewer kin, and often these relationships were long distance contact situations. Zuniga-Martinez (1980) describes Mexican culture as being family oriented and the family as being extend and intradependent. She found that Mexican Americans, like their counterparts in Mexico, maintain the primacy of the family as a cultural tradition in neighborhoods in the United States. Kin will often live next door, on the same block, or within walking distance of one another.

Differences were also found in the greater willingness of Mexican Americans to agree that the family should be the resource for dealing with problems. Differences appear to lie in the proximity of the extended kin networks, which facilitates visiting and exchange behaviors resulting in the Mexican American family being more available and used to meet instrumental and affective needs; the assumption is that this is true of all Hispanic families (Bercerra, 1984).

Griswold Del Castillo (1984) reflects that the Mexican American family has to be flexible, pluralistic, and adaptive to survive. These changes reflect an identity that is diverse and complex, composed of both modern and distinctive cultural elements

(Baca-Zinn, 1990). The role of the family and its changing structure have significant implications for service access and health care. In order to develop programs that will effectively meet the needs of the Hispanic elderly and their families, it is imperative to recognize the changes as processes of cultural change and to address these changes as program policy is developed at a macro level.

Given the non-comparability of most contemporary findings about the Hispanic family, and the lack of a consistent conceptual grounding, it is difficult to develop hypotheses about cultural similarities or differences in family process that may exist among Cubans, Puerto Ricans, or Mexican Americans. Therefore, research must begin to address the issue of viewing the Hispanic family as heterogeneous, with perhaps as many similar values and behaviors as differences.

Establishing the need to address perceptions of financial exploitation within the context of the Hispanic family is vital. The growth of the Hispanic population and the increase of the Hispanic elderly population necessitates the need to identify and investigate this population as a unique and distinct population in constant process of change, which ultimately effects behaviors. We must recognize the limitation of not having consistent conceptual grounding in this area. However, it remains vital that an effort be made to clearly begin to understand the process of changing ethnic traditions within Hispanic families. The mutual interaction of social exchange among the generations could be influenced by social external conditions that could influence that relationship in Hispanic families.

## CHAPTER III

### DATA COLLECTION PROCEDURES

#### Subjects

Participants for the project were identified utilizing snowball sampling, which enables initial participants to provide information of additional potential participants. Utilizing this method, the first wave of participants is identified for participation and interviewed. In turn, these participants provide information of potential participants who are then contacted by the researcher. As participants are identified they will continue to provide potential participants until the sampling requirements are met.

The first wave of participants identified for participation in this research project included individuals who participated in services at a community center in a large city in Michigan. This center provides on site services to a large portion of the Hispanic population in this city in Michigan and enabled this researcher to have direct contact with potential participants.

Initial approval to engage participants was received from the executive director. He thus directed other program supervisors to extend as much assistance and cooperation as possible. This process was vital ensuring that the investigator had the flexibility to access potential participants.

The initial process of identifying participants was a unique process in that it entailed becoming familiar with the range of services and programs offered through the community center and gaining a sense of the population that was serviced. After this had been completed, prior to proceeding with the identification of potential participants, this investigator spent three weeks engaging with program participants in an effort to build

a sense of trust and interaction that would be vital to the collection of data. This was viewed as necessary by this investigator in that many of the questions that were sought in the interview were of a sensitive nature.

The ability to communicate with potential participants in Spanish was considered an asset by this investigator. In most circumstances, the first encounter was met with resistance and rigidity on the part of potential participants. However, once they learned that the investigator spoke Spanish, they began to converse more freely. During this 3-week period, this investigator was also engaged in social activities such as playing Spanish bingo, playing cards, and partaking of the meals. As familiarity between the investigator and potential participants was attained, discussion regarding participation in the research project ensued.

The data were collected from 30 self-identified Mexican Americans. The participants were either citizens of the United States or Mexico, but maintained primary residence in the United States. The sample was purposive in consideration of the accessibility and characteristics within the sampling parameter.

For the project as a whole, data were collected from both males and females. The sample included more females than males as shown in Table 3.1.

Table 3.1 Sex of respondent

Sex of Respondent	Number of Respondents	Percent
Female	19	63.3
Male	11	36.7
Total	30	100.0

When considering the age of respondents in the sample, the mean age for participants was 59 with the median age of 66. The youngest participant was 23 years of age and the oldest was 93 years of age. Fourteen of the participants were under the age of 60, while 16 of the participants were over the age of 60.

Verbal consent to participate in the research process was obtained from each participant. Each participant was verbally advised of the consent requirements and when possible, each signed a consent form in the language of their preference. Each participant identified a language of preference, with 66.7 % identifying Spanish as their preference as reflected in Table 3.2.

**Table 3.2 Preferred language use of respondent**

<b>Language of Respondent</b>	<b>Number of Respondents</b>	<b>Percent</b>
English	10	33.3
Spanish	20	66.7
<b>Total</b>	<b>30</b>	<b>100.0</b>

For individuals who were unable to read and sign a consent form the process of consent was tape recorded and participants were instructed to place an X on the consent form. This process was necessary with 15 of the research participants, 13 having identified Spanish as language preference. Although survey questions regarding educational levels of the research participants were not requested, the participants who were not able to sign the forms often volunteered that they had not had opportunities to receive formal educational training.

## Research Design

In addressing the objectives of this research project, the research design utilized included a quantitative component and a qualitative component. The purpose of this project was to explore perception of exchanges of Hispanic elders and younger generations within Hispanic families in an effort to determine how these exchanges are viewed.

The study was a descriptive, explorative cross sectional study. The study was designed as explorative because information regarding the perceptions of exchanges of Hispanic elders and younger generations within the dynamics of Hispanic families' interactions is insufficient. Subjects were selected based on non probability, purposive sample because of the limitations of random sampling. Random sampling was considered highly inefficient for the purposes of this research project. For example, even if identifying a significant number of individuals with Hispanic surnames was possible, initial identification would not enable the researcher to determine whether the potential participants were of Latino/Hispanic descent. In addition, contact with potential participants would have had to be made via phone, and that often yields a low rate of participation in this particular ethnic group as reported by other researchers.

The technique of using snowball sampling, which enables initial participants to provide information on additional participants, was identified as an acceptable means of identifying research participants. The first wave of potential participants were identified at a community center in a large city in Michigan and they in turn provided information on participants in this city.



## **Operational Definitions**

In the course of the project, the need to develop and utilize definitions was necessary. Each definition is identified and the basis for the development of each definition is provided.

### **Financial Exploitation**

Financial exploitation is defined as any situation involving the mistreatment or improper use of older individuals with regard to their resources, which may include money, property, objects of value, or goods and services. The exploitation may involve coercion or manipulation, threats, intimidation, and/or promises of lifelong care and devotion (Trapp, 1987).

When developing the definition of financial exploitation, several sources were initially accessed as a means of developing a definition that integrated components that would adequately address what this researcher perceives as vital to the definition. However, it must be noted that this definition is drawn from the literature on elder abuse and financial exploitation. It is a definition that has been developed and applied to our society as a whole, without specific consideration to any cultural or ethnic differences. This definition may be inappropriate for defining practices in particular ethnic groups.

### **Perception**

Perception is a capacity for comprehension whether through experience or sense. In this definition, comprehension means "knowing."

When developing the definition of perception, it was assumed that comprehension, whether through experience or sense, was more significant than the reality of any given

experience. The reality of given experiences is different for individuals and is often rooted in cultural values, personal belief systems, and past experience.

### Elderly Individual (Elder)

For the purposes of this paper, the term elderly individual, or elder, will mean any Hispanic individual 60 years of age or older.

Although it is difficult to define age and to conceptualize what it means to be old, this researcher felt that by limiting the definition to a chronological nature, the definition would capture the targeted population to be researched. The chronological cutoff of 60 years of age was made with specific consideration to the life expectancy of the Hispanic individual who maintains a life expectancy lower than their white counterparts (Schaie & Willis, 1991).

### Family

A family is a continuing system of interacting personalities bound together by shared rituals and rules even more than by biological factors (Boss, 1988). It can also be described as an extended multi-generational (more than one generation) group of persons with specific social roles ascribed to members of each group. It involves mutual support, sustenance, and interaction.

The definitions that are utilized in regard to family are broad in scope and recognize that the boundaries assigned to family are distinguishable beyond bloodlines. In observing the traditional Hispanic family, we find that it has been strongly characterized by familism. Hispanics have a highly integrated kin network and provide

each other mutual aid and informal support implicit in the extended family (Mindel, 1983).

### Majority Culture

A majority culture is a social category of people in society holding superordinate power and successfully imposing their will on less powerful (minority) groups (Baca-Zinn, 1990). The utilization of this definition was based on its use in prior research as it relates to minority issues and populations. It appeared to adequately capture the concept and was not modified or altered.

### Minority

A minority is a social category composed of persons that differ from the majority (Baca-Zinn, 1990). For people in this category, access to power is limited. This definition is, once again, a concept that has been utilized consistently throughout literature addressing the issues and needs of minority populations.

### Hispanic

The terms Hispanic and Latino are to be used interchangeably in this study and will refer only to groups of people who have a Mexican or Mexican American heritage and are currently residing in the United States. This researcher recognizes that Hispanics are comprised of many subgroups with Latin heritage and distinct characteristics; however, due to the concentration of Mexican Americans within the sampling parameter, the focus of this study was on individuals with Mexican and Mexican American heritage.

### **Selection and Description of Instruments**

The instrument administered to all participants was developed by the researcher and included six sections. The sections were:

1. Participant Characteristics
2. Household Composition Demographics
3. Financial Management
4. Family Relationships (Nature/Quality)
5. Cultural Values
6. Contact/Distance
7. Q Sort

#### **Demographics**

Information requested in Section I includes participant and household composition demographics including age, sex, and language preference. Language preference includes the choices of English or Spanish. Section II includes questions that were designed to solicit information on size of household and living arrangements (see Appendix A) and agreement to participate (questions 1-4 in instrument administered).

#### **Financial Management**

A section of the instrument addressed the financial behaviors of Hispanic families and Hispanic elderly (see Appendix B). As a guide in the development of these questions, information from Assessing and Preventing Financial Exploitation (Appendix C) was reviewed and considered. It served as a guideline for this section. Questions included specifics on management of finances and actual behaviors concerning this issue.

Individuals elaborated on specific behaviors related to financial management and the nature of their interactions within families. Questions included self management of finances, as well as management of finances by other members of the family for the elderly.

### **Family Relationships**

This section of the instrument was developed with the intent of assessing perceptions of the quality of interpersonal relationships within the family. Included were statements that each respondent would answer and each would then elaborate on their answers. The statements were developed utilizing positive societal perspectives and expectations as they related to family responsibility for elderly family members (see Appendix D).

To address the reliability of the questions in this section, reliability analyses were conducted. Analysis shows reliability coefficients at  $\alpha = .8429$  when  $N$  cases = 30 and  $N$  items = 30.

### **Cultural Values**

This section addresses cultural values that specifically relate issues of management of finances. Participants were asked specific questions pertaining to their perceptions of how other Hispanic families in their community manage their finances and whether they perceive any difference from their own ways of managing their finances. In addition, respondents commented on their perceptions of behaviors of non-Hispanics in their community related to the management of their finances. When necessary the researcher encouraged individuals to elaborate on their answers (see Appendix E).

The analysis of reliability of the questions in this section shows reliability coefficients at  $\alpha = .6728$  when  $N$  cases = 30 and  $N$  items = 5.

### Family Contact and Proximity

This section was developed and designed in an effort to ascertain the extent of contact within and between Hispanic families and to attempt to determine whether respondents in this sample supported the literature on Mexican Americans. Review of the literature suggests that Mexican Americans maintain close proximity with their kin and engage in extended contact. Therefore questions in this section were directed towards gathering information related to personal contacts, phone contacts and living proximity of family households. Each respondent reported on the extent of personal contact with parents, siblings, adult children, grandchildren and other relatives. In addition, each respondent reported on the extent of phone contact with all identified relatives. Respondents also reported the proximity of identified relatives and households and further commented on whether they perceived the distance to be problematic, and if so why was it a source of concern (see Appendix F).

### Q-Sort

This section was developed with the intent of identifying variables that would assist in prioritizing cultural values. Through the process of piloted sampling of individuals in the Hispanic community, nine variables were identified for inclusion in this instrument. In the piloted process individuals were asked to identify variables that they felt were significant within the Hispanic community. The nine variables identified as a result of this process include: self, family, work, neighbors, money, friends, church,

God, and health (see Appendix G). A reliability analysis of the nine variables utilized in the Q-sort is shown in Table 3.3. Reliability scores were lowest for the health variable with  $\alpha = .3874$ .

**Table 3.3 Reliability analysis on health variable**

Question Number	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item Total Correlation	Alpha if Item Deleted
Q359 (micro)	6.4828	2.1158	.2151	.3196
Q369 (meso)	6.3103	1.5788	.4823	.0023
Q379 (exo)	6.1379	1.9803	.3261	.2183
Q389 (macro)	6.4138	2.1798	-.0378	.6492

Note: for reliability coefficients,  $N$  cases = 29;  $N$  of items = 4;  $\alpha = .3874$ .

Table 3.4 reflects that reliability scores were highest for the neighbor variable with Alpha of .9680.

Table 3.5 indicates that the self variable yielded consistent ranking as a variable that was least important with 75.8% of respondents ranking this as least important. The mean value of this variable was 2.526 and skewness of -1.353.

Table 3.4 Reliability analysis on neighbor variable

Question Number	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item Total Correlation	Alpha if Item Deleted
Q354 (micro)	8.7931	.5985	.8012	1.0000
Q364 (meso)	8.7586	.6182	.9718	.9442
Q374 (exo)	8.7586	.6182	.9718	.9442
Q384 (macro)	8.7586	.6182	.9718	.9442

Note: for reliability coefficients,  $N$  cases = 29;  $N$  of items = 4;  $\alpha$  = .9680.

Table 3.5 Reliability scales on self variable

Value Label	Value	Frequency	Percent	Valid Percent	Cum Percent
Self	1.00	1	3.3	3.4	3.4
Family	1.25	1	3.3	3.4	6.9
Work	1.75	2	6.7	6.9	13.8
Neighbors	2.00	1	3.3	3.4	17.2
Money	2.25	2	6.7	6.9	24.1
Friends	2.50	9	30.0	31.0	55.2
Church	2.75	2	6.7	6.9	62.1
God	3.00	11	36.7	37.9	100.0
Health	*	1	3.3	Missing	--
Total		30	100.0	100.0	
Mean	2.526	<i>SD</i>	.100	Median	2.500
Mode	3.000	<i>SE</i>	.540	Variance	.292
Kurtosis	1.562	<i>SE Kurt</i>	.845	Skewness	-1.353
<i>SE Skew</i>	.434	Range	2.000	Minimum	1.000
Maximum	3.000	Sum	73.250		



For the purposes of the research, each participant was asked to place the q-cards in rank order for four levels: micro, meso, exo, and macro.

In order to determine the validity and reliability of the instrument, the instrument was piloted within the Hispanic community. The initial piloting of the instrument was administered to five respondents. This process enabled the investigator to make changes that were necessary. The redesigned instrument was readministered to five more respondents. Upon completion of the second piloting of the instrument and determination of validity, reliability coefficients indicating the proportion of the instrument's variance was secured.

### Data Analysis

The computer program used for analyzing the data was the Northwestern University Statistical Package for the Social Sciences (SPSS). The inferential statistical tests used in this study were descriptive and included reliability coefficients, *t*-tests, and interpretative analysis. The alpha level of significance was set at .05 for decisions about rejection of the hypotheses using inferential characteristics.

When *t*-tests were conducted controlling for age, the participants were assigned to two groups. Group One included participants under the age of 60 and Group Two included participants over the age of 60.

The variable sex was controlled. Females were designated as group one and males designated as group two.

Language was controlled by dividing the groups according to language preference. English speakers were assigned to group one and Spanish speakers were assigned group two.

### Research Questions

During the course of this research, answers were sought for the following questions:

1. What is the perception of exchanges between the Hispanic elderly and other family members?
2. How do Hispanic family members perceive exchanges between individuals and with members of their families?
3. What is the perception of Hispanic family members regarding the exchanges of other Hispanic individuals and families in the Hispanic community?
4. What is the perception of Hispanic family members regarding the exchanges between individuals and within family in the larger non-Hispanic community?
5. How do Hispanic family members perceive their cultural values in relation to their family, families in the Hispanic community, and non-Hispanic families in the larger community?

### Hypotheses

The research was directed at addressing the following research hypotheses:

1.  $H_0$ : Hispanic families do not place positive value on exchanges of care and obligation between elderly and other family members.  
 $H_1$ : Hispanic families place positive value on exchanges of care and obligation between elderly and other family members.
2.  $H_0$ : Hispanic families do not place positive value on exchanges of care and obligation between individuals and within their families.

- H<sub>1</sub>:** Hispanic families place positive value on exchanges of care and obligation between individuals and within their families.
3. **H<sub>0</sub>:** Hispanic families do not perceive that exchanges of care and obligation for other Hispanic families within the community are similar to their families.
- H<sub>1</sub>:** Hispanic families perceive that their exchanges of care and obligation for other Hispanic families within the community are similar to their families.
4. **H<sub>0</sub>:** Hispanic culture values prioritizing does not differ from their culture values prioritizing for their own families.
- H<sub>1</sub>:** Hispanic culture values prioritizing differs from their culture values prioritizing for their own families.
5. **H<sub>0</sub>:** Hispanic culture values prioritizing does not differ from their culture values prioritizing for other Hispanic families.
- H<sub>1</sub>:** Hispanic culture values prioritizing differs from their culture values prioritizing for other Hispanic families.
6. **H<sub>0</sub>:** Hispanic culture values prioritizing does not differ from their culture values prioritizing for non-Hispanics in the larger community.
- H<sub>1</sub>:** Hispanic culture values prioritizing differs from their culture values prioritizing for non-Hispanics in the larger community.

### **Basic Assumptions**

The following were considered basic assumptions:

1. Hispanic elderly have some form of resources they perceive as valuable.
2. Financial exploitation is not limited to the elderly.
3. Financial exploitation is not limited to Hispanic elderly.

4.     Exploitation is not limited to money or cash transactions.
5.     It is desirable to know about financial exploitation.
6.     It is desirable to know about the perception of financial exploitation within Hispanic families.
7.     There is a degree of interaction between family members in order for individuals to be exploited within the context of the family.
8.     Exchanges occur between individuals.
9.     Exchanges occur between and within families.
10.    Both male and female are subject to financial exploitation.
11.    Both male and female are subject to being exploited.
12.    People who respond to the notion of perception are responding honestly.
13.    Individuals function at the micro-level, meso-level, and exo-level.
14.    Actions at the macro-level affect individuals.
15.    Random sampling of Mexican Americans in the area is inadequate to meet sampling needs. Snowball technique for sampling this population will yield a higher number of participants than utilizing random sampling.

Table 3.6 illustrates the methods used in analyzing data.

Tat

---

Pur

Pri

De

De

Fi

R

C

Q

T

1

5

---

—

Table 3.6 Methods used in analysis of data

Purpose of Analysis	Data Used in Analysis	Statistics
<b><u>Principal Analysis</u></b>		
<b><u>Description of Subjects:</u></b>		
Demographic profile	Demographic data	Descriptive Frequency Count/Mean
Financial behaviors	Demographic data	Descriptive Frequency Count
Relationship quality	Demographic data Attitude data	Descriptive Frequency Count
Cultural behaviors	Demographic data Attitude data	Descriptive Frequency Count
Q-sort	Attitude data	Descriptive Frequency Count
<b><u>Test of Hypotheses:</u></b>		
1, 2, 3 & 4		Reliability analysis, <i>t</i> -test, Descriptive (Frequency Count/Mean)
5 & 6		Descriptive (Frequency Count/Mean), <i>t</i> -test

## CHAPTER IV

### ANALYSIS AND DISCUSSION OF RESULTS

This chapter reports on data collected from the respondents and results are discussed and reported in relation to each of the hypotheses. Quantitative data are provided followed by discussion in relation to the hypotheses. Qualitative data are utilized throughout this chapter and are usually discussed under the subheading of comments and reactions.

#### Profile of the Participants

The sample pool consisted of more females than males with a mean age of 59. All of the respondents were of Mexican American origin. The most striking characteristic of the participants as shown in Table 4.1 is that 53.3% of the respondents reside independently, 10% live with a spouse and 20% reside with adult children.

Table 4.1 Resident status

Status	Number of Respondents	Percent	Valid %	Cum %
Live Alone	16	53.3	53.5	53.3
Live with Spouse	3	10.0	10.0	63.3
Live with Adult Children	6	20.0	20.0	83.3
Live with Other Relatives	1	3.3	3.3	86.7
Other	4	13.3	13.3	100.0
Total	30	100.0	100.0	

These findings appear to support research by Miranda (1991), Korte (1981) and Galaraza, (1981) who reported that a large number of Hispanic elderly are residing

independently. Of the six respondents who reported residing with adult children, only one respondent was over the age of 60, while the other five respondents were primary homeowners who had their adult children living in their homes.

### **Researcher's Comments and Reactions**

Of the 53.5% of respondents who reported living alone, almost all of them expressed the desire to remain independent in their living environment. They spoke with pride of their ability to live independently and manage their daily affairs with very little or little assistance.

The number of Hispanic elderly who reported living independently was anticipated, in part, due to the mean age of the respondents. However, of interest in the evaluation of the data related to Resident Status was the number of individuals over the age of 60. They reported that their adult children were currently residing with them in their homes. A number of these individuals indicated that the shared living arrangements were rooted in economics and vital to the economic well being of their adult children.

### **Household Composition**

Table 4.2 reflects the living arrangements of the 30 respondents, 20% who reported owning their own homes, and 70% who reported they were renting an apartment or a home.



Table 4.2 Profile of living arrangements

Living Arrangements	Number of Respondents	Percent
Own a House	6	20.0
Rent	21	70.0
Live with Family	2	6.7
Other	1	3.3
Total	30	100.0

### Researcher's Comments and Reactions

The figures reported in this section indicate a large number of the respondents rent rather than own their own property. The respondents who reported living with adult children or who reported having adult children reside with them also reported renting a home or apartment rather than owning it. Economic conditions was the factor most often identified as the reason for renting rather than buying property.

One of the respondents reported that she had rented her house for about 20 years prior to purchasing the property. She indicated that she was able to get a good price on the property after the original landlord died. She reports that she was only able to qualify for the property because it was sold very cheap. Yet she claims that after she pays the mortgage, taxes and insurance, she is left with very little money and cannot afford any of the luxuries of life. In observing her home, it was evident that the structure was in need of repair and that it appeared to have excessive wear. However, she perceived owning her home as a luxury and indicated she would not trade it for any other housing option.

### Rooms in Household

Another interesting characteristic reflected in the data as reported in Table 4.3 indicates that 46.7% of the respondents report four as the total number of rooms in their homes.

**Table 4.3 Number of rooms in household**

Number of Rooms	Number of Respondents	Percent
1	1	3.3
4	14	46.7
5	3	10.0
6 or more	10	33.3
Total	30	100.0

### Researcher's Comments and Reactions

This is an interesting characteristic in that this researcher observed that all 14 respondents who identified four rooms in response to this question reside in low income subsidized housing and are over 60 years of age. Although respondents were not asked questions regarding their socioeconomic status, this statistic reflects a characteristic that is reflective of a majority of Hispanic elderly rendering support for Guttman and Cuerllar's (1982) concept of "multiple jeopardies." "Multiple jeopardies" describes conditions of deprivation such as limited education, limited resources and limited mastery of the English language.

### Financial Behaviors

In response to the question as to whether each individual managed their own finances, an overwhelming number of respondents reported managing their own finances as reflected in Table 4.4.

**Table 4.4 Elderly self-management of finances**

Response	Number of Responses	Percent
Yes	25	83.3
No	5	16.7
Total	30	100.0

#### Researcher's Comments and Reactions

The information provided in Table 4.4 does not adequately report the number of respondents who reportedly received assistance with financial management. The initial question indicated self management; however, as the interview proceeded and more information regarding actual behaviors was secured, two female respondents who initially reported self management later self disclosed that they also received agency assistance in paying their bills and managing finances. Table 4.5 reflects the number of respondents who reported receiving assistance in managing finances; 6.7% reported that they received their assistance from an agency and 9.9% from family or friends. A total of 83.3% managed their own finances.

Table 4.5 Others who manage an elderly person's finances

Financial Manager	Number of Respondents	Percent
Spouse	1	3.3
Daughter	1	3.3
Son	1	3.3
Other/Agencies	2	6.7
Self-Managers	25	83.3
Total	30	100.0

This table does not consider the two respondents who, during the course of interview, reported they had actually received agency assistance in management of finances. If they were included in the data, the percentage would be 13.3% instead of 6.7%.

#### Researcher's Comments and Reactions

It is important to note that these two respondents perceived that they were truly managing their own finances and were quite independent. The two respondents did have adult children in the area. However, they indicated the reason for not asking their children or family for help was because they felt that their children and family members had a responsibility to their own families and could not be rendering assistance. The elderly felt they could secure assistance elsewhere.

In responding to questions in this section, the participants appeared more cautious in the responses provided. Some of the respondents questioned why this information was necessary. One respondent later indicated that her concern was that the researcher was attempting to assess her ability to function independently.

However, as respondents were questioned regarding their feelings about managing financial matters for other relatives, most responded positively to this question. There appeared to be some uncertainty as reflected in the percentage (26.7%) of those who reported that they were unsure about handling a family member's finances. Another 10.3% were uncomfortable managing someone else's financial matters whereas 6.9% felt a sense of obligation as reflected in Table 4.6.

**Table 4.6 Managing finances for relatives**

<b>Respondents' Feelings</b>	<b>Number of Respondents</b>	<b>Percent</b>
No Problem	16	53.3
Uncomfortable	3	10.0
Unsure	8	26.7
Feel Obligated	2	6.7
Missing Information	1	3.3
<b>Total</b>	<b>30</b>	<b>100.0</b>

Regarding the nature of exchanges within and between families, five respondents in each age category reported engaging in financial exchanges and exchange of services. Only responses were considered, and for statistical purposes were assigned a value of 1. As categorized in Tables 4.7 and 4.8, frequency of exchanges did not vary substantially according to age groups.

In order to determine the level of significance of observed associations, *t*-tests utilizing  $p < .05$  were utilized. In relation to exchanges, when age was controlled for and a pooled variance estimate utilized, there was no significant difference in mean value of exchanges according to age as reported in Table 4.9.

Table 4.7 Financial exchanges Group 1 (23-59)

Frequency of Exchanges	Number of Respondents	Percent
0	9	64.4
1	1	7.1
4	1	7.1
5	2	14.3
6	1	7.1
Total	14	100.0

Table 4.8 Financial exchanges Group 2 (64-93)

Frequency of Exchanges	Number of Respondents	Percent
0	11	68.75
2	1	6.25
3	1	6.25
4	1	6.25
5	1	6.25
7	1	6.25
Total	16	100.0

Table 4.9 Financial exchanges by age

Category	Cases	Mean	Standard Deviation	Standard Error
Group 1	14	2.5612	.428	.115
(23-59)	16	2.2500	.655	.164
Group 2				
(64-93)				
<b><u>Pooled Variance Estimate</u></b>				
<b>2-Tail</b>		<b>Probability</b>		
<i>t</i> -value	<i>df</i>	1.31		
1.52	28			

Table 4.10 reflects  $t$ -tests with  $p < .05$ , controlling for sex of respondents and utilizing a pooled variance estimate at .431. In these results there was no significant difference in mean value of exchanges according to sex.

Table 4.10 Financial exchanges testing for sex of respondents

Category	Cases	Mean	Standard Deviation	Standard Error
Group 1 (male)	11	2.5357	.549	.123
Group 2 (female)	19	2.5143	.632	.200

<u>Pooled Variance Estimate</u>				
<u>2-Tail</u>		<u>Probability</u>		
$t$ -value	$df$	.431		
-.80	28			

Table 4.11 reflects  $t$ -tests with  $p < .05$  controlling for language preference of respondents utilizing separate variance estimate of .485. In these results there was no significant difference in mean value of exchanges according to language preference.

Table 4.11 Exchanges testing for language preference

Category	Cases	Mean	Standard Deviation	Standard Error
Group 1 (English)	10	2.5844	.480	.145
Group 2 (Spanish)	20	2.2857	.606	.139

<u>Pooled Variance Estimate</u>				
<u>2-Tail</u>		<u>Probability</u>		
$t$ -value	$df$	.173		
1.41	28			

**Hypothesis 1**

**H<sub>0</sub>: Null Hypothesis:**

Hispanic families do not place a positive value on exchanges of care and obligation between individuals and within their families.

**H<sub>1</sub>: Alternative Hypothesis:**

Hispanic families place positive value on exchanges of care and obligation between individuals and within their families.

The quantitative data addressing financial behaviors appear to support the null hypothesis; therefore, this hypothesis was not rejected.

In addressing visitation and contact with family members, the data reflected that 21 respondents (70.0%) had contact with family members, while 9 respondents (30.0%) had no contact, as shown in Tables 4.12 and 4.13.

**Table 4.12 Visitation/contact with family**

<b>Response</b>	<b>Number of Respondents</b>	<b>Percent</b>
<b>Yes</b>	<b>21</b>	<b>70</b>
<b>No</b>	<b>9</b>	<b>30</b>

**Table 4.13 Visitation/contact with family per week**

<b>Number of Contacts</b>	<b>Number of Respondents</b>
<b>0</b>	<b>9</b>
<b>1</b>	<b>6</b>
<b>2</b>	<b>10</b>
<b>3</b>	<b>5</b>



In addition, when *t*-tests controlling for age were conducted on five categories addressing visitation which included parents, adult children, siblings, grandchildren, and other relatives, four of the *t*-tests were not rejected at  $p < .05$ . The category addressing visitation with parents yielded .048 utilizing separate variance estimates and thus was rejected at  $p < .05$ . as reflected in Table 4.14.

Table 4.14 Visitation testing for age

Category	Cases	Mean	Standard Deviation	Standard Error
Group 1 (23-59)	14	1.9571	.561	.150
Group 2 (64-93)	16	1.5750	.449	.112
<u>Separate Variance Estimate</u>				
<u>2-Tail</u>		<u>Probability</u>		
<i>t</i> -value	<i>df</i>	.048		
2.07	28			

This would appear to indicate that visitation with parents shows the most contrast yielding positive value for the younger age category. This researcher speculates that age may factor in this because older participants may not have parents with whom they can visit on a regular basis.

The qualitative findings appear to confirm the literature and studies by Danes (1976) and Keefe (1984) which suggest that Hispanic families engage in extensive resource exchange and visitation. The interpretative data secured from respondents reflect that there appears to be a question of perceptions of strain placed on a family due to a perceived sense of obligation as reported by respondents.

### **Researcher's Comments and Reactions**

During the course of the interview process, the vast majority of respondents consistently reported their concerns for inconveniencing the family as a main reason for not engaging in more visitation or requesting more assistance. The quantitative data supports accepting the null hypothesis; however, qualitative data would render support for the rejection of Hypothesis 1 and suggests that it is not a matter of not placing a positive value on exchanges between individuals and within families; rather it is a matter of perceived strain placed on family members. The sense is that the demands and strains that families are faced with are perceived as being excessive. Rather than placing even more demands on family members the respondents felt that they should attempt to remain self reliant or adjust to their limitations. A 71-year-old female respondent stated:

"It is important for me not to place demands on my family by telling them I need this or I need that. If I do, they are going to be worrying about what I am doing without and trying to figure out how to get it for me. They might then become involved in crime or do something wrong to take care of me and that wouldn't be right. They also have their own families whom they must take care of and who should be the most important to them."

Therefore, Hypothesis 1 suggesting that Hispanic families do not place a positive value on exchanges between individuals and within their families is supported if quantitative data is the sole basis for consideration. However, if information gathered through qualitative data is utilized, this hypothesis would be rejected. This presents a dilemma and warrants further exploration at a later time.

### **Family Relationships**

Questions in this section were designed to address the nature of the interactions between individuals and family members with particular consideration of interactions

between adult children and parents. In order to address the reliability of the questions in this section, reliability analysis scales were developed.

Table 4.15 reflects responses to questions regarding obligation of family contact. Seventy-three percent of respondents felt that contact with family should be maintained even when it is not convenient, while 16.7% responded to this negatively.

**Table 4.15 Contact with family maintained**

<b>Response</b>	<b>Frequency</b>	<b>Percent</b>
<b>Yes</b>	<b>22</b>	<b>73.3</b>
<b>No</b>	<b>5</b>	<b>16.7</b>
<b>Not sure</b>	<b>3</b>	<b>10.0</b>
<b>Total</b>	<b>30</b>	<b>100.0</b>

In response to questions regarding adult children's obligation to parents, 63% reported that they felt they had an obligation to their parents as reflected in Table 4.16.

**Table 4.16 Adult children obligation**

<b>Response</b>	<b>Frequency</b>	<b>Percent</b>
<b>Yes</b>	<b>19</b>	<b>63.3</b>
<b>No</b>	<b>8</b>	<b>26.7</b>
<b>Not sure</b>	<b>3</b>	<b>10.0</b>
<b>Total</b>	<b>30</b>	<b>100.0</b>

In response to questions regarding parents' obligation to adult children, 53% reported that parents had an obligation to adult children as reflected in Table 4.17.

**Table 4.17 Parent obligation**

<b>Response</b>	<b>Frequency</b>	<b>Percent</b>
<b>Yes</b>	<b>16</b>	<b>53.3</b>
<b>No</b>	<b>9</b>	<b>30.0</b>
<b>Not sure</b>	<b>5</b>	<b>16.7</b>
<b>Total</b>	<b>30</b>	<b>100.0</b>

The most interesting characteristic in this reporting appears in the number of respondents who reported uncertainty regarding parental obligation to adult children. In review of the categories addressing adult children's obligation to parents and parental obligation to adult children, it appears that a larger percentage of respondents felt greater uncertainty in regards to parental obligation to adult children (16.7%) versus adult children's obligation to parents (10%).

The question regarding adult children's role in caring for parents when they are sick is consistent with respondents who reported that adult children have an obligation to their parents as reported in Table 4.18.

**Table 4.18 Adult children's obligation to care for parent**

<b>Response</b>	<b>Frequency</b>	<b>Percent</b>
<b>Yes</b>	<b>19</b>	<b>63.3</b>
<b>No</b>	<b>2</b>	<b>6.7</b>
<b>Not sure</b>	<b>9</b>	<b>30.0</b>
<b>Total</b>	<b>30</b>	<b>100.0</b>

The most significant finding in this area is reflected in Table 4.19 and is related to the number of respondents who reported taking care of their parents when they were sick. Although 43.3% reported caring for parents when they were sick, 46.7% of respondents reported that they do not or did not take care of their parents when they were sick. Responses to this question often included reactions such as:

"I don't think I could provide the care that they receive from someone else but I would try."

"....my mother and I do not have the kind of relationship where that would be comfortable for either one of us but for people who do I think family should be there."

"Family should try and keep parents at home as long as they can but sometimes they get so sick that they can get the attention they need in a nursing home. They can get help from nurses and doctors and things like that."

**Table 4.19 Adult children who care for their parents**

<b>Response</b>	<b>Frequency</b>	<b>Percent</b>
<b>Yes</b>	<b>13</b>	<b>43.3</b>
<b>No</b>	<b>14</b>	<b>46.7</b>
<b>Not sure</b>	<b>3</b>	<b>10.0</b>
<b>Total</b>	<b>30</b>	<b>100.0</b>

In order to determine the value on exchanges between elderly and other family members as perceived by the respondents, *t*-tests were utilized. Testing for age and utilizing a pooled variance estimate of .141,  $p < .05$ , results indicate there was no mean difference as reflected in Table 4.20.

Table 4.21 reflects that when testing for sex of respondent and utilizing a pooled variance estimate of .882 with  $p < .05$ , there was no significant difference in mean values.

Table 4.20 Obligation testing for age of respondents

Category	Cases	Mean	Standard Deviation	Standard Error
Group 1 (23-59)	14	1.6429	.500	.112
Group 2 (64-93)	16	1.3714	.376	.119
<u>Pooled Variance Estimate</u>				
<u>2-Tail</u>		<u>Probability</u>		
<i>t</i> -value	<i>df</i>	.141		
1.52	28			

Table 4.21 Obligation testing for sex of respondents

Category	Cases	Mean	Standard Deviation	Standard Error
Group 1 (female)	19	2.5357	.549	.123
Group 2 (male)	11	2.5143	.632	.200
<u>Pooled Variance Estimate</u>				
<u>2-Tail</u>		<u>Probability</u>		
<i>t</i> -value	<i>df</i>	.882		
-.80	28			

As Table 4.22 illustrates, *t*-tests testing for language preference and utilizing a pooled variance estimate of .173 with  $p < .05$  reflect that there was once again no significant difference in mean values.

Table 4.22 Obligations testing for language of respondents

Category	Cases	Mean	Standard Deviation	Standard Error
Group 1 (English)	10	2.5844	.480	.145
Group 2 (Spanish)	20	2.2857	.606	.139

<u>Pooled Variance Estimate</u>			
2-Tail		Probability	
<i>t</i> -value	<i>df</i>	.173	
1.40	28		

**Hypothesis 2**

**H<sub>0</sub>:** Null Hypothesis:

Hispanic families do not place positive value on exchanges of care and obligation between elderly and other family members.

**H<sub>1</sub>:** Alternative Hypothesis:

Hispanic families place positive value on exchanges of care and obligation between elderly and other family members.

In reviewing the quantitative data in this section, it would appear that Hypothesis 2 would not be rejected, indicating that exchanges of care and obligation between elderly and other family members are not viewed positively by the participants in this research project. This again would offer a contradiction to research findings that suggest Hispanic families are highly integrated with family members often serving as the primary support system.

### **Researcher's Comments and Reactions**

The quantitative information reported may be a result of several factors on which this researcher can only speculate and may include things such as level of acculturation and length of time in the vicinity, or may reflect specific characteristics of the sample population.

However, a careful review of the qualitative data suggests that a number of respondents felt that there was an inherent obligation to family; however, because of statistical parameters, this was not reflected.

Qualitative data suggest that there is a sense of obligation within the context of the family. It is important to recognize that the respondents recognized their limitations in terms of adequately providing care and support; however, most stipulated that they would utilize outside resources as a last alternative.

Utilization of quantitative data as the sole consideration of Hypothesis 2 would require rejection indicating that Hispanic families do not place positive value on exchanges between elderly and other family members. However, in using qualitative data a reconsideration is warranted. It appears by comments made that Hispanic families do place positive value on exchanges between elderly and other family members and that this is the desired relationship.

### **Cultural Values of Other Hispanic and Non-Hispanic Families**

Questions in this section were designed with the intent of determining perceptions of financial behaviors regarding other Hispanic families and non-Hispanic families in an effort to determine if this sample of Hispanic families perceives that their exchanges are similar.



In responding to whether they felt that the way they managed their financial affairs was different than other people who were not Hispanic, 50% answered yes, 30% answered no, and 20% reported not being sure as reflected in Table 4.23.

**Table 4.23 Perceptions of financial management: personal vs. non-Hispanics**

Response	Frequency	Percent
Yes	15	50.0
No	9	30.0
Not sure	6	20.0
Total	30	100.0

When *t*-tests were conducted controlling for sex with pooled variance estimate at .036 with  $p < .05$ , the indication was that there was a difference in perception regarding the management of financial affairs according to sex as reflected in Table 4.24.

**Table 4.24 Perception of financial management: testing for sex of respondents**

Category	Cases	Mean	Standard Deviation	Standard Error
Group 1 (female)	19	2.0500	.444	.099
Group 2 (male)	11	1.7000	.330	.104

<u>Pooled Variance Estimate</u>		
<u>2-Tail</u>		<u>Probability</u>
<i>t</i> -value	<i>df</i>	.036
2.20	28	

However, when *t*-tests were conducted testing for language, utilizing pooled variance estimate .209 with  $p < .05$ , the indication was that there was no significant difference in mean values regarding the management of financial affairs, as reported in Table 4.25.

**Table 4.25 Perception of financial management: testing for language of respondents (Hispanic vs. non-Hispanic individuals)**

Category	Cases	Mean	Standard Deviation	Standard Error
Group 1 (English)	10	1.8000	.390	.118
Group 2 (Spanish)	20	2.0105	.454	.104

<u>Pooled Variance Estimate</u>				
2-Tail		Probability		
<i>t</i> -value	<i>df</i>			
-1.28	28	.209		

When *t*-tests were conducted testing for age and utilizing a pooled variance estimate of .008 with  $p < .05$ , there was a mean value difference in how individuals perceive the management of financial affairs for their own families as opposed to other Hispanic families as reflected in Table 4.26.

**Table 4.26 Perception of financial management: testing for age of respondents**

Category	Cases	Mean	Standard Deviation	Standard Error
Group 1 (23-59)	14	1.7143	.390	.104
Group 2 (64-93)	16	2.1250	.392	.098

<u>Pooled Variance Estimate</u>				
2-Tail		Probability		
<i>t</i> -value	<i>df</i>			
-2.87	28	.008		

It appeared that 20% of the respondents had difficulty answering questions as they related to non-Hispanics and other Hispanic families' management of financial behaviors. The respondents were leery of reporting on phenomena of which they had no basis on which to report (see Table 4.23). One respondent indicated:

"I really can't say. It is difficult for me to tell you how other non-Hispanics, or for that matter Hispanics, live their lives. I would think that even when we consider other Hispanics, we would all be different. I am not so sure that we would be that different from non-Hispanics but I really can't say."

Another respondent stated:

"I can only speak for myself."

Yet another reported:

"I have Americano friends, but we don't talk about those things so I really don't know."

### Hypothesis 3

$H_0$ : Null Hypothesis:

Hispanic families do not perceive that exchanges of care and obligation for other Hispanic families within the community are similar to their families.

$H_1$ : Alternative Hypothesis:

Hispanic families perceive that exchanges of care and obligation for other Hispanic families within the community are similar to their families.

In reviewing data and *t*-tests when testing for sex and age, it would appear that the hypothesis was rejected which would indicate that Hispanic families perceive their exchanges as similar to other Hispanic families.

### **Researcher's Comments and Reactions**

In relation to this hypothesis, quantitative and qualitative data render support for the hypothesis; however, when considering differences according to language preference, the hypothesis was not rejected indicating that Spanish-speaking respondents do not perceive differences in how other Hispanic families manage their financial affairs. It is difficult to speculate as to the factors that affect this; however, some of the Spanish-speaking respondents indicated that they felt that many other Hispanic families were becoming like "gringos" (slang for Anglo). They indicated that they were no longer teaching their children the values that they were once taught and that it was a loss to the culture. They attributed the ability to retain the language as the most influential factor in retaining the culture.

English-speaking Hispanic families and Spanish-speaking Hispanic families were similar in response to how other Hispanic families managed their financial affairs. Through further probing of questions, subjects indicated that what made them distinct and similar to other Hispanic families was rooted in cultural values and upbringing. The respondents reported that although there were changes from the times that they were children, they were raising their families with the same core values. These values included respect for life and family. They reported that money was secondary, and although vital to survival, it would mean nothing if there was not strong family support.

### **Q-sort**

A Q-Sort was used to determine how Hispanic families rank order values. The variables were self, family, work, neighbors, money, friends, church, God, and health. Individuals were asked to rank them according to high, medium, and low categories.

High was assigned a value of 3, medium a value of 2, and low a value of 1. The results of Hypotheses 4, 5, and 6 are reported together.

#### **Hypothesis 4**

**H<sub>0</sub>: Null Hypothesis:**

Hispanic culture values prioritizing does not differ from their cultural values prioritizing for their own families.

**H<sub>1</sub>: Alternative Hypothesis:**

Hispanic culture values prioritizing differs from their culture values prioritizing for their own families.

#### **Hypothesis 5**

**H<sub>0</sub>: Null Hypothesis:**

Hispanic culture values prioritizing does not differ from their culture values prioritizing for other Hispanic families.

**H<sub>1</sub>: Alternative Hypothesis:**

Hispanic culture values prioritizing differs from their culture values prioritizing for other Hispanic families.

#### **Hypothesis 6**

**H<sub>0</sub>: Null Hypothesis:**

Hispanic culture values prioritizing does not differ from their culture values prioritizing for non-Hispanics in the larger community.

**H<sub>1</sub>: Alternative Hypothesis:**

**Hispanic culture values prioritizing differs from their culture values prioritizing for non-Hispanics in the larger community.**

**Table 4.27 reflects the ranking priority assigned by the participants when asked to place the cards in the order of significance/importance for themselves.**

**Table 4.27 Rank order of variables by individual Hispanics (micro)**

Variable	Value		
	High	Medium	Low
Self	6	2	22
Family	16	10	4
Work	3	12	15
Neighbors		3	27
Money	1	19	10
Friends	2	11	17
Church	6	9	15
God	20	5	5
Health	6	19	5

**Table 4.28 reflects the ranking priority assigned by the participants when asked to place them in the order they believed their family would consider them.**

**Table 4.29 reflects the ranking priority assigned by the participants when asked to place them in the order they believed people in the Hispanic community might place them in.**

**Table 4.28 Rank order of variables for respondents' families (meso)**

Variable	Value		
	High	Medium	Low
Self	4	3	23
Family	15	11	4
Work	4	18	8
Neighbors		1	29
Money	8	13	9
Friends	2	15	13
Church	6	6	18
God	16	6	9
Health	5	16	9

**Table 4.29 Rank order of variables for other Hispanic families by individual Hispanics (exo)**

Variable	Value		
	High	Medium	Low
Self	2	3	24
Family	19	7	3
Work	2	16	11
Neighbors		2	27
Money	4	15	10
Friends	1	17	11
Church	7	5	17
God	21	3	5
Health	2	11	16

Table 4.30 reflects the ranking priority assigned by the participants when asked to place them in the order they believed non-Hispanics in the larger community might place them in.

In reviewing the nine variables considered in this Q-Sort, the variables of family and God were consistently identified as having priority across 3 of the 4 levels (micro, meso, exo). However, when the nine variables were prioritized as perceived that non-Hispanics might prioritize, the variable of family ranked highest, followed by God and self. Hispanics perceived non-Hispanics as ranking God and self equally high following family.

**Table 4.30 Rank order of variables for non-Hispanic families by individual Hispanics (macro)**

Variable	Value		
	High	Medium	Low
Self	11	3	15
Family	14	8	7
Work	6	15	8
Neighbors		2	27
Money	4	22	3
Friends	4	18	7
Church	4	1	24
God	11	6	12
Health	4	12	13

Descriptive rank ordering was utilized for analysis and no statistical tests were conducted for significant differences. Thus, the null hypothesis of Hypothesis 4 and Hypothesis 5 are not rejected. Participants in this research project perceived that their values prioritizing was consistent with values prioritizing of other members of their family, as well as other Hispanic families within the community.

The null hypothesis of Hypothesis 6 is rejected indicating that participants in this research project perceived that their values prioritizing differed from non-Hispanic families in the community.



### **Researcher's Comments and Reactions**

An interesting observation was noted in the variable category of friends. In the course of the interviews, the concept of "amistad" was identified by several respondents. In its literal translation, "amistad" is translated to friendship. However, the significance of this variable is not captured in the translation and it is difficult to translate the significance of this term. An example of amistad is best explained by this 81-year-old male who elaborated on this while completing the Q-sort:

"Amistad is the most important thing in life. Without it, you're nothing. It is important for people to be able to trust in this. We don't have much of it anymore these days."

A 71-year-old female respondent stated:

"Oh, amistad is the most important thing to have in one's life. If you have that and offer it to people, you have peace in your life. If you don't, life can be very hard. I would like to believe that I have this in my life...."

It is this researcher's observation and sense that it is greatly valued, yet difficult to conceptualize in that its cultural value cannot be adequately captured in translation.

The variables of church and God were distinguished as being related; however, each maintained its own significant value. God was identified as more of a perceived being or spirit and church was categorized as an institution, much like the family variable.

Similarly, money and work variables were considered as being related yet maintaining distinct differences. Most participants reported that money was attained through some form of work.

### **Additional Information**

Further analysis of the qualitative data derived from the interviews was utilized in an effort to gain a clearer understanding as to how respondents perceived financial exchanges and whether they perceived the exchanges as exploitative. There were five respondents who reported having experienced problems with family members because of the handling or management of finances; therefore, the respondents were re-contacted in an effort to secure greater detail on their specific circumstances. Of the five respondents who reported difficulty, only three would speak to the specific issues. Two of the respondents were willing to discuss the specific circumstances with me, but requested that I not include the information in that they were embarrassed by the circumstances.

A description and discussion of data are reported for the 3 of the 5 respondents. Yet identifying information will not be given on the respondents in an effort to ensure their anonymity.

### **How the Respondents Answered the Statements:**

**Question:** Have you ever experienced any problems with family members because of the handling/management of your finances?

#### **Respondent Number 1**

**"I have a daughter who is not doing very well. She always complained about the things I didn't do for her and how I never helped her when she was a child. She doesn't understand that I had to work to keep food on the table and that I did what I had to do. Now I hear that she is living "entre las casitas" (from house**

to house) because she was kicked out of her house. She gave her two older children to her ex-husband because she wasn't taking care of them. She has two other children from someone else and those are the two that I worry about. She will call me up and ask me for money because she needs to feed them. I tell her to bring them to my house and I will feed them, but she gets mad at me and tells me I don't want to help her. I used to take care of her kids about three years ago. They use to practically live with me. The only time she would come by is when the welfare check would come in. She would pick up the check and disappear. Finally I told her I couldn't do it anymore and I told her I would report her to the welfare office. She got angry and took her kids.

"She thinks I'm lying when I tell her I don't have money. She will come over to my house and yell at me and will leave the house angry. In a couple of weeks she comes back asking for money or food. Sometimes I give her what I can."

#### **Respondent 2**

"I don't think I have problems with this, but sometimes my daughter gets angry because I don't tell her where my money goes. She tells me that she is worried because she thinks I am giving too much to my church. My church has been important to me. When I first came to this area I was told that I was dying and had very little time to live. I became very upset and didn't know what to do. That is when I became involved with this church. They prayed over me and like a miracle my tumor disappeared. Shortly after that my husband got sick and had to stop working. That was so hard because we didn't have money. As he got sicker and sicker we had to place him in a nursing home. I spent as much time as I could with him but sometimes he was very nasty and mean. After he died, I found that I had more time to give to the church. They pick me up and take me there every Sunday and for special occasions. My daughter got mad when she found out that I was making tamales for the church to sell. I was making up to 50 dozen a week and I was buying all the ingredients. I also gave and still give the church whatever little money I can. My daughter thinks that I can't handle my own money and she is starting to ask a lot of questions. I get mad at her because it is my money and I should be able to do with it what I like, don't you think? As long as I pay my rent and I don't ask her for money I don't have to explain things to her."

**Question:** Do you think the way you manage your financial matters for parents, children, family differs from other people who are not Hispanic?

#### **Respondent 3**

"I think my situation is different than others. I have a trabajadoda (worker) who helps me out a lot. She will do my cleaning and grocery shopping and helps me pay my bills. I don't know what I would do without her. Sometimes if she is

short on money I loan her some. It doesn't happen often, but she has a big family and I think that things get hard for her. You know they don't pay them much for all they do."

In relation to responses provided by Respondent 3, I was contacted by her assigned worker who indicated that the respondent became concerned that this researcher was going to take her worker away from her and that she wouldn't have the help she needed. She had apparently become so alarmed that she had called her adult daughter in a panic. I met with the respondent and reassured her that it was not my intent to take her worker and that the information she had provided me was very useful but would not and could not be identified back to her. After lengthy discussion and reassurance, she agreed to let me include the information.

In the course of the project, financial exploitation was referred to as any situation involving the mistreatment or improper use of the older individual with regard to their resources, which may include money, property, objects of value, or goods and services.

#### **Discussion of Findings of Additional Information**

In adhering to this definition, it appears to this researcher that all three respondents are in some manner being subjected to financial exploitation.

Respondent 1 appears to have been exploited in the recent past in relation to the care she was providing to her grandchildren. Although she had a sense of obligation, she had been subjected to having to provide care and be responsible for their care and well-being. Presently, she is repeatedly subjected to threats and harassment by her daughter. She indicated that there were times that she would "give her what she could." She had also indicated that her daughter would continuously call her and harass her.

Respondent 2 appears to have been exploited in relation to the services and goods she is providing to her church as perceived by her daughter. However, the respondent perceives that she provides goods and services and in exchange perceives that she receives goods and services. Although there may some question as to the motive of specific institutions, exploitation in these situations are difficult to identify.

Respondent 3 appears to have been exploited in the sense that there is a level of dependency that the respondent has on her caregiver and, therefore, feels compelled to provide her financial assistance on an occasional basis in an effort to avoid rejection.

As is evident in the presentation of the aforementioned situations, financial exploitation is difficult to conceptualize. The problems of identifying and documenting the abuse are apparent. These circumstances are often complicated by stereotypes and misconceptions that have permeated the literature in regard to Hispanic elderly and Hispanic families. These stereotypes have made it difficult for researchers, including this researcher, to distinguish between cultural expectations and exploitation. Discussion concerning the limitations and further recommendations will be provided in the conclusion section of this project.

Table 4.31 summarizes research hypotheses and findings in relation to this study.

Table 4.31 Summation of findings

Hypotheses	Findings
<b>Null Hypothesis 1</b> <b>H<sub>0</sub>:</b> Hispanic families do not place positive value on exchanges of care and obligation between elderly and other family members.	Not Rejected
<b>Null Hypothesis 2</b> <b>H<sub>0</sub>:</b> Hispanic families do not place positive value on exchanges of care and obligation between individuals and within their families.	Not Rejected
<b>Null Hypothesis 3</b> <b>H<sub>0</sub>:</b> Hispanic families do not perceive that exchanges of care and obligation for other Hispanic families within the community are similar to their families.	Partially Rejected
<b>Null Hypothesis 4</b> <b>H<sub>0</sub>:</b> Hispanic culture values prioritizing does not differ from their culture values prioritizing for their own families.	Not Rejected
<b>Null Hypothesis 5</b> <b>H<sub>0</sub>:</b> Hispanic culture values prioritizing does not differ from their culture values prioritizing for other Hispanic families.	Not Rejected
<b>Null Hypothesis 6</b> <b>H<sub>0</sub>:</b> Hispanic culture values prioritizing does not differ from their culture values prioritizing for non-Hispanics in the larger community.	Rejected

## CHAPTER V

### SUMMARY, CONCLUSIONS, AND IMPLICATIONS

#### Review

Review of the quantitative data secured in this research sample indicated that Hispanic families in this sample did not appear to place positive value on exchanges between individuals and within their families as measured by the number of identified exchanges and the rate of reported visitation and contact. The respondents did not appear to differ when controlling for sex and language preference. When tests were conducted controlling for age, the only category that yielded a difference was the category investigating visitation with family members. It appeared that respondents in this sample placed a high value on visitation with parents, although this was the only significant pattern. The difference accorded to age may reflect in actuality that the younger set of respondents still had parents who they could visit and the older respondents no longer had living parents to visit.

Hispanic families in this sample did not appear to view exchanges between elderly and other family members positively. Responses did not appear to differ according to age, sex, or language preference.

In considering how Hispanic families in this sample perceive the management of finances, it appears that the perception is that there is a similarity to other Hispanic families, with the exception of respondents who perceive differences according to language preference. Spanish-speaking respondents perceive that they are different from other Hispanic families in the community in terms of the management of their financial

affairs. It is difficult to speculate as to why respondents varied according to language preference and reinforces the need to further attempt to analyze this variable.

Hispanic families in this sample did not appear to perceive their cultural values as being different for their own families or from values of other Hispanic families in their community. However, they did perceive that their cultural values were different from non-Hispanics in the larger community.

Data gathered by conducting an interview yielded information that could not be gathered by a quantitative approach. The descriptive data offered depth to the nature of the research project and reflected that quantitative methods do not always accurately capture the dynamics of interactions within Hispanic families. The descriptive data show that Hispanic families are being influenced by the stresses and strains encountered by families today. Further studies with a larger sample size are needed to investigate the stereotypes of the Hispanic family unit as being cohesive, strong, and capable of fending off external threats in the context of the family and are needed to further evaluate its dynamic nature. It may be that Hispanics and Hispanic families are faced with the additional burden of attempting to adhere to expectations that the stereotypes have created. It would be valuable and beneficial to conduct greater in-depth qualitative research in order to gain a clearer understanding as to factors affecting Hispanic families and individuals.

The sample consisted of 30 Mexican Americans from a large city in Michigan. The respondents were initially identified through participation in services provided to the Hispanic community and additional respondents in the community were identified through the use of snowball sampling.



The design of the study was based on an empirical and interpretative component. The study was exploratory in nature and was designed with the intent of gaining an understanding of the perceptions maintained regarding the exchanges within the context of the family.

Data from the respondents were obtained by the use of an instrument developed by the researcher. Questions were designed to obtain data on the demographic profiles of the respondents, information regarding financial behaviors, and information regarding the nature and quality of relationships and cultural values as perceived by the respondents.

The statistical procedures included reliability analysis scales, *t*-tests, and means. The alpha level of significance was set at .05 as a basis for the decision to reject the null hypothesis which was analyzed by using inferential statistics. Descriptive data was also used to further evaluate the data.

### **Descriptive Conclusions**

The descriptive conclusions were based upon information secured during the course of the administration of the questionnaire. Selected responses are presented as a means of providing the foundation for the analysis of the data.

When respondents were asked whether contact with family members should be maintained even when it is not convenient, responses included such statements as:

Family should always be first; only when it is convenient; there are too many demands on the family; one should always make time for family; what is convenient?

When respondents were asked whether adult children had an obligation to their parents, responses included such statements as:

They took care of me when I was young; it's our responsibility because they took care of us; should always respect them before anything else; they have an obligation to their family first; they have their own families.

In response to questions regarding whether parents had an obligation to their adult parents, respondents indicated:

Have already completed it; raised them; once they've left home they are on their own; they are always a parent's responsibility.

In response to whether adult children should take care of their parents when they are sick, respondents indicated:

It would be nice; it would be great if they could but these days it is too hard; if they can manage.

In response to children/family taking care of aged parents rather than a nursing home or social agency, respondents indicated:

It would be nice but not easy; nursing homes provide good care; family can't always manage; family should never dump the older parent in a nursing home, that is dumping; sometimes nursing homes can do what family can't.

In response to questions regarding adult children assisting with financial help when necessary, respondents indicated:

When necessary; if they can manage it; yes, because who will help if family doesn't; they should always provide their own family first.

### **Limitations of Research**

Specific limitations of this research project include, but not restricted to, the following:

1. The research did not control for socioeconomic status, educational levels, and length of time in the United States. These factors may have contributed to a clearer understanding of dynamics that may influence exchanges and may have resulted in a different outcome of the research.

2. The research did not consider cohort differences for sampling purposes. This would have afforded the opportunity of pairing comparisons with generational and historical perspectives which may contribute to dynamics within families.

3. The research did not include all subgroups of Hispanics, choosing rather a convenient sample of Mexican Americans.

4. The administration of a survey instrument did not allow flexibility in the process of securing information. The importance of sterility in the interview process was recognized. With this particular sample this was a particularly critical issue in that many of the respondents considered the lack of engagement as distancing. This particular sample wished to engage in a level of interaction that exceeded the restrictions of the survey. This was evident in their response to the questions, as well as in their attempts to engage the researcher in conversation that was not relevant to the research topic.

5. The lack of experience in the development of instrumentation and carrying out research interviews may have contributed to a restricted collection of data.

### **Implications for Future Research**

As a result of this study, the investigator recommends further research designed at addressing some of the specific limitations of this project.

1. The study should be repeated using a larger sample of participants controlling for socioeconomic status, educational levels, and length of time in the United States.

2. The study should be repeated contrasting younger cohorts and older cohorts of Hispanics.

3. The study should be set up so that the project is inclusive of all subgroups of Hispanics. This will enable cross comparative evaluations, which may assist in a clearer understanding of dynamic cultural factors.

4. This study should be set up so that observation and interview procedures are used. The administration of the questionnaire was heavily structured and did not adequately allow for probing of information, which may possibly have yielded substantial data.

5. If research on perceptions of financial exploitation by Hispanic families is to be developed, the process of securing information will need to be refined.

6. The process of ensuring reliability and validity will need to be refined.

7. The study should narrow the focus of addressing one of the categories in the current instrument and investigate the one component thoroughly.

The investigator further recommends research designed at addressing issues as they relate to subgroups of Hispanic families and Hispanic elderly in particular.

1. Studies should be devised to study the importance of socioeconomic status, educational levels, and levels of acculturation in relation to the utilization of support services for Hispanic elderly.

2. Studies should be devised to determine majority culture perceptions regarding Hispanic elderly.
3. Studies should be devised to determine Hispanic elderly perceptions regarding the ability to access services.
4. Studies contrasting urban and rural samples of Hispanic elderly, and Anglos, Hispanics and African Americans, should be conducted.
5. Regional studies should be conducted on Hispanic elderly in an effort to determine similarities and differences regarding the supports and needs of this population.
6. If research on Hispanic elderly is to continue, instruments to address specific issues will need to be developed and refined.
7. The researcher must build rapport and trust before collecting data.

#### Implications for Practical Use

The results from this study could be useful to individuals concerned with issues related to families and the elderly and especially the needs of the Hispanic population. These findings may be of specific interest to investigators attempting to determine the status of the elderly in Hispanic families and who are interested in advocating for the needs of this particular population. In addition, individuals involved in the development of services and policy may be assisted in developing strategies for addressing the specific concerns encountered by this population. The results may also serve to underscore the need for more quantitative and qualitative research conducted on Hispanic families. Moreover, there is a need for these studies to be conducted by researchers who are familiar with the language and who are sensitive to the culture. This project was undertaken in consideration of these issues and undoubtedly has served the purpose of

reinforcing for the researcher the need for continued work and contribution on issues specific to the Hispanic elderly.

## **APPENDICES**

**APPENDIX A**  
**PARTICIPANT CHARACTERISTICS**



## APPENDIX A

### PARTICIPANT CHARACTERISTICS

5. What is the total number of people in your household?

- |       |         |               |
|-------|---------|---------------|
| 1 One | 3 Three | 5 Five        |
| 2 Two | 4 Four  | 6 Six or more |

6. What type of living arrangement do (you/other household members) have?

- 1 Live in a house you own
- 2 Rent a house or apartment
- 3 Live with your family in a house they own or rent
- 4 Rent a room
- 5 Other (specify) \_\_\_\_\_

7. How many rooms are in your household, including kitchen and bathrooms?

- |         |                       |
|---------|-----------------------|
| 1 One   | 5 Five                |
| 2 Two   | 6 Six or more         |
| 3 Three | 7 Declined to respond |
| 4 Four  |                       |

8. Who else lives in (your/other household members) your home with you?

- 1 Live alone
- 2 Live with spouse/partner, minor children
- 3 Live with adult children or grandchildren
- 4 Live with parents and/or siblings
- 5 Live with other relatives
- 6 Other (specify) \_\_\_\_\_
- 7 Not sure/Declined

9. Who in your household is over 60?

- |                             |            |
|-----------------------------|------------|
| 1 Self                      | 5 Siblings |
| 2 Spouse (Husband/wife)     | 6 Other    |
| 3 Children (how many) _____ | 7 No one   |

**APPENDIX B**

**FINANCIAL MANAGEMENT**

## APPENDIX B

### FINANCIAL MANAGEMENT

10. \_\_\_\_\_ Do you manage your own finances?  
(Yes = 1; No = 0; Can't Say = 2)
11. If you are age 60 or older, do you complete any of the following:  
(Yes = 1; No = 0; Can't Say = 2)
- a. \_\_\_\_\_ Complete check deposits
  - b. \_\_\_\_\_ Complete bank withdrawals
  - c. \_\_\_\_\_ Pay bills
  - d. \_\_\_\_\_ Sign legal papers
  - e. \_\_\_\_\_ Offer family members loans (money)
  - f. \_\_\_\_\_ Offer to pay or do something in exchange
  - g. \_\_\_\_\_ Pay family children's bills
  - h. \_\_\_\_\_ Pay family members' bills
  - i. \_\_\_\_\_ Other
12. If you are age 60 or older and do not manage your own finances, who does it for you?
- a. Spouse
  - b. Daughter
  - c. Son
  - d. Granddaughter
  - e. Grandson
  - f. Other relative \_\_\_\_\_
  - g. Neighbor
  - h. Other \_\_\_\_\_

13. What does he or she do for you? (Yes = 1; No = 0; Can't Say = 2)
- a. \_\_\_\_\_ Complete bank deposits
  - b. \_\_\_\_\_ Complete bank withdrawals
  - c. \_\_\_\_\_ Pay bills for you with your money
  - d. \_\_\_\_\_ Help you with money
  - e. \_\_\_\_\_ Sign legal papers for you
  - f. \_\_\_\_\_ Ask you for money
  - g. \_\_\_\_\_ Borrow money from you
  - h. \_\_\_\_\_ Ask you to do something in exchange for things he or she has done for you
  - i. \_\_\_\_\_ Other

14. If you are less than 60 years of age, do you do any of the following for a family member? (Yes = 1; No = 0; Can't Say = 2)
- a. \_\_\_\_\_ Complete check deposits
  - b. \_\_\_\_\_ Complete bank withdrawals
  - c. \_\_\_\_\_ Sign checks for the person
  - d. \_\_\_\_\_ Pay bills. What bills? \_\_\_\_\_
  - e. \_\_\_\_\_ Have power of attorney
  - f. \_\_\_\_\_ Complete shopping
  - g. \_\_\_\_\_ Sign legal forms

15. How do you feel about helping manage finances for your relative?

1 No Problem      2 Uncomfortable      3 Unsure      4 Feel Obligated

Describe \_\_\_\_\_

## **APPENDIX C**

### **ASSESSING AND PREVENTING FINANCIAL EXPLOITATION**

## APPENDIX C

### ASSESSING AND PREVENTING FINANCIAL EXPLOITATION

- a. What are sources of income, dollar amounts and payment due dates?
- b. Where are checks deposited?
- c. How is cash obtained?
- d. How are bills paid? Who writes and/or signs the checks?
- e. What is the amount of the monthly bills?
- f. What debts exist?
- g. Does the client have any credit cards or automated teller cards? Does s/he use them? Who else is listed on the accounts?
- h. What is the total number of bank accounts? Where are they located, what is the approximate balance in each, what type of accounts are they? Is anyone else listed on any of the accounts?
- i. Does the client have stocks or bonds? Where are they located? Does s/he have a brokerage account?
- j. Does the client own a home and is anyone else listed as a joint tenant? Who has deeds to the property?
- k. Does the client have any safe deposit boxes? Where are they located and who has the keys? Does anyone else have access to them?
- l. Does s/he have jewelry, valuable collections, art or other valuables? Where are they kept?
- m. Does the client have insurance policies? What kinds?
- n. Is anyone using the client's residence or utilities without permission?
- o. Have loans or gifts been made recently?
- p. Has the client given power of attorney to anyone?
- q. Does the client have a conservator or guardian?
- r. Does the client have a lawyer or accountant?
- s. Is there a will and where is it located?
- t. Has the client signed any papers recently?
- u. Is s/he getting adequate food, clothing, etc?
- v. Will any new forms of income become available soon?
- w. What is the income of the client's supporters?
- x. Does the client have any pets which may need to be cared for if the living arrangement changes?
- y. Are other relatives available to help? Are they geographically and emotionally close to the client? Are they burdened with children or other concerns? Could they monitor someone else?
- z. What is the frequency of the client's contact with this support system?

**APPENDIX D**  
**FAMILY RELATIONSHIPS**

## APPENDIX D

### FAMILY RELATIONSHIPS

Indicate whether you agree or disagree and why.

16. Contact with family should be maintained even when it is not convenient.

Yes \_\_\_\_\_ No \_\_\_\_\_ Not Sure \_\_\_\_\_ Refused \_\_\_\_\_

Describe \_\_\_\_\_

\_\_\_\_\_

17. Adult children have an obligation to their parents.

Yes \_\_\_\_\_ No \_\_\_\_\_ Not Sure \_\_\_\_\_ Refused \_\_\_\_\_

Describe \_\_\_\_\_

\_\_\_\_\_

18. Parents have an obligation to their adult children.

Yes \_\_\_\_\_ No \_\_\_\_\_ Not Sure \_\_\_\_\_ Refused \_\_\_\_\_

Describe \_\_\_\_\_

\_\_\_\_\_

19. Adult children should take care of parents when they are sick.

Yes \_\_\_\_\_ No \_\_\_\_\_ Not Sure \_\_\_\_\_ Refused \_\_\_\_\_

Describe \_\_\_\_\_

\_\_\_\_\_



20. Do you take care of your parents when they are sick?

Yes \_\_\_\_\_ No \_\_\_\_\_ Not Sure \_\_\_\_\_ Refused \_\_\_\_\_

Describe \_\_\_\_\_

\_\_\_\_\_

21. Aged parents should be cared for by children/family rather than by a social agency.

Yes \_\_\_\_\_ No \_\_\_\_\_ Not Sure \_\_\_\_\_ Refused \_\_\_\_\_

Describe \_\_\_\_\_

\_\_\_\_\_

22. Adult children should give their parents financial help when necessary.

Yes \_\_\_\_\_ No \_\_\_\_\_ Not Sure \_\_\_\_\_ Refused \_\_\_\_\_

Describe \_\_\_\_\_

\_\_\_\_\_

**APPENDIX E**  
**CULTURAL VALUES**

Indicate w

23. Do y  
and

Yes

Des

—

24. Ha  
ha

Ye

D

—

25. I

Y

I

.

26. :

v

I

## APPENDIX E

### CULTURAL VALUES

Indicate whether you agree or disagree and why.

23. Do you think that the way you manage your financial matters for parents, siblings, and children (family) differs from other people who are not Hispanic?

Yes \_\_\_\_\_ No \_\_\_\_\_ Can't Say \_\_\_\_\_ Refused \_\_\_\_\_

Describe \_\_\_\_\_

\_\_\_\_\_

24. Have you ever experienced any problems with family members because of the handling/management of their finances?

Yes \_\_\_\_\_ No \_\_\_\_\_ Can't Say \_\_\_\_\_ Refused \_\_\_\_\_

Describe \_\_\_\_\_

\_\_\_\_\_

25. Do you know of other Hispanic families who manage finances for relatives?

Yes \_\_\_\_\_ No \_\_\_\_\_ Can't Say \_\_\_\_\_ Refused \_\_\_\_\_

Describe \_\_\_\_\_

\_\_\_\_\_

26. Do you know of any problems they have had because of this?

Yes \_\_\_\_\_ No \_\_\_\_\_ Can't Say \_\_\_\_\_ Refused \_\_\_\_\_

Describe \_\_\_\_\_

\_\_\_\_\_

27. Do you know of families that aren't Hispanic who manage finances for relatives?

Yes \_\_\_\_\_ No \_\_\_\_\_ Can't Say \_\_\_\_\_ Refused \_\_\_\_\_

Describe \_\_\_\_\_

\_\_\_\_\_

**APPENDIX F**  
**CONTACT AND PROXIMITY**

## APPENDIX F

### CONTACT AND PROXIMITY

28. Do you have regular contact with your family? (Yes = 1; No = 0; Not Sure = 3; Refused = 4)

- a. \_\_\_\_\_ Parents
- b. \_\_\_\_\_ Adult children
- c. \_\_\_\_\_ Siblings
- d. \_\_\_\_\_ Grandchildren
- e. \_\_\_\_\_ Other relatives

29. If you answered yes, whom do you visit regularly?

- |                |                  |
|----------------|------------------|
| a. Mother      | e. Sister(s)     |
| b. Father      | f. Brother(s)    |
| c. Grandmother | g. Grandchildren |
| d. Grandfather | h. Other _____   |

30. How many hours a week do you spend with family? (Less than 1 = 1; Less than 5 = 2; Less than 10 = 3; More than 10 = 4)

- a. \_\_\_\_\_ Parents
- b. \_\_\_\_\_ Adult Children
- c. \_\_\_\_\_ Siblings
- d. \_\_\_\_\_ Grandchildren
- e. \_\_\_\_\_ Other Relatives

31. If you answered no, what is the reason for not visiting family? (Distance = 1; No time to visit = 2; Poor relationship = 3; Other = 4)

- a. \_\_\_\_\_ Parents
- b. \_\_\_\_\_ Adult Children
- c. \_\_\_\_\_ Siblings
- d. \_\_\_\_\_ Grandchildren
- e. \_\_\_\_\_ Other relatives

Describe \_\_\_\_\_  
\_\_\_\_\_

32. How close do you live to your family? (Less than 1 mile = 0; Between 1 and 5 miles = 1; Between 5 and 10 miles = 2; Between 10 and 24 miles = 3; Between 20 and 50 miles = 4; More than 50 miles = 5)

- a. \_\_\_\_\_ Mother
- b. \_\_\_\_\_ Father
- c. \_\_\_\_\_ Grandmother
- d. \_\_\_\_\_ Grandfather
- e. \_\_\_\_\_ Sister
- f. \_\_\_\_\_ Brother
- g. \_\_\_\_\_ Grandchildren
- h. \_\_\_\_\_ Other



33. Do you believe that distance is a problem for you and your family?

1 Yes \_\_\_\_\_ 0 No \_\_\_\_\_ 3 Not Sure \_\_\_\_\_ 4 Refused \_\_\_\_\_

Describe \_\_\_\_\_

\_\_\_\_\_

34. How often do you talk to your family on the telephone? (Less than 1 time per week = 0; Between 1 and 3 times per week = 1; Between 4 and 6 times per week = 2; Between 7 and 9 times per week = 3; Between 10 and 12 times per week = 4; More than 12 times per week = 5)

a. \_\_\_\_\_ Parents

b. \_\_\_\_\_ Adult Children

c. \_\_\_\_\_ Siblings

d. \_\_\_\_\_ Grandchildren

e. \_\_\_\_\_ Other Relatives

## **APPENDIX G**

### **Q-SORT**

## APPENDIX G

### Q-SORT

35. I am going to give you these ten cards and I would like you to place them in the order of significance/importance for you.

Cards: Self  
Family  
Work  
Neighbors  
Money  
Friends  
Church  
God  
Health

36. Next, I would like you to place them in the order that you believe your family considers them.
37. Next, I would like you to place them in the order that you believe people in the Hispanic community might place them in.
38. Next, I would like you to place them in the order that you believe non-Hispanics in the larger community might place them in.

**APPENDIX H**  
**CONSENT FORM**

## APPENDIX H

### CONSENT FORM

In signing this form, you indicate your voluntary agreement to participate in a study concerning economic issues within Latino households in Lansing, Michigan. This interview will consist of open ended questions pertaining to you and your family and will take approximately one session of 30 minutes to complete. Your responses during the entire process will be tape recorded; however, you may request that the tape recorder be turned off at any time during the interview process. Your name will not be mentioned during the interview process ensuring your confidentiality. In addition, any information you provide that is documented by the researcher will be coded so that your responses cannot be identified by anyone other than by the principal researcher. Please be advised that you can quit at any time during this process and do not have to complete the survey. If you decide to quit, the information you provided will not be utilized and the recorded portion of the interview will be erased in your presence.

If you have any questions or concerns regarding the process of this study, please contact Dr. Lillian Phenice at 355-7680.

Signed:  
Participant \_\_\_\_\_

Researcher \_\_\_\_\_

**APPENDIX I**  
**PARTICIPANT DEMOGRAPHICS**

## APPENDIX I

### PARTICIPANT DEMOGRAPHICS

1. What term for your Latino heritage would you prefer to be used throughout this interview (e.g. Mexican, Puerto Rican, Chicano)?

- 1 Mexican
- 2 Puerto Rican
- 3 Cuban
- 4 Other

2. What language would you prefer?

- 1 English
- 2 Spanish

3. GENDER

- 1 Female
- 2 Male
- 3 Refused
- 4 Other \_\_\_\_\_

4. AGE: \_\_\_\_\_

## **BIBLIOGRAPHY**



## BIBLIOGRAPHY

- Andrews, H. (1989). "Poverty and poor health among elderly Hispanic Americans." Commonwealth Fund Commission on Elderly Living Alone. Baltimore, MD.
- Baca-Zinn, M. (1990). Diversity in families (2nd ed.). New York: Harper and Row Publishers, Inc.
- Beckette, J., & Dungee-Anderson, D. (1991). Alzheimer's disease in African American and White families: A clinical analysis. Smith College Studies in Social Work, 62(2), 155-168.
- Bercerra, R. M., & Shaw, D. (1984). The Hispanic elderly: A research reference guide. Lanham, MD: University Press of America.
- Blau, P. (1964). Exchange and power in social life. New York: John Wiley and Sons.
- Block, M., & Sinott, J. (1979). "The battered elder syndrome: An exploratory study." College Park: University of Maryland Center on Aging.
- Boss, P. G. (1988). Family stress. Beverly Hills, CA: Sage Publications.
- Bronfenbrenner, U. (1979). The ecology of human development: Experiments by nature and design. Cambridge, MA: Harvard University Press.
- Brotman, H. B. (1992). "Middle series projections, all ages and 65+, by race and sex 1992-2050."
- Boulding, K. (1972). The household as achilles heel. Journal of Consumer Affairs, 6, 110-116.
- Boulding, K. (1975). The economy of love and fear. Belmont, CA: Wadsworth Publishing Co.
- Cox, H. (1989). Roles for aged individuals in post-industrial societies. Journal of Aging and Human Development, 3(1), 55-62.

Dan

Davi

Finan

Gala

Gail

Gan

Gell

Golo

Good

Gris

Gutt

John

Keefe

Keefe

- Danes, S. M. (1976). Relationship of non-market resource transfers and quality of life for non-migrant Michigan Mexican Americans. Unpublished master's thesis, Michigan State University, East Lansing, MI.
- Davis, C., Haub, C., & Willette, J. (1983). "U. S. Hispanics changing the face of America." Population Bulletin. No. 38.
- Financial exploitation on the rise. (1991, May 19). New York Times, p. 19.
- Galaraza, E. (1981). Forecasting future cohorts of Mexicano elders. In M. Miranda & R. Ruiz (Eds.), Chicano aging and mental health. U. S. Department of Health and Human Services.
- Gallegos, W. (1991). Diversity assessments in aging services. Generations, 15(4), 73-76.
- Ganley, A. L. (1982). Court mandated counseling for men who batter: A 3-day workshop for mental health professionals. Washington, DC: Center for Women Policy Studies.
- Gelles, R. (1985). Family violence. Annual Review of Sociology, 11, 347-367.
- Goldscheider, F. (1989). The aging of the gender revolution: What we do know and what do we need to know? Research on Aging, 12(45), 531-545.
- Goodstein, R. (1985). Elder abuse: Clinical considerations. Psychiatric-Annals, 15(5), 331-339.
- Griswold Del Castillo, R. (1984). La Familia. Notre Dame, IN: University of Notre Dame Press.
- Guttman, D. L., & Cuellar, J. B. (1982). Persistent myths about the American family. In M. Gordon (Ed.), The American Family in Social Historical Perspective (3rd ed.) (pp. 83-92). New York: St. Martin's Press.
- Johnson, R. (1986). Critical issues in the definition of elder mistreatment. In Pillemer & Wolf (Eds.), Elder abuse: Conflict in the family (pp. 167-196). Dover, MA: Auburn House Publishing Co.
- Keefe, S. (1980). Real and ideal extended families among Mexican Americans and Anglo Americans: On the meaning of 'close family ties.' Human Organization, 43, 65-70.
- Keefe, S. (1984). Chicano ethnicity. Albuquerque, NM: University of New Mexico Press.

- Korte, A. O. (1981). Social interaction and morale of Spanish speaking rural and urban elderly. Journal of Gerontological Social Work, 4(3, 4), 57-66.
- Lacayo, C. G. (1982, March-April). The association nacional pro personas mayores: Responding to the decade of the Hispanic. Aging, 12-13.
- Lubben, J. E., & Becerra, R. M. (1987). Social networks. In D. E. Gelfard & C. M. Barresi (Eds.), Ethnic Dimensions of Aging. New York: Springer.
- Mindel, C. H. (1980). Extended familism among urban Mexican Americans. Human Development, 29, 264-279.
- Mindel, C. H. (1982). The elderly in minority families. In T. H. Brubaker (Ed.), Family relationships in late life (pp. 233-235). Beverly Hills: Sage Publications.
- Miranda, M. R. (1991). Hispanic aging: Issues for policy development. Aging Network News, 5(8), 5-6.
- Myers, J., & Shelton, B. (1987). Abuse and older persons: Issues and implications for counselors. Journal of Counseling and Development, 65(7), 376-380.
- National Aging Resource Center on Elder Abuse. (1990). NARCEA Exchange, 2(4), 6-7.
- National Council of La Raza. (1992). Ancianos Network News, 2(3), 1-4.
- Newton, F. C. (1980). Issues in research and service delivery among Mexican American elderly: A concise statement with recommendations. The Gerontologist, 20(2), 208-213.
- Padilla, A., & Ruiz, R. (1976). Latino mental health: A review of the literature. Rockville, MD: National Institute of Mental Health, Department of Health, Education and Welfare.
- Podnick-Cornell, C., & Gelles, R. (1982). Elder abuse: The status of current knowledge. Family Relations Journal of Applied Family and Child Studies, 31(3), 457-469.
- Pepper, C. (1985). Elder abuse: An examination of a hidden problem (U. S. Congress House Select Committee on Aging No. 97-227). Washington, DC: U. S. Government Printing Office.
- Podnieks, E. (1983). Abuse of the elderly. The Canadian Nurse, 79, 34-35.

- Ramirez, O., & Arce, C. (1981). The contemporary Chicano family: An empirically based review. In A. Barron (Ed.), Explorations in Chicano psychology (pp. 3-28). New York: Prager.
- Reports of abuse against the elderly by family members rising sharply. (1991, December 29). New York Times, sec. L1, p. 1.
- Rourke, J. (1981). Determinants of violence in the family. In W. R. Burr, et al. (Eds.), Contemporary theories about the family (Vol. 1) (pp. 15-19). New York: Free Press.
- San Francisco Institute on Aging. (1987). San Francisco's consortium for elder abuse prevention: Elder abuse awareness. 1(3), 1-5.
- Sarason, S. B., & Lorentz. (1979). Work, aging, and social change. New York: Free Press.
- Schaie, W. K., & Willis, S. (1991). Adult development and aging (3rd ed.). New York: Harper Collins Publishers, Inc.
- Schlesinger & Schlesinger. (1988). Abuse of the elderly: Known and unknowns. In B. Schlesinger (Ed.), Abuse of the elderly: Issues and annotated bibliography (pp. 55-67). Toronto: University of Toronto.
- Sengstock, M., & Hwalek, M. (1986). Domestic abuse of the elderly: Which cases involve the police? Journal of Interpersonal Violence, 1(3), 335-349.
- Sengstock, M., & Barrett, S. (1984). Abused elders: Victims or villains of circumstances? Journal of Gerontological Social Work, 8(1, 2), 101-111.
- Sotomayor, M. (1989). The Hispanic elderly and the intergenerational family. Journal of Children in Contemporary Society, 20(3, 4), 55-65.
- Stearns, P. (1985). Historical trends in intergenerational contacts. Journal of Children in Contemporary Society, 20(3, 4), 21-32.
- Sussman, M. (1964). The isolated nuclear family: Fact or fiction? In M. B. Sussman (Ed.), Sourcebook in marriage and the family. Boston: Houghton Mifflin Company.
- Tomita, S. K. (1982). Detection and treatment of elderly abuse and neglect: A protocol for health professionals. Physical and Occupational Therapy in Geriatrics, 2(2), 37-51.

- Tomita, S. K. (1990). The Mexican American extended family as an emotional support system. Human Organizations, 38(2), 144-152.
- Trapp, R. (1987). Detecting abuse in the elderly. Medical Aspects of Human Sexuality, 21(3), 89-99.
- Torres-Gil, F. (1976). The political behavior of Mexican American elderly. The Gerontologist, 17(5), 392-399.
- Torres-Gil, F., & Negm, M. (1980). Policy issues concerning the Hispanic elderly. Aging, Nos. 2-5, 305-306.
- U. S. Bureau of the Census. (1991). Statistical abstract of the United States (111th ed.). Washington, DC: U. S. Government Printing Office.
- Zborowsky, E. (1985). Development in protective services: A challenge for social workers. Journal of Gerontological Social Work, 8(3, 4), 77-83.
- Zuniga-Martinez, M. (1979). The Mexican-American family: A weekend support system? In E. P. Stanford (Ed.), Minority aging: Policy issues for the 80s (pp. 16-19). San Diego: San Diego State University.

MICHIGAN STATE UNIV. LIBRARIES



31293013994607