THE INFLUENCE OF ACCULTURATION AND COMMUNITY PERCEPTIONS ON LATINA/O IMMIGRANTS’ LIKELIHOOD OF UTILIZING SUPPORTS ON FINANCIAL MATTERS

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The Influence of Acculturation and Community Perceptions on Latina/o Immigrants’
Likelihood of Utilizing Supports on Financial Matters

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Abstract

The study examined cultural and environmental factors associated to the likelihood
of seeking financial support of 339 Latina/o immigrants living in three rural communities
in the Midwest. Specifically, the influence of Latino/a and Anglo acculturation and
perceptions of the community on the likelihood of seeking financial support from friends,
family, church and employer were explored. Results of a multivariate multiple regression
displayed no significant linear relationships between the variables. A follow up analysis
using univariate multiple regression determined that Anglo acculturation and community
perception appeared to be important predictors in seeking financial support from friends.
The implications of the findings for counseling psychology are discussed, and
suggestions for future research on Latina/o immigrants’ wealth creation are provided.
Introduction

The United States (U.S.) is the world’s leading destination for immigrants. Records indicate that in 2012, immigrants made up 13% of the total U.S population (Passel, Cohn, & Gonzalez-Barrera, 2013). According to the U.S. Census Bureau, among the 40.4 million immigrants in the nation, 43% of those individuals are Latina/o (Motel & Patten, 2012). The rapid increase in the Latina/o population is reflected in the state of Missouri, which experienced a 79% increase in the Latina/o population between 2000 and 2010 (Ennis, Ríos-Vargas & Albert, 2011). The increase of Latina/o immigration to the Midwest is a result of pull factors such as the demand of labor in manufacturing and processing companies (Artz, 2009) that are important not just for the job opportunities for low-skilled laborers and undocumented immigrants, but also for the economic prosperity of the community itself. Additional studies have found that push factors such as the search for a higher quality of life, affordable housing and reuniting with family are influential in immigrants’ decision to live in non-urban communities (Garcia, 2009; Garcia, 2005).

Latina/o immigrants have migrated to the U.S. for various reasons. Between 1947 and 1964, the U.S.-Mexican Bracero Program recruited 4 million Mexican workers with temporary visas to work in the agricultural sector in the U.S. Later years marked by economic, political, and social turmoil in Mexico and Central America forced individuals to both voluntarily and involuntarily migrate to the U.S. (Brick, Challinor, & Rosenblum, 2011). Extreme poverty, lack of resources in their native lands, political warfare, and financial instability (Garni, 2010) make immigration to the U.S. an appealing alternative to obtain a better chance at life, better known as the “American Dream.” The American
Dream serves as a promise for hope and mobility (Wyatt-Nichol, 2011) for individuals who migrate to the U.S. regardless of origin. The American Dream has been long challenged by immigration policies that prevent permanent migration to the U.S. Despite the enactment of these policies, Latina/o immigration to the U.S. has not been halted. Immigrants from Central and South American countries continue to migrate to the U.S. for financial reasons, yet they face other stressors that impact their experience in the U.S. It is important to highlight that financial reasons for immigrating to the U.S. may include the foundation for economic stabilization such as basic necessities instead of luxuries (e.g. paying for rent instead of purchasing a computer.)

More recently, Latina/o immigrants have been attracted to non-traditional communities of settlement such as in the rural Midwest. The promise of economic stabilization has attracted Latina/o immigrants to manufacturing and processing plants in the Midwest where employers are looking for low-wage workers (Leiebig & Souza-Poza, 2004). While integrating into these new communities, Latina/o immigrants face “acculturative stress” which is defined as the psychological impact associated to adapting to a new culture (Smart & Smart, 1995). Sources of support have been highlighted as important in helping Latina/o immigrants overcome difficulties related to the integration experience (Mulvaney-Day, Alegria, & Scribney, 2007; Ornelas, Perreira, Beeber, & Maxwell, 2009).

It is important to study Latina/o immigrant experiences in rural Midwestern communities due to the lack of knowledge that exists on immigrants in these settings which are markedly different from traditional immigrant settlements across the U.S. Research has found that due to labor market saturation, weak economies, and higher
living expenses in traditional urban settlement destinations such as Los Angeles (Suro & Singer, 2002), Latinos are looking and have found nontraditional settlement destinations in areas such as the Midwestern section of the U.S. Nontraditional settlement destinations that require low-skill labor such as meat processing plants (Guthey, 2001), attract Latino immigrants to work and foster a permanent place for settlement with their families. Along with the physical relocation of individuals, Latino immigrants endure broader issues such as social integration. One of the biggest integration efforts includes gaining economic stability. Therefore it is important to explore how the environment and cultural variables influence the settlement of immigrants on situations that include financial matters. This study assesses financial matters as the likelihood that Latina/o immigrants utilize support from friends, family, church, and their employer in situations tied to establishing economic stability, specifically to buy a car, to find a job, to start a business, to pay rent, to find housing, to cash a check and to acquire documents to work. The current project seeks to better understand how Anglo acculturation, Latina/o acculturation, and immigrants’ perceptions of the community influences their likelihood to seek financial support from sources in their community. Knowledge on the role that these variables play in seeking support can inform mental health professionals on facilitating support for Latina/o immigrant newcomers in rural, new settlement communities.

Recent research suggests that Latinos in the U.S. indicate greater levels of social support from friends which can be important for decreasing mental health stigma in regards to service use (Chang, Chen, & Alegría, 2014). Other literature suggests that Latinas/os are more likely to seek social support from individuals within their social network (Chiang, Hunter, & Yeh, 2004) which may be due to the collectivist nature of
many Latina/o cultures. Collectivist cultures emphasize the importance of interpersonal relationships and often times the need to sacrifice individual goals to promote the overall well-being of their social network (Kaniasty & Norris, 2000). In all, support-seeking behaviors appear to be an important behavior for Latinos that help promote resilience and positive outcomes in their lives.

To help guide this work, the Sustainable Livelihoods Framework (SLF) (Bebbington, 1999) will be used. The SLF is adapted to exhibit the process of integration between Latino immigrant newcomers and long-term residents in three rural Missouri communities. This strengths-based, interdisciplinary model explains how access to economic, human, and cultural capitals can impact the livelihood outcomes (Bebbington, 1999) of immigrant newcomers. This model helps conceptualize the types of support immigrants obtain from their networks that help them to successfully adapt and thrive in non-traditional areas of settlement. Within this model, it can be argue that perceptions of the community are strongly conditioned by the types of capital one uses within their network of support. Additionally, acculturation has been a critical item to assess when studying the adjustment strategies and income earning of Latino newcomers in the Midwest (Valdivia, Dozi, Jeanetta, Flores, Martinez, & Dannerbeck, 2008). Therefore in our study, the immigrant newcomer perspective will be used to understand how the context of reception from their community (community climate) and cultural capital (acculturation) influence the likelihood of seeking support on financial matters from different social networks in their community.

The current study addresses the need for research by providing an analysis of the likelihood of support seeking of Latina/o immigrants in three rural Missouri communities
and how the community context influences the likelihood of seeking financial support from social supports in financial situations. Studies have found that strong social ties have a positive impact not just on the economic stability of immigrants, but also on the self-reliance in finding employment (Pfeffer & Parra, 2009; Garcia, 2005). Cultural identity theory literature has also found that culture serves as a resource in where individuals draw to create strategies to function in various facets of their lives and within society (Berry, 2003). A recent study has found that Latina/o immigrants in the rural Midwest remain largely unintegrated possibly due to the lack of interaction and knowledge the host and newcomers individuals have about one another (May et al., 2014). Our contribution to the literature aims to answer the following question: What are the influences of community perception, Anglo acculturation, and Latina/o acculturation on Latina/o immigrants’ likelihood to seek support from various sources on financial matters? By using the SLF model, theoretically, it can be hypothesized that the more positive perception of their community an individual has, and the more connected they feel with their cultural identity (whether it be to their country of origin or host country), the more likely it will be for individuals to seek support on financial matters from various sources within their community.

**Literature Review**

As we come to understand that there is a rising population of Latina/o immigrants in non-traditional migrant communities, there is a need to understand the current experiences for Latina/o immigrants in the U.S. In the following sections, I will present an overview of the literature on the SLF, the enactment of state and national immigration policies and the impact in the creation of hostile environments, the impact of
acculturative stress, the adaptation process for Latina/o immigrants to rural Midwestern communities, and the importance of social support amongst the Latino immigrant community.

**Sustainable Livelihoods Framework**

The SLF provides a theoretical basis for understanding the integration of Latina/o newcomers in the rural Midwest. Prior research has used the SLF to help illustrate the context of immigrant reception in rural Midwestern communities. This model assesses individual *capitals* used to build sustenance which include human, economic, cultural, and social variables. Valdivia and Flores (2012) assessed cultural capital in relation to the job satisfaction of Latina/o workers in the Midwest and found a positive relation of ethnic identity and Anglo acculturation to job satisfaction outcomes. An additional study assessed the integration of SLF capitals possessed by immigrants and host community residents within a rural settlement community and found it to be largely unintegrated (May et al., 2014). Furthermore, Dozi and Valdivia (2005) found that establishing human capitals (e.g. obtaining a job and learning English) can increase the overall economic well-being of Latinos residing in non-metro Missouri. Participation and success in these rural communities as a Latino immigrant has been defined by the development and obtainment of the capitals mentioned above (Bebbington, 1999). It is important to continue assessing how these various capitals are being used by Latino immigrants to better understand the integration efforts that lead to the economic well-being and stability amongst this population.

**Creation of Hostile Environments**

Building understanding behind the context of reception in rural Midwestern
communities is important due to the recent rise in tension behind immigration policies in the nation. Anti-immigrant policies and negative attitudes have been found to create a hostile environment for immigrants, especially for Latina/o immigrants settling in rural communities (Yakushko, Watson, & Thompson, 2008; Valdivia & Flores, 2012).

As immigrants continue to migrate to non-traditional settlement areas to create a stable economic foundation for themselves and family, the context of their receiving communities can greatly impact how welcomed and comfortable they are in their communities. The rise of discriminatory laws in many states have targeted Latina/o individuals as victims of racial profiling. Laws such as Alabama’s House Bill 56 made it legal for officials to require proof of citizenship status when enrolling children K-12, and criminalized individuals who provided housing to unauthorized immigrants. Arizona Senate Bill 1070 also allowed law enforcement to use traffic routine stops to obtain the immigration status of an individual. Like Arizona, the state of Missouri has taken a stance on the unauthorized presence of undocumented immigrants in its state. Since 2007, Missouri politicians have enacted House Joint Resolution 7 which denies government services in any other language except English and House Bill 1549 which requires Highway Patrol to verify immigration status of individuals and denies access to taxpayer benefits. Furthermore, in 2009, Missouri passed into legislation House Bill 390, which denies any financial aid towards higher education for individuals who are in the state unauthorized (Missouri State Immigration Laws, 2015). These types of legislations have made it clear to its citizens that they are taking a proactive stance against immigration and have implemented policies to ensure the law is being protected. Furthermore, the nation has also taken a stance against immigration. After conducting a search of anti-
immigration policies in the Immigration Enactments Database, results indicate that a total of 164 state anti-immigration laws have been passed in all 50 states since 2010 (National Conference of State Legislatures, 2015). These results indicate that there is high tension among policymakers and the influx of refugees and immigrants to the U.S.

Negative attitudes towards immigration are described as xenophobic in nature. Xenophobia is a term contested as the irrational fear or hatred of foreigners by nationals against other nationals (Handmaker & Parseley, 2002). Myths about immigration in the U.S. have been associated with increased violence, economic and medical service depletion, overpopulation, and abrasion of cultural values (Cowan, Martinez, & Mendiola, 1997). On the opposite spectrum, immigrants have been found to be beneficial to the low-skilled labor force resulting in economic growth for the U.S. (Hanson, 2010).

**Acculturation Stressors for Latina/o Immigrants**

Research has constantly highlighted the effects that acculturation stressors can have on an immigrant in the U.S. Acculturative stress occurs when problems arise from individuals enduring the acculturation process and results in adverse effects such as anxiety, depression, and other forms of mental and physical ailments (Williams & Berry, 1991; Berry, 2006). According to Berry (2003), acculturation is a process of adaptation to the all-encompassing social and cultural environment of the host community. These types of adaptation processes consist of different experiences that can impact an individual to feel included or excluded from their environment. Berry’s Multidimensional Model studies the experience of immigrants by outlining the different types of psychosocial experiences an individual can experience such as **assimilation** (adopts the receiving culture and rejects the culture of origin), **separation** (rejects the receiving culture and
retains culture of origin), *integration* (adopts the receiving culture and maintains culture of origin), and *marginalization* (rejects both the receiving culture and culture of origin) in the U.S. The ability to adapt or the decision to isolate oneself from a community is an individual process and is influenced by the environmental factors surrounding the individuals.

The acculturation process for a Latina/o immigrants in the U.S. is often a challenging undertaking as individuals experience various kinds of hardships that make it difficult to integrate to a new community. Research related to acculturative stressors in the Latina/o population has found that factors such as the fear of deportation (Arbona, et al., 2010), discrimination (Cervantes, Padilla, Napper, & Goldbach, 2013; Lueck & Wilson, 2010), lack of a community (Caplan, 2007), separation from family (Caplan, 2007), and language brokering as a burden (Kam & Lazarevic, 2013) increase the negative experiences for these individuals. Additional studies (Flores et al., 2008; Finch & Vega, 2003) have also found that acculturative stressors can have a long-term negative effect on the overall physical and psychological well-being of Latina/o immigrants as well as increase the levels of anxiety and depressive symptoms amongst Mexican American college students (Crockett et al., 2007). Acculturative stress has also been found to contribute to psychotic-like experiences for Latino immigrants in the U.S. when greater discrimination is present (DeVylder, et al., 2013).

An additional line of research that reconceptualizes and expands the operationalization of acculturation is known as the “immigrant paradox.” The immigrant paradox is described as immigrants who are exposed to the receiving culture report poorer mental and physical health outcomes (Schwartz, Unger, Zamboanga, &
Szapocznik, 2010). Studies have found that Latinos born in the U.S. or who have spent considerable amounts of time in the U.S. are more likely to be diagnosed with a mental health disorder (Alegría, et al., 2007, 2008). An additional study looking at the types of mental health problems among Latino men in the U.S. also found that acculturation stress was associated with Generalized Anxiety Disorder when English proficiency, U.S.-born, and longer stay in the U.S. were present factors (Ai, Pappas, & Simonsen, 2015).

Although there are many factors that increase acculturative stress for Latina/o immigrants in the U.S., there are also factors that decrease an individual’s acculturative stress levels. Lueck and Wilson (2010) found that acculturative stress decreases with an increased English language proficiency and by voluntarily migration to the U.S. Additional factors such as community, religious and social cohesion (Finch & Vega, 2003; Alegría, Sribney, & Mulvaney-Day, 2007) have also been found to reduce overall acculturation stressors and increase life satisfaction amongst the Latina/o immigrant community.

Additional studies have looked at acculturation levels and the various related psychosocial outcomes. Torres (2010) found that higher levels of acculturation to the U.S. culture for Latinos was related to higher levels of depression, possibly due to the pressures of having to acquire a new language and communication. Related studies have also found that the pressure to adapt to the mainstream culture and environment increases the likelihood of experiencing mental health problems for Mexican immigrants and Latinos (Breslau et al., 2007; Organista, 2007). Lastly, researchers have found that Mexican immigrants residing in high co-ethnic enclaves in the U.S. and were able to practice their culture and native-language reported better psychological health (Cuéllar et
al., 2004). These studies indicate that acculturation levels (pressure to assimilate or ability to integrate) have the ability to both positively and negatively impact the psychological health of Latinos residing in the U.S. depending on how included the individual feels in the new country environment.

Integration Experiences in Rural Midwestern Communities

Current research has highlighted the various types of difficulties Latina/o immigrants face when integrating into rural Midwestern communities. Unlike large metropolitan cities with diverse populations, rural Midwestern communities are predominantly White/Caucasian which make it difficult for Latinas/os to feel welcomed by their host communities. Although it may be easy to find a job in rural Midwestern communities, individuals found other challenges while attempting to settle in their community.

Valdivia and Dannerbeck (2009) found that Mexican women in rural Midwestern communities felt a sense of isolation (mainly attributed to cultural differences) and experienced difficulties obtaining products of their home countries in grocery stores due to the small-town atmosphere. Additional barriers Mexican immigrants residing in rural communities have experienced include English language limitations, lack of educational opportunities, and discrimination (Valdivia & Dannerbeck, 2009; Dalla, Ellis, & Cramer, 2005; Bradley et al., 2012). Another study that looked at the integration process from the perspectives of both the host and immigrant populations in a small farming community found that the community was largely unintegrated (May, Flores, Jeanetta, Saunders, Arevalo-Avalos, & Martinez, 2014). Researchers hypothesized that this can be due to between-group prejudice, power differences, and unequal status between groups. An additional study found that Latino newcomers in rural Midwestern communities endorsed
family, friends, and higher levels of integration as important for wealth creation to get
ahead in life (Valdivia, Jeanetta, Flores, Morales, & Martinez, 2012).

Although Latino immigrants experience a variety of barriers that impact their
integration experience in the rural Midwest, studies have found they are thriving in this
environment. Rural communities contain opportunities that are often limited in non-rural
epicenters. A strong social network (including family and friends), a search for a higher
quality of life, employment opportunities, low crime rates, and affordable housing
(Raffaelli, Tran, Wiley, Galarza-Heras, & Lazarevic, 2012; Garcia, 2005; Garcia, 2009;
Valdivia et al., 2008) are all important factors that attract Latino immigrants to settle in
rural communities.

Sources of Support

Many studies have highlighted the importance of social support within the Latina/o
community. Mulvaney-Day, Alegría, and Scribney (2007) found that family support,
friend support, and neighborhood social cohesion contribute to positive physical and
mental health outcomes positively related to self-rated physical and mental health”
(p.477). Other studies have found that having strong social ties are important to the
economic integration of Latino immigrant farmers (Pfeffer & Parra, 2009) and that
having strong family and religious networks contribute to positive psychological health
outcomes and job opportunities (Dunn & O’Brien, 2009; Garcia, 2005).

A qualitative study on the development of depressive symptoms among Mexican
immigrant mothers reported that they heavily rely on social networks and community
resources to deal with stressors such as family separation, social isolation and
discrimination (Ornelas, Perreira, Beeber, & Maxwell, 2009). Having strong Latino social
networks within the U.S. can also impact the immigration decision for many individuals. For example, Garcia (2005) found that Mexican immigrant workers were able to find jobs in Oklahoma based on their social networks which impacts the attractability of work for Latino immigrants in rural communities.

A study on segregation between 1960 and 2000 found that Latino communities in the U.S. have been highly segregated due to the consistent migration patterns to Metropolitan areas such as Los Angeles and New York (Fischer, Stochmayer, Stiles, & Hout, 2004). Researchers hypothesize that because Latinos tend to stay in same-ethnic enclaves, they have higher levels of homophily which is described as an inclination to have stronger ties with individuals of the same background. This in turn impacts Latina/o individuals’ ability to connect with other ethnic social networks which limits their overall social networks and opportunities.

In relation to health, the type of social support Latina/o individuals receive can influence the types of decisions individuals make. For example, Yee and Simon (2010) found that the presence of a social networks (including friends, family, and media) influence contraceptive decisions for young Hispanic women. An additional community-based participatory research partnership (Vissman et al., 2011) studied the access of medicine among Latino immigrants in the U.S and found that individuals use family and social networks to gain advice about accessing medical treatment and prescription medication. This study’s findings inform health care representatives about the need to increase education surrounding health advice challenges for the Latina/o community. The studies described above outline the importance of Latina/o individuals heavily relying on various types of social networks for different sources of support and different health-
related outcomes.

**Purpose of the Current Study**

The body of research presented above indicates that xenophobia and discrimination towards immigrants is present in the U.S. and it is negatively impacting the physical and mental health of Latino immigrants. A safe haven for many Latinos has been the ability to seek support from social networks including friends, family, and community. Additionally, the ability to integrate to the U.S. culture (i.e. acculturate) has indicated positive outcomes for Latinos. Furthermore, the opportunity for a better life, which includes economic stability, has attracted immigrants to the U.S. for decades; yet there is no research that focuses on the financial support seeking behaviors of Latino immigrants in the U.S. The current study explores the influence of human capitals and environmental context on Latino immigrants’ likelihood of utilizing support on financial matters using the SLF as the theoretical framework. Specifically, we examine the contribution of Anglo and Latino acculturation (human capital) as well as perceptions of the community (environmental context variable) on the likelihood of seeking support on financial matters across four sources of support (i.e., friends, family, church, and employer) for a sample of Latina/o immigrants in the Midwest. The findings of the study will help identify the sources of support Latino immigrants in rural Midwest communities are likely to use when needing financial support for gaining economic stability.

**Method**

**Participants**

Participants for the study consisted of 339 Latina/o immigrants who resided in three rural communities in the Midwest, where 55.5% \((n=188)\) were male and 44.5% \((n=...
151) were female. On average, the participants lived in these communities for 5.91 years (SD=3.9). Most participants were married (53.7%; n=182), followed by participants who were single (21.8%; n=74), living with a partner (18%; n=61), divorced or separated (4.4%; n=15), and widowed (.6%; n=2). Five participants (n= 1.50%) did not report their relationship status. Participants’ age ranged from 18 to 68 years (M= 35.28; SD= 10.52).

Most participants’ country of origin was Mexico (68.4%; n = 232), followed by El Salvador (15.9%; n=54), Guatemala (7.4%; n=25), Honduras (5.6%; n=19), and other South or Central America countries (2.7%; n=9). In regards to education, 6.9% (n=23) had no formal education, 35.7% (n=119) completed eight grade or less, 25.2% (n=84) completed some high school, 16.5% (n=55) obtained a high school diploma, 4.4% (n=15) completed some college, 5.3% (n=18) obtained an associate degree, 5.1% (n=17) completed a bachelor’s degree, 0.9% (n=3) completed a professional degree and 1.5% (n=5) did not report an answer.

Participants were drawn from three rural communities in the Midwest. These sites were chosen to ensure that a variety of migration patterns were represented. Community populations were determined by accessing the Census Viewer website (Census Viewer, 2012). Community A is a predominantly made up of agricultural and processing firms and has a population of 21,387 where 9% (n=1,931) are Latina/o; 28.9% (n=98) of our sample came from this community. Community B engages in manufacturing and retail services and has a population of 1,960, where 45% (n=888) are Latina/o; 33.3% (n=113) of our sample came from this community. Community C consists of employment in hospitality, industry, construction, and retirement centers and has a population of 10,520 where 9% (n=928) are Latina/o; 37.8% (n=128) of our sample came from this
Measures

The interview protocol included measures of acculturation, community perceptions, and social support. With the exception of the acculturation measure, which was already available in Spanish, translation and back-translation procedures were used and reviewed by native Spanish speakers to ensure consistency between the English and Spanish versions of the surveys.

Acculturation. The Bidimensional Acculturation Scale (BAS) for Hispanics (Marin & Gamba, 1996) was used to measure behavioral adaptations to both Latina/o and Anglo cultures while residing in the U.S. This scale consisted of 24 English and Spanish language-based items in where participants responded on a 4-point scale (1=poorly; 4=very well). The BAS scale consists two subscales (12 items each) which assess acculturation in the Hispanic Domain and acculturation in the Anglo Domain. Acquiring values of one domain does not indicate a decrease in adherence to the other; rather, individuals can be both low and high in acculturation. Each subscale includes three categories that measure language-related areas such as language use, language proficiency, and electronic media usage in Spanish or English languages. Subscale scores are obtained for Latina/o and Anglo acculturation by averaging the responses for the Spanish and English items, respectively. High scores are indicative of high language-related behaviors for the respective subscale. Sample items for the Anglo domain include “How well do you understand television programs in English?” and “How well do you speak English.” Sample items for the Latino domain include “How well do you understand radio programs in Spanish” and “How well do you write in Spanish.”
Scale scores from prior studies with Latina/o adults have yielded Cronbach’s alphas ranging from .77 to .86 for the Latino subscale and .94 to .95 for the Anglo subscale (Valdivia & Flores, 2012; Dawson, 2009; Negy, Schwartz, Reir-Ferrer, 2009). Validity evidence for a specific study (Valdivia & Flores, 2012) was demonstrated when scores on the Latino and Anglo acculturation subscales were positively correlated to ethnic identity. Latina/o and Anglo acculturation subscale scores in the current study had Cronbach’s alphas of .81 and .95, respectively.

**Community Perceptions.** The Perceptions of the Community Scale was a 17-item measure that assessed participants’ perceptions of the community environment. The items measured perceptions of the context of reception and the community. Participants responded to these items using a 7-point scale (1= **strongly disagree**; 7= **strongly agree**) and the responses to each subscale are averaged to obtain subscale scores. Elevated scores indicate strong negative perceptions of the community related to social interactions, discrimination and racism, and language pressures on the three respective subscales. An exploratory factor analysis indicated the following four factors: experiences with discrimination (α = .92), community climate (α = .68), community acceptance (α = .77) and language pressures (α = .81) (Flores, Aguayo, & Harvath, 2012). Sample items for the discrimination/racism subscale include “Community members have negative attitudes of newcomers to this community” and “I have been treated rudely or unfairly because I am a newcomer.” Sample items for the language use subscale include “My language makes it hard to fit into this community” and “I feel pressure to learn English.” The community climate subscale included items such as “My community is an unfriendly place,” and “People in this community don’t respect my cultural values.”
Lastly, the community acceptance subscale includes items such as “I feel valued as a member of this community” and “People in this community have been willing to help me.”

Community perception subscale scores in this study have acceptable internal reliabilities (Cronbach’s alphas = .92, .68, .74, .81) for experiences with discrimination, community climate, community acceptance, and language pressures, respectively. In a previous study, social relations and discrimination/racism scores were negatively related with life satisfaction, which provided some validity support (Valdivia & Flores, 2012). The Cronbach alpha for the full scale was .89, which indicates a reliable source of measure for this construct.

Perceptions of Support. The Perceived Support measure assessed one’s likelihood of seeking support regarding financial matters (e.g. finding a job, finding housing) across 4 different sources (friends, family, church, and employer). Each subscale contained 7 items where participants responded on a 4-point scale (1=never; 4=highly likely). High scores are indicative of a high likelihood of seeking financial support from one of the sources of support. The responses to each subscale are averaged to obtain subscale scores. Friends, family, church, and employer subscale scores in the current study had Cronbach’s alphas of .80, .88, .77 and .85, respectively.

Procedures

Through interdisciplinary collaborations and community relationships in the Latino immigrant communities, Latina/o adults were invited to participate in the data collection process. Snowball sampling, along with other recruitment strategies, were used to ensure that there was equal representation throughout the community. To protect the
confidentiality of our participants due to their vulnerable status as undocumented immigrants, the researchers obtained a Certificate of Confidentiality. To ameliorate arising language or literacy barriers, a team of bilingual graduate students were trained to administer the survey orally in either English or Spanish. The interviewers traveled to the rural communities to conduct the surveys one-on-one at a time and place that was beneficial for the participants. The interviews lasted between 45 minutes and 1 hour. A total of 460 interviews were conducted and 339 were used for this study due to missing complete data on any of the variables of interest in the current study. To retain a large amount of our sample size, we imputed data for cases that had some missing values on the study’s variables.

Data Analysis

A multivariate multiple regression will be conducted for this research study, with community perceptions, Anglo acculturation, and Latina/o acculturation as the independent variables and the four sources of support which include friends, family, church, and employer as the dependent variables. This type of analysis estimates a single regression model with multiple outcome variables and one or more predictor variables. In general, multivariate analysis can give light to the importance of the potential relationships, interdependence, and relative importance of the characteristics involved and can yield important information that can guide future practice in the field of psychology (Kshirsagar, 1972). In this study, reported measures of Anglo acculturation, Latino Acculturation, and community perception are jointly examined to determine their impact on financial support seeking behaviors across four different types of support.

Results
The data were examined for accuracy of data entry, missing values, and statistical assumptions (normality, linearity, and multicollinearity). From the original 460 cases of data collected from Latinas/os living in the three rural Midwestern communities, 339 individuals were used in the sample because they provided at least one response to the items in every scale used in the study. Prior to the analyses, Cronbach alphas were computed to ensure that all scales contained adequate internal consistencies. The Cronbach’s alpha for each scale can be found in Table 1.

The main goal of this study was to determine the links between community perception, Anglo acculturation, and Latino acculturation on the financial support seeking likelihood behaviors amongst their sources of support within their host community. Community perception along with both types of acculturations complement each other on the basis that they produce and impact a unique lived experience for Latino immigrants in the Midwest. Additionally, all the scales used in this study were continuous. Because of this, a simultaneous multivariate multiple regression analysis was used to accommodate intercorrelations between variables (Lutz & Eckert, 1994) while also accommodating multiple independent and dependent variables. Community perception and both types of acculturation were jointly examined to determine the collaborative impact of the independent variables on the four dependent variables.

A multivariate multiple regression was conducted to determine the relation between Latino acculturation, Anglo acculturation, and community perception. The multivariate multiple regression analysis found no significant linear relationships between our variables; Latino acculturation Pillai’s Trace=.015, F(4, 332)=1.240, \(p=.294\); Anglo acculturation, Pillai’s Trace=.011, F(4, 332)=.893, \(p=.469\); and for
community perception, Pillai’s Trace = .011, $F(4, 332) = .886, p = .472$. We next examined a univariate multiple regression for each dependent variable scale predicted by our independent variable scales. Of these analyses, only seeking financial support from friends was determined to be significantly predicted from the regression model, $F(3, 335) = 4.938, p = .024, R^2 = .028$. Of the independent variables, only Anglo Acculturation, $F(1, 335) = 3.322, p = .068$ and Community Perception $F(1, 335) = 3.360, p = .069$ appeared to be important predictors. Because there is a small effect, the results should be interpreted with caution.

**Discussion**

The current study presented data on the experiences of Latina/o immigrants in three rural Midwest communities to understand the influence of community perception and acculturation on their likelihood of seeking support on financial matters through various sources of support. The study provides an in-depth analysis of the complex experiences with acculturation and perceptions of the community of Latina/o immigrants settling in rural communities in the Midwest. The findings indicate that the more Anglo acculturation and the more positive perceptions Latina/o immigrants have about their community, the more likely they are to seek financial support from friends.

Prior literature has found that the presence of Anglo acculturation factors can positively influence academic achievement (Vela, Johnson, Cavazos, Ikonomopoulos, & Gonzalez, 2014), make Latinos feel like they are part of the community (Valdivia & Dozi, 2010), produce a positive effect on the income earning of Latino immigrants in rural Missouri (Valdivia, Jeanetta, Flores, Morales, & Martinez, 2012), and increase job satisfaction amongst Latinos in the Midwest (Valdivia & Flores, 2012). An additional study
found that bilingual individuals (speaking both Spanish and English) reported significantly higher levels of life satisfaction and resilience than those who only spoke Spanish (Marsiglia, Booth, Baldwin, & Ayers, 2013). Our findings are consistent with past literature and supports our original hypothesis in that the more Latina/o individuals develop strategies to acculturate into the host culture, the more likely they are to be connected with their sources within the community. This includes an increased likelihood of seeking financial support from friends when necessary. Acculturation literature highlights the ability to seek support from social networks as a developed strategy that helps an ethnic individual not only function in various domains of society, but thrive as well (Berry, 2003).

The second finding pertaining to the positive association between community perceptions and likelihood of seeking support from friends contributes to the body of literature on Latina/o immigrants in the Midwest. Our results indicated that the Latina/o immigrants surveyed in the three communities are more likely to seek financial support from their friends when they have an overall positive impression and experience in their host community. This is an important finding that contributes to the current literature on the integration process for Latina/o immigrants in the Midwest. Past studies have found that practical and emotional support from social networks are associated with increased life satisfaction for Latinas/os living in the Midwest (Raffaelli, Tran, Wiley, Galarza-Heras & Lazarevic, 2012; Valdivia et al., 2008). Since gaining a stable economic foundation is an important desire among immigrants to the United States, fostering a welcoming environment is necessary for individuals to stabilize and get ahead with the intent to support themselves. Past studies have highlighted that when Latina/o immigrants feel unwelcomed or threatened by their host community, they are less likely to seek government
services or institutional support (Arbona et al., 2010; Valdivia & Dannerbeck, 2009). It appears that cohesion and social support amongst close groups of friends are important and necessary factors to maximize the successful integration of Latino immigrants in host communities in the Midwest. One route to achieving this is to enhance the community environment within the rural communities in which Latino/as are settling.

Our study found that having high levels of Anglo acculturation resulted in higher likelihood of seeking financial support from friends whereas other studies have found that adapting U.S. culture customs can lead to high levels of depression amongst Latinos. While our study found that Latino/a acculturation had no significant effects on likelihood of support seeking, it was found to ameliorate depression symptoms (Torres, 2010). This implies that Latino/a acculturation does not facilitate nor does it hinder seeking support across various sources. Thus, maintaining their culture of origin while adopting the receiving culture may be encouraged among immigrants. Additionally, family has been found to be one of the most pervasive values in the Latino culture (Skogrand, Hatch, & Singh, 2005) yet our study found no significance relation between the independent variables and likelihood of seeking financial support from family. This could potentially be due to the fact that family tends to remain a stable and reliable source of support over time, whereas friends are seen as an accumulative and additive support that changes across contexts. Furthermore, prior research has highlighted the important role of church for Latino immigrants. Church and religious organizations have served as significant spaces where resources are shared and support is offered while trying to obtain the English language or information about jobs (Valdivia et al., 2008), yet our study found no significance between the independent variables and likelihood in seeking financial support.
from church. It is possible that individuals surveyed in the three communities have had a difficult time integrating themselves into church services due to the lack of the English language, therefore lacking the networks necessary to access financial support. Lastly, employer practices specifically in the Midwest have been reported to be poor. Valdivia and Dannerbeck (2009) found that Latina immigrant women experience discrimination in their work due the lack of documentation which impacts their low pay. Our study also found no significance between the independent variables and employer support which could be due to employers serving solely as a place of employment but not seen as a resource for accessing other financial supports. It is important to consider these findings because previous studies found that the more a foreign-born individual moves from one location to the next, the more negative effect there was on income (Valdivia et al., 2008; Valdivia & Dannerbeck, 2009). If we foster a more positive community climate, Latina/o immigrants may be more likely to stay in that community to build a stable economic foundation for themselves and their family.

**Implications for Counseling Psychology Practice**

Our findings can be used to encourage integration efforts of immigrants living in rural communities in the U.S. and to promote access to financial supports for immigrants. Instead of approaching the work that psychologists do in working with immigrants’ mental health and adjustment from a pathological perspective, it is beneficial to understand the strengths these individuals incorporate to their daily lives as well as their surrounding community that promote resiliency.

Our results suggest that Latina/o immigrants who feel safe to develop friendships with individuals outside of the family network have an additional resource from which to
seek assistance on financial related matters. Prior research indicates that Latinas/os have found support from their friends in seeking services related to mental health (Chang, Chen, & Alegría, 2014) and that Latina/o immigrants are keen on adapting American values such as learning the English language (Marsiglia, Booth, Baldwin, & Ayers, 2013). Having these types of adaptive strategies allows Latina/o immigrants the skills to develop these relationships outside of the family network and possibility to extend relationships to members of the host community, thus creating a more supportive environments that allow culture exchange and collaborations for economic prosperity amongst the community.

The study provides a better understanding about the importance of the environmental context in facilitating support seeking. Our results indicate that Latina/o immigrants are more likely to seek support on financial issues from their friends when they have an overall positive impression and experience in their host community. Psychologists can work with members of the host community to acknowledge the positive impact immigrants bring by adding to the cultural diversity of predominantly White communities. Certain studies have found that diverse neighborhoods with high levels of cultural engagement are often driving forces of economic revitalization for communities (Bradford, Gary, & Wallach, 2000) and that the inclusion of immigrants stimulates economic growth through productivity and innovation (Ottaviano & Peri, 2012). Exposure to different life experiences, languages, and cultural values can enrich the lives of all members of the community, not just immigrants.

It is recommended that psychologists undertake work that compliments the lives of Latina/o immigrants in the U.S. by formulating community-wide, cross-cultural education. A past study found that frustration and fear arose when Latino immigrants began making a
presence in White communities and that gaining knowledge about the Latino culture would have alleviated negative attitudes or labels towards immigrants (Dalla, 2004). Initiating efforts in multicultural education geared towards community members would provide individuals the opportunity to dispel some of their previous biases towards different cultures and promote unity and collaboration with the opportunity for economic growth. Additionally, psychologists can work on becoming knowledgeable of the different state and national laws that can impact the lives of immigrants living in the U.S. Staying abreast of the different legislations can further enhance the lives of immigrants by providing referrals for individuals to avoid deportation or help families arrange immigration from different countries. Working with Latina/o immigrants in rural communities through this context would generate trust, safety, and solidarity amongst community members.

In regards to training, psychologists should receive specific education on immigrant experiences so that they could better assess and assist with the needs of this community. This would include developing a non-biased approach of working with immigrants’ cultural orientation through a strengths-based approach and understanding the larger scope of push and pull factors leading to migration patterns into the U.S. It is important to acknowledge the difficulty in gaining trust from the immigrant community in regards to building networks amongst their community due to their potential unauthorized status in the U.S. Therefore it is necessary for professionals to build supportive and trusting relationships with key community stakeholders to ensure the access and distribution of important information that can aid the integration efforts amongst immigrant and host communities. This can include efforts of providing psychological services in Spanish, linking immigrants to English language classes, developing support groups and classes that
provide education to help Latina/o immigrants understand the American culture as well as distributing important information about immigration legislature to help individuals gain legal authorization in the country.

Limitations and Future Research

A few study limitations warrant comment. First, the findings of the present study are based on a cross-sectional design, which limits the ability to infer causal relationships among Anglo and Latino acculturation, community perception, and the likelihood of seeking financial support from various support networks. The findings in this study should be considered provisional until replications in future research employ longitudinal methods. Additionally, the interview questionnaire did not ask the interviewees to distinguish the ethnicity of friends that was referred to when asked about the likelihood of seeking support from friends. This may be an important factor to assess for in future studies to better understand what type of friends Latina/o immigrants are seeking support from and how this impacts integration efforts along with wealth creation in these communities. Finally, to enhance generalizability, these findings should be replicated with Latino/a immigrants living in other rural communities in the Midwest and in other regions of the U.S.

Conclusion

Latina/o immigrants have made the strenuous journey to the U.S. in hopes of gaining economic stability due to political, economic, and social turmoil in their home countries yet research has fallen behind in understanding the unique experiences for these individuals in the U.S. In recent decades, there has been a large influx of Latina/o immigrants to the rural Midwest; these non-traditional settlement communities have
provided opportunities for work, economic stability and lower costs of living and have been useful for individuals to get ahead and send money back to their home countries (Whiting, 2002). As certain sectors of the labor force are becoming more dependent on the labor of Latino/a immigrants, more work is needed to offset the negative effects of harsh immigration policies on their livelihoods as well as on companies and economic growth at the local and state levels. The findings of our study indicated that Anglo acculturation and positive community perception are important predictors in the likelihood to seek financial-related support from friends for Latina/o immigrants in rural Midwest communities. The substantial growth of Latina/o immigrants to these communities amplifies the need for more research to be conducted to give light to the factors that are important to successful integration efforts that include economic stabilization within these communities.
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<th>Latino Acculturation</th>
<th>Anglo Acculturation</th>
<th>Community Perception</th>
<th>Friends</th>
<th>Family</th>
<th>Church</th>
<th>Employer</th>
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<td>—</td>
<td>—</td>
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<td>2. Anglo Acculturation</td>
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<td>—</td>
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<td>.03</td>
<td>.41**</td>
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<td>6. Church</td>
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<td>.03</td>
<td>.43**</td>
<td>.40**</td>
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<td>7. Employer</td>
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<td>.00</td>
<td>.05</td>
<td>.05</td>
<td>.18**</td>
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</table>

*Cronbach's Alpha*

|              | .81                  | .95                  | .89                  | .80     | .88    | .77    | .85      |

*M*

|              | 3.42                 | 1.95                 | 3.75                 | 2.70    | 2.96   | 2.35   | 2.22     |

*SD*

|              | .42                  | .74                  | 1.15                 | .65     | .76    | .66    | 5.32     |

*Note:* * = p < .05, ** = p < .01.
Table 2
Multivariate Multiple Regression Results

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<tr>
<th>Effect</th>
<th>Pillai’s Trace</th>
<th>F-Value</th>
<th>P-Value</th>
<th>$\eta^2$</th>
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<td>Community Perception</td>
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Table 3
Univariate Analysis for Comparing Individual Effects of Independent and Dependent Variables

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<tr>
<th>Effect</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>P-value</th>
<th>Error</th>
<th>Total</th>
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<tbody>
<tr>
<td>Financial Support from Friends</td>
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Note: * = p < .05, ** = p < .01.