

Research Article

Familism and Social Inclusion: Hispanics in New London, Connecticut

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Abstract: This paper analyzes the financial support and inclusiveness within Hispanic families in New London, Connecticut, and the causes of their social exclusion in the larger society. We designed and administered a survey of 114 items that was answered by 148 participants representing 1.3% of the non-Puerto Rican Hispanic population. Using factor analysis, we reduced a large number of items in two familism scores to four latent factors: "Financial Support for Family", "Obligation to Family", "Plan to Return", and "Filial Responsibility". We found that financial support for family and obligation to family are strongly endorsed by participants. Approximately one-half would return back to their home countries where they believe to be happier. One-fifth rejects this option. Three-quarters of participants remit money to family, parents in particular, who reside in countries of origin. In contrast to other studies, remitting money is not affected by any given personal characteristic such as gender, income or level of education. Similarly, participants remit irrespective of their degree of self-reported familism measured by scores on the latent factors. A large incidence of poverty among this population, lack of English proficiency, low skills, immigration status, and a lack of voice and political representation inhibit their social inclusion.

Keywords: familism; hispanics; migration; remittances; social inclusion

1. Introduction

More than two decades ago, the World Summit for Social Development (WSSD) [1] established that inclusion and social integration should be the goals of social development. Since the WSSD, the goal of creating socially inclusive programs seeks to improve how people

and communities take part in society, augmenting their opportunity beyond any identity disadvantage such as age, culture, disability, ethnicity, gender, nationality, political and religious beliefs [2]. Through unity across diversity, people should actively participate in society and attain the freedom and development proposed by Amartya Sen [3]. While achieving an inclusive society

appears as a normative, highly desirable imperative, often too cultural, socio-economic and political structures prevent its attainment.

In the case of a large number of Hispanic migrants in the United States (U.S.), who left their homes mostly for economic reasons and political motivations, the relative larger incidence of low-paying jobs, ineffective schools, inadequate housing, poverty and discrimination negatively affects their inclusion. This situation is more severe in U.S. communities that have recently received an influx of Hispanic migrants where they confront several challenges including a language barrier, employability issues, and lack of a voice and political representation despite their increasing numbers.

As has been documented, Hispanics [4] have high levels of familism, defined as bonding among relatives and kin [5], intergenerational solidarity and relative sacrifice of self for the good of parents and children [6-9]. In other words, the Hispanic culture reflects a high degree of inclusion within the nuclear, extended family, and the community of residence (the "barrio"). A dichotomy in the experience of Hispanics is apparent: they live inclusively in their communities of relatives and kin, but are caught between a rock and a hard place in the larger society.

In this paper, we analyze the case of Hispanics residing in the small town of New London, Connecticut. This is a town of approximately 30,000 residents of which one third is Hispanic, up from 12% in 1990. We selected New London because its demographic and socio-economic profile illustrates a repeated pattern in the U.S. The recent affluence of Hispanic migrants is leading to greater diversity in the demographic composition of towns and adjustments in services provided to residents. Changes are visible in the growth of groceries and food services catered to Hispanics, the hiring of bilingual health professionals and teachers, the creation of magnet schools with bilingual programs, and the expansion of diverse religious support services in Spanish. These changes, however, do not imply a gain in political clout or influence in decision-making.

Our research goals were two-fold. First, we aimed to represent familism among the Hispanic non-Puerto Rican community of New London, and to obtain latent factors that define bonding and sense of family commitment. Puerto Ricans were excluded because, as U.S. citizens, they have a fluid relationship with the island of Puerto Rico, so they do not define themselves as migrants in the same way that other Latin American and Caribbean nationals do; they are also covered by Social Security and other welfare programs from which non-U.S. born Hispanics who are not naturalized U.S. citizens are excluded. We used these factors to assess how they relate to remittance behavior and show the transnational sense of obligation and inclusiveness of migrants with family left behind. Second, we were interested in identifying obstacles and perceived challenges that may lead to feelings of social exclusion. To

attain said goals, we designed and conducted a comprehensive survey that was administered to 148 participants.

Our main findings confirm the strong familism that characterizes Hispanics and their financial commitment to relatives in the U.S. and in their home countries. More than half of our respondents felt that they would be happier in their national homes, and 75% remitted money. A large proportion of respondents felt a sense of cultural isolation and exclusion due to obstacles such as language barriers; skills, training and opportunities to access good paying jobs; and, lack of political representation.

2. Familism and Remittances

An important proportion of the more than 50 million Hispanics residing in the U.S. [10] transfer more than \$55 billion annually to Latin America and the Caribbean. With approximately 11 million Hispanics of Mexican descents living in the U.S., more than half this flow is sent to Mexico alone. Although the number of new Hispanic migrants decreased recently, remittances are expected to continue growing due in part to the strengthening of international financial intermediation [11] and the "stock effect" of migrants residing in the U.S. [12-17].

Globally, motives for remitting in diverse migration corridors include altruism, reciprocity or exchange, insurance, loan repayment, and investment in home countries [18-23]. Personal attributes such as gender, socio-economic background, and level of education affect the likelihood and value of money transfers [24-29], as well as remittances in kind through gifts or voluntary work and technical advice. Studies have estimated whether there is a gender gap in the probability of remitting, or if years of education and income affect remittance behavior. In this paper, we argue that familism, understood as loyalty, solidarity, bonding, and identification with nuclear and extended family and subordination of self, is also a motive for remitting. Accordingly, it is possible to interpret familism as a social structure that helps promote the bonding and intergenerational ties in families and kin through the financial support that members provide. Such structure reflects the emphasis on the importance of the family and kin over the individual.

Some analysts have modeled familism as intergenerational solidarity and use multivariate methods to measure family affection, association, norms, exchange and consensus [30,31], family ambiguity, and conflict [32,33]. Others have used factor analysis to measure the attitudinal and behavioral patterns among Hispanics [34], whites and non-whites to assess degree of familism and how it can be affected by assimilation [35]. Measuring degree of familism among Hispanics, however, has difficulties due to changes in cultural values and attitudes over time and according to the national origin of Hispanics. Indeed, being "Hispanic" is an eth-

nicity category politically constructed in the U.S. and there are notorious identity differences among subgroups of citizens from different national origins (Chicanos, Cuban, Puerto Ricans, Dominicans, Mexicans, Central and South Americans) and based on diverse social, historical and familial background [8,36]. In addition, the Hispanic sense of self and family is also affected by the spatial distribution in the U.S. [37-39].

Surveys in small Hispanic communities have shown that a large percentage remits money [25,40-42]. When migrant groups mature, they continue to remit both at the individual level to family members, and collectively, through organized diasporas which fund small community projects such as investments in infrastructure and the provision of social services for children or the elderly [17,43]. The amount remitted may vary from "minuscule" [44] to an average of a few hundred dollars a month [17,45-51].

3. Research Questions and Method

The dichotomy between cultural traditions of inclusiveness and solidarity among Hispanics and the harsh realities of poverty and marginalization in the larger context of living in the U.S. becomes apparent when a particular Hispanic community is analyzed. We were interested in the questions: what are the critical factors that define familism and inclusiveness within the New London Hispanic community? How do they relate to giving and remittances? In what ways are Hispanics running the risk of non-inclusion in the larger white community?

Our research approach entailed three steps. First, we designed a survey and administered it to a representative sample of Hispanics residing in New London. Then, we used factor analysis to extract unobserved factors representing familism, happiness, and plan to return back to one's country of origin. Factor analysis was used in two separate familism scales to obtain four factors. And third, we summarized feedback from participants who described their perceptions on why they felt excluded.

The following sections present the survey description, factor analysis findings, participants' feedback on social inclusion, and the conclusions.

4. Survey Description

4.1. The Site of New London, CT

New London is one of more than twenty cities and towns of New London County [52]. With a long history and a diverse population of 27,707 individuals [53], it is one of the smallest cities in the state [54]. Of the total Hispanic population, approximately 60% is of Puerto Rican origin [55] and this proportion has been decreasing due to the rising presence of migrants from Latin America.

The affluence of Hispanics will continue to increase

as more and more persons reunify with their relatives and others relocate from larger urban centers in New Jersey or New York as well as from Puerto Rico, Colombia, the Dominican Republic, Ecuador, El Salvador, Mexico, and Peru. 16.6% of the population is foreign born (an increase of 2% points in two years), which accounts for almost all non-Puerto Rican Hispanics, and 31.5% (up from 26% in 2010) spoke a language other than English at home [53]. The estimated per capita income in 2011 (for 2007–2011) was \$22,386, 60% the value for the state of Connecticut [53]. High inequality is also apparent when contrasting the per capita income with the median income of \$45,509 in New London, much lower than the state median income of \$69,243 [53]. The incidence of poverty in New London is 18%, but only 10% in Connecticut. In the Norwich-New London urbanized area, the incidence of poverty among Hispanics of any race is 21.6%, and whites alone, 8.1% [56].

4.2. Survey Design, Data Collection, and Survey Participants

We designed a survey with four sections and 114 response entries, both in Spanish and English (available upon request). In the first section, we included categorical questions such as demographics, length of residence in the U.S., education, socio-economic status, migrant networks, co-residence with partner and children, whether participant sends money home, how they transfer money, to whom, for what, and the cost of sending money. In the second section, we adopted the Lugo-Steidel & Contreras (LSC) Attitudinal Familism Scale (AFS) [34]. Their measure had 18 items, and responses were based on a 10-point Likert-type scale, ranging from 1 (strongly disagree) to 10 (strongly agree). In the third section, we designed and used a 15-item scale on Family Responsibility and Happiness using a seven-point Likert-type scale (asking "to what degree" questions) ranging from 1 (not at all) to 7 (very much). The fourth and last section consisted of an open ended question that prompted participants to share their views on how included they felt in New London and why.

In the various sites, we approached participants in person, introduced ourselves, explained the goals of the study, appealed to the need for information, promised to share results with Hispanic organizations, and guaranteed anonymity. Participants had the choice of completing the survey in English or Spanish. All chose to answer the survey in Spanish. They signed a consent form before completing the survey and were given an information sheet with the name of the principal investigator and their contact information. Each survey took approximately 45 minutes to complete, including time to share any feedback on their experience of inclusion in New London. The research team met periodically to debrief on fieldwork, discuss emerging themes from open-ended question, and ensure correspondence of the sample with the major characteristics

of the Hispanic non-Puerto Rican population in New London.

Data for the analysis came from 148 survey responses from non-Puerto Rican Hispanic residents in New London representing 1.3% of this population ($148/27,707 \times 0.4 = 0.0133$). Participants were ages 18 and older, had resided in the U.S. for at least two years, and were Hispanic of non-Puerto Rican origin. Participants were originally identified through Hispanic organizations, including the Hispanic Alliance of South-eastern Connecticut, the New London Community Health Center, the Provenance Center, and local businesses that employ and serve the Hispanic community (supermarkets, Latino restaurants, beauty shops, travel agencies and tax management offices).

4.3. Description of Participants

The gender of participants in our sample was fairly balanced (females, 53%), the median age was 41 and the median time of residence in the U.S. was 11 years [57]. Eighty-two percent of our subjects were born in six Latin American countries: Colombia, the Dominican Republic, Ecuador, El Salvador, Honduras, and Peru, and only 7.4% were born in Mexico. This contrasts with the majority presence of Mexicans at the national level. Approximately one-third of participants reported being a U.S. citizen, a permanent resident, or with their immigration status "in progress". The latter category comprised a person who was "not currently a citizen" and was filing for a green card to become "documented"; a person filing for citizenship, waiting for a change in immigration legislation and not currently with lawful alien status, or any other reason. Of the third category, "not currently a citizen", most wished to acquire U.S. citizenship. Persons in this category, one-third of our participants, were in the most vulnerable position.

Two-thirds wanted to belong to a Hispanic cultural or social group, and over 82% spoke Spanish at home. Less than one-third reported speaking excellent English. Forty-three percent had attained a high school or GED diploma, 48% had some trading or bachelor's equivalent degree, and only 7% had completed graduate studies. Major obstacles for job advancement included English proficiency, degree training, and on-the-job skills. Despite relatively long years of residence in the U.S., many participants had not acquired proficiency in English due to their need to be engaged in income generating activities with little time to learn English.

One-third of our sample had a full-time job with benefits, while the remainder had combinations of full-time jobs without benefits, part-time jobs, and some form of self-employment. This situation signals vulnerability of Hispanics for the acquisition of benefits such as health care and retirement savings. 19% indicated that they did not work because they were out of the labor force (moms of small children, unemployed or retired). The mean monthly income for the sample

was \$1,782; one-third made less than \$999, 39% between \$1,000 and \$1,999, and the rest more than \$2,000 (participants with graduate studies). Almost two-thirds of participants needed financial help sometimes (54.1%) or always (10.8%). The median number of people in their household was three; more than half resided with a partner and with up to two children, and 63% had children in the U.S. More than two-thirds of participants rented, sublet, or lived with a relative or a friend, and 25% reported owning their residence.

These figures show that the mean income of participants ($\$1,782 \times 12 = \$21,384$) is slightly less than the per capita income for New London at \$22,386 [53]. One-third of the participants, with an average of three persons in the household, earned incomes that were approximately 60% the poverty threshold of \$18,500 in the U.S. [58]. More than one-half of participants were on or below this poverty threshold. This finding is consistent with the realization that almost two-thirds of the respondents needed financial help at least sometimes and shows that our sample is financially vulnerable. Since one-third of them are neither legal resident aliens nor U.S. citizens, it is possible to infer that welfare programs do not cover them. Their livelihood depends largely on any income generating activity that they can find supplemented by social service programs from organizations such as soup kitchens, not-for profit health care organizations, and charity programs that operate in town.

Despite their vulnerability, three-quarters of respondents remitted money back home on a frequent (at least once a month) or regular (at least once a year) basis, and 40% had sent money in the past. They made electronic transfers to their nuclear family (spouse and children, 21%), their parents (50%), their extended families (27%), and their communities (8%). Close to three-quarters of participants considered that the cost of remitting was high, although substantial reductions in transaction costs have taken place in recent years.

On average, the sample reflected a population that is low income, low skill, with a critical number of participants with their immigration status "in progress", needing to improve their English, renting a home, having been in the U.S. for a decade, and remitting money to their nuclear family and parents. Our analysis of variance of "sending money" by personal characteristics (gender, age, education, income, length of stay in the U.S., number of children, etc.) showed that we cannot reject the null hypothesis that all treatments have the same effect, i.e., participants remit regardless of any personal attribute.

5. Factor Analysis Results

5.1. The LSC AFS Scale (18 Items)

We applied the Lugo Steidel & Contreras' AFS [34] comprising 18 items to the principal component ana-

lysis (PCA) using SPSS version 19. The correlation matrix revealed that three items (3, 9 and 16) had coefficients less than 0.3, thus we eliminated them from the analysis.

Thus, our data matrix contained 15 items and 132 subjects. The value of the Kaiser-Meyer-Olkin (KMO) was 0.89, above the recommended value of 0.6, and Bartlett's Test of Sphericity was highly significant. Thus, we could safely proceed to use factor analysis to distill components. Two factors or components were extracted with eigenvalues 7.15 and 1.72, respectively, explaining 47.7% and 11.5%, for a total cumulative variance of 59.1%. The Scree plot showed that there is a clear break after the second component. We also performed oblimin rotation to aid in the interpretation of these two components. This rotation showed that three items loaded relatively high on both components, thus revealing that our results did not generate a "clean" output.

Item 11, "a person should live near his or her parents and spend time with them on a regular basis" loads 0.530 on the first component and 0.402 on the second (see columns 1 and 2 in Table 1). This was also true for item 12, "a person should always support members of the extended family, for example, aunts, uncles, and in-laws, if they are in need even if it is a bid sacrifice". It loads 0.510 on the first component and 0.388 on the second. Because of their relatively higher loads on the first component, these items were included in it. Item 15, "children should obey their parents without question even if they believe they are wrong" loads 0.344 on the first component and 0.585 on the second. Again, since the loading was higher on the second component, this item was placed in it.

Next, we interpreted the item composition in each factor to produce a name for the latent component. The first component contains twelve items and explains 47.7% of the total variance as can be seen in Table 1. These twelve items are pulled together through factor analysis and reflect family expectations of a person regarding help to siblings, parents, other relatives; relying on each other for family support; defending the honor of the family; respecting older members such as, older siblings and older parents; living nearby and being good to each other. This sense of commitment or duty to the family that suggests subjugation of self can be adequately summarized in a factor named "Obligation to Family". The second component, that adds 11.5% to the variance, contains three items on how children should behave regarding their parents. Basically, these items indicate that children should live with their parents, obey them, and share their income with them. A suitable name for this factor is "Filial Responsibility".

Thus, the two latent factors that were obtained from replicating the LSC (2003) score were "Obligation to Family" and "Filial Responsibility". These results depart from their four components: "Familial Support", "Familial Interconnectedness", "Familial Honor", and "Subjuga-

tion of Self for Family". One possible explanation is that in our sample the subtle differences among dimensions such as support, interconnectedness, honor, and subjugation of self were not as clear and were subsumed in the more inclusive component of "Obligation to Family". Also, we excluded three items from their original 18-item list. Finally, while the size of LSC sample in Cleveland (124) and the New London sample (132) are comparable, the level of assimilation of our participants may explain the difference in results. LSC (2003) recruited relatively less acculturated Latinos, whereas our participants had a median residence of 11 years in the U.S.

5.2. The Familism and Happiness Scale (15 Items)

Table 2 presents participants' answers to the familism and happiness scale. The answers are ranked according to the item with the highest percent of agreement.

More than three-quarters of respondents strongly agree with statements that refer to their desire to be in more physical proximity with relatives left behind in countries of origin, with feelings that remittances are used in the manner they attempted, wanting to help fund their aging parents, and wanting to remit more. Approximately seventy percent of respondents strongly agree that parents should make sacrifices to support their children without expecting retribution, though they may not be doing enough given their particular situations. Close to sixty percent of respondents strongly agree that they would be happier in their home countries, they would invest there, and believe that their experience in the U.S. is changing their attitudes toward gender and family roles. When asked directly, half of respondents would go back home to live permanently.

These answers show a strong connection of respondents with their extended family in countries of origin. On average, respondents have been residing in the U.S. for more than ten years and acknowledge that their attitudes toward gender and family roles are changing, however, they long for close proximity with their loved ones at home and send money because they feel obligated to support their family. One in two would return and 60% believe that they would be happier at home, in their countries of origin.

We then subjected our 15-item scale on family responsibility and happiness to PCA. We omitted four variables from the 15 item questionnaire of the factor analysis because their correlation matrix coefficients were very low. The correlation matrix showed low coefficients but strong enough to proceed with the analysis, as this scale contained items that included plans to return to home countries and whether participants would be happier returning. The KMO at 0.65 was above the recommended value of 0.6, and the Bartlett's Test of Sphericity showed statistical significance. Results are presented in Table 3.

Table 1. Pattern and structure matrix for the LSC AFS Familism Scale.

Item/ Factor Loading (*)	Pattern Coefficient		Structure Coefficient	
	"Obligation to Family"	"Filial Responsibility"	"Obligation to Family"	"Filial Responsibility"
Factor: "Obligation to Family"				
1. Children should help out around the house without expecting an allowance.	0.914		0.846	0.061
2. A person should often do activities with his or her immediate and extended families, for example, eat meals, play games, or go somewhere together.	0.910		0.891	0.219
3. The family should control the behavior of children younger than 18.	0.892		0.814	0.023
4. A person should rely on his or her family if the need arises.	0.828		0.830	0.262
5. Children should always help their parents with the support of younger brothers and sisters, for example, help them with homework, help the parents take care of the children, and so forth.	0.802		0.770	0.145
6. A person should always be expected to defend his/her family's honor no matter what the cost.	0.728		0.763	0.340
7. A person should respect his or her older brothers and sisters regardless of their differences in views.	0.686		0.696	0.246
8. Aging parents should live with their relatives.	0.675		0.711	0.327
9. A person should feel ashamed if something he or she does dishonors the family name.	0.597		0.631	0.296
10. A person should be a good person for the sake of his or her family.	0.545		0.627	0.434
11. A person should live near his or her parents and spend time with them on a regular basis.	0.530	0.402	0.654	0.566
12. A person should always support members of the extended family, for example, aunts, uncles, and in-laws, if they are in need even if it is a bid sacrifice.	0.510	0.388	0.630	0.545
Factor: "Filial Responsibility"				
13. Children should live with their parents until they get married.		0.788	0.153	0.761
14. Children younger than 18 should give almost all their earnings to their parents.		0.761	0.195	0.748
15. Children should obey their parents without question even if they believe they are wrong.	0.344	0.585	0.524	0.691
Percentage of explained Variance	47.7	11.5		
Cumulative percentage of explained variance	47.7	59.2		

Source: [59]. The numbering of items according to the survey. (*) N = 132. Only factor loadings of 0.30 or higher are presented in the pattern and structure matrix.

Table 2. 15 item scale on family responsibility and happiness.

Item/Question or Statement	n	Strongly agree, % (*)
47. To what degree would you like more physical proximity with your family members who are at home?	118	87.4
45. To what degree do you feel that the monies are used in the way you attempted?	118	84.7
58.2 Individuals are supposed to financially support their aging parents.	137	80.3
48. To what degree do you think that you would like to increase the money sent home?	117	78.7
58.3 There are situations when parents can't support financially their families.	135	73.4
58.4 Parents should make personal sacrifices to financially support their children.	135	71.9
46. To what degree do you feel that you are strongly supporting your kin?	116	71.6
58.1 Parents are expected to financially support their children without expectation of retribution.	136	69.1
51. To what degree are you interested in investing money in your home country?	127	59.9
58.6 My experience in the USA is changing my attitude toward gender and family roles	136	59.6
58.7 I feel that I would be happier in my home country.	137	59.1
58.5 If Governments would pay pensions to older persons then I wouldn't send money to my parents.	133	55.6
49. To what degree would you like to change the way you send money home?	117	51.3
52. To what degree are you interested in going back to your home country to live permanently?	125	50.4
50. To what degree would you like to use international banking to facilitate sending money home?	120	49.1

Source: [59], the numbering of items according to the survey. Percents are based on valid numbers of observations. (*) on a 7 point Likert-type scale ranging from 1 (not at all) to 7 (very much), we combined responses of 5 or higher as agreeing very much with the question or statement.

Table 3. Pattern and structure matrix for the scale on family responsibility and happiness.

Item/ Factor Loading (*)	Pattern Coefficient		Structure Coefficient		Communalities
	"Plan to Return"	"Financial Support for Family"	"Plan to Return"	"Financial Support for Family"	
Factor: "Plan to Return"					
51. To what degree are you interested in investing money in your home country?	0.857		0.828		0.706
58.7 I feel that I would be happier in my home country.	0.720		0.690		0.481
52. To what degree are you interested in going back to your home country to live permanently?	0.701		0.693		0.498
48. To what degree do you think that you would like to increase the money sent home?	0.520		0.564	0.320	0.362
49. To what degree would you like to change the way you send money home?	0.484		0.501		0.257
50. To what degree would you like to use international banking to facilitate sending money home?	0.454		0.493		0.280

Factor: "Financial Support for Family"

58.4 Parents should make personal sacrifices to financially support their children.	0.711	0.702	0.495
58.1 Parents are expected to financially support their children without expectation of retribution.	0.650	0.602	0.418
58.3 There are situations when parents can't support financially their families.	0.557	0.574	0.336
45. To what degree do you feel that the monies are used in the way you attempted?	0.527	0.544	0.303
47. To what degree would you like more physical proximity with your family members who are at home?	0.526	0.313	0.568
Percentage of explained Variance	25.4	15.5	
Cumulative percentage of explained variance	25.4	40.9	

Source: [59], numbering of items according to the survey. (*) N = 127. Only factor loading of 0.30 or higher are presented for the pattern and structure matrixes.

We extracted two components that explained 25.4% and 15.5% of the total variance, respectively, for a cumulative variance of 40.9%. Both components had eigenvalues equal to 2.8 and 1.7 respectively. Loadings in the pattern matrix cleanly separated into each of the components.

When the oblimin rotation was performed, the structure matrix delivered loadings that were fairly consistent with the pattern matrix, thus validating the aggregation of items into two components.

We labeled the latent factors or components to reflect the items that are included in each. The first component includes six items, explains 25.4% of the variance, and show: desire to invest back at home, where the respondent believes s/he would be happier, where s/he would want to live permanently, and where s/he wishes to send more money in a more cost-effective manner. We labeled this component "Plan to Return". The second component represents five items and explains another 15.5% of the variance. Items reflect the commitment of parents to financially support their children without expectation of reciprocity and even incurring in personal sacrifices despite situations when they can't realize their commitment. It also includes the wish to be in physical proximity to relatives at home and the notion that monies they sent are spent according to their anticipated use. This component was labeled "Financial Support for Family".

5.3. Summary Results

Based on the factor analysis for the familism scales in Sections 2 and 3 of the survey, we extracted four latent factors or components by degree of agreement presented in Table 4.

The most important factor is financial support of

family members with only 1.3 percent strongly disagreeing. Second, is obligation to family through chores, care-giving responsibilities, and respect for family and elders. Third, is plan to return back to home country with one-third that is undecided and approximately one-fifth that strongly disagrees with this option. And finally, the factor of filial responsibility was less forcefully supported. The items in this factor are presented at the bottom of Table 1, and they imply strong subordination of children to parents. Yet, a relatively low proportion of disagreement, 9.4%, exists with such blunt statements.

Since we are interested in the relationship between these factors and remitting behavior, we completed cross-tabulations of the latter with sending money back home presented in Table 5. As can be observed, most participants sent money back home even in the few cases when they strongly disagreed with the factor. Basically, participants felt that financial support for their family was critically important.

A clearer picture of how a participant's personal characteristics relate to sending money can be shown in cross-tabulations. For example, of the 76 female participants, 73.3% remit, and of the 83 male participants, 82.1% remit—and there is no statistical difference in these proportions. With regard to age, of the 79 participants who are younger than 45, 77.2% remit, and of 55 participants older than 45, 74.5% remit. The same is true for: years in the U.S., immigration status, need to belong to a cultural or social Hispanic club, language, education, income, etc. None was significant, and we concluded that Hispanic migrants in our sample remit regardless of gender, age, years residing in the U.S., level of education, size of family in countries of origin, income level, and other characteristics.

Table 4. Factors and self-reported agreement or disagreement by participants, in %.

Latent Factor	Strongly agree	Neither agree nor disagree	Strongly disagree	Total
"Financial Support for Family"	72.4	26.3	1.3	100.0
"Obligation to Family"	63.6	29.5	7.0	100.0
"Plan to Return"	45.8	35.9	18.3	100.0
"Filial Responsibility"	28.1	62.5	9.4	100.0

Source: authors' calculations. For the first two factors based on a 10 point Likert-type scale ranging from 1 (not at all) to 10 (very much), strongly agree are scores of 7 to 10; neither agree nor disagree are scores of 5 to 6; strongly disagree are scores of 1 to 4. For the next two factors based on a 7 point Likert-type scale ranging from 1 to 7, strongly agree are scores 5 to 7; neither agree nor disagree are scores 3 to 4; strongly disagree are scores 1 to 2.

Table 5. Cross tabulations of factors with sending money.

		Send money?		
		n	Yes (%)	No (%)
Plan to Return				
	Strongly disagree	22	81.8	18.2
	Neither agree nor disagree	43	83.7	16.3
	Strongly agree	55	81.8	18.2
Financial Support for Family				
	Strongly disagree	2	100	0
	Neither agree nor disagree	31	74.2	25.8
	Strongly agree	85	85.9	14.1
Obligation to Family				
	Strongly disagree	9	88.9	11.1
	Neither agree nor disagree	38	73.7	26.3
	Strongly agree	82	80.5	19.5
Filial Responsibility				
	Strongly disagree	12	75	25
	Neither agree nor disagree	80	80	20
	Strongly agree	36	77.8	22.2

Source: authors' calculations. For the first two factors based on a 10 point Likert-type scale ranging from 1 (not at all) to 10 (very much), strongly agree are scores of 7 to 10; neither agree nor disagree are scores of 5 to 6; strongly disagree are scores of 1 to 4. For the next two factors based on a 7 point Likert-type scale ranging from 1 to 7, strongly agree are scores 5 to 7; neither agree nor disagree are scores 3 to 4; strongly disagree are scores 1 to 2.

6. Participants' Report on Social Exclusion

Participants felt that family members should help and support each other and believed that geographic proximity was important. While intergenerational reciprocity was acknowledged, a large proportion of middle-age participants stated that children should not feel obliged to help parents financially in old age. Younger people, however, felt strongly about the need to provide care to aging parents or relatives. In general, the idea of co-residence and sharing resources to help each other

was accepted. Most felt that they needed to send money home to support an aging parent, a grandparent, a sibling or a member of the nuclear family. One participant reported that she sent as little as \$20 as often as possible.

Three themes stood out. First, participants perceived that the Hispanic population is invisible, often by choice, and fragmented by national origin. A large number of Hispanic migrants preferred to remain "invisible", in part due to the "white" and "non-white" identity clash, and for fear of discrimination. It was reported that,

despite the seeming tolerance of other racial and ethnic groups in New London, Hispanics were stigmatized mostly due to their accents and family names. Some preferred to remain in their own safe social circles, which may limit their employability and economic autonomy, though this situation is changing with second and third generations. They preferred to reside in neighborhoods with relatives or friends; they supported Latino establishments and, for the most part, spoke Spanish at home. The presence of an undocumented relative or friend either co-residing or living nearby can be a source of anxiety. Our survey showed that one third of our participants had undocumented status which shows the dimension of the immigration issue confronting towns such as New London. In the absence of new immigration laws that begin to solve the legality of the presence of more than eleven million persons in similar condition in the U.S., one should expect that fear and an increasing vulnerability of a population that wishes to remain invisible will only grow.

Second, it was noted that the language barrier affects labor insertion, social inclusion, and the quality of health and education that Hispanic migrants can access. This situation is difficult to overcome because they cannot find time to study English given their need to work full-time, often on different jobs. Many believe that their inability to understand and communicate in English inhibits access to quality health care, which has been documented [7,60] and affects the likelihood of attaining higher-paying jobs, or to purchase much needed health insurance (nationwide, half of Spanish-speaking Hispanics do not have health insurance [61]).

Third, despite being one-third of the New London population, the Hispanic voice is sparsely represented and lacks political and cultural presence. For example, there is only one member of Hispanic heritage on the Board of Education, and no City Council member is Hispanic. Hispanics also lack political participation, and their voting registration rate is low. Nevertheless, our survey revealed that over two-thirds of participants expressed interest in belonging to a cultural Hispanic association, which in itself would be an important first step.

Regarding changes needed to enhance quality of life, it was reported that jobs, on-the-job training and mastering English were necessary conditions to increasing income levels. Most participants agreed that children needed to take advantage of educational opportunities and acquire a college education. One of our participants, who collects trash for a neighboring city, sent his two children to highly selective liberal arts colleges. Another mother of four, who made her living cleaning homes, sent her four children to college, including a son who graduated with a medical degree from an Ivy League school and who is conducting his residency at a prestigious university hospital. Presently, these six second-generation children are professionals with graduate degrees from top U.S. schools.

7. Conclusion

Our main finding is that financial support for family and obligation to family best represent the familism observed among non-Puerto Rican Hispanics in New London. This commitment means supporting family both in the U.S. and in countries of origin due to emphasis on the importance of family relative to one's self. Clearly, the obligation to remit may in return elevate the burden and sacrifices that this population is making. Given that for a sizable number of participants, their income levels fall below the poverty threshold in the U.S., the financial support to family members comes with a high dose of sacrifice. Probably for these reasons, approximately one-half of respondents perceived that they would be happier in their home countries. The paradox is that, these challenges notwithstanding, one-fifth would not return.

Living in the U.S., however, has another implicit cost, namely, social exclusion. Inability to speak English, lack of skills and professional training, lack of voice and political representation are factors that inhibit the socio-economic progress of participants. This situation is compounded with lack of access to adequate social services, health care insurance in particular. For one third of our participants with immigration status in progress, their vulnerability is greater.

Our findings confirm the existence of a bifurcated experience where the financial inclusiveness and support of family, relatives and kin is not accompanied by social inclusion in the larger society. Having identified actual and perceived obstacles for greater inclusion, it becomes apparent that policy interventions are needed to promote greater inclusiveness in the town of New London. One general policy intervention is resolution of the immigration status of migrants with undocumented status. Once a process for acquiring legality is in place, these persons will experience a sense of relief and empowerment that will help them integrate more effectively into the larger society for the following reasons. First, acquiring legal status and a reduction in uncertainty will create the right incentive for investing in their human capital. Second, they will be able to put their education in action by finding jobs that pay livable wages. Since income and educational training are positively correlated, higher levels of education will render a drop in their financial vulnerability. At the local level, organizations representing Hispanics in New London should be strengthened through increased local participation of Hispanics and their leaders. Jointly, they should work on selected community goals such as increasing the admit ratio of Hispanic high-school students in colleges and technical schools, attaining universal English proficiency, and securing health care access. The presence of a large number of social service organizations and higher education institutions in the area provide an adequate level of capability and infrastructure that could be effectively mobilized.

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