

## Gendered Modes of Elderly Support: Strategies among Latino immigrants in South Philadelphia, PA

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### Introduction

The demographic transition in Latin America is characterized by a speedy decline of fertility in a very short period of time; in four decades, total fertility rates were reduced by more than a half, from 5.3 children per women in 1970 to 2.2 in 2010. The sharp fertility decline, accompanied by increasing life expectancy, is leading the region to a fast aging process: by 2030 people aged 65 or more will represent 12% of the population compared to 6.8% in 2010 (United Nations 2015). Within this context, increasing attention has been paid to the needs of the elderly and the challenges they pose for families and institutions to fulfill these needs.

In contexts of a weak social security system, where pensions and retirement and health insurance are not universal among the elder population, as it is the case Latin America countries (OCDE, Bank, & BID, 2014), elders are heavily dependent on family members for financial support and caregiving (Bravo, Sim Lai, Donehower, & Mejia-Guevara, 2015; Garay Villegas & Montes de Oca Zavala, 2011). How families allocate resources between generations (i.e. formation of extended households, negotiations of caregiving, and economic support), it is by itself an important question. In contexts like Mexico and Central America, which are also marked by high rates of international migration, the relocation of families' working-age members adds an extra layer of complexity to these allocations.

Family members abroad often maintain their solidarity with their families of origin, contributing to their support based on their circumstances (Sana, 2008). For example, Amuedo and colleagues (2005) show that for 69% of Mexican immigrants in the United States, the health expenses of family members ranks among the top two reasons for remitting. The scholarly research on migration and support to the elderly has already demonstrated the relevance of these transnational economic transfers and its relationship with the expenses that come with old age: health costs, emergencies, and basic needs (De Vos, Solís, & De Oca, 2004; Flippen, 2015; Kreager, 2006; Wong & Gonzalez-Gonzalez, 2010; Wong & Higgins, 2007; Wong, Palloni, & Soldo, 2007; Yahirun, Sheehan, & Hayward, 2016). Yet, relatively little research has been done on how transnational providers cope with the expenses associated with upward transfers, and how their strategies differ according to their characteristics and contextual circumstances (Flippen, 2015).

This paper contributes to the research on transnational family support to the elderly from the perspective of immigrant communities. Using original quantitative and qualitative data collected as part of the 2015 Wellbeing of Latino Immigrants in South Philadelphia Study, we describe the gendered processes of providing for immigrants' elders. Previous studies on remittances have shown significant differences between men and women (Amuedo-Dorantes et al., 2005), including the transfers destined to elders and the determinants of sending support (Flippen, 2015). But these studies fall short on

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understanding the gender dynamics in remitting to the elderly (like the household negotiation processes), and explaining how the interactions between gender, migration and other life course transitions determine elder support. Our mixed methods strategy allows us to fill some of these gaps. We found that transnational family arrangements are key in shaping elder support from both men and women, and the gender differences in support are a consequence of the gendered interactions between migration, family formation (specially marital status), and work.

### **Theoretical Background**

A vast literature has examined the predictors of remittances: age, time in United States, English proficiency, marital status, family living arrangements, and income, among others. Generally speaking, those with greater resources tend to contribute more (Amuedo-Dorantes et al., 2005; Brown, 1997), though with growing attachment to the United States and higher education levels remittances tend to diminish (Adams Jr, 2009; Cohen, 2005; Funkhouser, 1995; Massey & Basem, 1992; Sana, 2008). The evidence on differences in remitting propensities between men and women is mixed. Some studies find women to be less likely to remit than men due to differences in obligations in countries of origin (i.e. higher proportions of men having a children or spouse abroad) (Amuedo-Dorantes et al., 2005). Conversely, other studies find no differences (Funkhouser, 1995), while others argue that women are more likely to remit because of their higher sense of altruism towards their families in their countries of origin (de la Brière, Sadoulet, de Janvry, & Lambert, 2002). Lastly, and related to gender differences, family structure is especially relevant among the micro-determinants of remittances. Single people tend to remit more (Massey & Basem, 1992; Rindfuss, Piotrowski, Entwisle, Edmeades, & Faust, 2012). Having a surviving parent, spouse or children in one's country of origin are positively related with remittances (Amuedo-Dorantes et al., 2005; Brown, 1997), as well as being a family-member of the household receiving remittances (Funkhouser, 1995; Orozco & Jewers, 2014; Sana & Massey, 2005).

Another large body of work examines gender differences in elder support. For example, in Mexico men tend to engage more often in financial care of parents, while women provide more in-kind and emotional support (Rabell & D'Aubeterre, 2009). Parents also expect and prefer different kinds of support from men and women; parents expect women to help with meal preparations and personal care, while men should provide for home maintenance (Rittirong, Prasartkul, & Rindfuss, 2014).

Previous work remains limited in terms of telling us about transnational intergenerational transfers to the elderly. We know, for example, that elder adults with children abroad are more likely to receive economic support than those with no international migrants (Wong & Higgins, 2007), and that children living abroad are more likely than their counterparts in home countries to provide financial support (Quashie, 2015). However, often times migrants' spouses and children reside in their parental home (Hondagneu-Sotelo, 1994), and studies on remittances suggest that the probabilities of receiving remittances are higher for migrants' children and/or spouses than for their parents (Rindfuss et al., 2012). Because it tends to lump together payments to different individuals and to confuse income subsidies with savings, the literature on remittances leaves our understanding of the forces shaping transnational elder care incomplete. A better understanding of support for the elderly requires questions carefully tailored towards that end.

Moreover, we know that gender roles are shaped, sometimes in unexpected ways, by migration. Women gain greater access to employment, and the greater resources that entails (Livingston, 2006;

Parrado & Flippen, 2005), but also may become more dependent on spouses and partners as they adapt to a strange environment where they have relatively curtailed sources of social support (Hondagneu-Sotelo, 1994; Parrado & Flippen, 2005). Thus, how men and women negotiate the allocation of household resources towards the elderly, and how this process is transformed by migration, remains an important question.

As such, we explore gender differences in the link between migration and elder care among immigrant Latinos. We expand the traditional focus on remittances and consider different modes of support; besides classic questions on remittances behaviors, we analyze transfers that were specifically destined to the elderly, and those for the elders' emergencies. We pay special attention to how men and women use these modes of support to help their elders to broaden our understanding of gendered differences in support. No studies have done such analysis, though the importance of emergencies in elder support has already been documented (Flippen, 2015). Using different measures of support would allow us to more accurately capture support to elders in general, and in particular, to distinguish between regular and sporadic support, which can be more common in different stages of the life course – childrearing ages –and in situations when economic resources are scarce –as the case of migrant households in communities of recent migration. Our mixed methods strategy allowed us to reconstruct the gender life cycle migration and support to the adults because we delve deeper into the processes of allocation of resources in different life course stages.

### ***Latino immigrants in South Philadelphia***

Philadelphia is one of the re-emerging immigrant gateways on the East coast with recent growth of Mexican and Central-American immigrants: while Philadelphia's foreign born population increased by 30% between 1990 and 2010, its Mexican and Central-American origin population almost quintupled, from 4,736 to 23,042 (Minnesota Population Center, 2011). Although these figures are small in comparison to other new destination cities, Philadelphia is distinctive because it is not completely new to immigration; Philadelphia received large numbers of Southern and Eastern Europeans at the turn of the 20<sup>th</sup> century, and also many Asian and, more recently, African immigrants post-1965. It also has a long-standing Puerto Rican community. Thus, while Mexicans and Central Americans are new to the area, Philadelphia has a rich immigrant history, and several other immigrant groups have a strong presence. Another distinctive feature relative to other new destinations relates to the labor market. While Latinos were drawn by low-skilled jobs in "traditional migrant niches," as in other places, in Philadelphia this growth has only taken place in the service sector (Takenaka & Osirim, 2010), which led to an important concentration of Latinos in restaurant services (as opposed to construction, which was more prominent in other new destinations).

Since the immigrant population boom, Mexicans and Central Americans have been concentrating primarily in the in southern eastern area of the city, where Italian and Polish immigrants arrived at the beginning of the 1900s, and Cambodians and Vietnamese settled in the 1970s and 1980s, and remain a strong presence today. The arrival of Hispanics and Asians to South Philadelphia, a declining area before the 2000s, improved the provision of general services in the area, as community and health oriented organizations expanded, including public ones (i.e. police patrolling protection<sup>2</sup>), as well as commerce:

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<sup>2</sup> Nixon, L., Sanchez, P. and Deutch, L., 2006. *El sol sale para todos*. Documentary film.

“Hispanic and Asian businesses are revitalizing the area [South Philadelphia]. You see a new mix of barber shops, tortilla shops, bakeries, restaurants that have sprung up.”<sup>3</sup> Yet, like most recently established immigrant communities, Latinos in South Philadelphia are mostly a young, undocumented community with important vulnerabilities in terms of socioeconomic status: data from the American Community Survey reveals that in 2014 the average Mexican immigrant was 24.5 years old and earned \$19,900 per year, while the average Philadelphian was older (36.4) and earned \$8,000 dollars more per year. Income disparities are even more striking at the bottom end: 75% of Mexicans do not make more than \$25,000 yearly, a figure that falls under Philadelphia’s mean income (\$27,900) and far below its third quartile (\$38,000).

Latino immigrants in south Philadelphia are an interesting case study and offer several insights for the understanding of transnational support to the elderly. As they are a group of recent migration, their transnational ties, and remittances flows, are still very strong and encouraged by the continuous in-flow of new migrants (Durand & Massey, 1992; Massey, Alarcon, Durand, & Gonzalez, 1987). As immigrants in South Philadelphia are at their young adulthood and childrearing stage, their parents are largely comprised of those just beginning to transition into elder stages of life. However, while their parents are still relatively young-old, they hail primarily from rural areas marked by poor access to healthcare across the life-course and high rates of disability. Thus the needs of support derived from aging are already beginning to show. Therefore, we can observe how migrants manage being the *sandwich generation* through their allocation of resources across dependent generations. Finally, the restricted economic situation and the lack of sources of credit among South Philadelphia Latino immigrants allow us to understand the consequences of supporting the elderly in several domains, such as financial insecurity, household conflict, and mental health.

### **Data and Methods**

The data for this analysis is drawn from the 2015 Wellbeing of Latino Immigrants in South Philadelphia Study, a targeted random sample of the population born in Latin America. To reach the nascent immigrant community in Philadelphia, we relied heavily on Community Based Participatory Research (CBPR), a research method that incorporates members of the target community into every stage of the research process. In collaboration with a Latino non-profit organization based in South Philadelphia, we assembled a group of 13 Latin American immigrants that were recruited by our research partner from the pool of participants and organizers of their different activities. In a series of regular meetings, they helped craft the survey instrument and devise data collection strategies. They were then trained in human subjects protocols and interview techniques and conducted all surveys in Philadelphia.

To draw the sample, we first identified where most Mexican and Central-American immigrants in Philadelphia live using tract-level information from the 2010 Census. Then, to delimit clearly the area of study, we used information from a series of talks with our CBPR group about the community’s boundaries. Within this area, we created grid with 78 quadrants (roughly 2 square blocks) that were charted to be small enough to have a representative sample. We then assigned each interviewer a quadrant and sent them to knock door by door until they found someone eligible for the study. We allowed our team to survey no more than 5 people within each quadrant. In total, we randomly surveyed 311 adult people

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<sup>3</sup> <http://fusion.net/story/38313/3-cities-where-immigrants-helped-save-main-street/>

aged 18 to 50 years, born in Latin America that were living in the South of Philadelphia at the time of survey (156 men, 155 women).

The questionnaires covered a wide range of topics related to the wellbeing of the immigrants in the city (access to healthcare and other public services, exposure to crime, etc.), their demographics, health status, migration histories, living arrangements, and employment characteristics. We also asked a series of questions designed to capture both the needs and resources of migrants' elders, and the larger family structure of support potentially available to them. We thus asked about migrants' parents, including their age, place of residence, living arrangements, access to healthcare and health insurance. We also asked about the number and place of residence of siblings. In addition, we collected detailed information about remittance behaviors. The latter contained four specific questions on remittances behaviors. First, we asked about overall remittance behavior: the frequency and amount of money and goods sent abroad, and who received it. Then, we included three specific items on remittances strictly directed to the elderly. First, we queried whether the person sent money to an elder adult in the past year, the yearly amount, the recipients. This probe, focusing specifically on funds to elders, is distinct from the open-ended question on remittances, where people could specify remittances to elders, in important ways. First, for multi-generational recipient households (such as migrants' parents living with grandchildren) it helps clarify how much support is intended for the elder generation per se. Also, for those who send larger amounts to non-elders, support to older generations can often be overlooked without more specific probes. Second, we also asked respondents whether they had remitted for a health emergency of old adults, the amount, recipient and year. Finally, we also queried whether the person sent money for other emergencies of elders, the amount, recipient, year, and reason for the emergency. We separated overall regular remittances from those directed to alleviate emergency expenditures for two reasons. First, previous research has shown important omission of sporadic emergency spending when asked to report regular remittances behaviors. Second, emergency spending can be large and highly disruptive (Flippen, 2015), and difficult to separate from remittances for assets acquisitions or savings, so it is important to probe deeper and collect this more specific information. Of all remittance recipients, the elderly are the most likely to be the subject of this type of remittance. All these questions allowed us deep understanding of the general patterns and determinants of economic support to the elderly in *sending areas of migration*.

To deepen our understanding of the processes of remitting to the elderly, especially in the negotiation between the sender, members of their own household, and the recipient household, the gender relations and potential conflict, and the financial coping strategies for unexpected eldercare expenses, we conducted 54 in-depth interviews (27 men and 27 women) with South Philadelphia Latino migrants. The interviews focused on Puebla-born residents who had at least one living parent in Mexico over the age of 50. We focused on *poblanos* for two reasons; first, the vast majority of the people residing in south Philadelphia came from Puebla's municipalities (85% of our sample were Mexican, from which half came from Puebla), and second, we also conducted parallel interviews with migrants' parents, thereby linking senders and receivers. We thus needed to narrow down geographically our population. The advantage of reducing our geographic focus is that we reduce sources of variation in terms of the immigrants' background characteristics (i.e. social origins, cultural customs, and context of origin). The interviews were semi-structured, gender and marital status specific, and covered topics on transitional family relations, family and economic situation in Philadelphia, needs of and remittances to the elderly,

negotiation of sending remittances, emergencies and future expectations and attitudes towards support to the elderly. Our detailed interview guide was discussed in three focus groups sessions held with our CBPR group. All the interviews were personally collected in Spanish, lasted about one hour, and were tape-recorded and transcribed.

### ***Analytic Strategy and methods***

While surveys in Mexico highlight the precarious financial and physical health of elders, and surveys of migrants in the United States document high rates of working poverty and financial insecurity, data connecting the two is extremely rare. We therefore begin our analysis using the survey data to describe the elders of the immigrants. We focus on the elder living arrangements and family situation, two of the main conditions that might determine the needs of Mexican elders, and the potential for support and intergenerational transfers, both from within Mexico and abroad. This information provides a critical first look at the potential need for support that U.S. migrants might be expected to provide.

We next describe the pattern of remittances: how much is sent, to whom, and under what circumstances. Here, we distinguish between three different remitting behaviors: overall regular remittances, remittances specifically to the elderly (both regular and sporadic), and emergency remittances to the elderly. This is a first step towards understanding differences and commonalities between support destined to the elders and other people and for different reasons. We later describe the senders in terms of their demographic, family, migration and socioeconomic characteristics, and signs of financial hardship. We combine these characteristics with the remittances behavior indicators to explore the determinants of each type of behavior and if the associations vary by types of behaviors. This differentiation allows us to separate different social behaviors of support.

All of our analyses are stratified by sex, as remittances behaviors and support to the elderly are highly gendered processes. To analyze our data, we use descriptive univariate and bivariate statistics, including simple multinomial and logistic regression models, and their respective test of significance to test for the differences by sex and the type of remitting behaviors, and association of characteristics with the different remitting behaviors. Each table indicates both the tests used and the significance levels.

### ***Variable specification***

As mentioned above, we include three types of indicators of ***remitting behaviors***. First, using the questions on sending regular remittances, we created a categorical variable that divides the sample into three mutually exclusive categories: 1) those who reported sending to parents or other elders (such as grandparents, parents in-law, uncles and aunts, among others) even when they could also be sending to other non-elderly individuals, 2) those who did not report sending to parents but send to other non-elder individuals, and 3) those who do not report any regular remittances. Second, we defined a variable that identifies whether the person responded yes or no to having sent remittances specifically directed to an elder adult during 2014. Finally, the third variable indicates if the person reported sending money for emergencies of the elderly during 2014, including both health and other types of emergencies.

The ***elder characteristics*** in the analysis include 10 categorical variables. We defined a variable on the survival status of parents and parents' in-law. For those with at least one surviving parent, we divided their living arrangements into three exclusive hierarchical categories: 1) at least one parent living with the respondent, 2) at least one parent living in the country of origin of the respondent (excluding those who mentioned one parent living with them which are classified in the first category), 3) at least one parent living in the United States (which excludes people classified in the previous two categories). The same

classification was applied to parents' in-law. We also created variables on parental age and access to health insurance. We also report whether the respondent has at least a grandparent alive, siblings in their country of origin, and siblings living in the United States. For the sake of parsimony and to lessen sample size issues, in the bivariate associations the categories of parental survival status, living arrangements and health insurance access were collapsed into two categories, respectively. Variables were defined as follows: parental survival status indicates whether the person has at least one parent alive, parental living arrangements signals whether the person has one parent residing either with them or in the United States, and parental health insurance access that shows whether at least one parent has health insurance.

***Immigrants' characteristics*** include categorical and discrete measures of respondents' age and years of educational attainment. We also measure the age they first arrived in Philadelphia and the net time spent in Philadelphia since first visit (discounting the time spent on trips abroad). Their family characteristics include marital status, place where they got married, whether they have at least one minor child residing in the United States and whether they have at least one minor residing in their country of origin. Marital status categories are defined combining partner's residence with marital status: 1) single, 2) separated, divorced or widowed, 3) married accompanied and 4) married unaccompanied. For women the category of married unaccompanied (partner living in the country of origin) was not analyzed because none of our female interviewees responded to be in this situation. This, in fact, corresponds to most findings on Mexican migrant women who married before migration; they either migrate with their husbands, reunify quickly or dissolve their unions, but do not spend large time spans away from their partners (Hondagneu-Sotelo, 1994). In their socioeconomic characteristics we included employment status, weekly individuals' earnings for those working, weekly household income and the individuals' share of the household income. Finally, among the signs of economic hardship, we considered if the person mentioned to have skipped the house rent in the last year, if at the end of a typical month they consider their income to be insufficient to meet their basic needs, and whether they were feeling depressed measured with a dichotomous and a discrete indicator of the CESD 10-items depression screening scale.

Our quantitative results are buttressed by our qualitative analysis. Quotations translated from Spanish, systematic answers among interviewees and the associations between their stories and their socio-demographic profiles contextualize the processes of sending remittances to the elderly in terms of gender, life course, household negotiation, and coping mechanisms to manage financial constraints when providing support. With these data we look to broaden the scope and understanding of social and economic transnational elder care.

## **Results**

### ***Mapping the potential for eldercare need***

While much of Latin America is currently facing the challenge of rapid population aging, it is unclear to what extent this aging weighs on migrants in the United States. Migrants, especially residents of new destinations, are relatively young and thus tend to have young-old parents. At the same time, many herald from rural areas marked by poverty and poor health. A crucial first step in examining the link between migration and eldercare is thus to outline the need among migrants' parents, and the wider social and institutional support available to elders abroad.

Table 1 shows that the vast majority of Latino migrants in South Philadelphia have at least one living parent, as only around 6% of men and 5% of women are orphans. Most people have at least one of their parents residing in their country of origin and only one in ten (approximately) have a parent living in the United States, either with them or in other place in the country. On average, both men and women migrants' parents are over 55 years of age, though men have slightly younger parents than women (mothers' age: 55 vs 57, and fathers' age: 58 vs 61, respectively). Roughly 95 percent of married respondents also report at least one living in-law. Equally importantly, most parents lack access to health insurance (80% among men and 68% among women).

The combination of life-times of poverty and manual labor have left many parents of migrants in poor health, even at their relatively young-old ages. To illustrate, Matias, a 38 year old married respondent of our in-depth interview explained, "My parents were very poor... they did not really have a house because the house we lived in, truly, if you stood under a tree I think you were better than if you were in the house. When it was raining you did not even know where to stand [to keep yourself dry]." His father had a debilitating stroke-like event in his early 50s (while he received medical attention at the time, his primary language is Nahuatl and neither he, his wife, or his son was clear on exactly what condition he had). In a similar vein, Esther, a 29 year old woman, was helping to support her 55 year old mother in Mexico. Her mother had given birth to 14 children, all under conditions of food scarcity and poor nutrition. As a result, she now suffers from extreme osteoporosis, and is unable to walk farther than a block without assistance. During her last pregnancy she also had preeclampsia and had a stroke after giving birth. She never recovered completely, and has difficulty speaking due to her lost facial mobility.

These experiences are not isolated cases. In fact, the majority of Latino immigrants in South Philadelphia grew up in poor context, seeing their parents struggle to survive and feed their kids. Lalo, a married 28 year old, said "...our economy was very, very poor. I used to see my dad all the time killing himself working in the fields, working..." The vast majority of my interviewees said their parents were construction workers or peasants, jobs that they considered to be very physically-demanding. Yarezi, a 38 year old married women described, "My mom [56 years] and my grandparents were peasants. When I was 8 years old I had to go to the fields to help them... The work, it was hard." Lifetime poverty and the high toll on health of manual labor increases the potential need for care among immigrants' parents. Juan, a 38 year old married man, described his 66 year old father and 55 year old mother as follows: "Maybe is because of their age, or I do not now, but they always complain about many things [referring to pain]. And I do not know, but maybe because of his age, but my dad, since I have memory, he has always suffered due to his health status... now he has prostatic cancer... and well my mom's health is not very good, she also complains about back pain, she says her lungs bother her and cause her pain, and also her eyes, and things like that."

In many cases, the toll of decades of grinding poverty and demanding labor is evident in early disability. Take the case of Juana, a 43-year-old married woman that came to Philadelphia in 2001. At that time her mother in-law was near her 50s and already very ill. Juana said: "[After we settled, my husband] he was sending money to his mom because she was very sick. He sent money very often - I didn't - but it was because she was sick... she had muscular dystrophy ..., so when I came here [to Philadelphia] I told him she needed to stop working because she was old already... and she was young before but because of the work and all that, because she always worked and worked [that is why she got sick]... So he [my husband] told her -do not work anymore. We are going to send you money. And so we did [until she

died].” A different, but related, experience was recounted by Ernesto, whose father suffered a job accident 11 years ago when he was only 47 and Ernesto was a young teenager. He said his father stopped working for pay because he could not stand long shifts due to the pain his lesions caused him. Ernesto’s sister had to migrate to the United States after that, “Because he [the father] did not have the means to keep supporting us economically.” Later Ernesto also made the journey north to help support his parents. With time, his father’s mobility limitations only increased, further reducing the few hours he was able to work on his land after the accident.

In addition to parents who are old before their time, many respondents also have other elderly relatives that they feel at least partly responsible for. In particular, more than half of both Latino men and women in South Philadelphia have at least one living grandparent (as seen in Table 1), and many migrants feel the need to support them. As Yaretzi, the respondent quoted above, explains: “... We just started this year and I already have some expenses mostly with my grandma. We all contribute because she also gets sick and then it is like an obligation between my uncles and aunts and us [she and her siblings]. Because I grew up with my grandparents. So instead of being my grandparents they are my parents. So we feel the obligation to contribute and we are going to do it.” Several of our interviewees grew up in multigenerational households because of the poor conditions and lack of opportunities in their rural towns. In many Mexican migrants’ case, like Yaretzi’s, the parents went back and forth between Mexico City to work during the week to “bring the bread to the table” and left their children to be raised by grandparents in their hometowns. These children feel the need and obligation to support their grandparents in addition to their parents, which increases the economic pressures to remit and the amounts sent.

Fortunately, this high degree of elder need is often shared across numerous siblings. Brothers and sisters who remain in migrants’ communities of origin often provide in-kind (i.e., care) support, and migrant siblings often pool resources to provide financial support. In our sample, 86% of men and 84% of women have siblings living in their country of origin, and 63% and 58%, respectively, have siblings in the United States. Of course, not all siblings contribute equally to their parents’ care, and the issue is often fraught with conflict. But the presence of multiple siblings in the United States is an important resource helping to moderate the per capita costs of transnational elder care.

Overall, these results suggest that Latino migrants could be importantly pressured to send money to support their parents and other old relatives. Most of them have at least one living parent, and grandparent, that suffers poor health and lacks health insurance and other forms of social security (i.e. pensions or retirement insurance), as is common throughout Mexico and Central America (OCDE et al., 2014). These pressures might be boosted by the poor health and economic needs of the parental generation and other elders to whom immigrants feel the need to help.

#### *Modes of support: Regular remittances, remittances directed to old adults and for emergencies*

Measuring elder support is a difficult task given its multifaceted nature. Traditionally, remittances are assessed by asking respondents how much they send, how often, to whom, and for what purpose. However, the dense web of family relations often makes disentangling support to different individuals, and even distinguishing between income transfers and savings, exceedingly difficult. Migrant contributions to elders could be confused within contributions to others due to the relatively high prevalence of extended family households among the elderly (Bongaarts & Zimmer, 2002) and to the

rearrangements of migrants' nuclear families that accompany migration (i.e. spouse and children moving to parental homes) (Hondagneu-Sotelo, 1994). To explore the extent to which support to the elderly is masked in the total support sent, we analyze three different modes of support distinguishing by recipient: regular remittances (to elders and non-elders), remittances specifically directed to elders, and emergency spending on elders.

Table 2 shows substantial variation across these different modes of support, with pronounced differences by gender. Overall, men are far more engaged in regular remittances than women, including regular remittances to elders. Only 13.5% of migrant men in Philadelphia report no regular remittances at all, 23.1% report remitting to non-elders, and a full 63.5% send regular remittances to elders and other relatives. The average remitted for all men, including those who do not remit, is \$4,861 per year. Among those sending to elders, the average amount is \$4,196. Men remit even higher figures, \$6,758, when their funds go exclusively to non-elders. These sums are substantial, representing 37 and 59%, respectively, of the mean income of the Latino immigrant men in South Philadelphia (\$11,450).

Women, in contrast, are far less likely to remit overall, remit less often specifically to elders, and average smaller contributions even when they do remit. Specifically, women's relative odds of sending money to the elderly and to non-elder people *vis-à-vis* not remitting are 69% and 67% lower than men's relative odds, respectively. Nearly three times as many women do not remit at all as was the case for men (33% relative to 13.5%). Also, regardless of the recipient, amounts sent by women are 60 and 64% smaller than those sent by men; the highest sums of remittances were directed to non-elder relatives (\$2,737) and represented a 14% of the income of an average Mexican immigrant Philadelphia. This sex differential in remittances has been reported in other studies (Sana & Massey, 2005), that generally frame the gender dynamics associated with marriage and labor force participation as a major contributor to the disparities (Flippen, 2015).

However, a different story emerges when we look at support specifically destined to elder adults. When asked to specify support specifically to elders, the second set of figures in Table 2 shows that only 51% of men reported to have sent money to their elders during 2014, which is 12 percentage points lower than the share who list elders among the recipients of regular remittances (50.6% vs. 63%). The average amount remitted specifically to elders in 2014 is also significantly lower (about a fifth) than that of regular remitting behaviors. In contrast, a higher percentage of women reported sending directly to the elderly than remitting to the elderly regularly (56.5% vs. 33.1%), though as was the case for men they tended to send lower amounts (\$697 vs. \$1,499). This figure is roughly \$195 less than the average amount sent by men, though the difference is not statistically significant.

The gender disparities in emergency remittances are also stark, and once again favor women. Table 2 shows that 17% of men and 35% of women sent emergency money to elders during 2014, and on average they sent around \$580 and \$860, respectively. Women's odds of sending money in these situations are 2.7 times significantly higher than men's odds, and on average they sent \$280 dollars more. Asking directly about health related expenses is of important interest in the study of the elder's support as these expenses tend oftentimes to be not undeclared in the regular reports of remittances.

These apparently contradictory findings demonstrate the complexity of the different modes of elder support, which could also be associated with different profiles of supporters. For example, in the regular remittance behaviors, migrants often send to parents with the expectation that they will administrate and reallocate these resources across household members and even across households,

including migrants' children. Thus these types of responses tend to overestimate the frequency, and likely amounts, of support sent to elders. This situation is of special importance for migrant men, who are more likely to have obligations to different households in their country of origin. The case of Joaquin, a 27 year old single man, illustrates this pattern. Joaquin separated from his partner two years after coming to Philadelphia. He reported that he maintains a regular remittance flow to his parental home, but after an acrimonious separation from his partner the amounts to his parents increased. When he was asked to clarify the reasons for sending more money, he explained that he was remitting to his daughter through a family chain: from his mother to the ex-partner but destined to the child. "I just say to [his ex-partner's mother, because he still does not speak to his ex-partner directly], 'And your daughter? When is she going to visit you? Tell her that I will send money that day with my mom so she can go to pick it up.' And then she would go or send someone to get it."

Unlike Joaquin, Adrian, a 38-year-old man who currently maintains two partners (one in Mexico and one in Philadelphia), reported the opposite flow – from his nuclear family to his extended family. Adrian has a wife and children in Mexico that he supports economically, and he also remits regularly to his mother. When asked the first question on regular remittances, he responded that he sends his wife around \$300 biweekly. When asked if he sends to anyone else, and he responded: "Yes, to my mom. I have always helped her... I send her every 15 or 20 days or even every month... I keep supporting her with a little money, because she is, in practical terms, by herself." When asking for further details on amounts and the process of remitting to his mom, he added: "No, I do not send the money to my mom directly but to my children's mom and I say to her –this time from what I am sending, take the half and give it to my mom." The standard question of remittances might confound the support to elder adults, as the person reported as recipient is often the literal name on the money wire, but not necessarily the person for whom the money is actually intended. Some people might be omitted, others would have been considered to be receiving when they might not, or at least not as often or as much as measured. This is complicated further still by the tendency for migrants to save money in Mexico via relatives, i.e., sending money for parents to put away on their behalf.

The probing on the different modes of support in our qualitative interviews revealed that the question on sending exclusively to elders was capturing mostly sporadic or irregular support, over and above regular support. For example, Eleazar, a 39 years old male breadwinner, answered "not currently" to the question on sending regular remittances. However, he explained that he used to sustain his mother in-law until he moved his children from her care to live with him in the United States. Later, we directly asked if he was currently supporting elders for health, surviving, or any other needs, and emphasizing that the question included all support to any elder (including his mother in-law), and he mentioned, "Well, sometimes my wife asks me if we could send money to her mom... And sometimes I tell my wife to send money to her. Because she has the sugar problem [diabetes]. Sometimes we send every week, sometimes every three weeks. But most of the time when she [mother in-law] asks for money". Even though this support was substantial, he acknowledged it only when probed about remittances directly specifically to elders. He did not consider it to be part of his regular remittances.

Probing also allowed us to identify support from individuals whose economic situation is more precarious and yet, somehow, they manage to send a few times a year or for specific needs, most often related to health. Women, especially non-working married women and single mothers, are very likely to be part of this group and their support tends to be unreported in general questions on regular

remittances, exactly the opposite situation that we observed among men (like Joaquin or Adrian's case). For example, Elsa, a 37-year-old separated woman with four minor children who lives with one of her siblings, told us she does not remit and her siblings are the ones that support her mom. "They [her siblings] see my situation. They say, 'My sister is alone taking care of her children, she has 4. So if she wants and can, she contributes.' And that is what I do." She says she has sent money to her mother for special occasions (like mother's day and Christmas) and sometimes gave a few dollars to buy medicine or pay medical bills: "I give what I can, what I have at hand. I cannot steal or get in debt to give what I do not have. I have children to take care of."

Emergencies are even more important to ask about separately, as respondents are very unlikely to think of these expenditures when asked generally about remittances. Quantifying the magnitude of these exchanges is also important because they often imply a financial shock to the immigrant household economy. Yaretzi, who reports fairly frequent regular remittances to her grandparents and parents, mentioned her husband has always sent regularly about \$150 dollars per week, which was used to cover his parents' health expenses and needs: "My father in-law had diabetes and a lot of complications ... His mom has something in the lungs, like a bronchitis." Later in the conversation we talked about her father-in-law's health emergencies and she added: "That time was hard... My father in-law died when he was 75 years old. Before that, he went even sicker and every time he had a relapse (recaida) it cost like \$30,000 Mexican pesos to pay his treatment. And we needed to pay. Between my siblings-in-law and my husband, each contributed like \$1,000 dollars." The latter amount was not previously mentioned in the conversation and was left out from what Yaretzi reported as her household's regular expending on remittances. It is likely that smaller amounts directed to emergency expenditures are also not counted by immigrants as part of the support they provide to their elders.

In sum, the different modes of support to the elder revealed that people report different behaviors, according to their situation - marital and financial - and the responsibilities they hold with other non-elder individuals (i.e. children, spouse, etc.). Specially, the comparisons between modes among women suggest they might be as willing as men to support their elder adults, but their inability of doing so on a regular basis could be tied to their gendered situation (i.e. income dependency from partner, unstable labor force participation due to their housewife-childrearing role, lower wages in labor market associated to gendered occupations, among others).

### *The gender life cycle of migration and support to the elderly*

The next step in the analysis is to better understand the socio-demographic correlates of elder care among Latino migrants. Previous studies on the determinants of general remittances, and those destined to the elderly, have repeatedly stressed the relevance of marital status, number of children and the residence of partners, educational attainment, income, employment status, and time in the United States for understanding remittance behavior (Amuedo-Dorantes et al., 2005; Durand & Massey, 1992; Flippen, 2015; Massey et al., 1987; Quashie, 2015). While South Philly Latino migrants share a number of commonalities, they nevertheless show important variation in many of these key remittance predictors. Table 3 presents socio-demographic descriptive statistics for the men and women in our sample. The Philadelphia migrant community is strongly concentrated in the main productive ages of the economic life span, which are coincidental with the family formation stages of the life course (Durand & Massey, 1992; Massey et al., 1987). Most men and women are 30 to 40 years old (43% and 49%, respectively), but

10% more men than women are over 40 years of age. Men and women have similar educational distributions and on average attained up to the first year of high school. Also, they both came to Philadelphia in their early 20's, but women came at significantly younger ages than men (two years of difference), and have been here for the same length of time (9 years on average).

Unlike their socio-demographic characteristics, women and men's family structures are starkly different. As seen in Table 3, male migrants are far more likely than their female counterparts to be living outside of a nuclear family at any point in time: 27% were single and 62% married at interview, but only 44% of men were married *and* living with their spouse. The other 18% were married but unaccompanied by their spouse, who continued to reside in their country of origin. An additional 11% had dissolved their marital unions (separated, divorced or widowed). Women have a completely different distribution. Only 10% of women were single at interview, a figure that is less than a half that for men. The vast majority, 80.5%, were married and living with their spouse (a figure that is nearly twice that of men), while 9% were separated, divorced, or widowed. Roughly half of married men in Philadelphia wed after migration, compared to two-thirds among women. This difference is also reflected in the place of residence of men and women's children: 40% of men have minors in the United States compared to 77% of women, and while 29% of men have at least one minor in Mexico, compared to only 16% of women. These results show once again the gendered relationship between migration and family structure. While men are a more diverse group, in which the family formation and migration transitions can follow very different sequences (marry-child-migrate, migrate-marry-child) with important implications for their current family arrangement, women are a more homogenous group. It is evident that Latino immigrant women in South Philadelphia follow mainly the pattern of migration-family formation. They arrived single into a community predominantly of men, and a few years upon migration they form a family (either marry and have a child or the reverse). This result contrasts with the traditional patterns of gendered migration observed in migrant populations in which the family reunification pattern predominates (Hondagneu-Sotelo, 1994).

In terms of socioeconomic status, women were far more likely than men to not be working at interview (49% vs 8%). When they do work, women earn significantly less—a difference of \$153 dollars per week. While there is little disparity between women and men in their average household income (both report mean incomes of \$500 dollars per week), women's share of that income, and thus their potential bargaining power, is far lower (30% compared to 82% for men, as seen in Table 3). These figures imply that, on average, in households where women work, men's income is lower than in households where women stay at home.

The next step in our analysis is to assess how these distinctive gendered life cycles are associated with the different modes of support to elders. Due to our small sample size, and the high degree of correlation across socio-demographic characteristics, it is difficult to estimate a multivariate model of elder remittances with all of the covariates simultaneously. As such, Tables 4, 5 and 6 present bivariate statistics for regular remittances, remittances specifically targeted to the elderly, and emergency elder remittances, respectively. The tables present cross tabulations by row and simple multinomial and logistic regression models of the different modes of elder support according to immigrants' characteristics, by sex. The latter separation seeks to enlighten the gender dynamics of the processes of supporting elderly. The odds ratios shown in Table 4 come from running multinomial regression models of sending regular remittances, with not remitting as the reference category, on each of the immigrants' characteristics.

Significance levels signaled with \* or + denote the comparisons of each sending behavior against the reference category, and bolded coefficients indicate significant differences between sending to the elderly and to other non-elder adults. To illustrate how to interpret the odds ratios take the case of age that migrants arrived to Philadelphia (bottom of the Table 4). The odds of remitting to the elderly *vis-a-vis* not remitting increase significantly by 1.14 with each additional year of age at migration to Philadelphia. Significant increments are also observed on the odds of sending to non-elders versus to not sending (1.36). Finally, the odds of remitting to elders versus to others is significantly lower when age at migration to Philadelphia is higher ( $1.14 / 1.36 < 1$ ).

Table 4, which presents the correlates of regular remittances to elders, regular remittances to others, or no regular remittances, once again shows important gendered variation in elder remittances. Behaviors among men and women are mostly dictated by their stage in the life cycle, particularly their family arrangements related to marriage and childrearing. As seen in Table 3, men and women average vastly different household structures in Philadelphia. Thus, in Table 4, we analyze marital status differently for men and women. For men, we compare remittances across marital status categories that consider partner's residence (i.e., single; separated, divorced, or widowed; accompanied married; and unaccompanied married), while for women we simply compared single, married, and separated/divorced/widowed women.

Family structure has a profound effect on men's remittances. In Table 4 we only present comparisons between those sending to elders against those sending to non-elders, as all men in dissolved unions and married-unaccompanied either remit to the elderly or to others. However, compared to single men, accompanied married men are significantly more likely to be sending remittances regardless of the recipient, relative to not remitting.<sup>4</sup> Married accompanied men are as likely to send to the elderly versus others as single men. The odds of supporting elders are reduced by 90% among separated men and 97% among unaccompanied married men. These two marital statuses imply financial obligations with other households that reduce the resources available to help care for elder family members. Having married in the country of origin increases the likelihood of sending to non-elders compared to the other groups, which is probably associated to the high proportion of unaccompanied married men in this remitting behavior. Having minors in the United States reduces the probabilities of sending to others, but it does not change the probability of sending to the elderly, and having minors in the home country significantly reduces the odds of sending to the elderly compared to sending to others by 93%. Spouse and children's residence as well as being in dissolved unions indicate the diverse obligations of men on the two sides of the border. These indicators shape the regular remitting behaviors of immigrants, and provide evidence of competing resources between the nuclear members and the elderly.

In terms of parents' living arrangements, those with at least one living parent are as likely to send to elders as to not remit; the same result applies to sending to non-elders (Table 4). However, having at least one parent alive significantly increases the odds of remitting to the elderly versus remitting to others. Compared to having at least a parent in the country of origin, having at least one parent living in the United States decreases the relative odds of remitting to elders by 95% and a reduction of 90% is also registered for those sending money to non-elders. These results indicate that U.S. resident parents on

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<sup>4</sup> Compared to single men, the odds of married accompanied men of sending to elders versus not sending are 1.18 ( $(72/74) / (18/21)$ ), and those of sending to others versus not sending are 2.62 ( $(10/5) / (18/21)$ ).

average need less support from their migrant children than those who remain abroad. The relative odds of sending to elder adults are significantly reduced by almost three quarters if at least one parent has access to medical insurance, which suggests that health expenditures are a large part of the needs covered by regular remittances sent by men.

Table 4 also shows that all of the socioeconomic characteristics are associated with sending regular remittances among men. Regular remittances are reliant on stable income. Therefore, unemployment decreases the relative odds of sending to elders and non-elders alike. Household income increases the relative odds of both remitting behaviors, but the individual's income only increases the odds of sending remittances to elders. The relative odds of remitting to elder adults versus not remitting do not vary significantly with age, but the relative odds of remitting to non-elders *vis-a-vis* not sending significantly increase with age. Educational attainment has a significantly negative association with remitting regardless of the recipient (OR .83 and .82). Education is a reflection of social background; it is likely that the need for economic support among highly educated migrants' elders are fewer than their counterparts with low educational levels, a finding documented in previous studies (Amuedo-Dorantes et al., 2005). Older ages at migration increase the odds of remitting to both elderly and others and the odds of remitting do not decrease with longer durations in Philadelphia. Yet, it is important to remember that the Philadelphia Latino immigrant community is of recent origins, (mean years of stay are 9), therefore the declining effect might not be showing at the population level yet.

Unlike men, the chief life-cycle determinate of elder support for women is marital status. Compared to their unmarried peers, married women are three times more likely to send money to elders rather than not sending, and their odds still triple when compared to those sending to non-elders. There are no differences in regular remitting behaviors by place of marriage, which supports our hypothesis of the prominent trajectory of migration-family formation among Latina women in South Philadelphia. Like men, women with children in the United States are as likely to send to the elderly than not (1.14), but more likely to send to elders than to others (1.14 vs .35). Having children abroad reduces the odds of sending to elders compared to other people, but does not change the relative likelihood of sending to the elderly or not sending at all. However, women have significantly higher odds of sending to others if they have children abroad; their odds of remitting almost quintuple. While this figure is striking, it is important to put it in perspective: all men with children abroad sent regular remittances, but 21% of women in this situation do not send money regularly. Even among those with children in the United States, the proportion of women that do not send is twice that of men. This result could be explained by socioeconomic differences across men and women, particularly employment and income.

Women do not remit to elders if both of their parents are deceased and, like men, their odds of remitting to the elderly are 80% lower if at least one of their parents is living in the United States –slightly below the reduction observed among men. Parental access to health insurance does not change their odds of remitting regularly to the elderly, which contrasts with the significant reductions observed among men. This could relate to differences in the health needs of men and women's parents, but more likely reflects gendered notions of caregiving and the sense of obligation that many women feel to provide for more than basic necessities, if they are able.

For women, like for men, having a stable source of income is highly relevant to regular remittances. Being unemployed cuts women's odds of supporting the elderly by 56% and of sending to non-elders by 71%. While household income marginally increases women's odds of sending money to

elders versus not sending, it is highly significant in terms of raising their probabilities of sending to non-elders. This difference shows the importance of work for women with non-elder-related obligations in their countries of origin (particularly children).

Among women, age and educational attainment have the same associations with sending regular remittances than those observed among men. However, the associations with education are less significant. Unlike men, age at migration to Philadelphia for women is not a significant predictor of remitting regularly to elders, and the years since migration are positively associated with supporting the elderly regularly, though at low significance levels ( $p < 0.10$ ).

In general, from the regular remittances behaviors, we observe that for both men and women marital status, children's residence and parental living arrangements have different associations with remitting to the elderly than with remitting to others. Yet, the question of whether these associations change when we analyze elder remittances in isolation, rather than relative to other and no remittances, remains unanswered. It is also important to assess the correlates of the elder support question that more clearly disentangles support to the elderly from other household members, and that captures more sporadic types of support. In Table 5, we present the distributions and odds estimates of logistic models of having remitted money to old adults during 2014. The basic structure of the table is similar to that of Table 4.

Results from Table 5 show important differences in the link between marriage and elder remittances for sporadic, elder-specific remittances compared to the more regular remittances reported in the previous table. Here, the only significant difference is that unaccompanied men are far less likely (roughly one-quarter) than single men to remit to elders. Place of marriage does not predict elder remittances, and having minor U.S. children only reduces the odds of supporting the elderly slightly (.53). Having minor children abroad more than doubles the odds of sending money to the elderly. Neither living arrangements nor access to health insurance or socioeconomic characteristics are associated with this remitting behavior. Education, age at migration to Philadelphia, and years spent in the United States are similarly related to sending money directly to the elderly than what we observed in regular remitting behaviors. More years of education and time spent in Philadelphia decrease the odds of supporting the elderly while the age at arrival increases the odds.

Women's determinants of sending money to specifically to the elderly differ in important ways from men's. Married women are more likely to send money to elders than unmarried (3.2), as well as women with minor children in the United States. They are also more likely to send money if their parents have health insurance, and if they are unemployed their odds of sending also increase. The potentially counterintuitive positive relationship between unemployment and elder support among women and the higher support from men who are unaccompanied or have children abroad confirm that the question is better at capturing support behaviors among people with reduced resources – unemployed women – or with more obligations – unaccompanied men.

Finally, sending remittances for emergencies of the elderly are completely unpredictable, as shown in Table 6. The only stable result is the increase in the odds of sending for elders' emergencies with women's individual income, which might be explained by the direct economic effect in their economic power and by the potential gender equity in terms of expenditure decisions that working provides to women.

Overall, results suggest that remittances behaviors are closely linked to family and socioeconomic characteristics, but the ways in which they shape behaviors are highly gendered. Among men, socioeconomic status relates to decisions of sending versus not sending, but the decisions regarding supporting the elderly versus others are structured by their family obligations, which suggests a competing resources explanation. In qualitative interviews, men with wives and/or children in Mexico talked about the pressure of having to sustain their nuclear family and the reduced capacity to help support their elders. For example, Eleazar recounted that he came to Philadelphia with his wife but the children were left with his mother-in-law in Mexico. He used to remit more than half of his low-wage income (\$200 from the \$390 he was making weekly for six 12-hour shifts), to cover the needs of three young children and his spouse's mother in Mexico. Though we wanted to, he said he did not support his parents regularly because of his financial constraints. "I was not sending to them [parents], because I had my own family and I had to take care of them, of the school... I always begged her [his mom]: go to live with my children, go, or take them with you." Clearly, he felt his resources were competing; if he remitted to his mom, he would have deprived his children of basic necessities. He felt stressed so his solution was to apply an economy of scale; he begged his mother to move in with the children, though she declined to do so. A similar case is Ismael, a 37 year old married man with a wife and children in Mexico, who struggled to help support his mother. "I used to send my wife everything. I only kept \$100 dollars weekly. [When asked about his mother] Well, I just to give her little. [he looked down, as feeling ashamed] Very little, like \$300 pesos biweekly [around \$20 dollars]... I used to tell my wife to give that to her every once in a while." He said he no longer remits to his mother for three reasons: his wife moved out from his mother's house, his children now demand more economic help as they all attend school and the oldest is getting closer to attending to collage, and because he feels his brother, who his mother lives with, should do more. All the other men with financial obligations to children and or partners in our interviews, like Adrian or Joaquin (previously quoted), reported sending lower and less frequent amounts to their parents than to their primary obligations, and throughout their interviews they mentioned conflict with their partners and ex-partners associated with their financial support. For example, Adrian said, "They think that because you are here [in the United States], you win like uf!! Basically like you get a tree and collect the dollars and that is grows. But it is a lie. Sometimes I had argued with her [the wife], I say, 'You do not know if I eat or sleep or whatever or how I do to make our money'", meaning that he would sometimes keep just the minimum to send as much as he could home.

Like men, women's remittances also depend on their socioeconomic status, particularly whether or not they work and whether they have dependents to support. However, the key factor in the decisions of remitting to the elderly was marital status which, besides structuring all other dimensions of women's lives, is clearly associated with their socioeconomic status, specifically whether they work or not. In our qualitative data, we explored the combinations of current and past marital and working status to better understand the link between women's life course trajectories and remittance behaviors. Our qualitative interviews showed a neat separation in support to the elderly between unmarried and married women with an important intersection with labor force participation. Among the unmarried, the most important divisions are between single mothers and other single women, as all of them work. Gloria, a 26 year old single working woman with no kids, who lived with her single working brother 5 years her senior, described how she was grateful to be able to provide both regular and sporadic support for her mother. She explained, "Thank God, between the 5 of us [siblings] with the little that we have, we contribute for

her. But of things in the house, my brother and I take care of them. I mean, for example, all the material commodities she needs, like the refrigerator, the stove, and so, he and I will get them to make her life comfortable. The food, clothes and other small expenditures are divided between all of us.” Gloria remits regularly small sums for consumption goods, and sporadically, greater sums for durable goods, and she recognized that her ability to do so was because she was single and working compared to her sister who did not work nor contribute economically to support her mom due to her childrearing responsibilities. “[For] my sister the case is different [referring to the fact she barely contributes economically]. She has two kids, but she takes care of my mom... I sometimes even help her with the schooling expenses of the children.” Gloria’s sister help in-kind her mom, with care and goods (she would bring food or groceries to her mom), in exchange she got economic support from her sister.

Unlike Gloria, Elsa, who was quoted above, explains how being a separated mother with four minor children (her ex-partner does not provide for the kids) was difficult by itself, and more so if she had to remit to her elders. When asked if she sent money before separating, she said she did although not that often because she had to squeeze it out of the money her husband gave her for the weekly household administration. Ever since she migrated to the United States and up until her marriage dissolved, she did not work. “When I separated from him [the husband], that is when I started to work... Also, I stopped sending because I was separated now... Hmm! No, he does not help me [economically], he disappeared [and nods].” And we know the rest of the story; her siblings help with the mother’s needs and she sends only when it is within her possibilities.

Among married women, labor force participation is central to remittances to the elderly. Karla, a 39-year-old married women, who did not remit regularly to her parents, decided to go back to work because of her household was going through financial difficulties. After recovering financially, she started remitting regularly, and explained her current situation: “I do send now, like once every month, let’s say like around \$100 to \$150 dollars. Before I sent more, but now with the expenses of my son that we are helping him to pay for community college, well, it got harder. So sometimes I explain to them [my parents] that I could not send more [meaning sending what she used to send], and they said, ‘No, do not worry please.’” Work gives women more autonomy to make decisions on their earnings and empowers them with respect their husbands to negotiate more egalitarian household relationships. Karla said she does not consult her husband on her support to her parents: “I administer my money. We save together. I pay part of the bills and the house expenses, he [husband] pays the rent and the rest of the bills [in addition to her son’s educational expenditures described above].”

Women’s empowerment and decision-making autonomy are also evident when talking to men about their partner’s remittances. Ernesto, a recently separated 26 year old man (quoted above), mentioned that his partner started working after their child was around one year old. She did not send remittances because she stopped working after her pregnancy, but she started sending again when she returned to work. “[The situation changed] a lot, because she helped me a lot [economically]. She helped me paying the bills, and everything. I was only paying the rent... Yes, she sent remittances to her parents... I do not how much, I never questioned her about it because as I said, it was her money, and she decided on it.”

The changes in gender power dynamics are exclusive to married working women. Among married women who do not work outside the home, support was more variable. Some negotiate with the husbands to send to their parents, either regularly or sporadically, while others surreptitiously save from

the household budget to support their elders, while others are simply unable to support their parents except in the case of emergencies, when they can push their partners to collaborate. In the negotiation with the partner over elder support, conflict often arises. Elsa, who did not work at all before separating from her husband, said she did not send because her husband would not give her money unless it was an emergency. "I did not work because I had my daughter and came to a strange country. I did not speak the language, nor know anyone. And my daughter was so young, so I stayed at home... My husband was a cook. He made \$650 to \$700 a week, he was doing good. It was enough to live comfortably... No, I did not send to my parents, it was his money... Only if it was an emergency, a real one [health related], I asked."

Ana has a more difficult situation; she is a married 26 year old women with three kids who does not work and has had severe conflict with her husband while negotiating remittances to her parents. "When my mom got sick my dad had to stop working to take her to the doctor and take care of her because she could not do anything. Practically she was in bed, then she died. After that I told him he needed to start working again because I could not support them [parent and young sibling at home] anymore because I do not work, and he was in good health. I had problems, and for that my husband hit me, because he had to support me to help my family and it was not his responsibility. So I used to tell my dad, 'Go to work, at least enough to have something to eat. I cannot keep helping you'... And he told me he would, but it did not happen... And it has been nine years and we keep supporting them and when we have financial difficulties at home my husband would throw it in my face and blame me. And I do not answer, I just look down and I think in my mind, 'Well, he is right.'" Non-working married women often had better luck negotiating with husbands if they were from the same town, or if he met the parents before migrating. Lalo's wife (quoted above) would get occasional support to send to her parents because Lalo identified with her situation. "I did not know her mom, but we are from the same town. I know how is there and how hard it is. There are no rich people there. You know everybody is in need."

Andrea, a 33 year old non-working married women of mother of three, did not negotiate with her husband her remittances. "Hmm.. when [silence], when I sent money to my parents, it is sometimes the money he [husband] gives me, for my expenses. Sometimes I say: 'No, I do not need this,' and then I save it. [She laughs]. From what I save [from my own stipend], sometimes from that I sent to my parents, besides of what he gives me [for the house], I send that money. And from what I save from the money for the regular household expenses that he gives me, from there I send to my parents."

In general, from the reconstruction of the life histories on migration, work, family formation, and remittances, we identified that for most women the transitions from single and working to married and/or pregnant and not working was often accompanied by women's loss of control over decision-making and resource allocation. Several married women commented that when they were single, shortly after migrating, they felt financial stable as soon as they were able to pay off the debts acquired crossing the border. They worked and usually had enough money to spare to help support their parents. Maria, a 22 year old recently married woman, said, "At that time I was single and working... I felt good. I felt good because it [the money] was just for me and a little for my mom. And I could even buy my own things and I could say 'no' or 'yes' and all that [meaning she could decide by herself how to spend the money]." Other women, like Karla, that re-entered the labor force after childrearing or to supplement their husband's low earnings. Karla explained, "Before I felt useless. I did not speak much to anyone or enough English. I was afraid... I was depressed. Then I worked and I feel much better. Now I do everything and understand at school when I see my children's teachers." Karla, with her 9 years of schooling, earns a relatively high

income; she works four 8-hour shifts and earns \$500. And she says, "If he [husband] were to leave me... [and she smiled] I will be fine. I am not scared anymore." She added that if that happened she would continue to support her parents because she knows she can. The gendered transitions between marriage, childbearing and work upon migration shape, above all, women's remittances behaviors, and mostly those pertaining to the elderly.

Emergencies, however, are by definition in most cases unpredictable and seem to give women added leverage in negotiating support for their elders. Emergencies force people to cope with the circumstances, as Juana's case (quoted previously) shows. She said they had been expecting her mother-in-law's death, as she was very sick. They even planned that her husband would go to Mexico, and she should remain in Philadelphia and wait for him to return. However, her own mother also took ill suddenly and, "In less than a week she passed away." This changed their plans completely, and she left for Mexico: "Yes I left. I left and came back as I came the first time. I took my youngest with me [a baby]. I did not even buy a suitcase. I took everything in bags, and I did not know if they were going to let me cross with my daughter [into Mexico] because she did not have a passport." While in Mexico, her mother-in-law died and her husband joined her, leaving with their relatives their oldest child. Then, after 4 months, they crossed together again. They used most of their savings to cover both parents' funeral expenses, and still were not able to cover all of the costs.

Matias (quoted previously) illustrates how people use their different networks to overcome emergencies. "Well, the emergency with my dad was he had something like a stroke. He faded and was not breathing, he could not walk, it was like if he was dead. The good side is my mom was with him, and some men too. Because it was in the land we have in the mountains. They got close to my mom, she asked for help and they took her to the town, where she contacted my siblings who have a car, and they went to Cholula to a private hospital because it was an emergency. They later called and said what was happening... and I only have that one sibling there. All my siblings are here in the United States. So asked them for help. I said we needed to organize to help, not to blame, nothing, the only thing we need to do is make decisions. 'You [the people in Mexico] know where to take him, do not worry about us, we will get the money. Just tell us where, Elektra o Bancomer or whatever, and to whom to send it to.' We sent like \$3,000 dollars and "in 10 minutes" [figuratively]."

Women in particular did mention having sources of income as an important factor to help parents in emergencies. Karla described her father's emergency. She said that regularly her parents go to the public health system in Mexico because they are insured. But that time it was an emergency and he had to go to the hospital. "Between my siblings and I we contributed to pay the bills. I sent like \$300 first because the hospital bill was about \$1200. And so that in particular was an emergency because I had to send all my savings... But what can we do? I already got back my money [meaning she recovered financially]." And later her mom had a thyroid related surgery, she was starting to work but still she supported her, and when I asked how she gave me a plain answer: "I work."

## **Conclusions**

In this paper we described the gendered processes of providing for immigrants' elders. Combining quantitative and qualitative interviews of the 2015 Wellbeing of Latino Immigrants in South Philadelphia Study, we explored different modes of support to the elderly among men and women.

We contribute to the body of literature on transnational family support to the elderly in two ways. First, we added complexity to the modes of support immigrants provide to their elders; besides considering "classic" remittances behaviors, we analyzed transactions specifically directed to the elderly and for their emergencies. We learned that considering distinct modes of support provides a better measure of intergenerational transfers and the reasons behind gender differences in support. Women

are as willing as men to support their elder adults, but their inability of doing so on a regular basis is tied to their gendered situation. Second, we delve deeper into the relationship between elders' modes of support and interactions between migration, gender and other life course events. Regular remittances behaviors are closely linked to family and socioeconomic characteristics, but the ways in which they shape behaviors are highly gendered. Men's regular remittances to elders are explained by competing demands between elders and dependent wives and children obligations. Women's behaviors are more strongly related to working and marital status. In fact, life course transitions into marriage, childbearing and paid employment among women heavily determine their support to the elderly as they shape their power in the decision-making process on resource allocation. Spending on emergencies, is a different matter; both men and women commonly report these types of expenditures, which are unpredictable and not related to socio-demographic characteristics.

Overall, we conclude that transnational family arrangements are key in shaping elder support from both men and women, and the gender differences in support are a consequence of the gendered interactions between migration, family formation, and work. More research needs to be done on the consequences of elder support in immigrant communities. We know little about the coping mechanisms immigrants use to help their elders, the constraints they face, and the consequences on their health, mostly in terms of mental health. Yet, these studies will need to consider how these consequences vary for different modes of support and in accordance to the interactions between work, migration and gender.

**TABLES**

**Table 1. Descriptive statistics of Latino immigrants' elder relatives by sex**

	Men	Women
<b>Parents</b>		
Status		
Both deceased	5.8	4.6
One alive-One deceased	13.5	27.9
Both alive	80.8	67.5
Living arrangements among those with at least one living parent		
At least one living with them	5.6	4.1
At least one living in Origin	87.5	90.3
At least one living in USA (excluding above)	6.9	5.5
Mean Mother's age	55.3	57.3
Mean Father's age	58.4	61.4
Health insurance access		
No	79.6	68.0
Yes both	18.4	25.9
Yes, only one	2.0	6.1
<b>Other elder family members</b>		
At least one living grandparent	56.5	55.1
Parents' in -law status		
Both deceased	5.1	3.9
One alive-One deceased	9.0	16.9
Both alive	85.9	79.2
Parents' in -law living arrangements		
At least one living with them	2.4	0.0
At least one living in Origin (excluding above)	85.4	93.0
At least one living in USA (excluding above)	12.2	7.0
<b>Siblings</b>		
Has siblings in Country of origin	86.5	84.4
Has siblings in USA	63.5	57.8
<i>Sample size</i>	<i>156</i>	<i>154</i>

Source: The wellbeing of Latino immigrants in South Philadelphia study 2015

**Table 2. Descriptive statistics of remittance behaviors of Latino immigrants by sex**

<b>Remittances characteristics</b>	<b>Men</b>	<b>Women</b>	<b>OR</b>
<b>Regular remittances</b>			
Yearly amount <sup>m</sup>	\$ 4,861	\$ 1,867	
<b>Exclusive categories</b>			
Not sending at all	13.5	33.1	Ref.
Sending but not to elders	23.1	18.8	0.33 *
Yearly amount <sup>m</sup>	\$ 6,758	\$ 2,737	
Sending to elders (including other relatives)	63.5	48.1	0.31 *
Yearly amount <sup>m</sup>	\$ 4,196	\$ 1,499	*
<b>Multiple response categories<sup>a</sup></b>			
Sending to parents	58.3	48.1	
Sending to other older adults	8.3	3.9	
Sending to children	20.5	11.7	
Sending to spouse	19.2	0.0	
Sending to others	7.7	10.4	
<b>Sent to elder adults during 2014</b>			
Yes	50.6	56.5	1.23
Yearly amount <sup>m</sup>	\$ 838	\$ 697	
<b>Sent in emergencies during 2014</b>			
Yes	16.7	35.1	2.70 *
Yearly amount <sup>m</sup>	\$ 587	\$ 867	
<b>Sample size</b>	<b>156</b>	<b>154</b>	

Notes: Odds ratios come from multinomial and logistic regressions on sex of three remittances indicators: 1) regular remittances (reference category: not sending), 2) remittances to the elderly in 2014, and 3) remittances for emergencies of the elderly in 2014

+ p<0.10, \* p<0.05. <sup>m</sup> Indicates a mean statistic, the rest are percentages. <sup>a</sup> Distributions do not add to 100 because respondents could mention more than one type of remittances recipients.

Source: The wellbeing of Latino immigrants in South Philadelphia study 2015

**Table 3. Descriptive statistics Latino immigrants by sex**

<b>Characteristics of Immigrants</b>	<b>Men</b>	<b>Women</b>
<b><i>Sociodemographics</i></b>		
Age		
Under 20	2.6	2.6
20-30	31.4	35.1
30-40	42.9	49.4
40+	23.1	13.0
Mean age <sup>m</sup>	33.0	31.9
Educational attainment		
6 or less	28.8	26.6
7-12	53.8	58.4
13+	17.3	14.9
Mean years <sup>m</sup>	9.1	9.2
<b><i>Migration characteristics</i></b>		
Age arrived to Philadelphia <sup>m</sup>	24.0	22.3 *
Years in Philadelphia <sup>m</sup>	9.0	9.6
<b><i>Family characteristics</i></b>		
Marital status		
Single	26.9	10.4 *
Married accompanied	43.6	80.5
Married unaccompanied	17.9	0.0
Separated/divorced/widowed	11.5	9.1
Place of marriage		
In USA	49.5	66.9
In Country of origin	50.5	33.1 *
Has children <18 in USA	40.4	77.3 *
Number of children <18 in USA <sup>m</sup>	1.9	2.0
Has children <18 in country of origin	28.8	15.6 *
Number of children <18 in country of origin <sup>m</sup>	2.0	1.8
<b><i>Socioeconomics</i></b>		
Unemployed	7.7	49.0 *
Individual's weekly income (for employed) <sup>m</sup>	\$ 458	\$ 305 *
Household weekly income <sup>m</sup>	\$ 511	\$ 497
Share of household income <sup>m</sup>	0.82	0.30 *
<b><i>Sample size</i></b>	<b>156</b>	<b>154</b>

Notes: T and Chi-square tests for sex differences of discrete and categorical variables, respectively.  
+ p<0.10, \* p<0.05. <sup>m</sup> Indicates a mean, the rest are percentages.

Source: The wellbeing of Latino immigrants in South Philadelphia study 2015

**Table 4. Bivariate associations of remitting regularly and Latino immigrants' characteristics by sex**

Characteristics of Immigrants	Men					Women				
	To old adults (1)	Not to old adults (2)	Not sending (3)	OR (1) vs (3)	OR (2) vs (3)	To old adults (4)	Not to old adults (5)	Not sending (6)	OR (4) vs (6)	OR (5) vs (6)
<i>Total</i>	63.5	23.1	13.5			48.1	18.8	33.1		
<b>Family characteristics</b>										
Marital status										
Single	73.8	4.8	21.4	<i>Ref.</i>		25.0	25.0	50.0	<i>Ref.</i>	<i>Ref.</i>
Sep./div./wid.	61.1	38.9	0.0	<b>0.10</b>		28.6	28.6	42.9		
Married accompanied	72.1	10.3	17.7	0.45		53.2	16.9	29.8	<b>3.12 *</b>	0.99
Married unaccompanied	28.6	71.4	0.0	<b>0.03</b>		<i>N.A.</i>	<i>N.A.</i>	<i>N.A.</i>		
Place where got married										
In USA	70.2	10.6	19.2	<i>Ref.</i>	<i>Ref.</i>	55.4	16.9	27.7	<i>Ref.</i>	<i>Ref.</i>
In Country of origin	50.0	43.8	6.3	<b>2.18</b>	12.60 *	48.8	17.1	34.2	0.82	0.71
No children <18 in USA	58.1	31.2	10.8	<i>Ref.</i>	<i>Ref.</i>	37.1	34.3	28.6	<i>Ref.</i>	<i>Ref.</i>
Has children <18 in USA	71.4	11.1	17.5	<b>0.76</b>	0.22 *	51.3	14.3	34.5	<b>1.14</b>	0.35 *
No children <18 in c. origin	73.0	8.1	18.9	<i>Ref.</i>		50.0	14.6	35.4	<i>Ref.</i>	<i>Ref.</i>
Children <18 in c. origin	40.0	60.0	0.0	<b>0.07</b>		37.5	41.7	20.8	<b>1.27</b>	4.84 *
<b>Parents</b>										
Alive status										
Both dead	33.3	44.4	22.2	<i>Ref.</i>	<i>Ref.</i>	0.0	71.4	28.6		<i>Ref.</i>
One alive-One dead	66.7	28.6	4.8	<b>3.37</b>	0.84	41.9	27.9	30.2		0.20 +
Both alive	65.1	20.6	14.3			53.9	11.5	34.6		
Living arrangements										
At least one living in Origin	70.6	22.2	7.1	<i>Ref.</i>	<i>Ref.</i>	54.2	13.0	32.8	<i>Ref.</i>	<i>Ref.</i>
At least one living in USA	40.0	10.0	50.0	0.05 *	0.10 *	25.0	50.0	25.0	<b>0.20 *</b>	2.53
At least one living with ther	12.5	25.0	62.5			0.0	33.3	66.7		
Mother's age	51.7	60.3	54.5	<b>1.04</b>	1.12 *	58.5	58.4	54.6	1.04 +	1.04
Father's age	55.1	64.5	57.4	<b>1.03</b>	1.13 *	62.4	55.6	61.8	1.00	0.95
Health insurance access										
No	68.4	22.2	9.4	<i>Ref.</i>	<i>Ref.</i>	51.0	15.0	34.0	<i>Ref.</i>	<i>Ref.</i>
Yes both	51.9	22.2	25.9	0.28 *	0.32 +	52.6	18.4	29.0	1.02	1.36
Yes, only one	66.7	0.0	33.3			33.3	22.2	44.4		
<b>Socioeconomics</b>										
Employed	66.0	23.6	10.4	<i>Ref.</i>	<i>Ref.</i>	53.2	24.1	22.8	<i>Ref.</i>	<i>Ref.</i>
Unemployed	33.3	16.7	50.0	0.11 *	0.15 *	42.7	13.3	44.0	0.42 *	0.29 *
Individual's weekly income	\$ 397	\$ 454	\$ 469	1.004 *	1.003	\$ 255	\$ 415	\$ 307	<b>0.998</b>	1.002
Household weekly income	\$ 352	\$ 515	\$ 543	1.003 *	1.003 *	\$ 529	\$ 569	\$ 410	1.001 +	1.002 *
<b>Sociodemographics</b>										
Age										
Under 20	0.0	0.0	100.0	<i>Ref.</i>	<i>Ref.</i>	0.0	50.0	50.0	<i>Ref.</i>	<i>Ref.</i>
20-30	79.6	6.1	14.3			46.3	11.1	42.6		
30-40	67.2	22.4	10.5	<b>1.81</b>	7.86 *	55.3	14.5	30.3	1.83	1.49
40+	41.7	50.0	8.3	<b>1.41</b>	22.00 *	35.0	50.0	15.0	<b>2.33</b>	10.42 *
Mean age	29.6	38.8	31.7	<b>1.05</b>	1.19 *	31.6	35.9	30.1	<b>1.04</b>	1.14 *
Educational attainment										
6 or less	62.2	28.9	8.9	<i>Ref.</i>	<i>Ref.</i>	51.2	19.5	29.3	<i>Ref.</i>	<i>Ref.</i>
7-12	67.9	20.2	11.9	0.81	0.52	50.0	21.1	28.9	0.99	1.10
13+	51.9	22.2	25.9	0.29 +	0.26 +	34.8	8.7	56.5	0.35 +	0.23 +
Mean years	10.6	8.8	8.9	0.83 *	0.82 *	8.7	9.4	9.7	0.89 +	0.96
<b>Migration characteristics</b>										
Age arrived to Philadelphia	18.5	31.0	22.6	<b>1.14 *</b>	1.36 *	21.3	26.9	21.0	<b>1.01</b>	1.13 *
Years in Philadelphia	10.7	7.8	9.1	0.95	0.90 +	10.3	9.0	9.0	1.09 +	1.00

Notes: Odds ratios come from multinomial regressions of the three categories of remitting regularly (the reference category is not sending) on each one of the characteristics listed in the table. Models were run separately by sex. + p<0.10, \* p<0.05.

Bolded coefficients indicate significant differences in the relative odds between columns (1) vs (2), and (4) vs (5).

Source: The wellbeing of Latino immigrants in South Philadelphia study 2015

**Table 5. Bivariate associations of remitting to the elderly and Latino immigrants' characteristics by sex**

<i>Characteristics of Immigrants</i>	<i>Men</i>			<i>Women</i>		
	Yes	No	OR	Yes	No	OR
<i>Total</i>	50.6	49.4		55.8	44.2	
<b>Family characteristics</b>						
Marital status						
Single	42.9	57.1	<i>Ref.</i>	31.3	68.8	<i>Ref.</i>
Sep./div./wid.	44.4	55.6	1.07	35.7	64.3	
Married accompanied	47.1	52.9	1.19	61.3	38.7	3.17 *
Married unaccompanied	75.0	25.0	4.00 *	N.A.	N.A.	
Place where got married						
In USA	48.9	51.1	<i>Ref.</i>	57.8	42.2	<i>Ref.</i>
In Country of origin	62.5	37.5	1.74	68.3	31.7	1.57
No children <18 in USA	57.0	43.0	<i>Ref.</i>	40.0	60.0	<i>Ref.</i>
Has children <18 in USA	41.3	58.7	0.53 +	60.5	39.5	2.30 *
No children <18 in c. origin	45.1	55.0	<i>Ref.</i>	57.7	42.3	<i>Ref.</i>
Children <18 in c. origin	64.4	35.6	2.21 *	45.8	54.2	0.62
<b>Parents</b>						
Alive status						
Both dead	55.6	44.4	<i>Ref.</i>	28.6	71.4	<i>Ref.</i>
One alive-One dead	47.6	52.4	0.81 +	55.8	44.2	3.33
Both alive	50.8	49.2		57.7	42.3	
Living arrangements						
At least one living in Origin	52.4	47.6	<i>Ref.</i>	57.3	42.8	<i>Ref.</i>
At least one living in USA	30.0	70.0		50.0	50.0	
At least one living with them	25.0	75.0	0.35	50.0	50.0	0.75
Mother's age	55.2	55.3	1.00	58.0	56.3	1.02
Father's age	58.6	58.1	1.01	61.2	61.6	1.00
Health insurance access						
No	52.1	47.9	<i>Ref.</i>	50.0	50.0	<i>Ref.</i>
Yes both	48.2	51.9		73.7	26.3	
Yes, only one	0.0	100.0	0.70	66.7	33.3	2.62 *
<b>Socioeconomics</b>						
Employed	51.4	48.6	<i>Ref.</i>	48.1	51.9	<i>Ref.</i>
Unemployed	41.7	58.3	0.68	64.0	36.0	1.92 *
Individual's weekly income	\$ 464	\$ 452	1.001	\$ 318	\$ 294	1.001
Household weekly income	\$ 496	\$ 527	1.000	\$ 532	\$ 454	1.001
<b>Sociodemographics</b>						
Age						
Under 20	0.0	100.0	<i>Ref.</i>	50.0	50.0	<i>Ref.</i>
20-30	53.1	46.9		55.6	44.4	
30-40	44.8	55.2	0.84	54.0	46.1	0.95
40+	63.9	36.1	1.84	65.0	35.0	1.51
Mean age	34.0	32.0	1.03	31.9	31.9	1.00
Educational attainment						
6 or less	64.4	35.6	<i>Ref.</i>	51.2	48.8	<i>Ref.</i>
7-12	44.1	56.0	0.43 *	61.1	38.9	1.50
13+	48.2	51.9	0.51	43.5	56.5	0.73
Mean years	8.5	9.7	0.89 *	9.1	9.2	0.99
<b>Migration characteristics</b>						
Age arrived to Philadelphia	25.8	22.2	1.07 *	22.2	22.5	0.99
Years in Philadelphia	8.2	9.8	0.95 +	9.8	9.4	1.02

Notes: Odds ratios come from logistic regressions of remittances to the elderly in on each one of the characteristics listed in the table. Models were run separately by sex. + p<0.10, \* p<0.05

Source: The wellbeing of Latino immigrants in South Philadelphia study 2015

**Table 6. Bivariate associations of remitting in emergencies to the elderly and Latino immigrants' characteristics by sex**

<i>Characteristics of Immigrants</i>	<i>Men</i>			<i>Women</i>		
	Yes	No	OR	Yes	No	OR
<i>Total</i>	16.7	83.3		35.1	64.9	
<b>Family characteristics</b>						
Marital status						
Single	11.9	88.1	<i>Ref.</i>	25.0	75.0	<i>Ref.</i>
Sep./div./wid.	22.2	77.8	2.11	28.6	71.4	
Married accompanied	14.7	85.3	1.28	37.1	62.9	0.62
Married unaccompanied	25.0	75.0	2.47	N.A.	N.A.	
Place where got married						
In USA	12.8	87.2	<i>Ref.</i>	38.6	61.5	<i>Ref.</i>
In Country of origin	22.9	77.1	2.03	34.2	65.9	0.83
No children <18 in USA	17.2	82.8	<i>Ref.</i>	22.9	77.1	<i>Ref.</i>
Has children <18 in USA	15.9	84.1	0.91	38.7	61.3	2.13 <sup>+</sup>
No children <18 in c. origin	13.5	86.5	<i>Ref.</i>	36.2	63.9	<i>Ref.</i>
Children <18 in c. origin	24.4	75.6	2.07	29.2	70.8	0.73
<b>Parents</b>						
Alive status						
Both dead	22.2	77.8	<i>Ref.</i>	57.1	42.9	<i>Ref.</i>
One alive-One dead	0.0	100.0	0.68	30.2	69.8	0.39
Both alive	19.1	81.0		35.6	64.4	
Living arrangements						
At least one living in Origin	16.7	83.3	<i>Ref.</i>	33.6	66.4	<i>Ref.</i>
At least one living in USA	20.0	80.0	0.63	37.5	62.5	1.10
At least one living with them	0.0	100.0		33.3	66.7	
Mean Mother's age	56.0	55.1	1.01	58.9	56.4	1.02
Mean Father's age	58.7	58.3	1.00	62.0	61.1	1.01
Health insurance access						
No	17.1	82.9	<i>Ref.</i>	37.0	63.0	<i>Ref.</i>
Yes both	14.8	85.2	0.75	29.0	71.1	0.65
Yes, only one	0.0	100.0		22.2	77.8	
<b>Socioeconomics</b>						
Employed	18.1	81.9		39.2	60.8	<i>Ref.</i>
Unemployed	0.0	100.0		30.7	69.3	0.68
Individual's weekly income	\$ 478	\$ 453	1.001	\$ 376	\$ 260	1.003 <sup>*</sup>
Household weekly income	\$ 519	\$ 510	1.000	\$ 526	\$ 482	1.000
<b>Sociodemographics</b>						
Age						
Under 20	0.0	100.0	<i>Ref.</i>	50.0	50.0	<i>Ref.</i>
20-30	10.2	89.8		33.3	66.7	
30-40	19.4	80.6	2.31	31.6	68.4	0.88
40+	22.2	77.8	2.74	50.0	50.0	1.90
Mean age	35.3	32.6	1.05	32.6	31.5	1.03
Educational attainment						
6 or less	24.4	75.6	<i>Ref.</i>	31.7	68.3	<i>Ref.</i>
7-12	14.3	85.7	0.52	40.0	60.0	1.44
13+	11.1	88.9	0.39	21.7	78.3	0.60
Mean years	8.0	9.3	0.88 <sup>+</sup>	9.3	9.1	1.02
<b>Migration characteristics</b>						
Age arrived to Philadelphia	27.1	23.4	1.07 <sup>*</sup>	22.5	22.2	1.01
Years in Philadelphia	8.2	9.1	0.96	10.1	9.3	1.06

Notes: Odds ratios come from logistic regressions of remittances for emergencies of the elderly in on each one of the characteristics listed in the table. Models were run separately by sex. + p<0.10, \* p<0.05  
Source: The wellbeing of Latino immigrants in South Philadelphia study 2015

**Table 7. Descriptive of negative consequences of different remittances behaviors of Latino immigrants by sex**

Characteristics of Immigrants	Sending regularly			Sending to elderly in 2014		Sending in emergencies in 2014	
	To old adults	Not to old adults	Not sending	Yes (1)	No (2)	Yes (1)	No (2)
<b>MEN</b>							
Signs of economic hardship	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Skipped House rent	53.6	25.0	21.4	13.9	22.4	15.4	18.6
Not enough \$ at the end of the month	45.5	0.0	54.6	3.8	10.5	7.7	7.0
Feeling depressed (YES, score >=4)	61.6	25.6	12.8	83.5	76.6	88.5	78.5
Depression scale <sup>m</sup>	3.3	4.6	3.5	4.2	3.3	5.2	3.4
<b>WOMEN</b>							
Signs of economic hardship	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Skipped House rent	31.1	44.8	37.3	38.4	32.4	37.0	35.0
Not enough \$ at the end of the month	28.4	34.5	18.0	22.1	31.3	22.2	28.3
Feeling depressed (YES, score >=4)	86.5	86.2	80.4	82.6	86.8	87.0	83.0
Depression scale <sup>m</sup>	3.6	3.4	3.5	3.3	3.8	3.6	3.5

<sup>m</sup> Indicates a mean, the rest are percentages.

Source: The wellbeing of Latino immigrants in South Philadelphia study 2015

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