

Aid to and from Family by Immigrants in College

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Abstract

This thesis examines various types of financial transfers between college students and their family members and how they differ by immigration status. Types of financial transfers examined include whether family members: helped students make tuition or loan payments, paid for unexpected expenses, provided health insurance, gave assistance with utilities and credit card payments, rent payments, or provided a regular allowance. Variables used to measure transfers from students to family members are whether students: babysat family member's children or let family members live with them during college, and whether these services were done for free, and whether students gave money to family members while in college. Data was collected from a 2017 survey examining how over 3,000 college students pay for and experience college at The University of North Carolina at Greensboro and Rutgers University - Camden. Results were analyzed using mixed effects logistic regressions that controlled for gender, race, class, highest level of parent's education, and for each university where data was collected. Results show immigrants are less likely to receive assistance with tuition or student loan payments, help with unexpected expenses, or be provided with health insurance by family members. Immigrants are less likely than non-immigrants to help their family members by babysitting for them, but twice as likely to help by letting them live with them during college. Immigrants not only let their family members live with them at a greater rate than non-immigrants, they also do so for free more often than non-immigrants. Lastly, immigrants babysit for their families less frequently than non-immigrants. Other results show immigrants and non-immigrants do not significantly differ in terms of aid received for utilities and credit card payments, rent, money given to family, receipt of allowance, or babysitting for free.

Introduction

Immigrants have a foundational place in American society, and their journey through higher education deserves greater attention by means of research. The educational experience of immigrants in the United States may differ from that of non-immigrants with regards to how each group provides aid to, and receives aid from family members while in college, revealing aspects of inequalities in the college experience. This thesis examines various types of labor and financial transfers between college students and their family members and how they differ by immigration status.

Prior literature on immigration has examined the rate at which immigrants of various races, countries, and time periods hold bachelor's degrees (Zong, Batalova, and Burrows, 2019; American Community Survey, 2017), as well as some evidence and justification for the disparities in educational outcomes between subgroups of immigrants (Fuligni, 1997; Fuligni and Witkow, 2004; Rumbaut, 1995). Prior research has also been published on foreign-born Americans' rates of living with and providing aid to family members while in college (Fuligni and Witkow, 2004), the reasoning behind notable differences between immigrants and non-immigrants doing-so, and specific subgroup discrepancies (Chao and Tseng, 2002; Fuligni, Tseng, Lam, 1999; García-Coll and Vázquez García, 1995). Past literature has identified disparities between immigrant and non-immigrant health outcomes, including differences between the rates at which each group is insured privately or publicly, and specifically through Medicaid enrollment of eligible children of immigrants (Siddiqi, Zuberi, and Nguyen, 2009; Seiber, 2013). Prior research has addressed high school as well as some college outcomes (Fuligni, 1997; Fuligni and Witkow, 2004; Rumbaut, 1995), and similar variables were utilized to denote key differences but failed to make direct comparisons to non-immigrant students

within a shared academic setting (Fuligni and Witkow, 2004). Prior research has also examined factors related to health disparities between immigrants and non-immigrants, but not through the lens of health insurance enrollment while in college and the effect that may have (Siddiqi, Zuberi, and Nguyen, 2009; Seiber, 2013).

This thesis looks to examine how the experience of immigrants and non-immigrant college students differs in America, specifically by analyzing the varying experiences of college students with regard to how they provide help to and receive help from their families while in school. This thesis adds to the available literature on family exchanges by not just analyzing the rate at which exchanges occurs between immigrant students and their families, but by comparing it to that of non-immigrants to provide context to the analysis. I expect results will show a greater instance of immigrant students providing aid to their families than non-immigrants. I also expect to find that immigrants receive less aid while attending school than their non-immigrant counterparts.

Literature Review

Recent Data on America's Immigrant Population

The United States of America has a sizeable and dynamic immigrant population. Since the 1960s the number of immigrants in the United States has increased by more than 30 million, in large part due to the 1965 Immigration and Naturalization Act which removed the national-origins quota system from U.S. immigration policy. From 2016 to 2017 America's foreign-born population grew by some 787,000 people (Zong, Batalova, and Burrows, 2019). In terms of incremental growth, this is an increase of 2 percent, while from 2015 to 2016 America saw a 1 percent increase in its foreign-born population, and a 3 percent increase from 2013 to 2014 (Zong et al., 2019). Data from the 2017 American Community Survey provided insight into

America's growing immigrant population, some 44.5 million people. Data revealed that one in seven Americans is foreign-born, or over 13 percent of the 325.7 million population (ACS, 2017). For comparison, the largest ever percentage of Americans that were foreign-born was noted in 1890, at 14.8 percent of the population (Zong et al., 2019).

Immigrants arrive to America from all over the world, but individuals from certain regions and countries are more likely to migrate to The United States than others. As stated by Zong, Batalova, and Burrows, in 2017 Mexicans (10,003,000) represented one-quarter of all immigrants within the United States (2019). Those who migrated from India (2,292,000) and China/Hong Kong (2,035,000) comprised the next largest groups, each representing 6 percent of the immigrant population (Zong et al., 2019). Filipinos (1,808,000) followed at 5 percent; Vietnam (1,247,000), El Salvador (1,183,000), Cuba (1,166,000), and The Dominican Republic (969,000) all accounted for roughly 3 percent of American immigrants (Zong et al., 2019). The last of the top-ten sending countries are South Korea (950,000) and Guatemala (771,000), each making up 2 percent of the immigrant population (Zong et al., 2019). These ten countries account for over half of all immigration to the United States and reflects the large influx of Asian and Latin American immigration in the late 20th and early 21st century (Zong et al., 2019).

Bachelor's Degree Rates by Immigration Status, Race, Country of Origin, and Recency

While this paper focuses on those obtaining education after migrating, respondents may migrate with parents who have varying levels of education, and therefore different resources. The rate at which Americans hold bachelor's degrees does not vary much by immigration status. Instead, significant disparities are noted between racial-groups, country of origin, and recency of migration to the United States. According to data from the Pew Research Center, in 2016 immigrants made up 13.5 percent of the population in the United States. The U.S. Census Bureau

reported that in 2015, approximately one-third of each group - 31.4 percent of foreign-born Americans and 32.7 percent of native-born Americans - held a bachelor's degree. It is important to note that recent immigration trends show that those migrating between 2012 and 2017 hold bachelor's degrees at a higher rate (47 percent) than the total immigrant population, including those from past decades (31 percent) (Zong et al., 2019). Pew Research indicates that a fairly recent influx of Asian immigrants has increased the rate at which immigrants hold bachelor's degrees (2016).

Native and foreign-born Asian-Americans hold bachelor's degrees at nearly the same rate, 55 percent and 54 percent respectively (Census Bureau, 2016). Non-Hispanic foreign-born Whites are 12 percent more likely to hold bachelor's degrees, and foreign-born Blacks are 10 percent more likely to hold bachelor's degrees than their native-born counterparts (Census Bureau, 2016). The only foreign-born group with a lower likelihood of holding a bachelor's degree are Hispanics, whose native-born population is 8 percent more likely to hold a bachelor's degree (Census Bureau, 2016).

As previously stated, the frequency at which immigrants in America hold a bachelor's degree does not just vary by race, but also varies widely by country of origin. The 2017 American Community Survey provided data on the level of educational attainment of immigrants by country of origin. The top-five sending countries (based on total number of immigrants sent to The United States) and their respective rates of holding at least a bachelor's degree are as follows: Mexico – 10,003,000 at just 6.8 percent, India – 2,292,000 at a high 79.1 percent, China/Hong Kong – 2,035,000 at 48.9 percent, The Philippines – 1,808,000 at 50.1 percent, and Vietnam – 1,247,000 at 26.1 percent (ACS, 2017).

Finally, to illustrate the difference between past and recent immigration trends, data shows an uptick in the rate at which recent immigrants hold bachelor's degrees. While this trend represents most countries, there are still some exceptions – namely, The Philippines and Egypt. For comparison, some countries with available data will be analyzed in terms of the percentage of the total immigrant population holding at least a bachelor's degree and the percentage of the recent immigrant population holding at least a bachelor's degree.

Education for the top sending countries to the United States have risen among more recent cohorts of immigrants. As previously mentioned, Mexico's entire immigrant population holding at least a bachelor's degree was 6.8 percent, while recent Mexican immigrants (576,000) hold at least a bachelor's degree at a rate of 16.3 percent (American Community Survey, 2017). India's total immigrant population holding at least a bachelor's degree was 79.1 percent, while recent Indian immigrants (654,000) hold at least a bachelor's degree at a rate of 86.2 percent (ACS, 2017). Taiwan's total immigrant population holding at least a bachelor's degree was 72 percent, while recent Taiwanese immigrants (33,000) hold at least a bachelor's degree at a rate of 80.2 percent (ACS, 2017). China and Hong Kong's total immigrant population holding at least a bachelor's degree was 48.9 percent, while recent Chinese/Hong Kong immigrants (409,000) hold at least a bachelor's degree at a rate of 57.7 percent (ACS, 2017). However, for some countries the rate of education has gone down for more recent populations due to shifts in the immigrant population. The Philippines's total immigrant population holding at least a bachelor's degree was 50.1 percent, and recent Filipino immigrants (194,000) were less likely than the total Filipino population to hold at least a bachelor's degree at a rate of 48 percent (ACS, 2017). Egypt's total immigrant population holding at least a bachelor's degree was 67.6 percent, and recent Egyptian

immigrants (32,000) were less likely than the total Egyptian immigrant population to hold at least a bachelor's degree at a rate of 67.1 percent (ACS, 2017).

Disparities Between Specific Immigrant Subgroups in Academic Success

Immigrants in America as an entire population have success comparable to their native-born peers in terms of degree status. However, when immigrants are divided into subgroups based on sending country, gender, and their parents' level of income and education, deviations arise in their respective success in secondary school (Fuligni and Witkow, 2004). When observing high school data, Fuligni noted that immigrants derived from Latin American countries struggle in school and drop out of school more frequently than those from Asian countries (1997). As was noted previously, over half of Asian-Americans hold degrees and therefore have a higher earning potential than those from Latin American countries. Students from households with a higher socioeconomic status have more access to resources that enable them to succeed in the classroom (Fuligni, 1997). According to Rumbaut, within Asia there are differences between sending nations and respective immigrant academic success in American high school classrooms (1995). Specifically, Chinese immigrants were noted to have more academic success than children from Filipino families (Rumbaut, 1995). The context that Fuligni and Witkow provide for this divergence in the classroom stems from large differences between the socioeconomic status of immigrants from varying sending nations (2004). Lastly, Fuligni observed that girls earn better grades than boys from immigrant and non-immigrant families alike (1997).

Financial Aid to Family and Living with Family while in College

Prior research has examined the rate at which financial and care aid are provided to families by students currently enrolled in school based on immigration status. This research

proved aid to and from family differs by immigration status, as well as country of origin (Fuligni, Tseng, Lam, 1999; Fuligni and Witkow, 2004). This section of the literature review will provide a foundation for the differences I will find between immigrants and non-immigrants college experiences with exchanges with family.

Further research has discussed factors that affect the experience of immigrant students and their obligation to provide aid to family members. Immigrant children from Asia and Latin America have strong cultural norms that influence their obligation to provide aid to immediate and extended family (Chao and Tseng, 2002; García-Coll and Vázquez García, 1995). This differs from non-immigrant American ideas of providing aid to family members, especially those of European descent (Fuligni, Tseng, Lam, 1999).

Fuligni and Witkow observed the educational progress of youth from immigrant families and revealed differences in the rates at which immigrants and non-immigrants provide aid to their families while in college (2004). Two cohorts of high school seniors (1,004 students) from the San Francisco Bay area completed questionnaires and provided transcripts to a research team to denote characteristics of immigrant students experiences during high school. The sample was quite ethnically diverse with groups from Latin American, Chinese, Filipino, and European American descent. Recorded measures included grades, student and parent educational aspirations for the student, family obligation, postsecondary success, student employment, and living arrangements amongst others.

Students from foreign-born families were more likely to provide financial aid to their families (48 percent) than native-born students (40 percent) ($p < .06$) (Fuligni and Witkow, 2004). In this study Filipino (30%) and Latin American (47%) students were significantly ($p < .001$) more likely to live with their parents and provide financial support than immigrants from East

Asia (19%) and Europe (20%) (Fuligni and Witkow, 2004). Significant ($p < .05$) ethnic differences were recorded in terms of working while in school; East Asian immigrant students worked less frequently than all other groups while attending school (72%) and Latin American immigrant students worked while in school more frequently than all other immigrant groups (88%) (Fuligni and Witkow, 2004). When working, further significant ($p < .01$) differences emerged, East Asian immigrant students worked the fewest hours per week (21.88) and European immigrant students worked the most (28.07) (Fuligni and Witkow, 2004). Fuligni and Witkow noted correlations between living with and providing financial support to family and negative postsecondary progress (2004.) Living with parents left students significantly less likely to receive their degree ($b = .13$) ($p < .001$), significantly more likely to have a lower grade point average ($b = .11$) ($p < .01$), and significantly further away from graduating ($b = .12$) ($p < .01$) (Fuligni and Witkow, 2004). Those living with and supporting their family showed to be significantly less able to enroll in college ($b = .09$) ($p < .05$) and complete a bachelor's degree ($b = .18$) ($p < .001$) (Fuligni and Witkow, 2004). Despite their immigration status, however, students from immigrant families enrolled in school at similar rates and performed as well as their native-born counterparts (Fuligni and Witkow, 2004). According to Fuligni and Witkow's analysis, discrepancies arose when immigrant students were tasked with additional burdens at a greater instance than non-immigrant students (2004).

Uninsured Americans and Differences in Health Outcomes by Immigration Status

One area I will examine is the degree to which immigrants receive help with health insurance from their parents. Immigrants struggle to navigate America's healthcare system for a number of reasons. Some contributing factors include: a lack of cultural competency by some healthcare professionals, language-barriers and resulting errors in the diagnosis and treatment of

illnesses, as well as differences in cultural understandings of overall wellness (Siddiqi, Zuberi, and Nguyen, 2009). These issues, combined with lack of access to health insurance from jobs or based on legal status, provide substance to the inequities between native-born and foreign-born Americans' healthcare outcomes.

Using data from the United States and Canada Survey of Health Nguyen, Siddiqi, and Zuberi observed differences in access to healthcare between immigrants and non-immigrants (2009). Their models using logistic regression controlled for age, sex, race, marital status, education, employment, and self-rated health. Access to healthcare and doctors were compared between insured and uninsured immigrants and non-immigrants in both countries (Siddiqi, Zuberi, and Nguyen, 2009). However, all Canadian immigrants are insured, due to Canada's universal healthcare policy. The research team looked primarily at self-reported medical needs that were unmet, as well as whether individuals had regular access to a doctor (Nguyen et al. 2009) I only reference American outcomes, as that pertains to the specific immigrant population of my study.

Data from Nguyen, Siddiqi, and Zuberi's sample showed that in the United States the number of uninsured immigrants (24.3 percent) ($p < .001$) was significantly different, at nearly three times that of native-born Americans (8.9 percent) (2009). Immigrants also had self-reported health of "fair/poor" (21.7 percent) ($p < .001$) significantly more often than non-immigrants (12.9 percent) (Nguyen et al. 2009). Native-born Americans reported unmet medical needs at a rate of (12.5 percent) ($p \leq 0.005$), while foreign-born Americans had unmet medical needs at a rate of (17.3 percent) (Nguyen et al. 2009). Lastly, immigrants lacked regular access to a doctor significantly more often (34.7 percent) ($p < .001$) than non-immigrants (17.7 percent) (Nguyen et al. 2009).

Medicaid Enrollment of Children with Foreign-Born Parents

While language barriers and a lack of cultural competency, among other factors, explain much of the disparity between immigrant and non-immigrant health outcomes; the role of the state in perpetuating these disparities must be understood as well. Research on Medicaid enrollment for the children of foreign-born parents highlights a primary example of how state governments contribute to negative healthcare outcomes for immigrant families. The implications of this research outline how immigrants are less likely to receive health insurance from family members.

In 2013, Eric Seiber reported that some states have large disparities in predicted enrollment rates of eligible child Medicaid recipients based on parental immigration status. For example, in a sample of 4,129 North Carolinian immigrant families, Medicaid-eligible children with foreign-born parent(s) are 4.1 percent ($p < .05$) more likely to be uninsured than those with native-born parents (Seiber, 2013). In a New Jersey sample of 7,804 immigrant families, Medicaid-eligible children with foreign-born parent(s) are 3.6 percent ($p < .05$) more likely to be uninsured (Seiber, 2013). Mississippi has the third-highest instance of a greater number of Medicaid-eligible children with foreign-born parent(s) being uninsured at 16.6 percent ($p < .05$), and Utah has the highest rate at 19.3 percent ($p < .05$) (Seiber, 2013).

Hypotheses

Based on previous research, I hypothesize that results will show a greater instance of immigrant students providing aid to their families than non-immigrants. I also expect to find that immigrants receive less aid while attending school than their non-immigrant counterparts. I expect immigrants will particularly be less likely to receive health insurance from family

members due to reasons discussed above. Aid to family and from family may also differ by parents' education, gender, and race, and therefore I account for these factors in my models.

Data and Methods

Survey Data

This paper makes use of quantitative survey data of University of North Carolina at Greensboro and Rutgers – Camden students. Responses to specific questions from a March 2017 survey, “Paying for college and the college experience” were coded into variables to be analyzed using mixed effects logistic regression. The primary focus of this paper involves analyzing responses to questions from the survey related to exchanges between students and their families while attending college, and then comparing outcomes based on immigration status.

Emails were sent to 19,268 students requesting their participation in a survey. Before cleaning the dataset, responses from Rutgers – Camden totaled 706 and responses from the University of North Carolina at Greensboro totaled 3,021. 3,162 sets of responses with valid answers to questions necessary for this project were collected. Of those responses, 160 were from immigrants and 3,002 were from non-immigrants. Within the sample, women were significantly ($p < .001$) more likely to respond to the survey than men. At UNCG mixed race students were overrepresented within the sample, and at Rutgers Latino students were underrepresented. To address shortcomings within the sample, and to account for the nature of the data in which students were clustered within two universities, I estimated mixed effects logistic regression models predicting the impact of immigration on each outcome variable, and controlling for gender, race, class, and highest level of parent's education. Models also controlled and accounted for clustering at each university. All variables were recoded and models were estimated using the program Stata.

Predictor Variable

The individual predictor variable for this study was immigration status - based on a question from the survey that asked students, “Where did you grow up (if you lived in multiple places, where did you spend the most time living before the age of 18)?” Potential responses to this question varied based on the school the student attended in terms of what region they may have lived in, but the response associated with immigration status denoted living “Outside of the United States” for most of their life before turning 18. This imperfect measure may include some students who were born in the US but spent most of their childhood outside the country. The variables associated with families providing aid to students while in college included whether students received allowance, rent money, utilities and credit card payments, help with unexpected expenses, and tuition or loan payments. The variables associated with students providing aid to family members while in college included whether students watched a family member’s child(ren) for them, as well as whether it was done for free; whether students allowed family member(s) to live with them during college, and whether or not they stayed for free; and whether students gave family member(s) money, when asked to help.

Survey Questions used to Develop Outcome Variables

Within the survey, a table requiring “yes” or “no” responses asked students whether they received various types of aid from family members while attending college. The following are specific pieces of the table used to code variables for this project: “Since starting college, have your parent(s) or any other relative ever helped you pay for any of the following: 1. Part or all of your rent or housing expenses, 2. Utilities such as gas, electric, or water and/or utilities (outside of cell phone bill), 3. Health insurance, 4. Tuition, 5. Student loan payments, 6. Credit card bill,

7. Unexpected expenses (like car repairs or a medical bill) outside of your regular educational, living and entertainment expenses.”

Responses from students who received help with “part or all of your rent or housing expenses” were coded into a variable that was used to determine whether immigrants were more or less likely to receive aid in terms of paying for housing than non-immigrants. Responses of students who received help with “utilities such as gas, electric, or water and/or utilities (outside of cell phone bill)” as well as “credit card bill” payments were combined into a single variable to analyze the differences between immigrant and non-immigrant rates of receiving money for household utilities and credit card payments from family members, while enrolled in college. Student responses were also combined regarding help with “tuition” and “student loan payments” into a single variable that examined discrepancies between immigrants and non-immigrants regarding the burden of payment for a college education. Whether students received “health insurance” or help with “unexpected expenses” were each coded into individual variables that were useful in examining differences in the college experience of immigrants and non-immigrants in terms of access to health insurance or instances of increased stress when emergency funds were necessary.

Subsequent survey questions were utilized that also required “yes” or “no” responses, and are as follows:

1. “Do your parent(s) or any other relative give you a regular monthly or weekly allowance to help pay for your expenses?”
2. “Since starting college, have you helped your parents or other family member who is not your child (parents, siblings, cousins, nieces and nephews etc.) by giving them money?”
3. “Since starting college, have you helped your parents or other family member who is not your

child (siblings, cousins, niece and nephews etc.) by letting them stay with you?” as well as

3a. “[If yes] Did they contribute financially to household expenses?”

4. “Since starting college, have you helped your parents or other family member who is not your child (siblings, cousins, niece and nephews etc.) by watching their children for them?” as well as

4a. “[If yes] Did they pay you money to help with childcare?”

Responses to “Do your parent(s) or any other relative give you a regular monthly or weekly allowance to help pay for your expenses?” were coded into a single variable used to examine differences between the families of immigrants and non-immigrants likelihood of regularly transferring funds to students during their time in school. Students’ responses to “Since starting college, have you helped your parents or other family member who is not your child (parents, siblings, cousins, nieces and nephews etc.) by giving them money?” were coded into a variable that was used to analyze variances between immigrants and non-immigrants in terms of the likelihood of students providing aid to family members financially through direct payments.

A further two variables were developed to examine the housing and financial situations of immigrants and non-immigrants and their families: 1. “Since starting college, have you helped your parents or other family member who is not your child (siblings, cousins, niece and nephews etc.) by letting them stay with you?” 2. “[If yes] Did they contribute financially to household expenses?” Lastly, two additional variables were created to study which group was more likely to provide childcare to family members, and whether it was done for free: 1. “Since starting college, have you helped your parents or other family member who is not your child (siblings, cousins, niece and nephews etc.) by watching their children for them?” 2. “[If yes] Did they pay you money to help with childcare?”

Control Variables

Mixed effects logistic regressions controlling for gender, race, class, and highest level of parent's education were utilized. Models also controlled and accounted for clustering at each university. Gender was measured as "male", "female" (reference), and "other gender" and as the sample had a higher instance of female responses, this control accounted for this shortcoming. Race was measured along with ethnicity by a "select all that apply" question on the original survey. This measure included, "Black or African American," "White," (reference) "Hispanic, Latino, Latina, Latinx," "Asian American or Asian," "Middle Eastern," "Native American or Pacific Islander." and "Other." This control accounted for the under sampling of Latino students at Rutgers and the oversampling of mixed-race students at UNCG. Students class was simply measured through a survey question, "what is your current class standing?" with options "Freshman," (reference) "Sophomore," "Junior," and "Senior". Parent's education was controlled for by asking questions about each parent's highest level of education attained, "less than a high school degree" (reference), "High school diploma/GED", "Some college or technical or Associate's degree," "Bachelor's degree or post-Bachelor's certificate," "Master's degree" or "Doctorate or professional degree." Lastly, a question asking which school the student attended while responding to the survey accounted for clustering.

Results

Table 1: Student's Aid to Family

| Outcome Variables by Predictor Variable | Non-immigrant percentage | Immigrant percentage | P-Value | Odds Ratio with Controls |
|--|---------------------------------|-----------------------------|----------------|---------------------------------|
| Whether student babysat for family | (35.95%) | (27.33%) | 0.0380 | 0.623* |

| | | | | |
|---|----------|----------|---------------|-----------------|
| Whether student babysat for free | (27.21%) | (25.17%) | 0.5973 | 0.834 ns |
| Whether student let family live with them | (12.62%) | (25.36%) | 0.000 | 2.065*** |
| Whether student let family live with them for free | (08.91%) | (14.49%) | 0.0262 | 1.689* |
| Whether student gave family money | (43.31%) | (41.00%) | 0.5909 | 0.891 ns |

Key: ns(p>0.05) *(p≤0.05) **(p≤0.01) *(p≤0.001)**

Of the 3,162 students who provided responses to the survey, 5.06 percent (160) were coded as immigrants. Within that sample of students, immigrants were significantly ($p \leq 0.05$) less likely to babysit (0.623) for their family members than non-immigrants. However, there was no significant difference between immigrants and non-immigrants in terms of how often students babysat family member's children for free. This indicates that while immigrants are less likely to babysit in general, they may do so for free at a greater rate than non-immigrants. Overall, just over 27% of immigrant respondents babysat, while just under 36% of non-immigrants babysat, but there was only a 2% difference in responses to whether or not babysitting was done for free. In terms of housing and associated finances, there were significant differences between immigrants and non-immigrants. Immigrants were more than twice as likely (2.065) as non-immigrants to have family members live with them during college ($p \leq 0.001$). Over a quarter of immigrants responded that they let family members live with them during school, while just over an eighth of non-immigrant students noted the same. Immigrants were also significantly ($p \leq 0.05$) more likely (1.689) than non-immigrants to let family members live with them, without requiring

them to contribute financially to the household. However, there was no significant difference between immigrants and non-immigrants based on helping family during times of financial insecurity by providing direct payments to relatives.

Table 2: Family's Aid to Student

| Outcome Variables by Predictor Variable | Non-immigrant percentage | Immigrant percentage | P-Value | Odds Ratio with Controls |
|---|---------------------------------|-----------------------------|----------------|---------------------------------|
| Whether student received allowance | (18.06%) | (24.81%) | 0.125 | 1.413 ns |
| Whether student received money for housing | (57.71%) | (62.22%) | 0.2997 | 0.989 ns |
| Whether student received help with utilities/credit card payment | (55.59%) | (61.76%) | 0.1564 | 0.987 ns |
| Whether student received health insurance | (67.69%) | (53.43%) | 0.0007 | 0.447*** |
| Whether student received help with unexpected expenses | (56.73%) | (50.74%) | 0.045 | 0.672* |
| Whether student received help with tuition/loan payments | (55.41%) | (48.48%) | 0.018 | 0.618* |

Key: ns(p>0.05) *(p≤0.05) **(p≤0.01) *(p≤0.001)**

The sample of 160 immigrant responses helped illustrate the differences between their college experience and that of non-immigrants in terms of the help they receive from their family members while in school. One of the most striking examples within the results was the low instance of immigrants receiving health insurance from their families. Immigrants were significantly ($p \leq 0.001$) less likely than non-immigrants to receive help with health insurance while in school; just over half of all immigrants received family help with a health insurance

plan, while over two thirds of non-immigrants received his help. Thus, immigrants were less than half as likely (0.447) as non-immigrants to receive health insurance from their families. Immigrants were also significantly ($p \leq 0.05$) less likely (0.672) than non-immigrants to receive help from their families with unexpected expenses that arose during their college years – a 6% difference in responses was noted between the groups. Finally, immigrants only received help with tuition or loan payments 61.8 percent as often as non-immigrants ($p \leq 0.05$). Immigrants and non-immigrants did not significantly differ by receipt of allowance or money for housing, nor did they differ based on getting help with utilities or credit card payments.

Discussion and Limitations

As outlined in the literature review, immigrants and non-immigrants alike show a high level of interest in obtaining a college education. In 2015, The U.S. Census Bureau reported that over 30% of immigrant and non-immigrant Americans hold a bachelor's degree. Recent immigration trends illustrate that immigrants are coming to America more educated than ever (Zong et al., 2019), and with that there is a greater likelihood that the children of these immigrants will also receive post-secondary education (Fuligni, 1997). It is important then, that we understand the differences in the educational journey of immigrant and non-immigrant Americans.

Past literature pointed out divergences between immigrants and non-immigrants in not just higher education, but within healthcare as well. Cultural dissimilarities, a strain in effective communication, and a lack of general knowledge and understanding of those unlike us contributes to worse outcomes for the foreign-born population in America (Nguyen et al. 2009). Thus, immigrants struggle to navigate American institutions in the same way non-immigrant Americans do (Nguyen et al. 2009). This coupled with limited support from the state itself, such

as the example of Medicaid enrollment rates – exemplifies how immigrants face additional burden to achieve the same outcomes as non-immigrants in any public sphere (Seiber, 2013). Since many recent immigrants have arrived from lesser developed countries, and many may send money home to family members there, immigrant students may receive less financial aid from family members because they have fewer resources on average. Additionally, because they are typically far from extended family, immigrants may find some closer family members depend more on them for housing. However, without that extended family nearby, they may also have fewer obligations for in-kind care such as babysitting.

It is not surprising then, that the results show that while in college immigrants are much less likely to receive insurance from their families, or much more likely have their families live with them while in school – without providing financial support to the household. This lack of security and increased burden, as referenced by Fuligni and Witkow, contributes to worse educational outcomes for immigrants (2004). These factors coupled with a greater responsibility for unexpected expenses and the financial obligation of tuition or loan payments produces an disproportionate amount of financial pressure on immigrant students.

Some of the limitations of this project were the limited sample size of immigrants, the question wording regarding immigration which may pick up some students not traditionally defined as immigrants, and no information regarding sending region or country of origin. Results were also only limited to students at two universities. Future research should include larger samples, with questions specifically about immigration status and country of origin. Future information collected should ideally include the recency of said immigration, as well as expectations of opportunities within the receiving country. Specific questions about exchanges

could be included that mention forms of labor outside of just babysitting, and information regarding household structure and specifics about family size and composition would be useful.

The opportunity for academic success is evident, but there are apparent challenges for those who migrate that non-immigrants are not expected to overcome. As the results indicated, there are significant differences between immigrants and non-immigrants in how they experience college and receive aid from, as well as provide aid to their families. However, as previous literature outlined, there are even differences in how immigrants from various parts of the world find academic success amongst the unique challenges they face (Fuligni 1997; Fuligni and Witkow, 2004; Rumbaut, 1995). The reasoning for variances between immigrants and non-immigrants obligation to provide aid to family, or ability to receive aid from family was described by previous literature as multifaceted. The most evident explanatory factor was the culture of which an immigrant's family most closely associated with, as well as reference to the socioeconomic status of the family (Chao and Tseng, 2002; García-Coll and Vázquez García, 1995). Future research should aim to collect data with a greater emphasis on details like country of origin, associated cultural practices, and if possible documentation status. These factors most certainly play a role in potential exchanges between students and their families. A greater analysis of strictly immigrant populations and their experiences within academia could provide more insight into disparities in the college experience associated with immigration status.

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