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Title

Economic Hardship Among Elderly Pacific Islanders

Permalink

<https://escholarship.org/uc/item/8s96v5vk>

Journal

AAPI Nexus: Policy, Practice and Community, 6(2)

ISSN

1545-0317

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Publication Date

2008

DOI

10.36650/nexus6.2_67-82_PanapasaEtAl

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Resource Paper

Economic Hardship among Elderly Pacific Islanders

Sela V. Panapasa, Voon Chin Phua,
and James W. McNally

Abstract

Ensuring the economic well-being of the elderly represents a critical issue for social policy. The impacts of financial instability reach beyond individuals' overall well-being and their family relationships. To date, little is known about the economic status of elderly Native Hawaiians Pacific Islanders (NHOPIs). This paper presents baseline information about the poverty status of NHOPi elders and how individual and household characteristics impact their economic well-being. Using bivariate and multivariate analyses, the results show that the risks of poverty vary markedly across different Pacific Islander subgroups, but all elders uniformly benefit from coresidence within an extended-family household.

Introduction

Ensuring the economic well-being of the elderly represents a critical issue for social policy. The impacts of financial instability reach beyond individuals' overall well-being and their family relationships. It can play a direct role in the development of federal and state welfare policies that assist or impede assistance to the elderly and their families (Holtz-Eakin and Smeeding, 1994; Phua, McNally, and Park, 2007). Among indicators that measure economic need, the federal measure of poverty status represents one of the most useful ways as it allows for comparisons of economic well-being across groups, and it plays a well-established role among policy makers who design, implement, and evaluate appropriate policies and programs (DeNavas-Walt, Proctor, and Lee, 2006). Through the use of federal measures, there is well-established research literature about elderly subpopulations that

are at risk of poverty within the United States. Despite this body of research, little work has been done, and little is known about the economic status of elderly Native Hawaiians Pacific Islanders (NHOPIs). This knowledge gap partly reflects the limited number of researchers actively engaged in the study of this small but rapidly growing component of the U.S. population. It is also driven by the general lack of survey data that allows for stochastic study of NHOPi groups.

Few nationally representative statistical resources allow for the detailed analysis of NHOPi populations in the United States (Panapasa, Mau, and Williams, 2008; Panapasa, forthcoming). A rich history of qualitative research exists, but it is difficult to generalize these findings because there are no nationally representative surveys that provide statistically efficient measures of NHOPis, no less their growing elderly population (Chen, 1995; Williams and Collins, 1995; Srinivasan and Guillermo, 2000; Cho and Hummer, 2001). Although administrative data for vital events such as births, deaths, and marriage have been available since the mid-1990s (Braun et al., 1997; Hoyert and Kung, 1997), such resources contain little or no information about family structure or detailed sociodemographic characteristics. Census data have provided some summary information in reports using tabulations from its Standard Tape Files, but these tables generally provide only limited tabulations regarding a small number of topics. Finally, historical variations in defining NHOPis as a population and the practice of collapsing them into the broader Asian population under the Asian or Pacific Islander classification in early census publications limit the ability to compare information about this group across time (Barringer, Gardner, and Levin, 1993). Consequently, we know relatively little about the lives, health, household composition, and economic status of elderly NHOPis or the families they may live with.

This paper addresses this need, presenting baseline information regarding the poverty status of NHOPi elders living in the United States and how individual and household characteristics impact their economic well-being. The living arrangements of the elderly will represent our central independent variable as there is well-established literature that shows the moderating impacts between poverty among the elderly and household composition (Tienda and Glass, 1985; Martin, 1989; Grundy, 1992; Lloyd-Sherlock, 2001; Palloni, 2001) using census data (Panapasa, 2002; Mc-

Nally, 2003; Phua, McNally, and Park, 2007). As we know little quantitatively about the characteristics of NHOPI elders, this analysis also introduces baseline indicators that measure ethnic heterogeneity within the NHOPI population and shows how the risk of poverty varies across ethnicity even for this small population.

Living Arrangement and Poverty Status

Research on the relationship between living arrangements and older persons' well-being represents an important issue in addressing "the degree to which co-residence with children or other kin enhances or depresses the well-being of older persons" (Kosberg, 1992; Sokolovsky, 1997; United Nations, 2001). In some cases, elderly parents may be helping their adult children meet the costs of maintaining their household (Speare and Avery, 1993; Hermalin, Ofstedal, and Tesfai, 2007). Studies about Asian ethnic groups show that maintaining intergenerational support networks can influence an elder's economic well-being, particularly if the elderly are cared for as a direct consequence of filial responsibilities children feel toward their parents (Chen and Jones, 1989; Rahman, 1997; Hermalin, 2001; Phua, Kaufman, and Park, 2001). However, these studies also show that the impact and the extent of family assistance vary across groups and cannot be generalized to broad populations that ignore within-group heterogeneity. A particularly detrimental effect of such generalization is for policy planners to presuppose these elderly do not require government support due to the assumption that the family will provide for the needs of the aged.

This issue is of critical importance to older NHOPIs in the United States, especially among immigrant elderly who often do not qualify for entitlement programs such as Social Security, Medicare, or Medicaid (Janes, 1990; Barker, 1991; Small, 1997). Pacific Island cultures uniformly share a tradition of respecting elders for their knowledge, experiences, and contributions to the community. Reflected in the presence of ongoing support networks, the family often represents the key source of support of older parents and adults (Blaisdell and Mokuau, 1991; Small, 1997; Braun and Browne, 1998; Panapasa, 2002). Life in the United States, however, presents various challenges to the traditional belief system supporting obligations to elders. As families cope with the daily needs of young children, maintaining a home, seeking employment, and, often, the fulfillment of other social obligations such as remittanc-

es to their community or place of origin, they may turn to social welfare as a viable financial source. Recent research has found a number of negative relationships between modernization and the ongoing welfare of Pacific Island elders in the United States and in Pacific nations (Pearson, 1992; Panapasa and McNally, 1995; Panapasa 2002; McNally, 2003). A number of the findings resulting from the current analysis of NHOPI elders are in line with this emerging body of research and argue that a better understanding of the effects of heterogeneity on the risks of poverty among NHOPIs may aid in the development of a guided policy to more effectively assist elders and their families in obtaining optimum quality of life across the aging life-course.

Due to traditional cultures that emphasize communal and family responsibilities, combined with the differential impacts of immigration, citizenship, and labor force histories, the risk that NHOPI elderly live in poverty depends in part on their family composition and its members' accumulative economic resources. Building upon this understanding, the current analysis examines the risks of NHOPI elderly living in poverty and the extent to which individual and household characteristics impact their economic well-being.

Data and Methods

Analysis Dataset

The 5-Percent Public Use Micro-Samples (PUMS) from the 2000 Census represent the most robust and informative data resource for examining the lives of elderly NHOPIs, but it has been consistently underutilized. Although researchers such as Ahlburg and Levin (1990) have clearly shown the value of these data for understanding NHOPI population dynamics, there has been little systematic research on Pacific Island populations that uses PUMS data. This is due in part to the limitations inherent in census data including the narrow range in the number and type of questions available on a census questionnaire that restricts analysis to a narrow set of issues when compared to the richer design of most sample surveys. The cross-sectional structure of census data also limits the ability to draw causal inferences regarding behaviors for all groups examined. In addition, the failure to disaggregate specific NHOPI subpopulations in the PUMS files prior to the 2000 Census forced researchers to draw ethnic inferences based upon ancestry data rather than direct measures of race and ethnicity (Spickard

and Fong, 1995). In spite of these limitations, the 2000 PUMS represents an invaluable resource when it comes to developing meaningful insight into the lives of NHOPIs in the United States. The importance of this resource is also a result of the lack of alternative data sources, and analysis of PUMS data has often represented an important first step in examining small populations that might otherwise be underserved in the research literature.

Using data extracted from the 2000 Census PUMS files (NAC-DA, 2005), we examine the poverty status of elderly NHOPIs by using income information collected for the year 1999 as part of the 2000 Census long-form questionnaire. Our population of interest is all noninstitutionalized NHOPIs who are aged sixty or older. To measure within-group heterogeneity, we identify four specific groups of the elderly Pacific Islanders for our analysis: Native Hawaiians alone ($N = 768$), Guamanian/Chamorros alone ($N = 193$), Samoans alone ($N = 245$), and Other Pacific Islanders ($N = 214$). The ethnicity question in the census is based on self-identification, and we classify individuals to one group based upon their recorded response to the race and ethnicity question. The first two groups represent individuals identifying themselves as being of either Native Hawaiian or Guamanian/Chamorro ethnicity alone. Although both these groups are treated as unique populations, it is useful to factor in that they share common attributes that directly impact measures of poverty in interpreting results. Because Native Hawaiians and Guamanian/Chamorros are citizens of the United States by birth regardless of place of birth, they share unrestricted access to U.S. resources and, they face none of the barriers that Samoans and other Pacific Islanders may face in terms of their access to federal programs, such as Social Security, Social Security Insurance, Medicare, and Medicaid, depending upon their place of birth and citizenship. Although these two ethnic groups are culturally distinct and are treated independently in our research design, they represent an important comparison group for our other ethnic categories, as well as each other.

Our third category of NHOPIs represents those identifying themselves as being of Samoan ethnicity alone. These individuals could be native-born citizens; citizens of American Samoa, a territory of the United States; citizens of the independent nation of Samoa, formerly known as Western Samoa; or immigrants from other nations such as New Zealand or Australia. In general, however, Samoans will share a common language, culture, and worldview, par-

ticularly among the elderly. The fourth classification is an aggregate group representing all other Pacific Islanders. This category includes all other individuals who identified themselves as being either of a specific Pacific Island ethnicity alone (e.g., Chuukese, Fijian, Kiribati, Marshallese, Pohnpeian, Palauan, Rotuman, Solomon Islander, Tongan, Tahitian, Tuvaluan, and Vanuatuan) or in combination with some other racial group (i.e., biracial). The choice to create a residual category of “Other Pacific Islanders” is informed by research literature about the demographic and socioeconomic outcomes among biracial individuals that suggests these groups are not directly comparable with individuals identifying themselves as being of a single race and by our desire to maximize our available sample size. Employing these selection criteria results in a working sample of 1,420 individuals aged sixty and older. These four groups represent distinct subpopulations in terms of social organization, educational background, citizenship, migration status, and cultural reference.

Analysis Model

Dependent variable. Income studies can approach the calculation of poverty status from a number of different directions. In this analysis, we have chosen to use the official U.S. Census’ definition of poverty, which calculates the poverty threshold by using family income, family size, and ages of family members. This is a well-established measure of poverty that has been repeated and validated throughout the years. It is commonly used in academic research and by most federal agencies in studies of poverty (DeNavas-Walt, Proctor, and Lee, 2005). For our analysis, we use the standard interpretation that defines all elderly who live 150 percent or higher above the poverty threshold as not living in poverty whereas those living below the 150 percent threshold are defined as living in poverty. The dependent variable for our analysis is dummy-coded to either a zero or one value with those not living in poverty representing the reference group.

Independent Variables

Our primary explanatory variable is ethnicity. For this variable, we have used racial self-identification from the census data as the indicator of ethnic affiliation. Four ethnic groups are coded: Native Hawaiians, Guamanians/Chamorros, Samoans, and Other Pacific Islanders, with the Samoans representing the reference group.

As part of the research process leading to the current analysis we have reviewed the types of explanatory variables that have been used previously in related studies (e.g., Lee, 1994; Phua, McNally, and Park, 2007). We also conducted a series of preliminary analyses and tested a number of alternative models that measure different aspects of poverty risk among NHOPI elderly. This extensive pretesting process identified a set of variables that most substantively contributed to our analytic model predicting the risks of poverty among NHOPI elderly. The coding scheme that is used in creating the independent variables that underlie the analysis used in this paper is described below.

- “Marital Status” is coded into four groups: married, never married, widowed, and separated or divorced. “Currently Married” is used as the reference group.
- “Age” is dichotomized into two age groups, those aged sixty to sixty-nine and those aged seventy or older. Those elderly aged seventy and older act as the reference group.
- “Living Arrangement” is coded into four groups: living in family households, living in nonfamily households, living alone, and living with spouse only. The first group is the reference group.
- “Education” is coded into three groups: those with no high school diploma, those who completed high school, and those who completed college. The last group is the reference.
- “Sex” is dummy-coded with men as the reference group compared to women.

We first present selected bivariate descriptive results. Then we will discuss the multivariate logistic regression results predicting the likelihood of an elderly NHOPI being in poverty. To conclude, we discuss the implications of our findings and suggest future research.

Results

Overall, approximately 30 percent of elderly NHOPIs live in poverty as of 1999, the year the income and poverty data was collected as part of the U.S. Census. Among the three groups of elderly NHOPIs in this paper, elderly Samoans have the highest percentage of elders living in poverty followed by other elderly Pacific Islanders and then the elderly Native Hawaiians and Guamanians/Chamorros.

Table 1: Poverty Status by Selected Pacific Islanders' Characteristics

	% in Poverty
Ethnicity	
Native Hawaiians	18.3
Guamanian/Chamorros	16.6
Samoans	27.6
Other Pacific Islanders	23.5
Living Arrangements	
Living in nonfamily households	43.8
Living alone	44.8
Living with spouse only	12.2
Living in family households	18.3
Marital Status	
Never married	28.0
Widowed	25.9
Separated/divorced	34.7
Currently married	14.8
Sex	
Male	22.2
Female	18.5
Age	
Age 60–69	22.6
Age 70+	17.6
Education	
No high school diploma	27.3
Completed high school	17.5
Completed college	14.9

More than 40 percent of the elderly NHOPIs who live in non-family households (44%) and those who live alone (45%) also live in poverty. Elderly NHOPIs who live with a spouse alone (12%) had the lowest percentage living in poverty followed by those elderly living with family (18%). These results are consistent with earlier studies that show economic advantages of marriage and coresidence (Phua, Kaufman, and Park, 2001). This is supported by the finding that, at 15 percent, those currently married NHOPi elders represented the lowest percentage of poverty compared to other marital states. Elderly NHOPIs who are separated or divorced (35%) have the highest percentage living in poverty, followed by those who never married (28%) and those who are widowed (26%).

The difference in percentages living in poverty between men (22%) and women (19%) is only about 3 percent. The difference between those aged sixty to sixty-nine (23%) and those aged seventy or older (18%) is about 5 percent. Educational differences are more striking with the percentage of elderly NHOPIs living in poverty among those who have completed college (15%) being significantly lower than those who did not receive a high school diploma (27%), but it is only about 3 percent lower than those who have completed high school.

Table 2: Logistic Regression Predicting Odds Ratio of Living in Poverty

	Odds Ratio	LCI	UCI
Ethnicity (reference: Samoans)			
Native Hawaiians	0.49*	0.34	0.70
Guamanian/Chamorros	0.50*	0.31	0.83
Other Pacific Islanders	0.39	0.43	1.06
Living Arrangements (reference: living in family households)			
In nonfamily household	3.43*	1.86	6.31
Living alone	3.82*	2.51	5.83
Living with spouse only	0.86	0.57	1.31
Marital Status (reference: currently married)			
Never married	1.26	0.66	2.40
Divorced/separated	1.67*	1.05	2.66
Widowed	1.21	0.81	1.78
Sex (reference: male)			
Female	0.98	0.73	1.31
Age (reference: ages 70+)			
Ages 60–69	1.47*	1.09	1.98
Educational Level (reference: completed college)			
No high school diploma	2.53*	1.75	3.68
Completed high school	1.36	0.92	2.02

Note: LCI=Lower Confidence Interval and UPI=Upper Confidence Interval
 *Indicates a statistical significance at the value of $p < 0.05$ or greater.

Multivariate Analysis of the Odds of Living in Poverty

Looking at ethnic differences, the analysis finds that Native Hawaiian and Guamanian/Chamorro elders have significantly lower odds of being in poverty when compared to our Samoan reference group, each being approximately half as likely to be in pov-

erty as of 1999. Other Pacific Islander elderly also reflect a lower risk of living in poverty as of 1999 when compared to the reference group, but this difference is smaller and statistically insignificant.

As expected, household arrangements and coresidence play a major role in reducing poverty risks. The results for elderly living in a nonfamily household and living alone compared to living with other family members is highly significant and represents striking increases in the risks of NHOPI elders living in poverty. The odds ratio for those NHOPI elderly who live alone shows they are almost four times as likely to live in poverty, while those who live in nonfamily households are 3.4 times as likely to live in poverty. These findings reflect the insulating effects of living in family households and are consistent with other studies of the Pacific Island elderly (Panapasa, 2002; McNally, 2003), as well as with similar studies about elderly Asian Americans (Phua, McNally, and Park, 2007). These findings underscore the importance of coresidence for the economic well-being of the elderly, particularly among underserved minority populations. These findings must, however, be interpreted with caution as coresidence is a complex process and census data does not provide any information regarding the dynamics of household economies, such as how resources are shared within the households. Because the effects are so striking this is clearly an area in which further research is called for, and the development of better data resources would greatly enhance our understanding of these dynamics.

The examination of poverty risks for widows, never married, and divorced or separated elderly finds that all groups are somewhat more likely to live in poverty when compared to currently married NHOPI elders. These effects are generally small, and only the risks for those divorced or separated are statistically significant, increasing the odds ratio of living in poverty by 67 percent compared to the currently married. Similarly, the effects of gender are not statistically significant in this study, and the risks of poverty between men and women are nearly identical.

Age effects are more striking, and we find that the elderly aged sixty to sixty-nine are approximately 1.5 times more likely to be found in poverty compared to those seventy and older, reflecting the cultural norms among NHOPIs to encourage adults to coreside with their family as they grow older. Education effects follow expected directions with NHOPI elders either lacking a high

school diploma or having only a high education being more likely to live in poverty compared to those NHOPI elders with at least some college education. The odds ratios for living in poverty for elders not having a high school diploma compared to those with a college degree are highly significant and show that these elders are 2.5 times more likely to live in poverty. Although the odds ratio for living in poverty among those with a high school diploma is not statistically significant when compared to those NHOPI elders with a college education, the relationship follows theoretical expectations, increasing the risk of poverty by 36 percent.

Discussion

The development of effective programs to address and reduce poverty is directly dependent upon our ability to identify accurately the communities and individuals with the greatest need for assistance. Programs that directly address the needs of NHOPI elders are rare and typically initiated at the neighborhood or community level. Although nations with larger populations of Pacific Islanders, such as New Zealand, have established targeted programs that include culturally competent health care facilities, NHOPI community leaders anecdotally note that the small size of the NHOPI population in the United States has made the creation of such programs hard to justify at the state or federal level (Panapasa, 2005).

Still, the development of better information regarding the lives of elderly NHOPIs is necessary to create the appropriate policies to assist them. As social programs, particularly those associated with health care and adequate housing, face higher costs among the aged and experience higher levels of unmet health and health care needs among the poor, elderly NHOPI populations represent a dual challenge to limited resources, and the long-term costs of caring for this underserved community may far outweigh the small proportion of the population they represent.

The failure to account for within-group heterogeneity among NHOPIs could also result in inefficient policy development, with the inequitable allocation of resources that would underserve some communities while overserving others. Among the elderly ethnic minority, the issues surrounding economic well-being are more pressing. In addition, opportunities for social and economic advancement often give way to more immediate needs for health care, medications, and social services that may simply be unavail-

able. In such cases, the combined costs of poverty and unmet needs can be devastating to the individual, the family, and social-service institutions.

A better understanding of poverty among and poverty's associated impacts upon elderly NHOPIs would enable us to simultaneously moderate the risk of living in poverty and formulate cost-effective social-support programs that cater to their needs and specifically target groups in greatest need of such programs.

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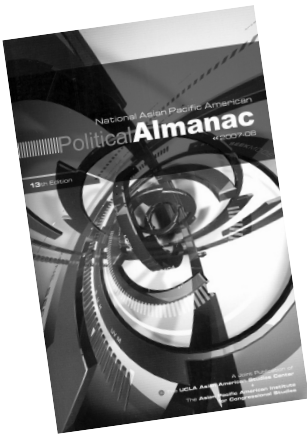
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JAMES W. MCNALLY is the Director of the NACDA Program on Aging, a data archive containing more than 1,500 studies related to health and the aging life-course. Originally trained in formal demography at Georgetown University, Dr. McNally developed an interest in gerontology while at Brown University and an interest in policy research while at Syracuse University's Center for Policy Research. He works primarily on issues of family support and health among the aged, both in the United States and internationally. He does methodological research on the repair of deficient data and has been cited as an expert authority on imputation in deliberations before the U.S. Supreme Court. Most recently, he has been studying the impacts of heterogeneity on health outcomes among elderly U.S. Asian/Pacific Islander populations.



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Don T. Nakanishi & James Lai

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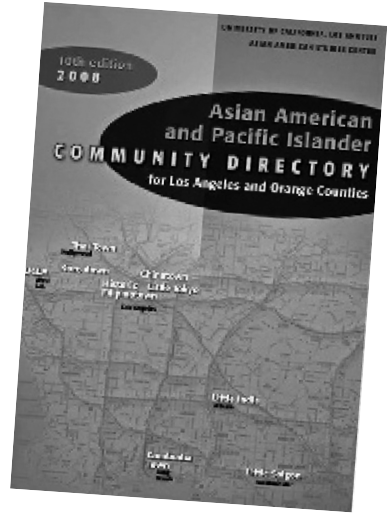
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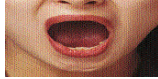
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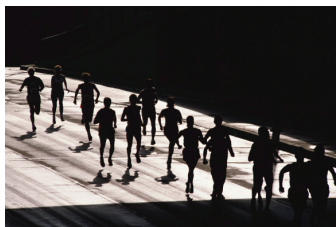
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