

12-1-2003

Guidelines for Reaching Out and Counseling Low Income Monolingual Latino Clients

Lucy Delgadillo

Utah State University, lucyd@cc.usu.edu



This work is licensed under a [Creative Commons Attribution-Noncommercial-Share Alike 4.0 License](https://creativecommons.org/licenses/by-nc-sa/4.0/).

Recommended Citation

Delgadillo, L. (2003). Guidelines for Reaching Out and Counseling Low Income Monolingual Latino Clients. *The Journal of Extension*, 41(6), Article 8. <https://tigerprints.clemson.edu/joe/vol41/iss6/8>

This Feature Article is brought to you for free and open access by the Conferences at TigerPrints. It has been accepted for inclusion in The Journal of Extension by an authorized editor of TigerPrints. For more information, please contact kokeefe@clemson.edu.



December 2003 // Volume 41 // Number 6 // Feature Articles // 6FEA5



PREVIOUS
ARTICLE



ISSUE
CONTENTS



NEXT
ARTICLE

Guidelines for Reaching Out and Counseling Low Income Monolingual Latino Clients

Abstract

In light of the growth of the U.S. Latino population, a model to outreach, serve, and counsel low income, monolingual immigrant Latino clients is proposed. It is suggested that the marketing strategy of educational programs for this particular group is different than for higher income, bilingual Latino groups or other ethnic groups. Traditional market strategies must be combined with less traditional approaches. Guidance and recommendations to help financial counselors maintain a culturally attuned position with their clients while guiding them toward their financial goals are provided.

Lucy Delgadillo

Assistant Professor
Utah State University
Logan, UT 84322-2905
Internet Address: lucyd@cc.usu.edu

Due to the potentially large market for products and services they require, the growing segment of the Latino population has captured the attention of Extension specialists. Latinos are now the country's largest minority population, having exceeded the population of African-Americans (37 million vs. 36.2 million) for the first time (U.S. Census Bureau, 2003). This number does not include the illegal Latino immigrants, who are estimated to account for an additional 3.5 million people (Valdes, 2000).

Over the years, Latinos have been generally viewed as a homogeneous group. However, research shows that Latinos are not only different from the general Anglo and non-Anglo population by most demographic and socioeconomic measures, but they also differ among themselves, representing a diverse collection of economic groups, nationalities, acculturation stages, and English-fluency levels (Flores, 2000; Gardyn, 2001; Valdes 2000, Warrix & Bocanegra, 1998).

For instance, immigrants from Mexico, Central America, and illegal aliens are the worst off economically, more likely to speak Spanish at home, and less likely to have a high school diploma (U.S. Census Bureau 2002). On the other hand, Cubans and Hispanics born in the United States have the highest median income, are more likely to be fluent in English, and hold the highest rate of high school graduates (NCLR, 2001; U.S. Census Bureau, 2002).

In light of these findings, two questions emerged at the Family Life Center (a free financial counseling site) at Utah State University. The first question was how to advertise free financial counseling sessions to monolingual Latinos. The second question was how to counsel this particular clientele.

This article focuses on the Family Life Center's efforts to:

1. Identify effective strategies for advertising financial counseling programs to monolingual Latinos and
2. Provide specific facts and guidance for achieving effective financial counseling for that group.

We assume that monolingual, low income Latinos have different financial and educational needs than higher income, bilingual Latinos. The strategies were developed based on Latino cultural values. Strategies include effective practices used by other Extension specialists, informal

interviews with Latino clients who have used the services of the Family Life Center over the last seven years, and one focus group with eight local Latino community leaders (Deshpande, Hoyer & Donthu, 1986; Edmonson, 1997; Felix-Ortiz, Newcomb & Meyers, 1995; Malek, 2002; Saegert, Hoover & Hilger, 1985; Segal & Soso, 1983; Tienda, 1983a; Tienda, 1983b; Valencia, 1985; Watson, 2001; Webster, 1996).

How to Outreach to Monolingual Latinos

The first step in the process of reaching Latinos who have low proficiency in English is to define, as specifically as possible, the Latino audience toward whom educational efforts are aimed. The outreach specialist must respond to at least four questions:

1. Who are they? Considerations include age, gender, income level, marital status, employment history, family size and legal status.
2. Where can they be found?
3. What do they do in their leisure time?
4. How many of them are living in the community?

Answers to these questions can be found in census data, focus groups, surveys, and personal interviews. Focus groups, in particular, have been determined to be the culturally preferred assessment tool to gather data on this group (Malek, 2002; Bairstow, Berry, & Driscoll, 2002).

Traditional Outreach Methods

Radio and television are major forces in marketing educational programs because they reach large segments of the target audience at different times of day in a variety of places. Radio is a proven force in Latino cultures, and those service providers who want to have Latinos as part of their target segment should utilize this medium (Cudaback, Marshall, & Knox, 1994; Romero-Gwynn & Marshall, 1990). The best and most economical way to do this is by writing creative public service announcements and airing those messages on Spanish- and English-language radio and television stations.

Newspapers and magazines can also be useful dissemination channels. Outreach specialists must determine whether the targeted Latinos read specific magazines, local newsletters, or local newspapers. If there is not a Spanish language newspaper or newsletter for this group, the local English newspaper may have a section that addresses this audience. If so, it is recommended to place the information in that section.

Exhibits are good tools to develop community awareness about educational programs, but they are not necessarily effective means to invite Latinos to educational workshops or counseling sessions. Personal invitation letters in official envelopes may not be read by immigrants who are undocumented because of fear of government or immigration authorities (N. Hunt, personal communication, September 5, 2000).

All messages delivered to Latino audiences must be culturally attuned (Segal & Sosa, 1983; Watson, 2001). Insufficient attention to cultural considerations is evident in many translations found in print ads, radio announcements, television spots, and billboards. It is common to find literal or academic translations from English into Spanish in which the words are correct, but the meaning is not. A native Spanish-speaking editor should write, or at least proofread, all informational resources, print ads, and flyers.

In this effort, the writer-translator should avoid bias or use of words only understood in particular regions. For example, Mexicans would translate "down payment" as "*enganche*," while Central Americans would translate it as "*prima*." A better Spanish word for the English word "down payment" would be "*pago inicial*" (initial payment). To ensure not only grammatical correctness but also cultural sensitivity, it may be useful to have translators from at least two different countries review the manuscript so that wording differences can be reconciled.

Non-Traditional Outreach Methods

In addition to the traditional outreach methods, the following non-traditional approaches have been used.

Locations for Ad and Flyer Placement

For the monolingual Latino who is not exposed to radio and television advertising messages, Latino grocery stores, supermarkets, and restaurants frequented by Hispanics are good localities to place ads and flyers in Spanish. Church buildings also represent potential sites to place flyers because 80% of the Hispanic population attends religious services (Segal & Sosa, 1983). Human service

providers and schools near predominantly Latino neighborhoods, as well as companies and industries where a significant number of employees are Latinos, are also network points where this ethnic group may be reached.

Human Resources

Latino community leaders are a valuable resource. A focus group with a few Latino leaders may give Extension specialists and counselors a starting point for developing an advertising plan. Leaders should be informed about programs so they spread the word to those with whom they associate (Hoorman, 2002). Leaders, with their talents and altruism, can provide a voice for the community. Members of the focus group do not need to be elected leaders, but may be informal leaders who are respected people within the Latino community. Such persons may be identified by talking to Latino community members.

Counseling Strategies

Awareness of cultural variations among Latino families of different origins is relevant to the counseling process. Recognizing how Latino family resources are allocated, identifying coping mechanisms for family crisis, and selecting financial goals that are culturally appropriate are just a few issues that must be considered by a successful counselor of monolingual Latinos. The following section provides some basic guidelines to increase effectiveness in counseling.

Beliefs About Family

The Latino family life cannot be viewed in isolation from beliefs and values about family and intergenerational connections (Viramontez Anguiano & Kawamoto, 2003). Counselors who understand cultural constructions of Latino families understand different meanings of the term "family." When dealing with an Anglo client, the words "my family" may refer to his/her nuclear family; however, for a Latino client "my family" may include not only the nuclear family but also the extended family.

Verbal Communication Style

The core of counseling is precisely to be able to communicate in the most effective manner (Pulvino & Lee, 1991). Different cultures have different ways of communicating ideas according to their idiosyncratic traditions and ways of thinking. Speakers of Spanish and English tend to differ in both organization and expression of ideas.

It has been observed by Noble and Lacasa (1991) that Latinos tend to be verbose and to get sidetracked, often elaborating on topics extraneous to the subject at hand, or jumping from business to more personal matters. American-Anglo clients, on the other hand, are more direct and straightforward. Many times this American businesslike approach might seem brusque or even rude to a monolingual Latino client.

Non-Verbal Communication Style

Non-verbal communication may hinder the counseling process. The tone and pace of a normal conversation between Latinos may be considered very loud and fast by an Anglo counselor. Physical proximity, as a form of non-verbal communication, also has different reference patterns. Pulvino and Lee (1991) cite that in the United States, an average distance of 30-36 inches between two individuals is called social space, between 24 and 30 inches is considered personal space, and anything less than 24 inches is called intimate space.

Generally speaking, Latinos sit and stand much closer to one another than Americans do. Moving away from a client who seems too close to you can be considered an affront, especially if that person is talking to the counselor.

Cash Usage and Saving Patterns

Latin America is a cash-oriented society. The pattern is that basic living expenses and major purchases are paid with cash. The safety and convenience of a checking account is simply unavailable in many Latin American countries. Economic instability and political corruption in many countries have generated a low reliance on, and lack of trust in, banking institutions.

Valdes (2000) explains that, unlike banking practices in the U.S., where the requirements are minimal and expedient, banking practices in Latin America may take weeks. This fact prevents many recently arrived Latin immigrants from making initial contact with banks. It discourages them from saving in and borrowing from financial institutions, hindering the establishment of conventional credit history. Edmondson (1997) says that only 30% of Latinos have checking or savings accounts, compared with a national average of 61% of the general population. Counselors must deal with clients who have no savings at all or who have their savings at home (under a mattress or in a cookie jar).

Expenditure Patterns

Several studies have supported the hypothesis that Latino households allocate their budget expenditures differently from non-Hispanic white households (Fan, 1998; Fan & Zuiker, 1998). To

counsel Latino families who have acquired excessive debt, it is important to know how they allocate their budget shares. According to Fan and Zuiker (1998), Hispanic households allocate significantly more money to food at home, shelter, and apparel and less to food away from home, entertainment, education, health care, and tobacco than non-Hispanic white households do.

Use of Interpreters

Many Latino families will feel comfortable bringing their own interpreters or using one the financial counseling agency may provide for the counseling session. The presence of an interpreter may complicate the counseling process because it may take longer than a regular session, but, at the same time, linguistic similarity may facilitate the process.

During the counseling session, it is important that the counselor maintains eye contact with the client rather than with the interpreter. Face-to-face communication is valued by Latino clients (Warrix & Bocanegra, 1998). It shows clients that counselors care about them and that the interpreter is only a medium for the counseling process to take place. Eye contact will also allow the counselor to develop a trusting relationship and to monitor non-verbal clues the client may be sending (Pulvino & Lee, 1991).

Depression and Overspending Patterns

Recent immigrants, particularly low-income immigrants, experience psychological distress, including cultural shock, marginal and social alienation, and anxiety and depression created by uprooted values and exposure to life in the United States. Poor immigrants are in a transitional situation and are often off-balance and need to regain the ability to cope and use established resources (Flores, 2000).

Waddell (1998) states that many people who seek financial counseling are depressed. One unique complication for new immigrant families, particularly if they are in the early stages of marriage, may be depression due to homesickness syndrome. The unhappiness and longing Latino clients feel may be reflected in high telephone bills and compulsive shopping behavior. Following Waddell's advice in dealing with depressed clients, it is recommended to refocus the clients' attention on their accomplishments, on whatever they are doing successfully, and on the reasons they came to the United States. Homesickness may lead to dysfunctional behavior that may put Latinos into deep financial trouble.

Respected and Trusted Sources of Authority

Pulvino and Lee (1991) warn counselors about some vulnerabilities of their clients. One such vulnerability is that clients follow suggestions of persons whom they see as having legitimate authority. Latinos may blindly follow recommendations from those whom they perceive as having authority and knowledge. Financial counselors are also endowed with this source of authority. This suggests that counselors must take an active role in directing the client without favoring their Anglo set of values over Latino values.

Conclusion

This article provides some guidance in reaching out and counseling low-income monolingual Latino clients. The assumption underlying the article is that low-income monolingual Hispanics have different financial and educational needs than higher income, bilingual Hispanics.

When developing an outreach program customized to the unique needs of monolingual Latino clients, it is important to:

- Gather as much background information as possible on the sociocultural aspects of the group including place of origin, social class, income status, legal status, etc.;
- Deliver messages in a culturally attuned way; and
- Use an advertising strategy that integrates traditional methods with non-traditional methods.

Counselors serving monolingual Latino clients should:

- Be understanding of the Latino cultural frame of reference;
- Be aware of different purchasing habits and money management;
- Identify expenditure patterns and unique financial and emotional challenges;
- Maintain face-to-face communication with clients at all times, regardless of the presence of a translator.

Tailoring a financial educational program for monolingual Latino clientele may bring several challenges, but this guide may provide an answer to some of these difficulties.

References

- Bairstow, R., Berry, H., & Driscoll, D. M. (2002). Tips for teaching non-traditional audiences. *Journal of Extension* [On-line], 40(6). Available at: <http://www.joe.org/joe/2002december/tt1.shtml>
- Cudaback, D. (1994). The magic years: parent education by Spanish language radio. *Journal of Extension* [On-line], 32(4). Available at: <http://www.joe.org/joe/1994december/a3.html>
- Deshpande, R., Hoyer, W., & Donthu, N. (1986). The intensity of ethnic affiliation: A study of the sociology of Hispanic consumption. *Journal of Consumer Research*, 13, 214-220.
- Edmondson, B. (1997). Hispanic Americans in 2001. *American Demographics*, 19, 16-17.
- Fan, J. X. (1998). Ethnic differences in household expenditure patterns. *Family and Consumer Sciences Research Journal*, 26(4), 371-400.
- Fan, J. X., & Zuiker, V. S. (1998). A comparison of household budget allocation patterns between Hispanic Americans and non-Hispanic Americans. *Journal of Family and Economic Issues*, 19(2), 151-174.
- Felix-Ortiz, M., Newcomb, M. D., & Myers, H. F. (1995). A multidimensional measure of cultural identity for Latino and Latina adolescents. In A. M. Padilla (Ed.). *Hispanic psychology: Critical issues in theory and research* (pp. 26-42). Thousand Oaks, CA: Sage.
- Flores, M. (2000). La familia Latina. In M. Flores & G. Carey (Eds.) *Family therapy with Hispanics toward appreciating diversity* (pp. 3-28). Boston: Allyn and Bacon.
- Gardyn, R. (2001). Habla Ingles? *American Demographics*, 23(4), 54.
- Hoorman, J. (2002). Engaging minority and culturally diverse audiences. *Journal of Extension* [On-line], 40(6). Available at: <http://www.joe.org/joe/2002december/tt2.shtml>
- Malek, F. (2002). Using the focus group process to assess the needs of a growing Latino population. *Journal of Extension* [On-line], 40(1). Available at: <http://www.joe.org/joe/2002february/tt2.html>
- Noble, J., & Lacasa, J. (1991). *The Hispanic way: Aspect of behavior, attitudes and customs in the Spanish-speaking world*. Chicago: Passport Books.
- Pulvino, C. J., & Lee, J. L. (1991). *Financial counseling: A strategic approach*. Madison, WI: Instructional Enterprises.
- Romero-Gwynn, E., & Marshall, M. K. (1990). Radio: untaped teaching tool. *Journal of Extension* [On-line], 28(1). Available at: <http://www.joe.org/joe/1990spring/a1.html>
- Saegert, J., Hoover, R., & Hilger, M. T. (1985). Characteristics of Mexican American consumers. *Journal of Consumer Research*, 12, 104-109.
- Segal, M., & Sosa, L. (1983). Marketing to the Hispanic community. *California Marketing Research*, 26(1), 120-134.
- Tienda, M. (1983a). Market characteristics and Hispanic earnings: A comparison of natives and immigrants. *Social Problems*, 31(1), 59-72.
- Tienda, M. (1983b). Nationality and income attainment among native and immigrant Hispanic men in the United States. *The Sociological Quarterly*, 24, 253-272.
- U.S. Census Bureau (2003). Hispanic population reaches all-time high of 38.8 Million, New Census Bureau estimates show. Available at: http://www.census.gov/Press-Release/www/releases/archives/hispanic_origin_population/index.html
- Valdes, M. I. (2000). *Marketing to American Latinos: A guide to the in-culture approach*. Ithaca, NY: Paramount Market Publisher.
- Valencia, H. (1985). Developing an index to measure "Hispanicness." *Advances in Consumer Research*, 12, 118-121.
- Viramontez A., & Kawamoto, W. (2003). Serving rural Asian American and Latino families and their communities: A call for a rural paradigm shift. *Journal of Extension* [On-line], 41(1). Available at: <http://www.joe.org/joe/2003february/iw1.shtml>
- Waddell, F. E. (1998). *Financial counseling: Focused solution*. Auburn, AL: Genesis Press.
- Warrix, M. (1998). Keys to building successful training programs for Hispanic family day care providers. *Journal of Extension* [On-line], 36(6). Available at: <http://www.joe.org/joe/1998december/a4.html>
- Watson, W. (2001). Translating Extension publications into Spanish: Practical hints for Extension professionals. *Journal of Extension* [On-line], 39(6). Available at: <http://www.joe.org/joe/2001december/tt2.html>

Webster, C. (1996). Hispanic and Anglo interviewer and respondent ethnicity and gender: The impact on survey response quality. *Journal of Consumer Research*, 33, 62-72.

[Copyright](#) © by Extension Journal, Inc. ISSN 1077-5315. Articles appearing in the Journal become the property of the Journal. Single copies of articles may be reproduced in electronic or print form for use in educational or training activities. Inclusion of articles in other publications, electronic sources, or systematic large-scale distribution may be done only with prior electronic or written permission of the [Journal Editorial Office](#), joe-ed@joe.org.

If you have difficulties viewing or printing this page, please contact [JOF Technical Support](#)