Case Study

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**The Financial Issues**

Liza, at 16 years, is pregnant. Not only is she under the legal age, but she is also undocumented. The five specific financial issues are that that a non-English speaking, 16-year-old, undocumented, and pregnant alien might encounter in the U.S include unemployment, lack of medical insurance, power play, delayed graduation from school, and having a child. The highly predicted financial problem that Liza will face is unemployment. Firstly, she is 16 years old and barely out of high school, which limits the skills that may enable her get a job. Secondly, her English proficiency is limited, which further limits the number of jobs opportunities that she may take up. This is because the U.S is an English-speaking nation, and limited communication proficiency affects the quality of services and interaction with other people—colleagues, supplies, and clients. In addition, Liza is undocumented, which means she is in the country illegally, and this further complicates her process of seeking some form of employment.

The other financial problem that Liza might face is the lack of medical insurance. Liza and her family are living in the U.S illegally, and this limits their access to federally funded social welfare services, such as Medicaid and Medicare (Dreby, 2012). In her current condition, Liza will require access to medical care for her prenatal, childbirth, and postnatal care. Apart from her status of being undocumented, Liza is unemployed, which might put financial strain on her boyfriend due to the increased medical needs. Her boyfriend works in a store as a clerk for a minimum wage, and uses his earnings to support his family. Additional medical needs will put financial pressure on the family, and her boyfriend. Dreby (2012) noted that teenage pregnant mothers are at a higher risk of experiencing complications with their pregnancies, compared to more mature women. Teenage pregnancy may also lead to mental health issues, such as post-partum stress, hence increasing medical expenses.

Power play is another financial issue that Liza may face, and it is described by Falconier and Epstein (2010) as one of the most common reasons for divorces or break-up among couples. The issue arises when one spouse is working and the other is not, or when one spouse earns more than the other. The one earning more or working deems it his/her right to control any form of financial spending, irrespective of the priorities of the other partner. Power play may occur between Liza and her boyfriend Miguel, who might feel that since he is the one earning, he should be in full control of financial spending. This perspective may leave some of Liza’s financial needs unmet.

In addition to unemployment, power play, and lack of insurance, having a child is another financial issue that Liza might encounter as an undocumented alien living in the US. Childbirth and child-rearing is accompanied by a variety of financial requirements such as medical expenses, education, and other basic needs. Liza is unemployed, which means she will have to depend on her boyfriend for financial provision, especially now that her family has kicked her out. Her boyfriend earns a minimum wage, which he uses to support his family. Not only will the baby put financial pressure on the young family, but it will also affect those supported by Miguel financially.

Delayed graduation from school is the other financial issue that Liza might face as an undocumented alien living in the US. Although the effects might not be felt immediately, unlike the other financial problems, delayed graduation translates to delayed acquirement of skills, and hence, delayed employment for Liza. Without high school graduation and college education, Liza may not be able to get a well-paying job. The pregnancy and the fall-out with the family may inhibit her ability to go back to school due to financial problems and new responsibilities, further limiting acquisition of skills that can facilitate getting a job.

**Cultural Concerns**

Mexicans are considered a minority group in the United States, and are known for their rich culture. Mexicans try to maintain their culture by observing cultural and societal values and beliefs, cultural festivities, maintaining their languages, and engaging in cultural activities, even after migration. A report by Matsunaga, Hecht, Elek & Ndiaye (2010) indicated that the rate of teen pregnancy among the Latinas is highest, followed by that of non-Hispanic blacks. This can be attributed to the lack of sex education early enough for the teenage girls and boys. Liza might encounter a variety of cultural concerns, being a pregnant Mexican teenage in the U.S, including stigmatization, lack of familial support, racism and discrimination, religion, and acculturation.

Latinos, according to Echegoyen-Nava (2013), have an early maturity period, especially among the girls. As a result, teenagers from the Latino community are more likely to engage in sexual behaviors at an early age, compared to teenage girls from other ethnic groups. The federal government has vigorously adopted strategies that prevent or delay teenage pregnancy among the young people, such as sex education. The result is that awareness about the issue exists, and unfortunately, forms the ground for unfortunate behaviors such as stigmatization against teenage pregnant girls. Liza faces the risk of stigmatization, not only from the peers and friends, but also from family members.

Familial support is another cultural concern that the 16 year old pregnant Mexican might encounter. Mexicans uphold the institution of marriage, and more so, that of family. Family units are usually close-knit, where the boys learn gender roles from their fathers, and girls from their mothers. Knowledge and culture are passed down from one generation to the other through the family. However, Liza faces the risk of lack of familial support, as she has already been sent out of the house by her parents on learning of her pregnancy.

Racism and discrimination are the other cultural concerns that Liza may encounter. Ghaddar, Brown, pagan and Diaz (2010) noted that discrimination and racism are common among the Mexicans who live in U.S dominated cultures. A Mexican may be discriminated based on color, language, and traditions. Racism and discrimination affects the manner in which one receives certain services, as well as the expectations of the society. Consequently, opportunities that determine the economic, academic, and professional accomplishments of a Latino are affected. Being a teenage pregnant Mexican may put Liza at the risk for discriminations and racism.

Religion is an important part of the Mexican culture. Most Mexicans practice Catholicism, and it not only impacts the familial structure among Mexicans, but it also influences the sexual behaviors among the teens. Catholicism doesn’t uphold the use of contraception or abortion, hence affecting the behaviors of the Mexican youth when it comes to safe sex, and consequently, teenage pregnancies. Liza’s family, as well as that of her boyfriend, observes religious beliefs by at least attending church. Repentance and confessions are important for any Catholic member who has sinned, and sex before marriage is considered a sin. Therefore, the religion is a cultural concern that Liza may encounter as a pregnant 16 year old Mexican in the US.

Acculturation is the process through which an immigrant adapts to the new environment by learning new skills. The culture, behaviors and attitudes of the Mexicans are very different from those observed in the U.S. Therefore, Mexicans who have migrated into the US require a set of skills that will enhance their living and survival in the new environment. One such skill is the communication skill. Mexicans are fluent in Spanish, while U.S nationals speak English. Therefore, for a Mexican to interact with the rest of the people effectively, learning how to speak English is critical. Liza may encounter acculturation as a cultural concern in the US due to her inability to speak English.

**Relationship Concerns**

The various relationship concerns that presently confront Liza include separation, communication, one-sided relationship, money issues, and the age/experience gap (Sassler & Miller, 2010). Liza is living with her boyfriend and his family at this point due to her condition, and the fact that her parents sent her out of their house due to her pregnancy. Therefore, she may not have love feelings towards her boyfriend, and this can lead to a separation later in their relationship, as they continue living together and discover each other’s weaknesses.

Communication is another issue that threatens Liza’s relationship. She barely speaks English, while her boyfriend is a fluent English-speaker. Although they may be able to communicate in another language, such as Spanish, it will leave a gap, especially when Miguel’s family can easily speak English in the presence of Liza, and she fails to understand what they are saying. Communication problems in relationships breed issues of trust between the partners.

Liza may also experience a one-sided relationship with her boyfriend. Firstly, he is older than her, which means he has more experience, especially because he has lived for a longer period in the U.S. Apart from being older, Miguel is the breadwinner, and this may give him the power to make financial decisions without consideration of Liza’s financial needs. Miguel is described as domineering and with a demanding personality, characteristics which have the ability to fuel the one-sidedness in the relationship.

Money issues, according to Falconier & Epstein (2010), are the most common causes for break-ups and separation among couples. Couples interviewed revealed that couples fight about money twice as much as they fight about other issues. Liza is a young girl without a job, or even skills to get her one. Miguel, on the other hand, has a job he works part time after school. Although Miguel works, he has the responsibility of supporting his family financially. With a baby on the way and prenatal care, the funds may become tight, leading to conflicts between the family members, and Liza and Miguel.

The age/experience gap between Miguel and Liza could also be a source of conflict in the relationship. Miguel has lived in the U.S longer, hence acculturated, compared to Liza. The difference in acculturation between the two partners may serve as a source of conflict, as attitudes and behaviors differ between Miguel and Liza. Moreover, Miguel is 18 years, and may soon join college after his high school, while Liza is left to take care of the newborn baby. This may bring conflict as Liza may felt left behind or inadequate in their relationship.

**Resources to Meet Liza’s Socio-economic Needs**

Staten Island has adopted a variety of measures to help the undocumented aliens living in the borough. The services are intended to improve the access of social and federally funded welfares to the undocumented to in order to reduce disparities, especially in the areas of health, education, and employment. Staten Island provides services that enable the immigrants to access identification documents, hence enabling them access employment and decent housing, among other amenities. Some of the resources available for Liza include NYSYLC, Staten Island Legal Services, Ackerman Institute for Family Therapy, Bronx District Attorney’s office, and Safe Horizon, as retrieved from NYCAASV (2015)

NYSYLC is a youth led organization that works with undocumented youth, empowering them with skills and capabilities that place them at a better position to access employment. In addition to empowering the youth with skills, the program helps undocumented youth to get over the fear and stigmatization attached with illegal immigration into the United States. NYSYLC also mentors youths who have engaged in crime, helping them to reform through training and empowerment.

Staten Island Legal Services is another organization that can provide support for undocumented Mexicans like Liza. The program helps undocumented immigrants become lawful residents of the United States, including obtaining work authorization. The organization further provides immigrants with information about their rights, and the importance of being legal, especially due to ability to access federally funded welfare programs like Medicare and Medicaid. Liza can gain from this organization by acquiring citizenship, which will allow her to obtain work more easily.

Ackerman Institute for Family Therapy is an outreach program that offers free services to undocumented immigrants, including treatments for people experiencing financial problems, as well as those experiencing child and adolescent issues. Ackerman provides educational training, referral services, family therapy, and medical services to undocumented individuals without a fee. This organization would be beneficial to Liza, especially with their family therapy services, educational training, and medical services.

Bronx District Attorney’s office offers similar services with Staten Island Legal Services, but goes further to provide more than legal services. Bronx District Attorney’s office provides immigrants with programs that are intended to empower them with skills and educational training, which enhances the ability of an immigrant to find a job after he/she becomes documented. Furthermore, this program provides internship programs for volunteers, who gain further practical skills.

Safe Horizon provides immigrants with medical services for free, including counseling and referrals. Additionally, they offer educational and training services that are intended to empower the immigrants with information and skills that will enable the immigrants obtain jobs easily. Safe horizon also provides volunteer services, which gives the participants practical skills, in additional to the educational skills.

**Plan of Care for Health Needs**

A plan of care refers to an individualized agreement between a care giver and a patient that includes the diagnosis, interventions, and evaluation for the interventions (Wilkinson, 2011). A care plan should be comprehensive, such that it includes all the pertinent information related to or that which might have an effect on the patient. Additionally, the care plan must have well defined goals, action plans, responsibilities, and management of risk in case the risk arises. The information on Liza’s unique health requirements for each trimester will be presented Appendix 1

**Plan of Care for Psychosocial Concerns**

 Liza is a pregnant teenager who is undocumented, and has fallen out with her family, forcing her to move in with her boyfriend’s family. Her medical concerns are not only physical, but also psychosocial, and have the potential to cause complications during or after the pregnancy. Psychosocial concerns arise when an individual is not at peace with his/her social environment, for example, Liza isn’t at peace with her parents, and she harbors anxiety about her teenage pregnancy, as well as financial issues. The plan of care for Liza’s unique psychosocial concerns during her pregnancy will be discussed in appendix 2

**Plan of Care for Health Needs**

Appendix 1

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Assessment | Diagnosis | Planning | Intervention | Rationale | Evaluation |
| 1st Trimester  | Subjective: I have been experiencing nausea, fatigue, swollen sensitive breasts, and frequent urinationObjective: anxiousness, constipated | Nausea, sensitivity of breasts, fatigue, and frequent urination related to pregnancy as evidence by the test results | The mentioned symptoms are quite normal, especially during the first months. | Independent: advise Liza on a proper diet, rest and supplementsAdvise Liza on medication intake during pregnancyInterdependent: Collaborate with an obstetrician to ensure no complications during the first trimester of pregnancyCollaborate with a therapist to address her anxiousness | Liza is experiencing the symptoms, which are quite common during the fort trimester of a pregnancy. Enough rest and a proper diet will be proper for Liza, and there is no need for medications | The goal is to ensure a safe pregnancy, with as little discomfort as possible for Liza. Reduced anxiousness is evidence that the goal has been achieved |
| 2nd Trimester | Subjective: frequent urination, fatigue and dizzinessObjective: Excessive weight gain, elevated blood pressure | Excessive weight gain and elevated blood pressure as evidenced by BMI above normal | After three weeks of proper diet and pregnancy appropriate exercises, Liza’s weight should go back to normal, and her blood pressure should stabilize  | Refer a dietician to help design a diet program for Liza.Collaborate with a fitness expert for pregnant women to recommend proper exercises | The rationale of the intervention is to stabilize her blood pressure and weight, as this can pose a great risk for Liza’s pregnancy, especially at her age. | After three weeks, a stable blood pressure and appropriate weight indicates the effectiveness of the intervention |
| 3rd Trimester  | Subjective: Patient admits to increased anxiousness as the due date approaches  | Anxiousness as evidence by her frequent reference of her age, financial and familial problems | Anxiety should reduce to the lowest level before the due date | Recommend a family therapy to repair the broken familial bond with parents. Reassure patient about her condition | Therapy may help with reducing the anxiety, hence reduce the risk of complications during pregnancy, as well as reduce the risk of postpartum stress | Verbalized relief from the patient regarding the familial strain. Reported reduced anxiety |

**Plan of Care for Psychosocial Concerns**

Appendix 2

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| --- | --- | --- | --- | --- | --- |
| Assessment | Diagnosis | Planning | Intervention | Rationale | Evaluation |
| Subjective: the patient verbally reports about being apprehensive about her relationship with her parents Objective: anxiety, deep thoughts, silent weeping when talking | Apprehension related to the distress between the patient and her parentsAnxiety related to fears of being a young mother, lack of finances to raise the child, and school dropout | Apprehension, anxiety, and the deep thoughts could result to complications in the pregnancy. Care seeks to reduce these symptoms before end of 2nd trimester | Family Therapy for Liza and her parentsCollaborate with one or more of the previously discussed community resources to enhance her socioeconomic status and immigration documentation | Resolving the issues that are bothering Liza, like the familial strain, and the fear of lack of enough finances to raise the baby will help reduce the symptoms. | Verbally reported improvement in relationship between parents and daughterAccess to social services, and commencement of documentation to legalize stay in US. |

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