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RICHER THAN MAMI

AS MORE U.S.-
BORN LATINAS
ATTAIN THE
AMERICAN
DREAM AND
THE FINANCIAL
FREEDOM THAT
COMES ALONG
WITH IT, SOME
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WITH THE GUILT
OF HAVING MORE
MONEY THAN
THE IMMIGRANT
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HELP THEM THRIVE.



When Angelica Rios* is networking with her multimillion-dollar clients and the topic of her childhood comes up, she quickly changes the subject. Rios, a director of private wealth management at a major global bank, is careful never to reveal where she grew up or what her single mother still does for a living. Her mom, an orphan who immigrated to the United States from Honduras at age 18, raised Rios and her younger sister in one of the poorest and most dangerous neighborhoods in Yonkers, N.Y. Abandoned by Rios's biological father while pregnant and without a formal education to fall back on, she turned to cleaning houses to support her two girls. Growing up, Rios didn't think anything of it and often accompanied her mother as a teenager. It wasn't until a high school boyfriend made a fuss about it that Rios began having issues with her class status.

"He said that he didn't want his girlfriend cleaning houses. That I was better than that." Although she felt it was her duty to help her mother, Rios shared the sentiment. "I thought he was right—I shouldn't be cleaning houses. I was getting an education, I was going to graduate from high school and go to a good university. I was on track to have a career—that really shouldn't be my place."

Today, Rios, 36, is a successful banker who lives in one of the richest counties in the country. Even though her annual household income is close to half a million dollars, the perceived stigma of being the daughter of a poor, uneducated immigrant housekeeper still haunts her. She struggles to admit her true feelings and is moved to tears when she says, "I have a very different perception of who I am at work. I rarely talk about my past or my fam-

ily. It's definitely embarrassing, but it shouldn't be. It's not like she's selling drugs or she's a prostitute. She's working really hard to make a living, but it is embarrassing—even now."

Rios is part of a growing population of career-driven, successful American-born Latinas. A recent Pew Hispanic Center study found that the adult U.S.-born children of immigrants are better off than their parents in key socioeconomic factors. The children of Latino immigrants are better educated, have a higher household income and are more likely to be homeowners than Mami y Papi. In fact, according to this study, the majority of these second-generation Americans say that their own standard of living is much better than their parents' was at the same stage of their lives.

For immigrants, many of whom came to the U.S. in search of a better future for their children, it seems their goal has been achieved. Through hard work and endless sacrifices, they have attained the American dream vicariously through their daughters. These accomplished Latinas are well aware of the sacrifices made by their immigrant parents. It is often that struggle that fuels their ambition.

"Success can be the woman that comes as an immigrant and doesn't speak the language, makes money cleaning houses and puts the children through good schools," says Dr. Carmen Vazquez, a cultural psychologist and the coauthor of *The Maria Paradox: How Latinas Can Merge Old World Traditions With New World Self-Esteem*. "That is a successful role model. [These Latinas] put that power into their present world, persevere and become the best. That's empowering."

But this success often comes at a price. The shame that consumed Rios is only one of the many side effects of a red-hot career for a Latina. Intense levels of guilt are often experienced for a number of reasons, chief among them the bittersweet feeling of having everything your parents didn't have.

"It's heartbreaking," says Roz Vega Skidmore, a financial services director from Charlotte, N.C., whose father came from Puerto Rico as a teenager and worked his whole adult life in maintenance for a large corporate office. "I'm happy their sacrifice led to this, but at the same time, I know how hard they worked and they couldn't have it for themselves." Skidmore, 49, who grew up in the housing projects of



*NAMES HAVE BEEN CHANGED.

Spanish Harlem wearing her cousins' hand-me-downs, has always had mixed emotions about the luxuries she can afford—indulgences such as once dropping \$2,500 on a pair of shoes without blinking.

Like many Latinas, Skidmore shares most details of her life with her parents. But there are certain aspects of her profession and her finances that are completely off-limits. Not long after beginning her career on Wall Street, she was able to move out of the projects and into a luxury high-rise apartment with a doorman on Manhattan's Upper East Side, one of the most upscale neighborhoods in New York City. "I lived in this beautiful apartment with gorgeous furniture and I was going out with clients in limousines. Then I would go visit my parents and they were in the projects. A lot of times I wouldn't share what was going on with me because I would feel that they would think, 'Wow, she's living this amazing life and here we are in the projects.'" Skidmore's guilt was the impetus behind these thoughts, as her parents never expressed such feelings. In fact, despite offers to move them out, they graciously declined. "To them, it was home," she says. At the time, her parents were uncomfortable accepting that kind of financial support and they wanted to leave the projects on their terms—and on their own dime.

Skidmore isn't the only one who has worried about her parents' reactions to her extravagant lifestyle. Jenny Castillo*, an associate director of promotions at a media company, shares a similar concern. Her 2011 wedding at a posh country club cost \$90,000 and included white-glove service, a nine-tiered cake and a live salsa band. "My family thought it was a carnival. People are still talking about it; they thought I had a Trump wedding," says the dominicana, 33. Her honeymoon? A once-in-a-lifetime adventure in Tahiti that set her back an additional \$13,000. Her parents' reaction wasn't what she expected. "My dad gasped! He couldn't believe how much we were spending." Since then, when she and her husband go on vacation, she never mentions how much it costs.

Being secretive about their lifestyles is not uncommon for these women. Ironically, Rios had zero qualms about hiring a housekeeper when her demanding career left her with no time for housework. And yet she has never told her mother and doesn't plan on it, either. "I have all this excess money to hire help, when maybe I should hire her a housekeeper because she's so tired after cleaning everyone else's house that she doesn't want to clean her own. So I don't want her to know that I'm paying for a housekeeper, because I could be doing more for her."

The concern of "not doing enough" doesn't just stem from the guilt of having more than their parents. It's triggered by the often unfair expectations that many parents place on their well-off daughters. Rios, for example, knows that her mother expects some help. While this wasn't an issue when she was single, being married and putting the needs of her own family first have derailed that assistance a little bit. With a baby on the way, a mortgage and student loans to repay and a major home renovation that cost as much as a new house, Rios doesn't have as much discretionary income as she once did—which adds pressure to an already guilty conscience.

"I have seen daughters who are really devastated because while they make money—enough to buy things and take trips to Europe and Asia—they are not superwealthy," says Dr. Vazquez. "The parents will say, 'You should buy me a better house or an apartment,' and the woman feels very guilty and stressed. These are issues that need to be faced."

The question of how much is enough may be a subjective one, but one thing is clear: these women are all giving back to the families that struggled so hard to help get them where they are today. Skidmore's sister, Cyndi Avallone, 43, a director at a large financial firm, has had her share of salary raises and lucrative bonuses. From buying appliances and furniture to paying for cable and hospital bills, the sisters say they help their parents every chance they get.



"My first year working, with the first bonus I received, I went and got my parents an entire bedroom set. Every year it's something different. It could be as small as a blender or as big as a living room set. We pay off their bills. We always give back because they gave us everything," Avallone says.

Skidmore adds, "I don't see it as an obligation. If anything, I see it as a privilege."

Like Skidmore and Avallone, Rios consistently helps her mother. In addition to giving her cash as needed, Rios purchased the apartment her mother lives in today and has helped finance her car. And although she still doesn't think she does enough, one look at her mother's passport tells a different story. Every year, she takes her mom on an all-expenses paid trip abroad. Rios has footed the entire bill for vacations to Curaçao, the Amalfi Coast, Rome and Florence. It's the least she can do, she says, for the woman who cleaned strangers' houses to give her girls the chances she never had herself.