

# LATINOS & ECONOMIC SECURITY

## POLICY BRIEF

NO. 4  
JANUARY 2010

*Published by*

UCLA Center for Policy  
Research on Aging  
USC Ethel Percy Andrus  
Gerontology Center  
UCLA Chicano Studies  
Research Center

*In partnership with*

the National Hispanic  
Council on Aging, the  
National Association  
of Latino Elected and  
Appointed Officials, and  
the National Council of  
La Raza

This project is made  
possible through  
a grant from the  
Ford Foundation

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# ADVOCACY FOR LATINO BABY BOOMERS

## Protecting an At-Risk Population

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WITH FRANCISCO JAVIER IRIBARREN, KARINA McCORMACK,  
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Latino baby boomers are now on the cusp of retirement and old age. Even though many of these aging Latinos have limited resources and struggle to make ends meet, advocacy on behalf of elders in the United States has not considered the specific needs of aging Latinos, and advocacy on behalf of Latinos has not addressed the needs of elders. This report is the product of a first-ever assessment of the extent to which prominent advocacy groups and service organizations recognize this phenomenon and are implementing strategies to assist Latino baby boomers, particularly in regard to their economic security. The findings indicate that many of these groups and organizations must do more to address the issues confronting the growing population of older Latinos.

### A POPULATION AT RISK

The percentage of Latinos in the United States is expected to more than double, growing from 13 percent of the U.S. population in 2000 (Grieco and Cassidy 2001) to 30 percent in 2050 (U.S. Census Bureau 2008), further solidifying their placement as the largest U.S. minority (U.S. Census Bureau 2003).

The Latino population is also aging. In 2000 the baby boom generation—approximately 80 million people born between 1946 and 1964—included approximately 8 million Latinos (Gassoumis, Wilber, and Torres-Gil 2008). Latinos have a longer life expectancy than the general population does, and the older Latino population is expected to triple, growing from 6 percent of older adults in 2003 to 18 percent in 2050 (He et al. 2005).

Many aging Latinos have minimal pension and health care benefits or no benefits at all, a result of their unmet needs in regard to education: in 2006, for example, only 59 percent of Latinos over age twenty-five had obtained a high school diploma, compared to 90 percent of non-Latino whites (Gassoumis, Wilber, and Torres-Gil 2008). In California, Latino elders who lived alone or with only a spouse had the highest rates of economic insecurity among all elders age sixty-five and older. About three-fourths of Latino elders who lived alone and almost half of those who lived with only a spouse could not cover their basic costs of living. Researchers found that nearly half a million older adults living alone in the state lacked sufficient income to pay for a minimum level of housing,



food, health care, transportation, and other basic needs (Wallace and Smith 2009).

Latinos also have the lowest level of pension coverage: in 2001 only 25 percent participated in an employer-provided pension plan, compared to 50 percent of the overall workforce. Consequently, older Latinos have a higher dependency on Social Security than does any other ethnic/racial group in the United States. Social Security benefits provide 44 percent of their total income (Torres-Gil and Rao 2008).

Latinos rely on influential national and regional advocacy groups and service organizations to provide leadership and support on their behalf. These groups and organizations have had a substantial impact on a number of issues important to the Latino population in areas such as education, health, civil rights, affirmative action, and immigration. They have protected Latinos' rights and helped bring them into the mainstream of American political and socioeconomic life. Given the precarious position of Latino baby boomers and the current political debate about health care reform and the future of Social Security, Medicare, and Medicaid, it has become increasingly important for advocacy groups and service organizations to address issues that have a bearing on the economic security of aging Latinos.

## THE STUDY

To assess whether advocacy groups and service organizations are

addressing issues related to the older Latino population and Latino baby boomers, the leaders of ten prominent groups and organizations were surveyed between November 2008 and January 2009. The groups and organizations range from a health service provider to immigrant and legal rights groups to community development associations, associations of government officials, and organizations that primarily serve aging populations. They are:

- AARP
- AltaMed—AltaMed Health Services Corporation
- CARECEN—Central American Resource Center
- CHIRLA—Coalition for Humane Immigrant Rights of Los Angeles
- CLLC—California Latino Legislative Caucus
- MALDEF—Mexican American Legal Defense and Education Fund
- NALEO—National Association of Latino Elected and Appointed Officials
- NCLR—National Council of La Raza
- NHCOA—National Hispanic Council on Aging
- TELACU—The East Los Angeles Community Union

All the groups and organizations, except one, described a need to address issues related to older Latinos in the next decade and beyond. In fact, when asked about the impact of certain issues upon the well-being of Latino baby boomers, the majority agreed that

the following should be considered either “very important” or “extremely important”:

- Health care and medical insurance coverage.
- Affordable housing.
- Changing Latino expectations of caring for elders.
- Providing public benefits to non-citizen Latino elders.
- Financial and retirement security.

Nonetheless, only four (AARP, AltaMed, NHCOA, and TELACU) reported that Latinos who are approaching retirement age are either a priority or a significant constituency. Of the remaining six groups and organizations, one (NCLR) responded that it was involved with Latino baby boomers in regard to certain issues. The other five reported that they did not have a specific focus on older Latinos.

Of the four that had a strategic focus on serving the senior population, only one (NHCOA) was specifically dedicated to serving aging Latinos. All four, however, provided service to adults over age fifty. Three (AARP, NHCOA, and TELACU) indicated that their missions included a specific strategy for issues pertaining to aging Latino baby boomers. These were the only three that offered programs for wealth building and financial security.

The other six (CARECEN, CHIRLA, CLLC, MALDEF, NALEO, and NCLR) reported that although they had a broader focus, their programs

did encompass aging Latinos. The activities and services that they offer, such as educational and legal services, may benefit the baby boomer generation. Furthermore, three of these six identified efforts that appear to indicate a strategic involvement in this area, including advocacy for immigration protection and policy reform (CARECEN and CHIRLA), pension reform (NCLR), and efforts to ensure retirement security (NCLR).

## IMPLICATIONS AND RECOMMENDATIONS

The United States is undergoing two great demographic shifts: the baby boom generation is reaching retirement age, and the Latino population is growing dramatically. At the same time, the current debate on health care reform and entitlement programs will likely lead to policy changes that will have a significant impact on aging Latinos. Despite this, little is known about how advocacy groups and service organizations that serve adult populations generally, or Latinos specifically, acknowledge this reality. Our study revealed that only four of the ten groups and organizations surveyed identify Latino baby boomers as either a priority or a significant constituency, which suggests that decisions on the future of programs such as Social Security, Medicare, and Medicaid will be made without a significant level of input from advocates for aging Latinos.

Nearly all the groups and organizations surveyed did report concern

for, or some level of involvement with, aging Latinos. Many groups and organizations, however, will need time to fully develop the sophisticated knowledge needed to effectively represent Latino baby boomers and to incorporate programs that target this population into their agendas. We recommend that the groups and organizations that serve Latinos build on this concern by taking the following steps:

- All groups and organizations should be aware of the demographic shifts that are affecting U.S. society.
- As information and data regarding the growing number of Latino baby boomers become available, groups and organizations should become better informed about the financial vulnerability of this population.
- Groups and organizations should determine how Latino baby boomers have relevance to their missions and should identify the needs that they can address.
- Groups and organizations should then design programs that will meet the needs that have been identified. Programs should include those that can help Latino elders ensure their financial security through retirement programs, individual savings, and home ownership.
- As part of their advocacy efforts, groups and

organizations should also seek to strengthen Social Security by supporting reform that maintains adequate benefits and economic security in retirement.

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Latino baby boomers are a population at risk, with a high percentage facing an inability to pay for basic needs after they retire. Although Latinos rely on advocacy groups and service organizations for leadership in many areas, including education, affirmative action, and immigration, this study shows that many of these groups and organizations do not adequately address the needs of the growing population of aging Latinos.

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**Editor:** Chon A. Noriega

**Senior Editor:** Rebecca Frazier • **Production:** William Morosi

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