



# **The Invisible Minority: Latino Baby Boomers and the New Aging**

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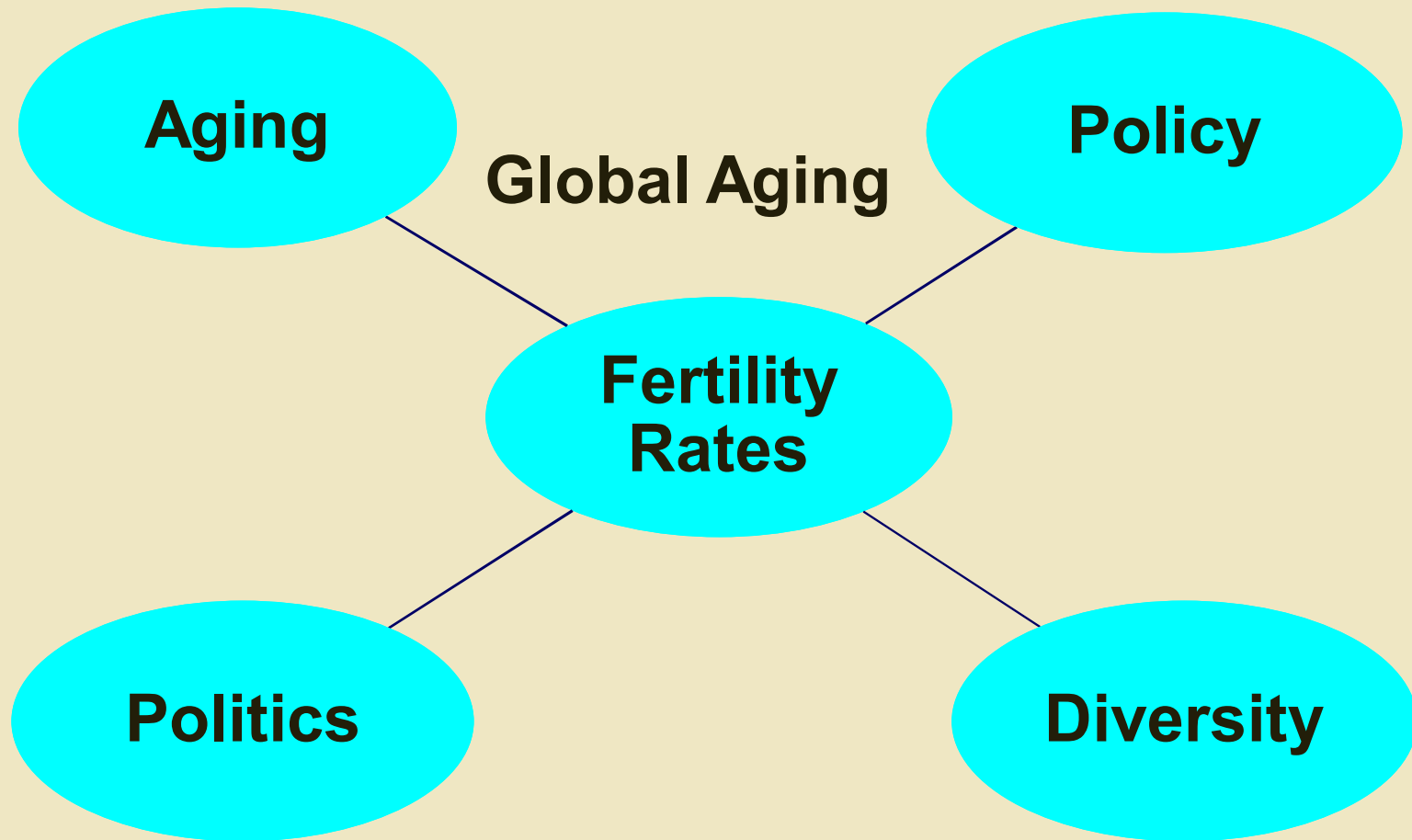
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# The Nexus of Aging and Diversity



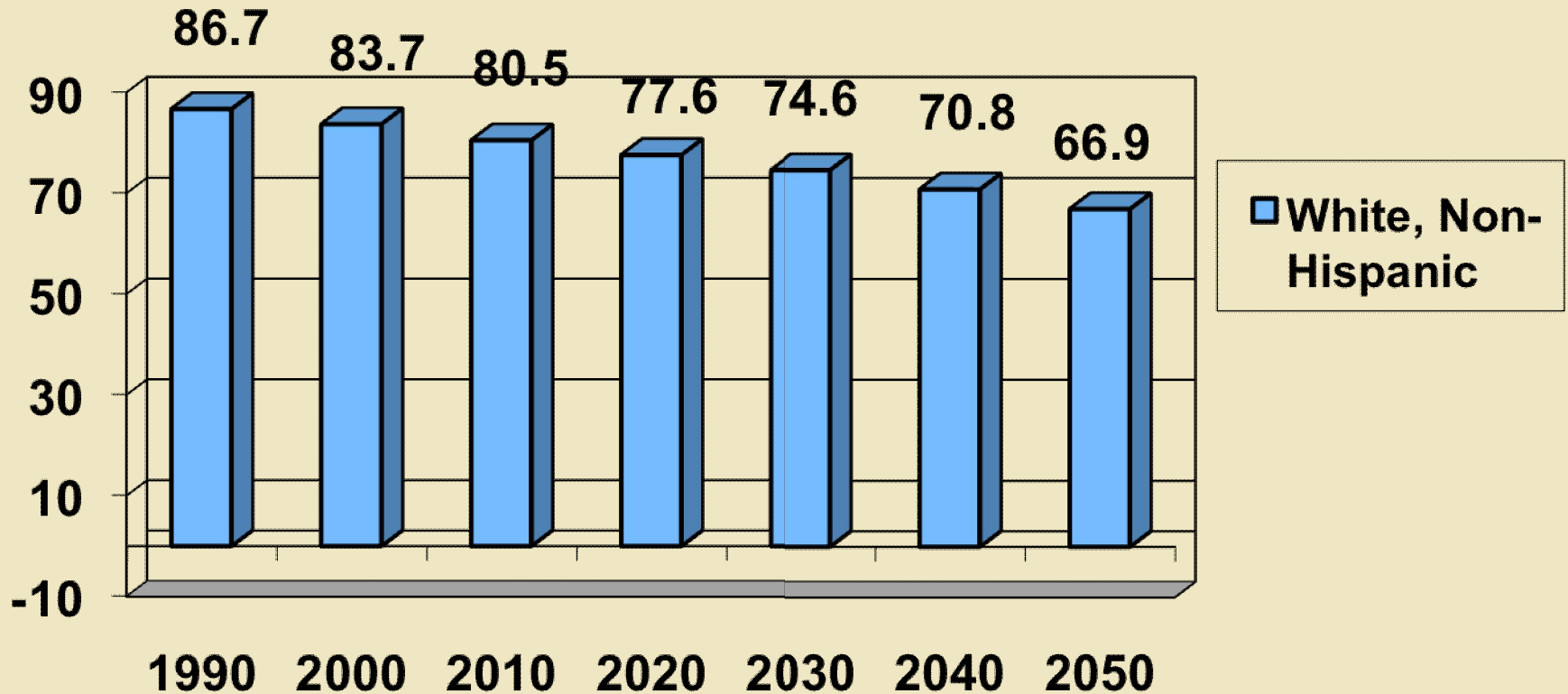
# Nexus of Aging and Diversity

- Two profound demographic changes in the United States:
  - Greater longevity
  - Increasing diversity in the population
- “Graying of America” older adult population increased from 4% in 1900 to 13% (35 million people) by 2000
  - By 2030, population estimates of adults 65+ will reach 72 million people (20% of the U.S. population)
- Rising cultural diversity is a significant trend
  - In 2000, racial and ethnic minorities comprised 31% of the population and are expected to make up over half the U.S. population 54% by 2050

# Latinos as an Example of Diversity

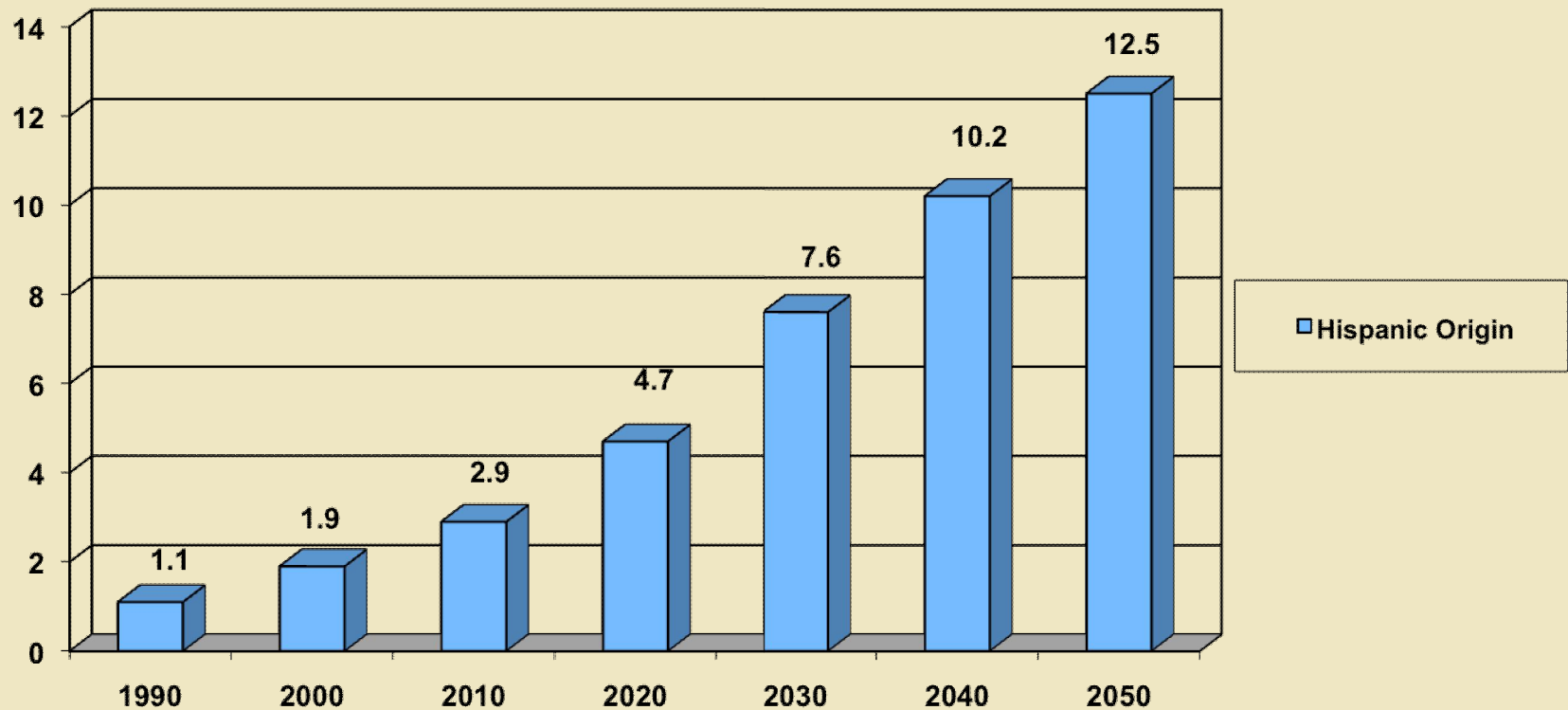
- Largest increase will be among Latinos
- The Latino population in general in the United States will double from 12% in 1997 to 24% in 2050
- Latino older adult population (65+) is expected to triple from approximately 6% of the older adult population to 16% by 2050

# Percent White, Non-Hispanic, of Total Population 65 Years and Over: 1990 to 2050



Source: U.S. Bureau of the Census, 1990 from U.S. Population Estimates, by Age, Sex, Race, and Hispanic Origin: 1980 to 1991. Current Population Reports, P25-1095, U.S. Government Printing Office, Washington, DC, 1993; and 2000 to 2050 from Population Projections of the United States, by Age, Sex, Race, and Hispanic Origin; 1993 to 2050, Current Population Reports P 25-1104, U.S. Government Printing Office, Washington, DC, 1993

# Percent of Population from Hispanic Origin 65+: 1990 to 2050

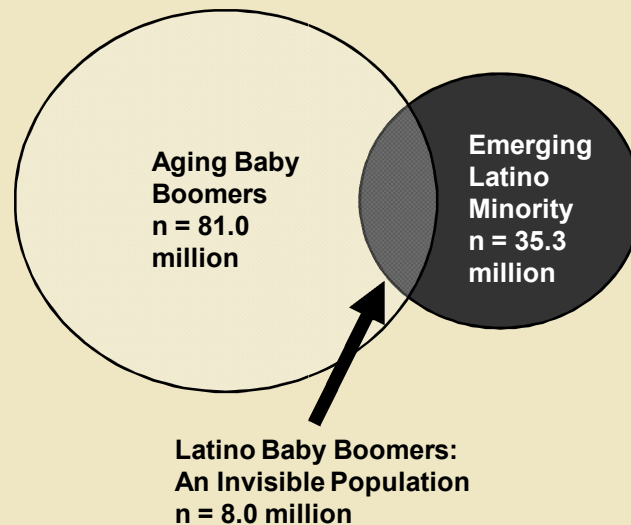
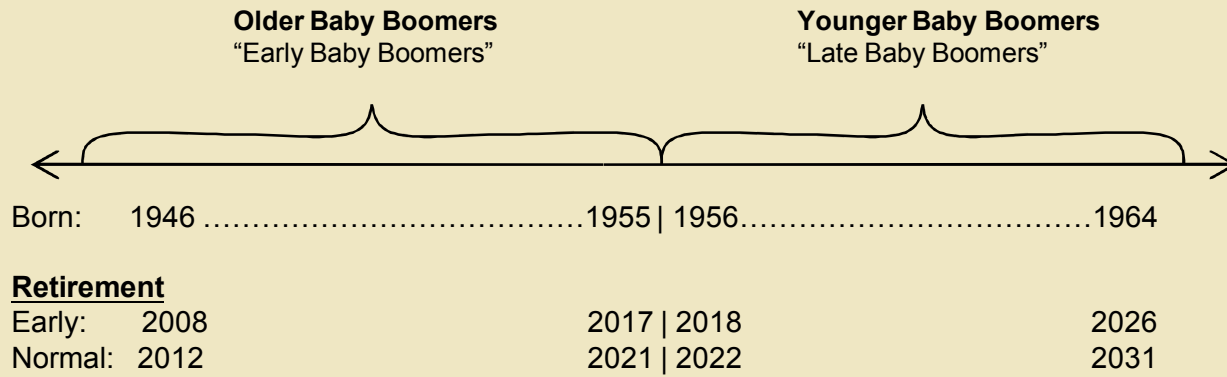


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# Aging and Diversity

- Why should it matter?
- What does it mean for a future society?
  - New mosaic: minorities, immigrants and migrants
  - Age and Race Stratification. The Declining Anglo-Caucasian-White-“American”
  - Workers, Tax Payers and the Military
- How will the nexus of aging and diversity impact national priorities, Social Security, health and long- term care policies?

# Case Example: Latino Baby Boomers



Source: Gassoumis, Z. D., Wilber, K. H., & Torres-Gil, F. (2008). Who are the Latino Baby Boomers? Examining the demographic and economic characteristics of a hidden population (Research Report No. 3). Los Angeles, CA: UCLA Center for Policy Research on Aging. From: "A New Latino Agenda: Realities on Aging, Diversity and Latino Financial Security."

# 81 Million Boomers, Not 76 Million

- Approx. 76 million Boomers born in U.S.: 1946-1964 (U.S. Public Health Service, 1948-1966)
- 2000 Census ~ 81 million Boomers
- Net increase = 5 million
  - 12 million born outside the U.S.
  - 7 million died or emigrated
- Of the 12 million born outside the U.S. (Immigrant Boomers)
  - 5 million are Latinos
  - 7 million are non-Latino

# Low Socioeconomic Status Leaves Latinos at Risk for Poverty in Retirement

The Latino population as a whole scores poorly on the primary indicators of socioeconomic status:

- Latinos have the lowest average education levels

In 2006, 59.3% of Latinos (25+) had high school degree or higher compared to 81.2% of non-Latino Blacks and 90.5% of non-Latino Whites

- Latinos have lower incomes

In 2008, Latino median earnings= \$20,124 compared to \$22,941 for non-Latino Blacks, \$30,186 for non-Latino Whites and \$30,991 for non-Latino Asians

- Latinos have lower rates of health insurance coverage

Between 1987 and 2004, proportion of uninsured Latinos ranged from 30 to 35% compared with 10 to 12% for non-Latino Whites and 19 and 22% for non-Latino Blacks

# Greater Longevity Increases Financial Strain


- Latino men aged 65 in 2004 could expect to live an additional four years longer than average
- Latina women aged 65 in 2004 could expect to live an additional three years longer than average
- Latinos underutilize saving accounts
- Latinos have inadequate assets in their retirement accounts
- Over 25% of Latino households have historically exhibited zero or negative net worth

# Latinos Experience a Cumulative Disadvantage

Cumulative disadvantage: “the tendency of negative life events to have an enduring and multiplying impact over the life course” (Moody, 2002)

- Latinos will be nation’s largest minority by 2050
- Latinos have experienced a lifetime of hardship
- Latinos have a high incidence of disability
- Latinos can be expected to exhibit the effects of cumulative disadvantage as they enter old age and retirement
- Addressing cumulative disadvantage important for USA’s economic, social and national needs.

# What Does a Focus on Latino Boomers Say About the Nexus of Aging and Diversity?

- A New America and a new cultural mosaic:
  - Less Black-White  More diverse
- Redefining an Aging Agenda:
  - Empowering ethnic and diverse populations
  - Emerging political constituents
- Challenges and Opportunities:
  - Maintaining solvency of Social Welfare and pension benefits
  - Age-race stratification
  - Immigration and economic revival
  - Implications for Medicare, Medicaid and Health Care Reform
  - Budgetary politics and the Obama agenda
  - Latinos as a political and cultural force