

# State of Hispanic Older Adults: An Analysis and Highlights from the Field

## Executive Summary

National data show that Hispanics, particularly Hispanic older adults, face substantial challenges to aging in economic security and in the best possible health. This year, the National Hispanic Council on Aging (NHCOA) traveled across the country to listen to the needs and perspectives of Hispanic older adults. The people NHCOA encountered confirmed the currently grim statistics about Hispanic older adults and also put a human face on the critical issues faced by the Hispanic community.

This report highlights the struggles Hispanic older adults face in accessing health care, affording housing and accumulating wealth, and provides recommendations on how to overcome them. Some of the highlights include:

- In 2010, there were 2,781,624 million Hispanic older adults in the U.S. Seventy percent of them lived in California, Texas, Florida, or New York.
- Nearly one-in-five Hispanic older adults lives in poverty, compared to 6.8% of non-Hispanic White older adults. Without Social Security, however, over 50% of Hispanic older adults would live in poverty.
- From 2005 to 2009, the median net worth of Hispanic households fell from \$18,359 to just \$6,325.
- Affording housing is another barrier. In 2009, Hispanics paid 48% more of their income on monthly housing costs than the rest of the U.S.
- About 5.5% of Hispanic older adults lack health insurance, compared to less than 1% of the non-Hispanic population.
- The rising costs of health care and the fact that Social Security benefits do not increase in response is a serious problem for Hispanic older adults and limits their ability to attain economic security.

- Hispanic older adults vote at about the same rate as the general population, but less than the older adult community as a whole.
- Culturally and linguistically competent voter registration and get out the vote initiatives will be key to increasing Hispanic voter turnout.
- To improve the status of Hispanic older adults NHCOA makes the following broad recommendations:
  - Preserve Social Security and strengthen it for future generations.
  - Increase funding for subsidized housing for older adults
  - Reject policies that shift costs onto seniors and instead implement reforms that lower the cost of all health care.

## Introduction

In 2010, there were 2,781,624 million Hispanic older adults in the U.S., meaning that more than one out of 15 older adults was Hispanic.<sup>1</sup> By 2019, the Census Bureau projects that Hispanic older adults will be the largest diverse aging group in the country.<sup>2</sup> By 2050, nearly one-in-five (19.8%) of older adults will be Hispanic.<sup>3</sup>

The growth of the Hispanic community is apparent. Today, 52 million Hispanics make up 16.7% of the country's population.<sup>4</sup> More than half of the U.S.'s growth from 2000 to 2010 was due to an increase in the number of Hispanics.<sup>5</sup> In fact, the Hispanic population grew 43% from 2000 to 2010, while the general population grew at a much slower rate.<sup>6</sup> In the last decade, the South's Hispanic population grew the fastest, as South Carolina, Alabama, Tennessee, Kentucky, and Arkansas all experienced growth in the Hispanic population of more than 110%.<sup>7</sup>

Despite this rapid growth, the Hispanic community, particularly Hispanic older adults, face substantial challenges. This year, the National Hispanic Council on Aging (NHCOA) traveled across the country to listen to the needs and perspectives of Hispanic older adults. During its *Promoting Communities of Success Regional Meetings*, NHCOA held community forum-style

discussions with hundreds of Hispanic older adults, their families, and caregivers. During these forums, an expert facilitator led a discussion focused on economic security, health, housing, and civic engagement in the Hispanic community. The people NHCOA encountered confirmed the current grim statistics about Hispanic older adults and also put a human face on the critical issues they face.

Affording life's necessities, accessing essential health care, living in a safe and healthy home, and being able to make positive changes in the community all indicate a state of wellbeing. These things remain out of reach for many Hispanic older adults, however. This report will describe the status of Hispanic older adults in terms of their economic security, their health, their housing, and their level of civic engagement.

## The Economic Status of Hispanic Older Adults

Attaining economic security, including the ability to afford life's necessities and maintaining a healthy standard of living, is a challenge for many Hispanic older adults. In 2009, the median income for Hispanic households was \$38,039, compared to \$49,777 for all households.<sup>8</sup> Nearly one-in-five (18%) Hispanic older adults lived below the poverty line in 2010.<sup>9</sup> The 18% poverty rate for Hispanic older adults is substantially higher than that of non-Hispanic White older adults, whose poverty rate is 6.8%.<sup>10</sup> The poverty rate for the Hispanic community overall is 26.7%.<sup>11</sup>

In addition to having low incomes, Hispanic households also struggle to build savings and wealth. Hispanic families made tremendous strides in accumulating wealth throughout the early 2000s, though those gains were largely erased during the recent economic downturn.<sup>12</sup> In 2005, the median net worth of Hispanic households was \$18,359, but in 2009, after the housing bubble burst, it was only \$6,325. Overall, Hispanic households lost more than 65% of their net worth between 2005 and 2009. By 2009, nearly one-in-four Hispanic households owned no asset other than a vehicle, and 11% had no assets at all.<sup>13</sup>

Home equity is a primary source of wealth for Hispanic families. Hispanics have a homeownership rate of about 50%.<sup>14</sup> In measuring the ownership of other assets, Hispanics also suffered losses during the Great Recession from which they are still struggling to recover. In addition to having lost value in assets like retirement accounts, 401Ks, and other interest bearing accounts, Hispanics

are also less likely to own such assets than they were in 2005.<sup>15</sup> Lacking retirement savings means that Hispanics rely upon their home value as their primary source of wealth. When housing values plummeted at the start of the economic downturn, Hispanics were particularly hard hit, as they were more likely than the general population to live in states like Nevada and Florida, which suffered the greatest loss in home values.<sup>16</sup> Loss in home equity, combined with losses in value of other assets, means that Hispanics are struggling more than other population groups to recover after the Great Recession. For example, non-Hispanic White households have \$15 in wealth for every \$1 held by Hispanic households.<sup>17</sup> Low income throughout life, combined with limited assets, means Hispanics have few resources during retirement. Disadvantages accumulate over the years and set Hispanic older adults back in attaining economic security.

Given this difficulty in accumulating wealth, Hispanics often enter their golden years facing financial barriers. Social Security is a lifeline for Hispanic older adults; without it, their poverty rate would be over 50%.<sup>18</sup> Currently, among Hispanics receiving Social Security, 40% of senior married couples and 63% of senior unmarried individuals rely on Social Security for 90% or more of their income.<sup>19</sup> Although this benefit is important, its payments are relatively small. For example, in 2010, the average annual Social Security payment for a Hispanic male over the age of 65 was \$12,815, and it was only \$9,605 for Hispanic female older adult beneficiaries.<sup>20</sup> Also, Hispanic older adults are less likely than non-Hispanic Whites and African Americans to receive Social Security.<sup>21</sup> Social Security is what allows many Hispanic older adults to live just above poverty, but its benefits are not enough to bring them true economic security.

Hispanics are indispensable contributors to the success and solvency of Social Security. They make up 14.78% of labor force, and their payroll tax dollars help pay for the benefits of current retirees.<sup>22</sup> Additionally, undocumented immigrants, over 80% of whom are Hispanic,<sup>23</sup> make substantial contributions to the Social Security trust fund, as one estimate suggests their contribution was \$12 billion in 2007 alone.<sup>24</sup> Hispanic older adults themselves are valuable contributors to Social Security, as well. In fact, the workforce participation rate for Hispanics over 75 years of age is 8.2%, compared to 7.6% for non-Hispanic Whites.<sup>25</sup> As the Hispanic community continues to grow at a faster rate than the general population, the country will increasingly look to it to help fund programs like Social Security and Medicare.

Although they have contributed to the success of their country, many older adult immigrants are unable to participate in programs like Supplemental Security Income (SSI) and the Supplemental Nutrition Assistance Program (SNAP) that can help bring them economic security. To be able

to qualify for SSI and SNAP, immigrants must either become naturalized citizens, demonstrate 40 quarters of work history, be classified as a refugee, or serve in the Armed Forces. These are difficult criteria for many Hispanic older adults to meet, and their economic status suffers as a result.

The people NHCOA met during its Regional Meetings put a human face on statistics of economic difficulty. When asked to rate the economic status of Hispanic older adults in the U.S., the people NHCOA met almost invariably said their status was extremely bad. “Wages aren't high enough, but no one cares,” commented one older adult in Miami. Although many wanted to retire after a lifetime of hard work, most were unable to afford it. One woman that NHCOA met in Los Angeles earns \$841 each month from Social Security as her sole source of income, but has to pay \$810 per month in rent. She uses the rest for food, medication, and other necessities. The people that NHCOA met confirmed the statistics that show the Hispanic community is just barely keeping up with rising prices and struggling to recover from the recession. To help increase the economic security of Hispanic older adults, NHCOA makes the following recommendations.

- Preserve the benefits of Social Security and do not alter the cost of living adjustment calculation to a standard, like the chained Consumer Price Index, that does not accurately reflect the cost of living for older adults.
- Implement reforms to Social Security that ensure its long term solvency, that maintain its guaranteed benefits, and that do not reduce benefits to current or future beneficiaries.
- The federal government should take a leading role in creating defined benefit pensions, like Senator Tom Harkin's USA Retirement Funds, that are universal, pool risk, place minimal administrative burden on employers, and provide incentives to all workers, particularly low income workers, to begin saving early and regularly.
- To help older adults become self-sufficient and maintain their independence, increase funding for programs like the Senior Community Service Employment Program, which are specifically designed for older adults.

## The Housing Status of Hispanic Older Adults

According to the Administration on Community Living, 70% of all Hispanic older adults lived in California (27%), Texas (19%), Florida (16%), or New York (9%) in 2008.<sup>26</sup> Like the Hispanic population as a whole, Hispanic older adults are more likely to own, rather than rent, their home. Sixty-two percent of Hispanic older adult householders own their own homes.<sup>27</sup>

Hispanic older adults are more likely to live with their spouse and family members than older adults from other demographic groups.<sup>28</sup> According to the 2009 American Community Survey, 42% of Hispanic older adult households are headed by a married couple. About 13% of Hispanic older adult households are headed by a man living alone, and 23.6% of Hispanic older adult households have a Hispanic woman living alone.<sup>29</sup> Hispanic men are slightly more likely to live alone than older adult men in general, but Hispanic women are far less likely to live alone than the general population of older adult women.<sup>30</sup> Overall, the majority of the Hispanic population in the U.S. lives outside concentrated Latino neighborhoods.<sup>31</sup>

In the Hispanic population overall, more own their homes than rent them, and this trend started between 2005 and 2007.<sup>32</sup> The homeownership rate for Hispanics is below that of the general population, however. About half of Hispanics own their homes compared to 68% of all U.S. households.<sup>33</sup>

Despite the increasing rates of homeownership, significant obstacles to affording housing remain, however. Hispanics pay about 48% more of their income on monthly housing costs than the rest of the U.S. Even though they spend a substantially larger portion of their income on housing, Hispanic households are only slightly more likely to report receiving any rent subsidy compared to the population as a whole. In 2009, 83% of Hispanic renters received no such subsidy, compared to 81.6% of the population, which also did not receive subsidies.<sup>34</sup> Helping Hispanic households access needed rental assistance could be a path for those Hispanic families that need it to save money and eventually achieve homeownership.

Obtaining high quality housing is another challenge. On average, Hispanics enjoyed about 35% less square footage per person in their home than the general population, as the median square footage per person of Hispanic households was 490 square feet compared to 750 square feet per person for the entire population.<sup>35</sup> Hispanics are also more likely than the general population to live in a housing unit in poor physical shape.<sup>36</sup>

The Hispanic older adults and families that NHCOA met during its Regional Meetings struggled to afford safe, age-appropriate housing. “Landlords who rent to older adults should try to think of who they are renting to. Most older adults don’t have much money,” one Los Angeles community forum participant noted. The federal government provides assistance to older adults to afford quality housing, but there are far more seniors that need assistance than there are subsidized homes. Many of the Hispanic older adults that NHCOA encountered lived in unsafe neighborhoods. Many others had to move out of their own homes due to high housing costs and then live with their children, to lower their expenses.

In addition to facing high housing costs, NHCOA heard from Hispanic older adults whose neighborhoods had suffered extremely high levels of foreclosure. They are suspicious of banks and feel that predatory lending takes precedence over solutions that help families pay their mortgages and stay in their own home. In Miami, forum participants repeatedly called for financial education and mortgage counseling designed specifically for Hispanics, reasoning that such programs could help communities avoid foreclosures in the future. NHCOA recommends the following policies to help Hispanic older adults live in the housing that they deserve:

- As recommended by President Obama, increase funding for the Department of Housing and Urban Development's Section 202 Public Rental Assistance Contract program to provide more affordable housing for older adults.
- Provide mortgage counseling and personal finance education targeted at Hispanic older adults, their families, and caregivers.

## The Health Status of Hispanic Older Adults

The Hispanic population in the U.S., and each national subgroup within it, endures health disparities when compared to the general population. The Centers for Disease Control and Prevention defines health disparities as, “preventable differences in the burden of disease, injury, violence, or opportunities to achieve optimal health that are experienced by socially disadvantaged populations.”<sup>37</sup> Although the U.S. has made great strides in working to reduce health disparities, more efforts are needed. As the Hispanic community in the U.S. is extremely diverse, data disaggregated by race and country of origin could be extremely useful in addressing health disparities.

Hispanic older adults face particular health challenges of their own, in addition to the disparities impacting all ages in their demographic. Hispanics have longer average lifespans than other demographic groups, but the challenges they face mean their lives are not healthier. Hispanic older adults are far less likely than the general population to access preventative care, such as vaccinations for influenza and pneumonia, screening for colon cancer, and visits to the dentist. Compounding matters, Hispanic older adults are more likely to lack health insurance than the general population of older adults. According to the American Community Survey, 5.47% of Hispanics over 65 years of age lack health insurance, compared to 0.61% of the population of non-Hispanic older adults without health insurance.<sup>38</sup> When one considers this limited access to preventative care in light of high poverty, low incomes, high housing costs, and longer average lifespans, the substantial challenges maintaining health and affording health care Hispanic older adults face becomes easy to see.

Hispanics in the U.S. overall and by country of origin suffer from certain conditions disproportionately. Mexican Americans are more likely to be overweight and obese and suffer from diabetes than non-Hispanic Whites.<sup>39</sup> Puerto Ricans disproportionately suffer from asthma and HIV/AIDS. Hispanic women are more likely to have cervical cancer than other groups.<sup>40</sup> When reporting their health status, Hispanics are more likely than non-Hispanic Whites to rate it as “fair” or “poor.” When measuring levels of physical fitness, fewer Hispanics met the guidelines established by the Centers for Disease Control and Prevention than non-Hispanics.<sup>41</sup>

The Hispanic community as a whole faces health disparities in accessing and affording health care as well. In 2010, one out of three (33.3%) Hispanics between the ages of 18 and 64 lacked a usual source of medical care,<sup>42</sup> and a similar number, 30% lacked health insurance.<sup>43</sup> Many non-Hispanics also lacked a usual source of health care, but their proportion of the population -- 17.9% -- was small when compared to that of Hispanics. Additionally, 15.4% of Hispanics delayed or did not access health care due to high costs, and 13% delayed purchasing, or went without, prescription medication for the same reason. Overall, Hispanics are the demographic group least likely to access health care.<sup>44</sup>

Medicare is vitally important for Hispanics, and increasing the eligibility age to 67 would be particularly harmful to them. Removing the youngest Medicare beneficiaries from the program would force them to purchase insurance on the private market, where they would be the oldest, and therefore the least healthy demographic. To cover these new older adult beneficiaries, insurance companies will have to raise prices for individuals in health care exchanges and for



employers that provide health coverage.<sup>45</sup> While the private health insurance market will add new, older beneficiaries, Medicare will lose its youngest, healthiest subscribers. Medicare will be left with an older, less healthy population that is more expensive to insure.<sup>46</sup> Because Hispanics as a whole are younger than the general population, they would have to pay higher prices for private health insurance for a longer time than other demographic groups. Increasing costs even further, Hispanic older adults, due to their longer lifespan, would have to pay higher Medicare costs for a longer time than the general population. In addition to eroding the protections millions of older adults rely on every day, increasing the Medicare eligibility age to 67 would cost Hispanics thousands of dollars over their lifetime.<sup>47</sup>

The Regional Meetings brought NHCOA face to face with the reality of health care for Hispanic older adults. The community forum participants had many difficulties in maintaining the best possible health, but the two most commonly reported were the high cost of health care and poor service from health care providers.

The increasing costs of health care and prescription medication harm health. Although Social Security payments grow with inflation, the measure of inflation does not consider increasing health care costs, which make up a substantial portion of older adults' expenses. The Hispanic older adults at NHCOA's community forums cited the inability of Social Security to keep up with rising health care costs as one of their biggest obstacles to obtaining health care. For example, one community forum participant in Dallas noted that the price of his prescription medication had recently increased from \$5 to \$85. Many more participants explained that they could not afford to go to the doctor when feeling sick or that they had to skip dosages of their prescription medications.

The Hispanic older adults NHCOA met during its Regional Meetings reported that they received poor service from their health care providers. "When I go to the doctor with one problem, I come back with an even bigger one," a Dallas older adult explained. Many forum participants experienced early hospital discharges and needed to be readmitted. Interacting with doctors productively and feeling that their physicians have listened to them and respected them is important to achieving good health for Hispanic older adults. Many forum participants had experienced early hospital discharges and needed to be readmitted. Interacting with doctors productively and feeling that their physicians listen to them and respect them is important to achieving good health for Hispanic older adults. Many of the community forum participants with whom NHCOA spoke felt humiliated when receiving health care at times. They stated that there

is a great need for cultural and linguistic competence among health care providers. NHCOA recommends implementing policies that ease access to health care and reduce costs for all:

- Fully implement the Affordable Care Act.
- Develop programs to increase the use of preventative health care services among older adults.
- Reject policies that would shift Medicare and Medicaid costs onto beneficiaries and instead implement reforms that lower the cost of all health care.
- Enforce standards for cultural and linguistic competence among health care providers.

## Civic Engagement Among Hispanic Older Adults

Since 2000, nearly six million Hispanics have become eligible to vote in the U.S. In 2010, there were over 21 million Hispanic eligible voters.<sup>48</sup> Additionally, another half million Hispanics turn 18 and become eligible to vote each year.<sup>49</sup> As the largest ethnically diverse group in the country and one that is growing at an extremely rapid rate, the Hispanic community has considerable power at the polls and will become even stronger as more come of age and become citizens.

Hispanic voters have the same concerns and vote on the same issues as the general population of voters. A 2011 poll by the Pew Hispanic Center identified the issues most important to Hispanics. The most important issue, as it is for most others in the U.S., was employment, with 50% of Hispanics saying it was extremely important. Education was extremely important to 49% of Hispanic respondents, and health care was extremely important to 45% of Hispanic respondents.<sup>50</sup> Rather than focusing solely on immigration, the Hispanic electorate cares about the same issues as the country as a whole.

Of all age groups, Hispanic older adults lead the way in voter turnout. In the last national election in 2010, 47.8% of Hispanic older adult eligible voters cast a ballot,<sup>51</sup> which compares favorably to the national turnout rate of 45.5%.<sup>52</sup> The strength of the Hispanic electorate does not match its large share of the population, however. For example, in 2010, about one-in-six people in the U.S. were Hispanic, but only about one-in-ten eligible voters were Hispanic. Only about one-in-

fourteen, less than 7%, of voters in 2010 were Hispanic.<sup>53</sup> These statistics are the result of having the largest share of any racial or ethnic group under the voting age of 18 and having a large population of non-citizens.

Even after accounting for the size of the voting eligible population, Hispanic voter participation rates are still lower than those of non-Hispanic Whites. During the 2010 elections, Hispanic voter turnout was 31.2%, compared to 48.6% for non-Hispanic Whites, and 44% for African Americans.<sup>54</sup> Even though Hispanic older adults had a higher voter turnout, it was not as high as that of non-Hispanic White older adults. These patterns of voter turnout are similar to past elections.

It is likely that targeted voter turnout efforts will help bring Hispanics to the polls. When asked by the Census Bureau for the main reason why they did not vote, most Hispanic non-voters cited the same reasons as other demographics: they were too busy or felt that their vote would not make a difference. Hispanics were twice as likely as all other groups to say that they did not vote because they forgot, however.<sup>55</sup> Many Hispanics were born in countries or have families in countries that do not have strong democratic traditions. Reminding Hispanics that they have the right and responsibility to vote will be a key component to developing their level of civic engagement. Culturally and linguistically competent efforts designed to remind eligible Hispanics to register to vote and then go to the polls will help increase their turnout.

NHCOA's Regional Meetings are designed to increase civic engagement among Hispanic older adults, their families, and caregivers. Each Regional Meeting features NHCOA's two-day Empowerment and Civic Engagement Training (ECET), which demystifies the public policy advocacy process. ECET consists of exercises that allow Hispanic older adults to discuss and practice advocacy techniques, as well as learn how to select issues for which to advocate. On the second day of ECET, each participant brings other people to train to become community leaders. ECET has garnered extremely positive reviews and was embraced by participants. One community leader in Dallas explained, "NHCOA is multiplying leadership through us. If these 30 some people trained today can reach at least two people, in one or two weeks, we will double. And, in a few more weeks, they will train others and we will multiply again, and so forth." Overall, NHCOA trained 50 new community leaders and those community leaders trained just as many others during the Regional Meetings.

The Hispanic older adults NHCOA encountered during its Regional Meetings were eager to work for solutions to their problems. When asked, nearly all indicated that they planned to vote in the upcoming elections. Many also said that there is a need for people in Hispanic communities

to work together for common goals. They discussed the need for culturally and linguistically competent service providers, mortgage counseling specifically for Hispanics, and having translators available for those that need them. They acknowledged that they faced significant obstacles, but that they were prepared to work to overcome them. NHCOA encourages government, the business community, and non-profits to work to increase civic engagement and voter turnout among Hispanics:

- The public and private sector should develop and support culturally and linguistically appropriate civic engagement initiatives, such as advocacy training sessions, voter registration drives, and get out the vote efforts specifically for Hispanic communities.
- The public and private sector should look to Hispanic-serving national and community-based organizations for best practices on successfully working with Hispanic populations.

## Caregiving and the Families of Hispanic Older Adults

As people age, they are more likely to need assistance throughout daily life. As long term care insurance is not readily affordable and available for many, caregiving for a family member, neighbor, or loved one is common. The American Association of Retired Persons (AARP) estimates 61.6 million, or about one-in-five, Americans provided care in 2009.<sup>56</sup> There are over eight million Hispanic caregivers in the U.S., and in 2008, 36% of Hispanic households had at least one caregiver.<sup>57</sup> All forms of caregiving, whether full-time, paid, or unpaid, are valuable. The value of care provided by unpaid caregivers in 2009 was \$450 billion.<sup>58</sup> These responsibilities are demanding and often take a toll on those who carry them out. Caregivers have poorer physical health than non-caregivers and, by one estimate, lose thousands of dollars in wages and retirement benefits due to taking time off work to help their loved ones.<sup>59</sup>

Although caregiving is common, there are unique aspects to caregiving among Hispanics. The average Hispanic caregiver is female and in her 40s and cares for a female older adult relative in her 60s.<sup>60</sup> Compared to the general population of caregivers, Hispanics provide more hours of care and provide help with more activities of daily living.<sup>61</sup> While the average number of weekly hours spent caregiving is 31, Hispanic caregivers spend 37 hours providing assistance.<sup>62</sup> In fact, Hispanic caregivers are far more likely to have had to make a major change to their work

situation by reducing hours, changing jobs, or stopping work entirely. Most of the assistance they provide comes in the form of housework, transportation, grocery shopping, and preparing meals, but about half of all caregiving duties involve necessities like assistance getting up from bed and help with eating and dressing.<sup>63</sup>

Although this work is extremely demanding, 50% of Hispanic caregivers state that it gives them little or no stress, which is higher than levels reported by non-Hispanic caregivers.<sup>64</sup> This is likely because most (82%) receive unpaid caregiving help from a relative or friend. When sharing these caregiving duties, most report that the work is divided in a fair way.<sup>65</sup> Also easing the caregiving burden, more than three out of four recipients of care live within twenty minutes of their caregiver.<sup>66</sup> Forty-three percent of Hispanic caregivers report living with the person they care for, and this may be another way to reduce the stress of caregiving.<sup>67</sup> In comparison to non-Hispanic caregivers, only 32% of care recipients live with their non-Hispanic caregiver.<sup>68</sup> There is also a strong tradition of caregiving in the Hispanic community, as 84% of Hispanic caregivers say that they were brought up to think caregiving is expected of them and 88% find it fulfilling.<sup>69</sup>

During NHCOA's Regional Meetings, participants stressed the need for everyone in the community to care for one another and be mindful of the needs of older adults. Although some older adults were eager to continue to live on their own, others spoke fondly of living with their adult children and caring for their spouses, friends, and neighbors. As the population ages, caregiving will only become more common, and the need for caregiver support will only grow. NHCOA recommends policies that can help caregivers save for retirement and that can help ease the caregiving burden.

- To help mitigate the losses to future Social Security benefits, the federal government should conduct an analysis on the impact on beneficiaries and on the long term solvency of the Social Security Trust Fund of a policy providing caregivers with a credit that would allow their work as a caregiver to count as work for Social Security qualification purposes.
- In order to make available affordable long term care insurance to as many people as possible, the Administration on Community Living should implement the Community Living Assistance Service and Support Act.
- Increase funding for respite care available from the Administration on Community Living's National Family Caregiver Support Program.

## Recommendations on Improving the Status of Hispanic Older Adults

There are many ways to improve the status of Hispanic older adults and their families and caregivers. Policies that help people, particularly those with low incomes, save money and save for retirement are invaluable to maintaining economic security. Cutting the costs of health care and increasing access to preventative services will be key to eliminating health disparities. Improving the safety and accessibility of homes and increasing subsidies for low income older adults can help improve both the health and economic security of Hispanic older adults. Increasing the cultural and linguistic competence of health care and service providers will help Hispanic older adults feel more comfortable utilizing available benefits. NHCOA recommends these specific policies:

- The U.S. should plan for the aging and growing diversity of the population by training health care professionals and service providers that can successfully work with people of all ages and backgrounds.
- Reauthorize and increase funding for the Older Americans Act to match the growth of the population of older adults and reauthorize it with standards for cultural and linguistic competence.
- Begin to balance the federal budget deficit only after it is clear that the economy has recovered and that the most vulnerable will not be negatively impacted by both a slowly growing economy and large budget cuts.
- Instruct benefit counselors and administrators on cultural and linguistic competence so that they are better able to serve Hispanic older adults.
- Service providers should conduct culturally and linguistically competent outreach targeted at Hispanic families and caregivers, in addition to older adults.

## (Endnotes)

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