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Latino Baby Boomers a New and

Unexpected Challenge

by Dolan, Thomas G

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In 2000, the baby boomer generation, those born between 1946 and 1964, included about 80 million people. This has been well-known. War less known is the fact that, of this group, about eight million are Latinos. Moreover, the older Latino population is expected to triple, growing from 6 percent of older adults in 2003 to 18 percent in 2050.

"Next year will see the first wave hitting age 65, the traditional retirement age," says Chon Noriega, Ph.D., a professor of film, television and digital media, as well as director of the Chicano Studies Research Center, University of California-Los Angeles (UCLA). "This represents a tsunami impacting Social Security and society at large, a phenomenon which has never really been taken into account before."

"This is the first time ever in this county that anyone has taken an interest in the baby boomer cohort for Latinos," says Fernando Torres-Gil, Ph.D., associate dean, UCLA School of Public Affairs and director of the Center for Policy Research on Aging. Torres-Gil is referring to the research conducted by him and his colleagues at UCLA, culminating in a symposium on May 11, 2010. This article is drawn from interviews with three of the participants as well as the group's policy papers.

One clear indication of the unappreciated significance of this surge in the aging Latino population, says Carlos Haro, Ph.D., assistant director emeritus, Chicano Studies Research Center, comes from the leaders of 10 prominent groups and organizations surveyed between November 2009 and January 2010. These ranged from a health service provider to immigrant and legal rights groups to community development associations, associations of government officials and organizations that primarily serving aging populations.

While all the groups except one expressed the importance of caring for the Latino baby boomers, Haro says, "Only four had a strategic focus on serving the senior population, and only one was specifically dedicated to serving aging Latinos." Haro adds that just three offered programs for wealth building and financial security.

Why addressing the needs of this group is important, Torres-Gil says, is that "in 20 years, Latinos will be the largest minority, ahead of African-Americans, and Latinos are already the largest group in cities such as Chicago, New York, Miami and San Antonio." Furthermore, Torres-Gil reports, Latinos have a higher life expectancy than Whites, 79 to 80 years as opposed to 77 to 78. African-Americans live a lower average lifespan, to about 71, while Asian-Americans tend to live a little longer, approaching 81 to 82 years.

Not all Latinos are the same, of course, in life expectancy as well as many other areas. For instance, Puerto Ricans have the lowest, Mexicans are in the middle, and Cubans have the highest. An irony in that the dictatorship takes away freedom but provides universal health care.

Asked what accounts for the generally higher life expectancy of Latinos in terms of Whites, those

interviewed indicate they can't say for sure but suggest it might be because of a more spiritual orientation or better family support. They also add that the longer Latino families are in this country, by the third or fourth generation, the more they assimilate to this culture, the more their health deteriorates.

Here are some of the reasons UCLA researchers consider many aging Latinos to be a population at risk. They often tend to 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 25 had obtained a high school diploma, compared to 90 percent of non-Latino Whites.

This lack of education is a key problem, maintains Haro. "Many Latinos were not prepared to go into professions or take other career paths which would provide for financial security in later years," Haro says. "So they don't now have the pension plans and health benefits others have. They have had to go into the work force in low-paying and nonskilled jobs, with no benefits. So who is going to pay the consequences now that they are beginning to retire?"

Adds Noriega, "A general conclusion at the conference was the urgent need to increase educational attainment among school-age Latinos. In California, one-half of the kids under 6 are Latino. If you ignore the educational needs of half the population, this will adversely impact our society as a whole."

Moreover, Noriega continues, as large as the aging Latino population is, there is a much larger and ever-growing group under 40. The latter will be paying into the always-threatened Social Security fund, but, with less education and therefore less income, they will have that much less to pay into it. "The dynamic here is that Latinos are overrepresented by those paying into Social Security and underrepresented by those receiving it."

Another relevant statistic is that Latinos 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 work force. Consequently, older Latinos have a higher dependency on Social Security than does any other ethnic/racial group in the U.S. Social Security benefits provide 44 percent of their total income.

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