

POLICY BRIEF

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LATINO BABY BOOMERS A Demographic and Economic Profile

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The United States population is - experiencing two profound demographic changes: the aging of the baby boom generation-approximately 80 million individuals born between 1946 and 1964-and increasing cultural diversity. By 2030, the population of adults aged sixty-five and older will reach 72 million people, or nearly 20 percent of the U.S. population (He et al. 2005). In addition, the proportion of Latinos in the U.S. population is expected to double, growing from 13 percent in 2000 (Grieco and Cassidy 2001) to 30 percent in 2050 (U.S. Census Bureau 2008) and solidifying their status as the largest racial/ethnic minority group in the country. The intersection of these two groups-the Latino older adult population-is expected to triple, growing from 6 percent of older adults in 2003 to 18 percent by 2050 (He et al. 2005).¹

Much has been written about the economic status of the baby boomers and how the aging of this generation will affect the United States. Little is known, however, about the specific characteristics of Latino baby boomers. This brief, which summarizes findings from our analysis of data drawn from the 2000 decennial census, reveals stark differences in education, living arrangements, and income not only between Latino and non-Latino baby boomers but also within the Latino baby boom generation.²

CHARACTERISTICS OF LATINO BOOMERS

The composition of the U.S. baby boom generation has changed over the past half

century. Despite the inevitable factors of death and emigration, it has grown from approximately 76 million to approximately 80 million individuals, 8 million of whom are Latino baby boomers (U.S. Public Health Service 1948–1966; Gassoumis et al. 2010). This growth is attributable to immigration, a persistent force throughout the twentieth century.

The immigration that has bolstered the number of baby boomers has also created four categories of individuals. Those born as U.S. citizens can be classified as: 1) those who were born either in the fifty United States plus the District of Columbia or abroad to a U.S. parent; or 2) those who were born in a U.S. territory (such as Puerto Rico, Guam, or U.S. Virgin Islands).³ Immigrants fall into one of two additional categories: 3) those who are naturalized U.S. citizens; or 4) those who are not U.S. citizens (fig. 1).

Our analysis shows that, in 2000, Latino boomers born in the United States were usually of Mexican (60 percent) or Puerto Rican (12 percent) origin, and those who were naturalized citizens were likely to be of Mexican (50 percent) or Cuban (11 percent) origin. Latino boomers born in a U.S. territory were largely of Puerto Rican origin (95 percent). Most non-citizen Latino boomers were of Mexican origin (61 percent); the rest were of various Latin American and Spanish origins.

Latino boomers generally had less education than non-Latino boomers, with non-citizens having the lowest education levels (fig. 2). Latino boomers also had lower levels of English ability than non-Latino boomers. Almost all U.S.-born Latino boomers reported being fluent L& ES POLICY BRIEF

Figure 1. Latino Baby Boomers, by Citizenship Status



in English (88 percent), compared to about half of naturalized citizens (44 percent) or those born in U.S. territories (56 percent). Non-citizen Latino boomers reported low rates of English fluency (21 percent) and were far more likely to be linguistically isolated (39 percent) than other Latino groups.

Latino boomers typically lived in larger households than non-Latino boomers (an average of 4.4 persons versus 3.2 persons) and were far more likely to live in large, multifamily

buildings. This likelihood increased for non-citizen Latinos and Latinos born in U.S. territories. In addition, noncitizens were one-third as likely as Latinos born in the United States or its territories to live alone or with only a spouse; naturalized citizens were half as likely to live in this situation. Latino boomers were split almost evenly between owning and renting, whereas non-Latino boomers were much more likely to own their homes. A majority of U.S.-born and naturalized Latino citizens owned their homes (67 percent and 65 percent, respectively), but most non-citizens and citizens born in U.S. territories were renters (57 percent and 55 percent, respectively). Latino boomers also spent more of their household income on costs associated with housing. Non-citizens and citizens born in U.S. territories spent the largest proportion of their income on housing, with about one-third of each group spending more than 30 percent.

Latino baby boomers were more likely than non-Latino boomers to have incomes above the poverty line. Within the Latino boomer population, citizens born in the United States and naturalized citizens had the highest average incomes, followed by those born in U.S. territories and non-citizens (fig. 3). Latino boomers were less likely than non-Latino boomers to receive any form of income (85 percent versus 91 percent) and were less likely to be employed (64 percent versus 78 percent). Fewer Latino than non-Latino boomers received income from wages, self-employment, interest, pensions, and other sources, while more Latino boomers received income from public assistance.

CONCLUSION AND IMPLICATIONS

These findings identify citizenship status as an important grouping variable for the Latino baby boomer population. The data identify the assertion that Latinos in general are critically disadvantaged as being clearly flawed: certain groups of Latino baby boomers are relatively well off. Nonetheless, demographic and economic characteristics paint a bleak picture for two segments



Figure 2. Education Level, by Ethnicity and Citizenship Status

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of this demographic: non-citizens and those born in U.S. territories. They will be under considerable financial strain as they move into their retirement years. Although there is still time to improve their economic situation, the solution—policy and community-based interventions—requires recognition of the problems and the political will to address them.

Debates about immigration reform and a "path to citizenship" have direct relevance to the future of Latino baby boomers, particularly those who are presently non-citizens. If these boomers opt to remain in the United States as they enter old age and retirement, their economic situation and health status may quickly become real issues for policymakers.

NOTES

1. To compare Latino and non-Latino groups, we used the definition of *Latino* (or *Hispanic*) employed by U.S. Census Bureau: people of Mexican, Puerto Rican, Cuban, South or Central American, or other Spanish culture or origin, regardless of race.

2. We used the 5 percent Public Use Microdata Sample (PUMS) dataset, which is a representative sample of the U.S. population. Weights were applied to generate descriptive results that approximate the nation as a whole. Although the PUMS does not contain date of birth, it does include individuals' ages on April 1, 2000; our sample was restricted to individuals born between April 1946 and March 1965 (aged 35 to 53)—the closest possible approximation of the baby boom population. We have published more detailed analyses elsewhere (Gassoumis et al. 2010), and additional figures are available on our website (www .latinoeconomicsecurity.org).

3. As the demographic and economic differences between those born abroad to a U.S. parent and those born in the United States are minimal, this brief treats them all as U.S.-born citizens.

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LATINOS ECONOMIC SECURITY

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