In the United States an estimated 12.6% of the population is 65 or older (senior).

Texas is the 2nd most populated state. As such, it ranks 4th among the states in the number of people 65 or older and 2nd in number of people 45 to 64.

However, Texas is a relatively young state. It ranks 47th and 49th in percent of the population that is 65 or older (10%) and 45 to 64 (23%), respectively.

Hispanic seniors are the 2nd fastest growing population among all seniors in the country and Texas.

There are 2.5 million Hispanic seniors in the U.S. with a projected growth to over 17 million by 2050.

70% of Hispanic seniors live in 4 states—CA (27%), TX (19%), FL (16%), and NY (9%).

Females make up the largest portion, 56%, of seniors. Similar gender patterns are found among Whites and Hispanics, not Blacks (67%).

About 49% of Texans live in the Dallas-Ft. Worth (MSA) and Houston (MSA) areas, but those areas contain only 40% of Texas seniors.

Smaller Metropolitan Statistical Areas (MSA) and Rural areas tend to have a higher concentration of seniors. The exception being San Antonio (MSA) which is the 3rd most populated MSA but has a senior population more comparable to less dense areas.

The low concentration of seniors in Dallas-Ft. Worth, Houston and Austin can likely, in part, be attributed to their respective universities.


Source: Department of Aging, Profile of Older Americans 2008

There is a higher concentration of seniors in regions that consist of multiple counties that have been designated by Texas Department of State Health Services, as full or partial “Health Professional Shortage Areas”.

• The Hispanic population in the U.S is a young population; this is evident even when examining smaller geographic areas.
• In every region, regardless of its ethnic make up, the percent of its Hispanic population that are seniors is lower than the general population.
• Hispanics make up 81% of the population in the Upper Rio Grande and South Texas Regions, but only 70% and 63% of their senior population.

Population of Texas Regions by Race/Ethnicity 2008
About 18% of Texas Seniors are in the workforce. Only 1% reported being unemployed, the remaining 81% are no longer in the workforce.

Blacks had the lowest rate of employment amongst people 55 to 64 and seniors.

Hispanic seniors had a slightly higher rate (20%) of employment than the State average of 18%, and Whites (19%).

Whites 55 to 64 were more likely to be employed (65%), than Hispanics (54%) and Blacks (45%).

6% of Blacks 55 to 64 were unemployed, compared to 1% of their Hispanic and White counterparts.

Marital Status:

A majority of people 55 and over are married with their spouse present.

The marital status of Hispanic and White seniors and people 55 are similar to each other and the state average.

The percent of Blacks 55 and older who are married with their spouse present, 39%, is remarkably lower than their White and Hispanic counterparts.

Senior Living Arrangements:

More Texas Seniors live in Family households, 56.6%, than Non-family households, 43.4%.

Both nationally and in Texas Female Seniors are more likely to live alone.

Nationally Hispanic Seniors are less likely to live alone when compared to other Seniors.

Education:

The percent of Seniors without a High School Diploma, 29%, is higher than the general population, 23%.

There is a large gap between the percent of people of color and Whites without a high school diploma for both Seniors and people 55 to 64.

Only 5% of Whites ages 55 to 64 have no high school diploma compared to 13% of Blacks and 44% of Hispanics, of the same age group.

33% of Whites 55 and older have a Bachelor’s degree compared to 16% of Blacks and 7% of Hispanics, of the same age group.

Work Force:

About 18% of Texas Seniors are in the workforce. Only 1% reported being unemployed, the remaining 81% are no longer in the workforce.

Blacks had the lowest rate of employment amongst people 55 to 64 and seniors.

Hispanic seniors had a slightly higher rate (20%) of employment than the State average of 18%, and Whites (19%).

Whites 55 to 64 were more likely to be employed (65%), than Hispanics (54%) and Blacks (45%).

6% of Blacks 55 to 64 were unemployed, compared to 1% of their Hispanic and White counterparts.
## Economic Determinants of Bienestar (Well-Being)

48.9% of Hispanics own homes vs. 47.5% for Blacks & 74.9% for Whites  
Hispanics (27.6%) & Blacks (33.5%) higher sub prime borrowers vs. Whites (10.5%) & losing their homes  
3% drop in home ownership among native born Hispanics (56.2 to 53.6% in 08)  
Hispanics rely on Social Security  
Over one-half of Hispanic HHs 55-59 have not accumulated assets in a 401(k)/IRA  
Only 1 in 2 have a transaction account as a savings or checking.  
Hispanics age 40+ see retirement savings as important – only 36% confident they can  
Saving modest/$25,000 for majority  
Hispanic seniors significantly more likely to cut spending/problems medical bills (08)  
Debt – big factor

Sources: PEW Hispanic Research Center, NCLR-Latino Social Security Project, AARP Surveys, U.S./DHHS-Agency for Health Care Research & Quality, Urban Institute, & Research Publications

### Income:
- People ages 55 to 64 had higher levels of income than those 65 and over  
- Over half, 58%, of all people over the age of 65 live above 200% FPL  
- However, when comparing by Race/Ethnicity, only 36%, of Blacks, and 45% of Hispanics seniors had income at or more than 200% FPL compared to 64% of Whites.  
- Black seniors were the most likely, 37%, to be living in poverty.  
- 18% (2007) of Hispanic seniors are living in poverty (29% in 2006).

<table>
<thead>
<tr>
<th>Income of Aged Texans by Federal Poverty Level 2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 50%</td>
</tr>
<tr>
<td>All</td>
</tr>
<tr>
<td>65 to 80+</td>
</tr>
<tr>
<td>55 to 64</td>
</tr>
<tr>
<td>Black</td>
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<tr>
<td>65 to 80+</td>
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<td>Hispanic</td>
</tr>
<tr>
<td>65 to 80+</td>
</tr>
<tr>
<td>55 to 64</td>
</tr>
</tbody>
</table>


### Health Disparity Issues Impacting Bienestar (Well-Being)

**Diabetes** – Some Cancers – Alzheimers – Dementia – Bacterial Pneumonia  
**Oral Disease**  
**Disabilities**  
**Potentially Preventable Chronic Disease Hospitalizations**  
**Low Health Literacy/Illness-Mortality Risks Increase**

Sources: PEW Hispanic Research Center, NCLR-Latino Social Security Project, AARP Surveys, U.S./DHHS-Agency for Health Care Research & Quality, Urban Institute, & Research Publications

### Health Status:
- 52% of Whites ages 55 to 64 were more likely to report being in “excellent” or “very good” health compared to 40% and 30% for Blacks and Hispanics.  
- 36% of Whites ages 65+ were more likely to report being in “excellent” or “very good” health compared to 22% for both Blacks and Hispanics.  
- 37% of Hispanics ages 55 to 64 assess their health as poor or fair compared to 28% and 17% Blacks and Whites. However, Blacks ages 65+ assessment is much greater at 55%.

<table>
<thead>
<tr>
<th>Health Status 2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>65+</td>
</tr>
<tr>
<td>All</td>
</tr>
<tr>
<td>55 to 64</td>
</tr>
<tr>
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<tr>
<td>White</td>
</tr>
<tr>
<td>55 to 64</td>
</tr>
<tr>
<td>Hispanic</td>
</tr>
<tr>
<td>55 to 64</td>
</tr>
</tbody>
</table>
By 2040, the racial/ethnic make-up of the disabled will dramatically shift. Of those disabled, 31.3% will be White, 11% will be Black, and 46% will be Hispanic.

The percent increases in the projected incidence of each racial/ethnic group as follows:

- 52.8% Whites
- 146.5% Blacks
- 538.9% Hispanics

**Mortality:**

- The most reported cause of death for seniors, is cardiovascular diseases.
- Blacks were more likely, than their White and Hispanic counterparts, to die from kidney disease, septicemia, major cardiovascular diseases, and cancer; most significantly from the latter 2.
- Mortality resulted more frequently for Whites than Blacks and Hispanic, due to chronic lower respiratory diseases, Alzheimer's, Influenza and Pneumonia, unintentional injuries, Pneumonitis due to solids and liquids, and most significantly, Parkinson’s, where their rates are double to their counterparts.
- The mortality rate was higher for Hispanics than their counterparts when the cause were diabetes, chronic liver disease and cirrhosis. In regards to the latter, it is more than double that of Whites and Blacks.
- The mortality rate for Blacks and Hispanics, due to diabetes, was similar to each other, but more than twice that of Whites.
Only 10% of seniors are not covered by Medicare; 32% of which are not a citizen (non citizens are 6% of the senior population and are generally not entitled to Medicare benefits).

68% of those not covered by Medicare, have Employment Sponsored Insurance (ESI).

Blacks were least likely to be covered by Medicare, only 87% compared to their Hispanic and White counterparts.

Only 100,039 (4%) of seniors are uninsured.

Blacks (20%) and Hispanics (18%) were most likely to have Medicaid coverage.

Whites were twice more likely to have Employer Sponsored Insurance (35%).

33% of Whites with Medicare, also had ESI, compared to 20% of Hispanics, and 11% of Blacks.

<table>
<thead>
<tr>
<th>Health Insurance Status:</th>
<th>Medicare</th>
<th>Medicaid</th>
<th>ESI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Totals</td>
<td>90%</td>
<td>9%</td>
<td>29%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>94%</td>
<td>18%</td>
<td>19%</td>
</tr>
<tr>
<td>White</td>
<td>93%</td>
<td>4%</td>
<td>35%</td>
</tr>
<tr>
<td>Black</td>
<td>87%</td>
<td>20%</td>
<td>13%</td>
</tr>
<tr>
<td>Not a Citizen</td>
<td>47%</td>
<td>11%</td>
<td>5%</td>
</tr>
</tbody>
</table>


Insurance Status of Older Adults: Ages 55 to 64

- Only 10% of seniors are not covered by Medicare; 32% of which are not a citizen (non citizens are 6% of the senior population and are generally not entitled to Medicare benefits).
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<tr>
<th>Health System Disparities</th>
<th>Health Insurance Coverage</th>
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</thead>
<tbody>
<tr>
<td>Hispanics &amp; Blacks More Home Care &amp; Medical Equipment vs. Whites More Doctor Visits &amp; Out-Patient Hospital</td>
<td></td>
</tr>
<tr>
<td>Medicare Plan &amp; Rx Disparity Issues</td>
<td></td>
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<tr>
<td>Access/Treatment From Medications</td>
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Health System Disparities

Higher Out-of-Pocket Costs and Wealth Depletion

Health Insurance Coverage

Hispanics & Blacks More Home Care & Medical Equipment vs. Whites More Doctor Visits & Out-Patient Hospital

Medicare Plan & Rx Disparity Issues

Access/Treatment From Medications

Sources: PEW Hispanic Research Center, NCLR-Latino Social Security Project, AARP Surveys, U.S./DHHS-Agency for Health Care Research & Quality, Urban Institute, & Research Publications

 Structural Inequities/Disparity Issues

- Discrimination
- Wealth Building Opportunities
  - Job Setting (e.g. pension, IRA, etc.)
  - Bank/Credit Union Lending Access
  - Financial Planning
  - Home Ownership
  - Social Security – Full Benefits
- Livable Safe Environment
- Fraud Protections
- Health Care System
  - Access
  - Pharmaceuticals
  - Hospitals
  - Health Insurance
    - Private
    - Public (Medicare and Medicaid)
  - Medical Home
  - Continuity of Care

Promoviendo Bienestar para Familias y Comunidad con Conocimiento, Confianza y Poder
Promoting Family and Community Well-being through Knowledge, Trust and Empowerment