



Hispanic Seniors In Texas

A Profile of Bienestar (Well-Being)

La Fe Policy Research and Education Center

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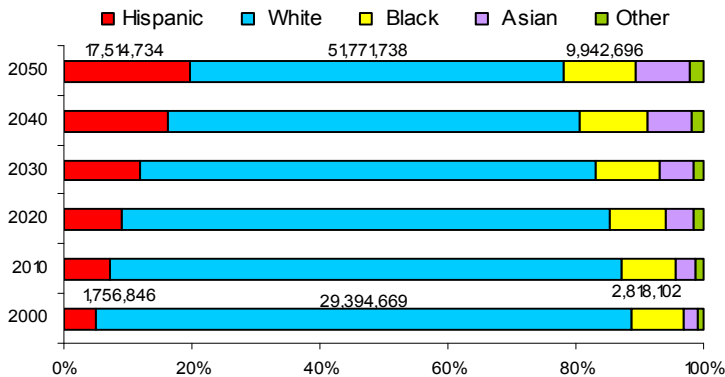
Age, Gender and Race/Ethnicity:

Texas Population: 23,704,369

Population Over 65: 2,460,425

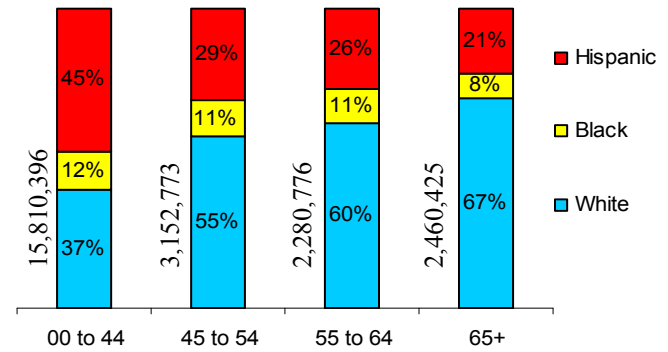
Texas Population over 65: *White* (1,659,288) *Hispanic* (519,248) *Black* (193,632) *Other* (88,257)

United States: Population Projection by Race/Ethnicity for Seniors 2000 to 2050



Source: Department of Aging, Profile of Older Americans 2008

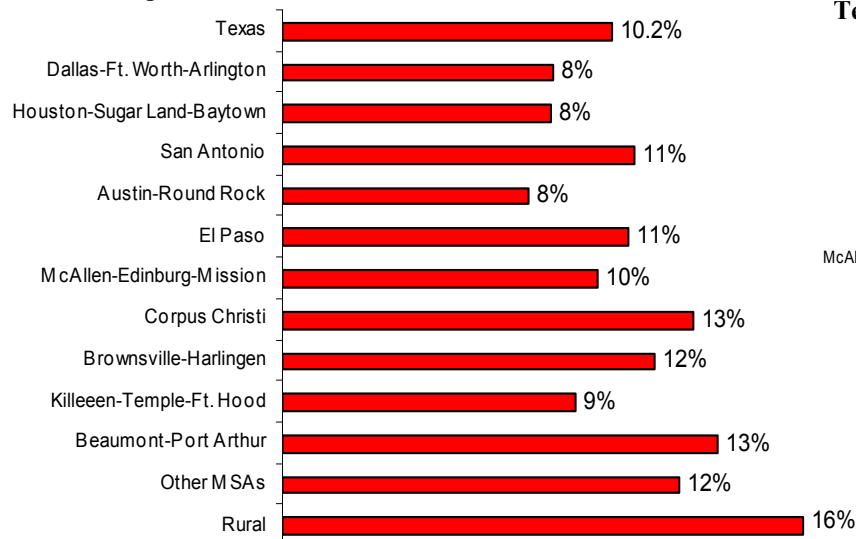
Texas Population by Age Group and Race/Ethnicity 2007



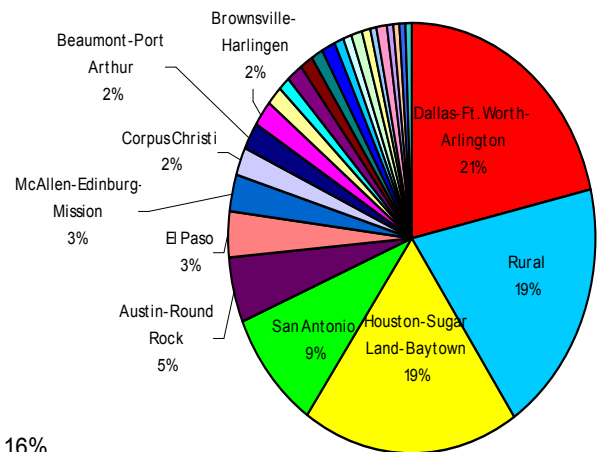
Source: U.S. Citizen Bureau, Current Population Survey, 2007-2008

- 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%)

Percent of Population that are Seniors 2008

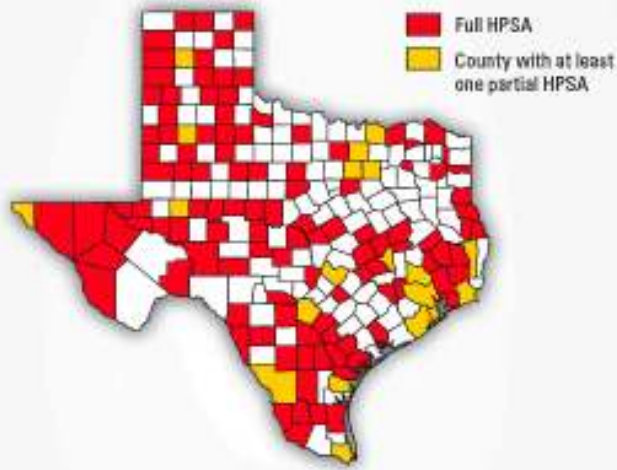


Texas Seniors by Metropolitan Statistical Area 2008

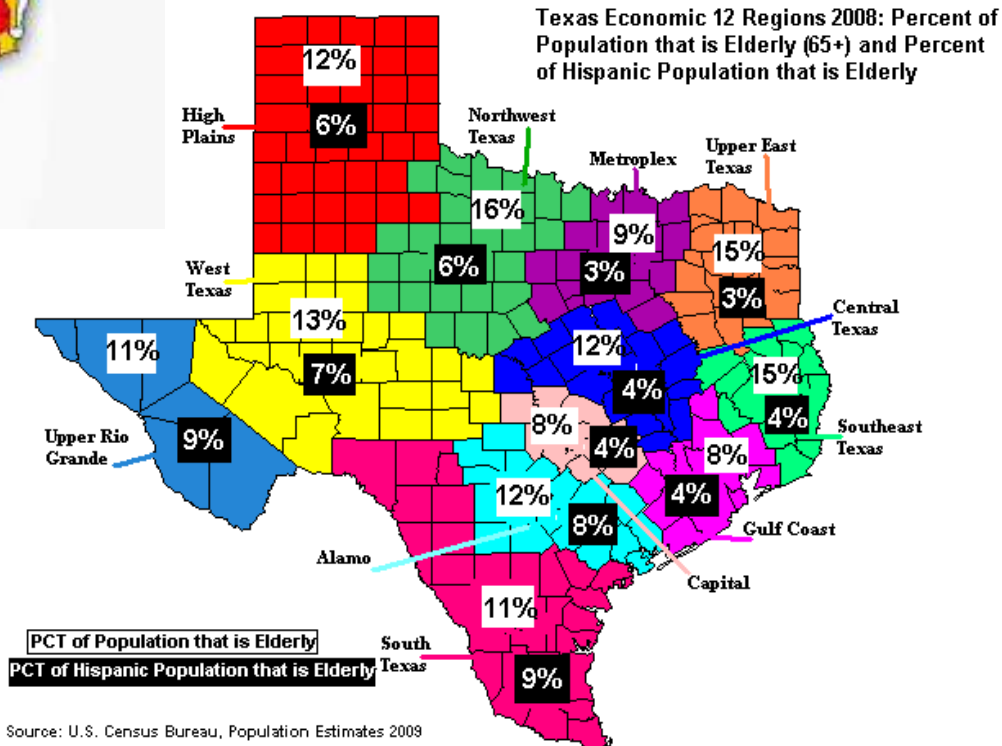


- About 49% of Texans live in the Dallas-Ft. Worth (MSA) and Houston (MSA) areas, but those areas contain only 40% of Texas seniors.
- Smaller Metropolitan Statistical Areas (MSA) and Rural areas tend to have a higher concentration of seniors. The exception being San Antonio (MSA) which is the 3rd most 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.

Continued...Hispanic Seniors

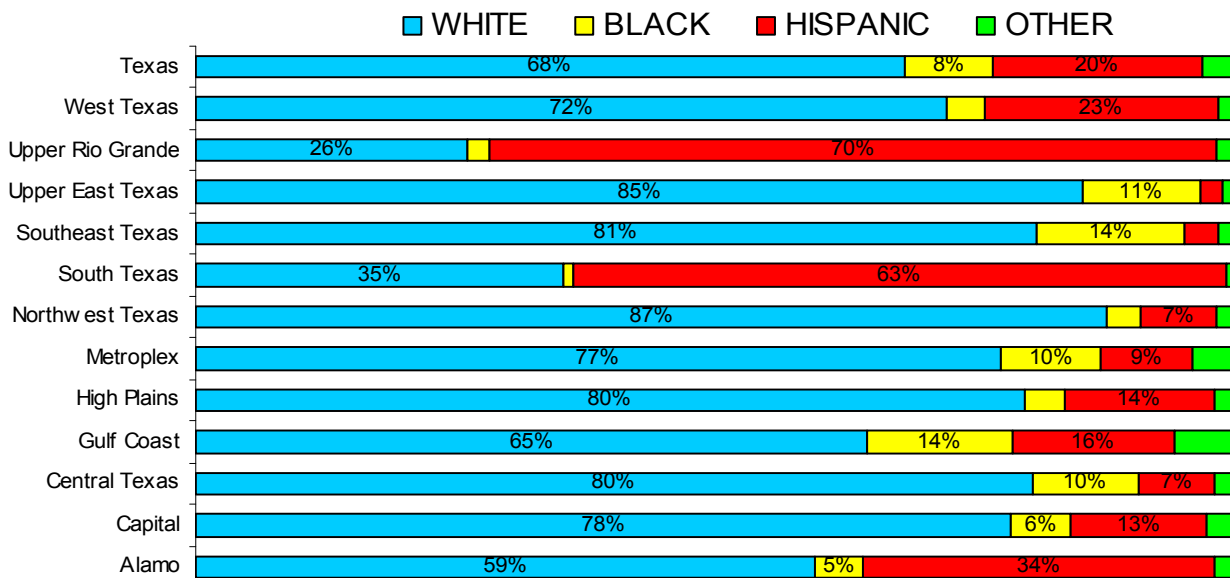


There is a higher concentration of seniors in regions that consist of multiple counties that have been designated by Texas Department of State Health Services, as full or partial "Health Professional Shortage Areas".



- 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



Continued...Hispanic Seniors

Social and Health Determinants of Bienestar (Well-Being)

Social Determinants

Education
Employment
Income
Housing
Asset/Wealth Building Capacity

Physical Health
Oral Health
Behavioral Health
Family Support

Values
Language
Cultural
Volunteer/Civic Engagement

Foreign Born:

- 283,824 (12%) of seniors are Foreign- Born
- 78% entered the country before 1990
- 60% are Naturalized U.S. Citizens

Language Spoken:

- 23% of seniors speak a language other than English (19% Spanish and 4% Other)
- 62% of seniors that speak Spanish, speak English less than “very well”
- Assuming the estimated 267,378 people who speak Spanish and English less than “very well”, are Hispanic. 61% of the Hispanic seniors speak English less than “very well”.

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.

		With Spouse	With other relatives	With nonrelatives	Alone
White	Male	75%	4%	3%	19%
	Female	44%	14%	2%	40%
Black	Male	57%	10%	4%	29%
	Female	25%	32%	2%	40%
Hispanic	Male	65%	17%	3%	15%
	Female	39%	30%	2%	26%

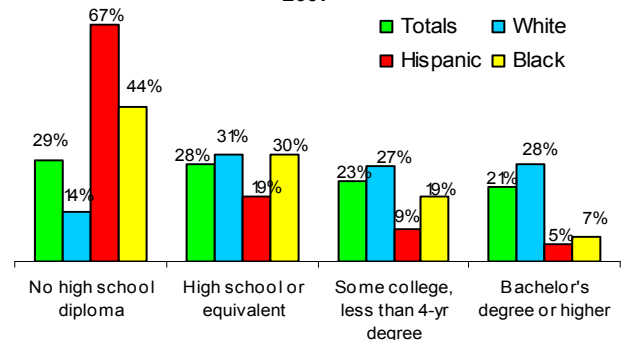
Source: Department of Aging, *Profile of Older Americans 2008*

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.

Educational Attainment of Seniors (over 65)

2007



Source: Current Population Survey, 2007-2008

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.

	55 to 64	65 to 80+
Totals	60%	18%
Hispanic	54%	20%
White	65%	19%
Black	45%	14%

Source: , Current Population Survey, 2007-2008

Continued...Hispanic Seniors

Economic Determinants of Bienestar (Well-Being)

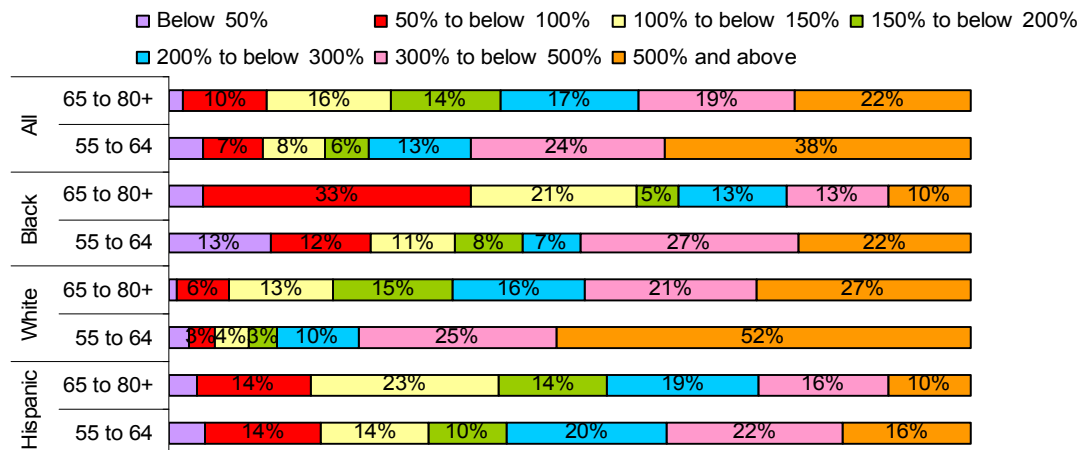
48.9% of Hispanics own homes vs. 47.5% for Blacks & 74.9% for Whites
 Hispanics (27.6%) & Blacks (33.5%) higher sub prime borrowers vs. Whites (10.5%) & losing their homes
 3% drop in home ownership among native born Hispanics (56.2 to 53.6% in 08)
 Hispanics rely on Social Security
 Over one-half of 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).

Income of Aged Texans by Federal Poverty Level 2007



Source: Current Population Survey, 2007-2008

Health Disparity Issues Impacting Bienestar (Well-Being)

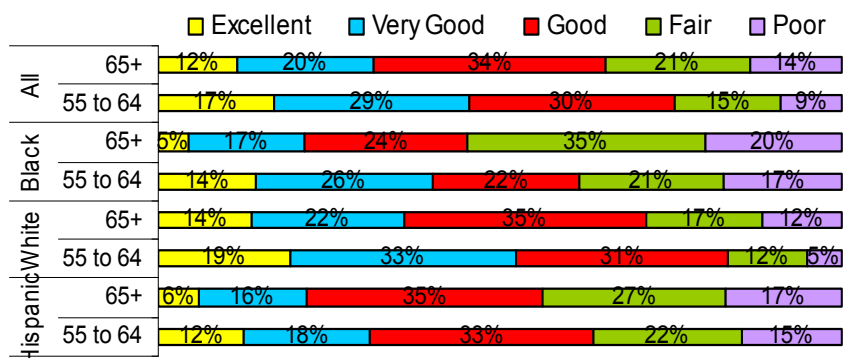
Diabetes – Some Cancers – Alzheimers – Dementia – Bacterial Pneumonia
 Oral Disease
 Disabilities
 Potentially Preventable Chronic Disease Hospitalizations
 Low Health Literacy/Illness-Mortality Risks Increase

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:

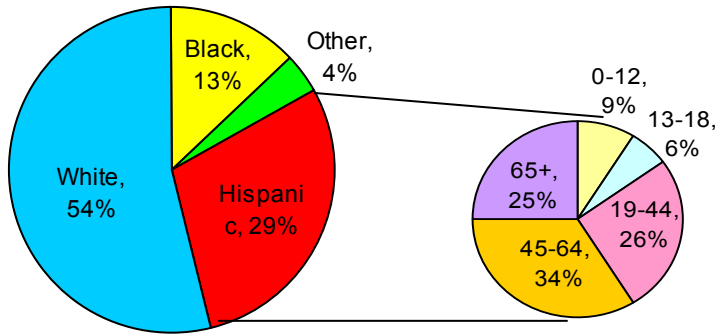
- 52% of Whites ages 55 to 64 were more likely to report being in “excellent” or “very good” health compared to 40% and 30% for Blacks and Hispanics.
- 36% of Whites ages 65+ were more likely to report being in “excellent” or “very good” health compared to 22% for both Blacks and Hispanics.
- 37% of 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%.

Health Status 2007



Continued...Hispanic Seniors

Percentage of Disability by Race/Ethnicity in Texas



Rate of Disability by Race/Ethnicity in Texas

Race/Ethnicity	45-64	65+
Hispanic	48.4	159.7
Black	34.0	94.4
White	66.1	201.1

- Hispanics comprise 29% of all disabled seniors.
- Among each senior group, 12% of Hispanics, 15% of Whites, and 17% of Blacks are disabled.
- Over 1/3 of all disabled Hispanics are 45-64 years of age.

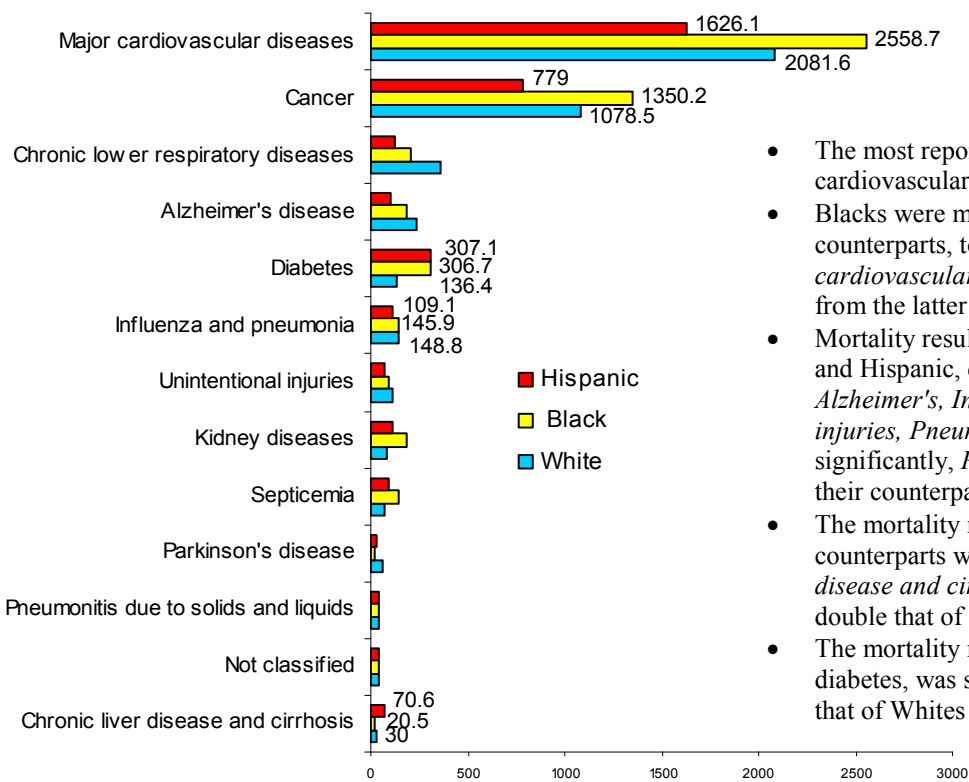
Source: American Community Survey 2005

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

TX: Mortality by Underlying Cause, Seniors (2003-2005) Per 100,000

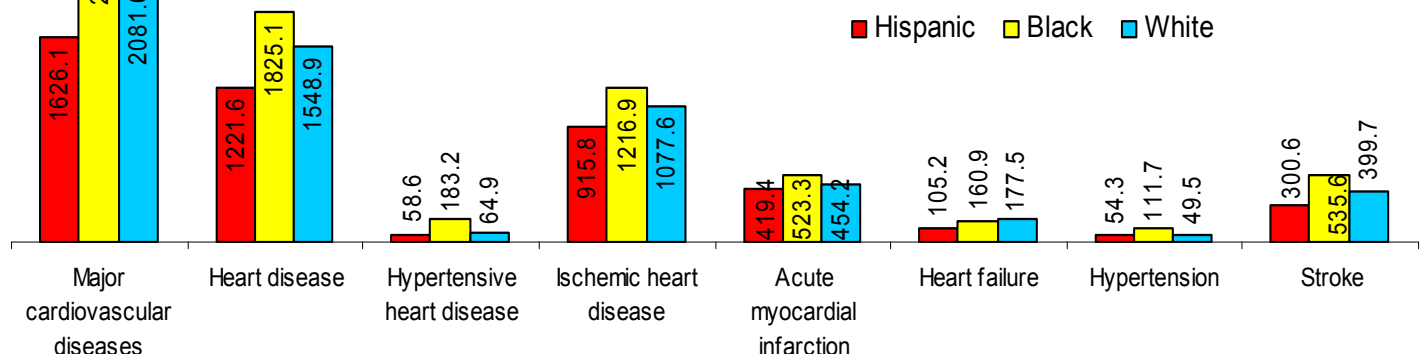


Mortality:

- 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.

Source: National Center for Health Statistics, Health Data Interactive

TX: Mortality by Types of Major Cardiovascular Diseases, Seniors (2003-2005) Rate Per 100,000



Source: National Center for Health Statistics, Health Data Interactive

Health System Disparities

Health Insurance Coverage

Higher Out-of-Pocket Costs and Wealth Depletion

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

Health Insurance Status:

Tx Health Insurance Type for Seniors			
	Medicare	Medicaid	ESI
Totals	90%	9%	29%
Hispanic	94%	18%	19%
White	93%	4%	35%
Black	87%	20%	13%
Not a Citizen	47%	11%	5%

Source: Current Population Survey, 2007-2008

- 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.

Insurance Status of Older Adults: Ages 55 to 64

- 26% of older Hispanic adults are uninsured compared to 23% and 11% for Blacks and Whites respectively.
- Among Hispanics and Blacks, only 47% and 44% have Employer Sponsored Insurance compared to 70% for Whites.
- Surprisingly, 18% and 21% of Hispanics and Blacks have Medicare in this age group compared to 8% for Whites.
- 13% and 12% of Hispanics and Blacks have Medicaid compared to 4% for Whites.

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*