## OLDER ADULT PROFILE: HISPANICS IN TEXAS

OFFICE OF AGING POLICY AND INFORMATION TEXAS DEPARTMENT ON AGING

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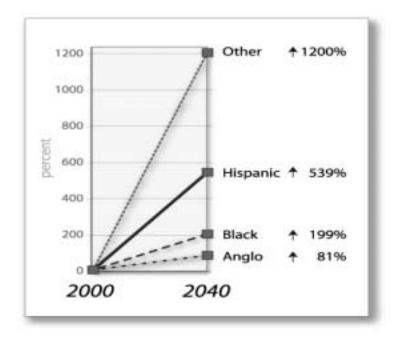
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## OLDER ADULT PROFILE: HISPANICS IN TEXAS

The aging of the population is one of the most significant demographic trends affecting the United States. The population aged 60 years old and older is growing more rapidly than any other population group. In Texas, the growth of older adults has continued to parallel national trends, however, the longevity and diversity of older adults in Texas present challenges for policy and planning.

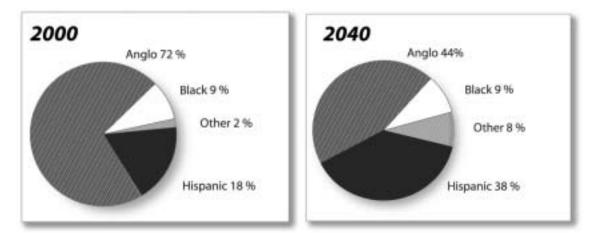
Features such as absolute size, ethnic and racial diversity, and poverty rate distinguish elder Texans from the national aged population. Texas has the fourth largest population of older adults (2.7 million), behind California (4.7 million), Florida (3.5 million), and New York (3.2 million). Furthermore, Texas had the second largest Hispanic elderly population (488,925) in the nation second only to California (677,321), and has the third largest Black elderly population (239,441) in U.S. following New York (352,558) and California (253,122) (Administration on Aging, 2000). In addition, the poverty rate among Texas' elderly continues to exceed the national average (Dalaker, 2001).

Between 1990 and 2000, the 60+ Hispanic population increased by almost 50%. Between 2000 and 2040, the older adult Hispanic population is projected to increase 539% (see Figure 1, page 2). Persons in the Other racial/ethnic population group is projected to increase 1,200%, but will only account for 8% of the total elder population. Conversely, Hispanics will comprise 38% of the older adult population (see Figure 2, page 2).



# FIGURE 1. POPULATION PERCENT CHANGE IN TEXAS BY RACE/ETHNICITY, 2000-2040<sup>1</sup>

In 2000, the Anglo population comprises almost three quarters of the older adult population (72%), however, by 2040 the older adult population will become more diverse. Minority groups will comprise over half of the aged Texas population.



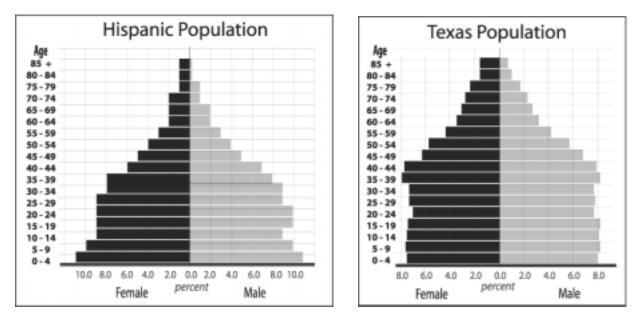
# FIGURE 2. RACE/ETHNIC DIVERSITY OF THE OLDER ADULT POPULATION, 2000 AND 2040<sup>1</sup>

### **POPULATION CHARACTERISTICS**

#### Age Distribution

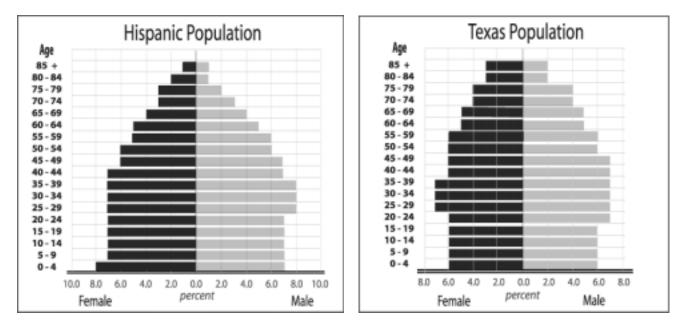
There are notable differences in the age distribution of Hispanic population in Texas and the overall Texas population. The Hispanic population in Texas is much younger than the Texas population. Almost half (44%) of the Hispanic population is 29 years of age or younger, but as illustrated in Figure 3, the total Texas population has a larger concentration of persons in the middle age groups (25 – 49 years).

FIGURE 3. POPULATION AGE DISTRIBUTION OF THE HISPANIC POPULATION IN TEXAS AND THE TOTAL TEXAS POPULATION, 2000<sup>1</sup>



By the year 2040, there will be significant changes in the age distribution both the overall Texas population and the Hispanic population, which in part, can be attributed to the aging baby boomers (see Figure 4).

FIGURE 4. POPULATION AGE DISTRIBUTION OF THE HISPANIC POPULATION IN TEXAS AND THE TOTAL TEXAS POPULATION: 2040<sup>1</sup>



When focusing specifically on the older adult population, persons aged 60+, there are notable differences in the age distribution of the elder Hispanic population and the elder Texas population. Consistent with the overall age distribution of both population groups, there is a greater percentage of elder Hispanics in the young-old (60-64; 65-74) than in the overall Texas population. Moreover, there are fewer elders in the old-old age group (85+) in the Hispanic population than in the overall Texas population (see Figure 5).

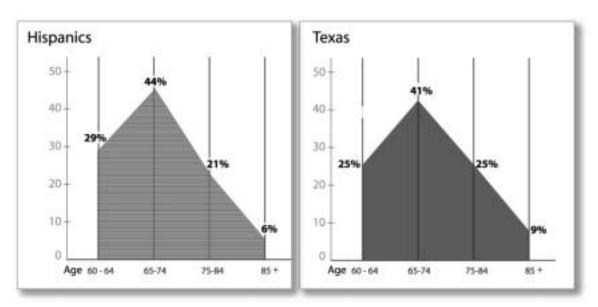


FIGURE 5. AGE STRUCTURE OF THE HISPANIC POPULATION IN TEXAS AND THE TOTAL TEXAS POPULATION: 2000<sup>1</sup>

#### Gender

The gender distribution for the aged Hispanic population in Texas is similar to that of the overall 60+ Texas population; there more females than males. The gender ratio for the overall Texas elder population is 78.8, which means there are about 79 males for every 100 females. There is a slightly greater gender disparity in the elder Hispanic population (76.6), about 77 males for every 100 females.

There are clear differences among the four ethnic/racial groups with regards to the sex ratio. The Black population has the largest gender disparity; females comprise 60% while males comprise only 40% of the elder Black population. The smallest gender disparity is in the Other racial population, where females comprise 55% and males comprise 45% of the population (see Figure 6, page 6).

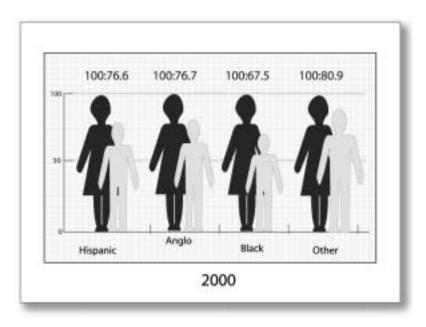


FIGURE 6. GENDER RATIO BY RACIAL/ETHNIC GROUP, 2000<sup>1</sup>

The gender disparity will continue to decrease through 2040, with the smallest disparity among the Hispanic 60+ population. Elder Hispanic males will comprise 49% of the population while females will comprise 51% of the population (see table 1).

	Percent Males		Percent Females	
RACE	2000	2040	2000	2040
Hispanic	43%	49%	57%	51%
Anglo	43%	47%	57%	53%
Black	40%	43%	60%	57%
Other	45%	47%	55%	53%

TABLE 1. CHANGES IN GENDER COMPOSITION BY RACE, 2000 AND 2040<sup>1</sup>

#### **GEOGRAPHIC DISTRIBUTION**

#### County

There are 254 counties in Texas with the total population ranging from 67 in Loving to 3,400,578 in Harris County. Larger numbers of older Hispanics reside along the Texas-Mexico border and in southern counties. Figure 7 below, shows the numerical distribution of the aged Hispanic population within each Texas county in 2000.

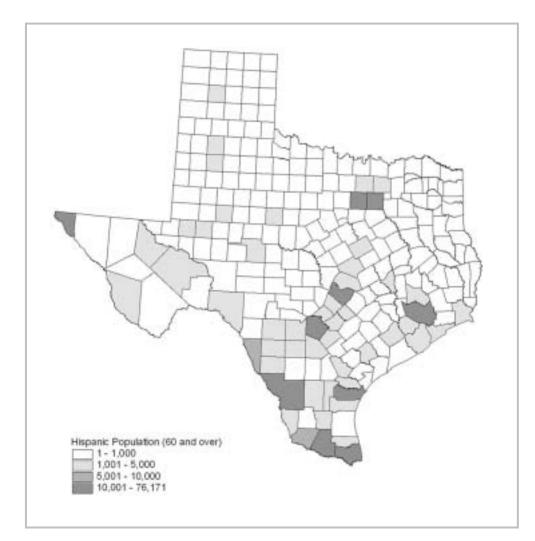
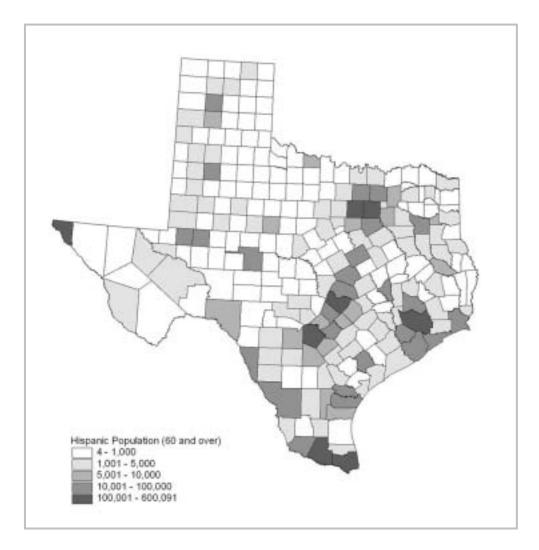


FIGURE 7. NUMERICAL DISTRIBUTION OF HISPANIC ELDERS BY COUNTY, 2000<sup>1</sup>

The number of the elder Hispanic population will continue to increase throughout Texas. The Texas-Mexico border will continue to dominate the rest of Texas in terms of the number of Hispanic elders, however, other parts of the state such as the Panhandle and Central Texas will see a significant increase in the number of elder Hispanics.



#### FIGURE 8. NUMERICAL DISTRIBUTION OF HISPANIC ELDERS BY COUNTY, 2040<sup>1</sup>

#### MSA vs Non MSA

The U.S. Census Bureau defines a metropolitan statistical area (MSA) as a large population nucleus with adjacent communities that have a high degree of

economic and social integration. MSAs consist of one or more counties that contain a city of 50,000 or more inhabitants, *or* contain a Census Bureau-defined urbanized area (UA) and have a total population of at least 100,000 (75,000 in New England). Counties containing the principal concentration of population—the largest city and surrounding densely settled area—are components of the MSA. There are twenty-eight MSAs in Texas. Figure 9 below is a map outlining the 28 MSAs in Texas.

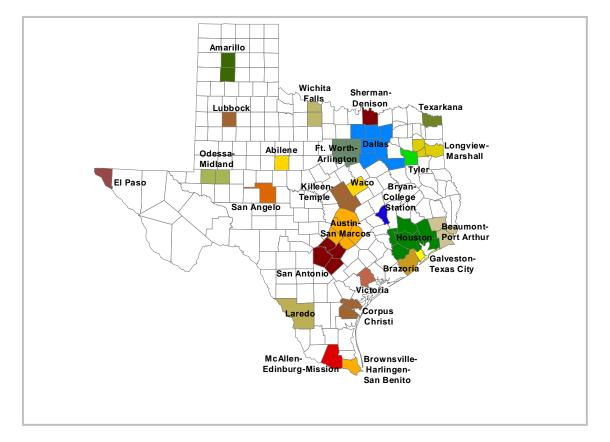
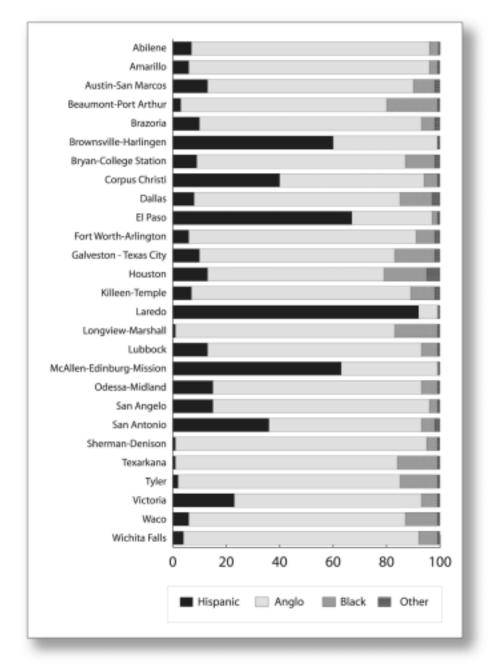


FIGURE 9. METROPOLITAN AREAS IN TEXAS

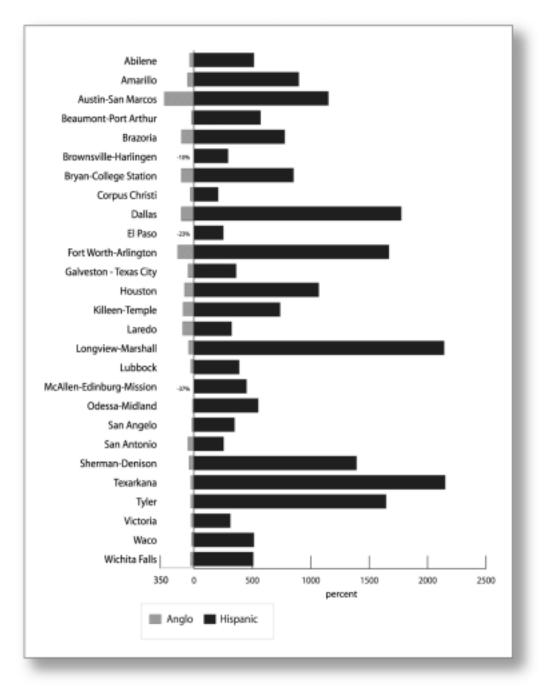
MSAs that are closest to the Texas-Mexico border, such as Laredo, El Paso, McAllen-Edinburg-Mission, and Brownsville-Harlingen have the lowest percentage of Anglos and the highest number of Hispanics. MSA located in the eastern part of Texas, such as, Beaumont-Port Arthur, Longview-Marshall, and Houston, have the largest number of Blacks (see Figure 10).



#### FIGURE 10. OLDER ADULT POPULATION IN METROPOLITAN STATISTICAL AREAS BY RACE/ETHNICITY, 2000<sup>1</sup>

The percent of the elder Anglo population will continue to decrease through 2040, while percent of the elder Hispanic population will continue to increase. MSAs such as Long-View Marshall, Texarkana, and Dallas will experience a significant increase in the number of elder Hispanics, while the MSAs near the Texas-Mexico border (e.g., Brownsville-Harlingen, Corpus Christi, and El Paso) will experience the lowest increase in the number of elder Hispanics. On the

other hand, the Anglo population will experience extremely low levels of growth throughout the State. MSAs located along the Texas-Mexico border will experience declines in the number of Anglo elders.



# FIGURE 11. POPULATION PERCENT CHANGE OF THE OLDER ADULT HISPANIC AND ANGLO POPULATION IN METROPOLITAN STATISTICAL AREAS, 2000-2040<sup>1</sup>

A possible explanation for the decrease in the elder Anglo population and an increase in the elder Hispanic population may be attributed to the age distribution of both populations. As illustrated in Figure 12, there larger numbers of Anglos in the adult age categories (35+ years old), conversely, there are larger numbers of Hispanics in the younger age categories (30 years of age or less).

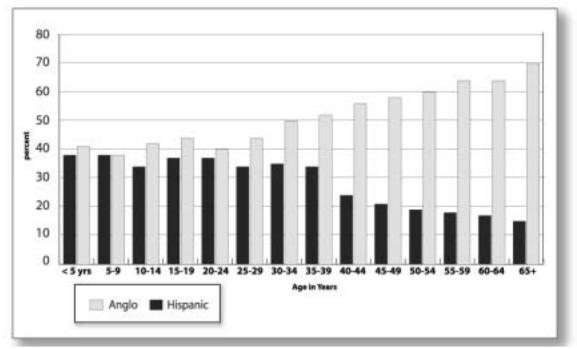


FIGURE 12. AGE DISTRIBUTION OF THE HISPANIC AND ANGLO POPULATION GROUPS, 2000

Source: Murdock, 2002

#### Texas-Mexico Border

The Texas-Mexico border extends about 1,250 miles along the Rio Grande River, from Ciudad Juarez/El Paso to Matamoros/Brownsville and is comprised of 22 counties in four Area Agencies on Aging (AAAs) (see Figure 13).

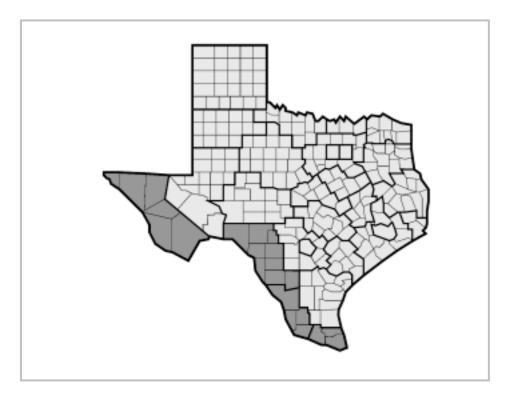
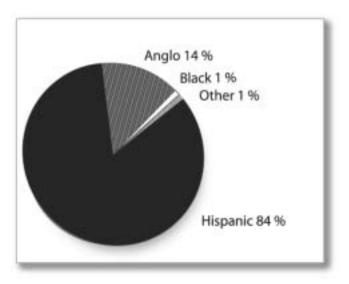


FIGURE 13. TEXAS-MEXICO BORDER REGION

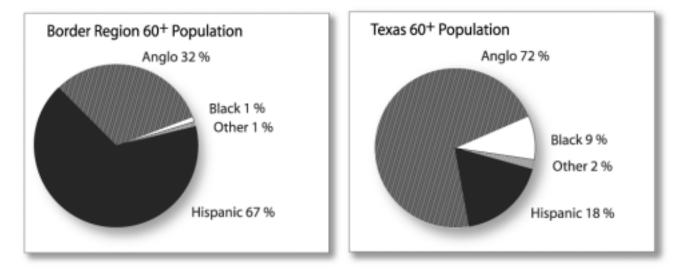
The border population is predominately Hispanic (see Figure 14) and the primary language is Spanish.



#### FIGURE 14. RACIAL/ETHNIC COMPOSITION OF THE TOTAL POPULATION LIVING ALONG THE TEXAS-MEXICO BORDER, 2000<sup>1</sup>

Similar to the total Texas population, older adults living along Texas-Mexico border population account for about 13% of the total border population. However, there are significant differences in the racial/ethnic composition between older adults living along the Texas-Mexico and the total Texas aged population. While elder residents living along the Texas-Mexico border are predominately Hispanic (67%), the overall Texas elder population is predominately Anglo (72%) (see Figure 15).

## FIGURE 15. COMPARISON BETWEEN THE ELDER POPULATION LIVING ALONG THE TEXAS-MEXICO BORDER AND THE TOTAL ELDER POPULATION OF TEXAS<sup>1</sup>



Quality of life indicators in the border region such as the poverty rate and level of completed education rank below national and state averages. Moreover, there are limited educational opportunities and services for non-English speaking residents. The border region also has a shortage of affordable housing, clean water, proper sewage removal, adequate sanitation, safe and affordable childcare services, health insurance and accessible utilities. In addition, there is a shortage of health care, dental care, and mental health care providers, facilities, preventive services, and health care education. According to the Texas Department of Health (2002), all 22 counties or parts of those counties contiguous to the Texas-Mexico border have been federally designated as medically under-served areas.

### **ECONOMIC AND SOCIAL CHARACTERISTICS**

The Hispanic population in Texas has traditionally been the poorest and least educated ethnic group in Texas. Trends indicate that younger generations of Hispanics will continue to lag in education due to increased high school drop out rates (Department of Rural Sociology, 2001). Due to the limited educational opportunities for non-English speaking Hispanic elders, the aged Hispanic population will continue to be poorly educated.

#### Primary Language

About 18% of the 65+ population in Texas speak Spanish, of which 43% speak poor English or do not speak English at all (see Figure 16).

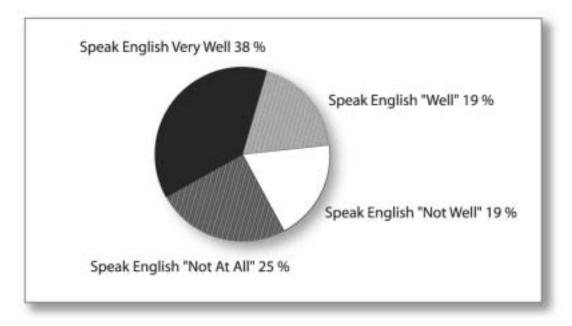


FIGURE 16. 65 + SPANISH SPEAKING POPULATION  $(N=345,893)^2$ 

#### Poverty

The average financial status of older adults in the U.S. has continued to improve over the last two decades. Poverty rates of older adults have continued to decline since the 1960's, from 35.2 in 1960 to 10.5 in 1997, due to government entitlements, home ownership, and a lifetime of savings and investments (Dychtwald, 1999). However, the economic status of older adults is more varied than that of any other age group, especially among subgroups within the older adult population (Administration on Aging, 2001), with some elders having substantial resources while others have practically none (U.S. Senate Special Committee on Aging et al., 1991). The national median income for the aged is \$18,778, however, demographic differences are associated with different levels of income, and income differences by age are associated with differences in marital status (Social Security Administration, 2000). Nationally, non-married and minority elders have the highest poverty rates, ranging from 15 – 22%.

In 2001, the federal Department of Health and Human Services issued the following poverty guidelines for family size income:

- One Persons \$8,590
- Two \$11,610
- Three \$14,630
- Four \$17,650

Based on comparable guidelines for 1999, an estimated 3 million people in Texas lived in families with incomes below the federal poverty guidelines. Of these, 1.6 million persons were Hispanic, 477,000 were Black, and 957,000 were Anglo or Other ethnicity/race. (U.S. Census, 2001; March Current Population Survey).

#### HEALTH AND HEALTH CARE

Despite their poor socioeconomic profile, the Hispanic population has lower mortality rates than the Anglo population. This phenomenon, often called the Hispanic Paradox, indicates that the Hispanic population, for example, should have comparatively high cardiovascular-related mortality rates, but age-related rate is about half of Blacks and significantly lower than Anglos (Widmeyer, 1998).

Although the Hispanic population has lower mortality rates than the Anglo population, elder Hispanic women tend to be more frail and disabled. This can be in part attributed to the high prevalence of obesity and diabetes in the Hispanic population (Mutchler & Angel, 2000).

Access to care is a plays a significant role in health, however an important barrier is the inability to pay for health care. Other significant barriers in accessing care for the elder Hispanic population include poverty, language, and culture (Angel & Angel 1997). Based on a survey of persons 65 years and older, the various racial/ethnic groups were evaluated on the type of health insurance individuals had. It is important to note the larger percentage of Hispanics that are uninsured compared to Anglos and Blacks. In addition, Hispanics are overrepresented in the Medicaid only category while Anglos are over-represented in the Private insurance category.

TABLE 2. HEALTH INSURANCE COVERAGE FOR PERSONS 65+ BY RACE/ETHNICITY	1						
(N=3,954)							

*.* –

TYPE OF	HISPANIC	ANGLO	BLACK
Insurance	(N=1,799)	(N=2,016)	(N=139)
No Insurance	4.3%	1.3%	2.9%
Any Medicaid	44.4%	13.3%	33.1%
Medicare Only	25.6%	18.1%	34.5%
Private	25.7%	67.3%	29.5%

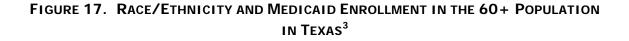
Source: Angel & Angel, 1997

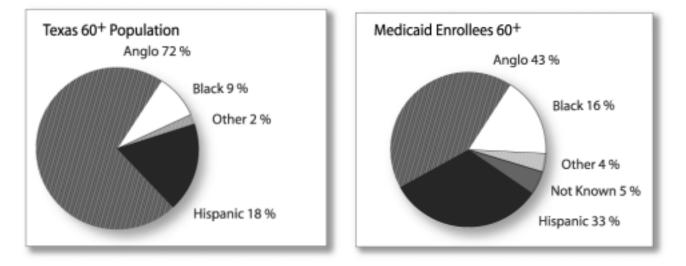
#### Medicaid Enrollment

Medicaid enrollment indicates a potential demand for services the 60+ population age group may, at any time, utilize services covered by the program. Analysis of the January 2002 Medicaid Enrollment indicates the older population consumes a disproportionate amount of total Medicaid program resources. While the older adult population comprise 13% of the total Texas population, they account for almost 20% of the total Medicaid enrollment in Texas.

The disparity among the various race/ethnic groups is evident. The Anglo population tends to be under-represented while minorities tend to be over-

represented. The Texas 60+ population is predominately Anglo (72%), however represent only 43% of the Medicaid enrollee population. Conversely, minorities comprise 28% of the older adult population, yet represent over half of the Medicaid enrollee population. The Hispanic population account for 33% of the Medicaid enrollee population, Blacks comprise 16% and older adults in the Other racial/ethnic category account for 4%. The race/ethnicity was not known for 5% of the older adult Medicaid enrollee population (see Figure 16).





Health Disparities continue to exist among the Hispanic population. For many, being uninsured translates into lower-quality care (Schoen, 2001). Research has confirmed that the Hispanic population has historically been less education and poorer than other race/ethnic groups. Research has also demonstrated that low-income families are most affected by instability in health coverage. Therefore, Texas must be ready to address health issues associated with a growing Hispanic population.

## CONCLUSION

The aging of the population is a significant trend affecting not only the United States, but the State of Texas. As the aged population continues to grow, so does the Hispanic population. The current aged population is predominately Anglo (72%), but is becoming more diverse. By the year 2040, minority population groups will comprise over half of the older adult population, in particular, Hispanics will comprise almost 40% of the aged population.

The largest group of the elder Hispanic population are located near the Texas-Mexico border, specifically in El Paso, Cameron, Hidalgo, and Web counties. The percent of the Hispanic population will continue to grow, while, the Anglo population will only increase slightly. In some Texas regions, (e.g., Brownsville-Harlingen, El Paso, McAllen-Edinburg-Mission) the Anglo population will experience a decline. This decline, in part, can be attributed to the low number of Anglos in young age groups and the large number of Anglos in the older age groups.

Economically, the Hispanic population continues to be the least educated and poorest racial/ethnic population. In 1999, out of an estimated 3 million persons living in poverty, 53% were Hispanic. Due to numerous barriers, such as poverty, language, and culture, health disparities continue to exist among the Hispanic population. Research has demonstrated that not having health insurance translates into lower-quality care. However, despite their poor socioeconomic profile, the Hispanic population has lower mortality rates than the Anglo population and presents the Hispanic Paradox.

As the Hispanic population continues to grow, Texas policies need to address cultural issues associated with an aging and diverse population. Acknowledgement of the policy options that may hurt or help health and economic well-being of Hispanic elders is important.

The mission at the Texas Department on Aging (TDoA) is to serve as the state's visible advocate and steward for a full range of services and opportunities that allow older Texans to live healthy, dignified, and independent lives. Through 28 area agencies on aging (AAAs), a range of services are provided to older adults (e.g., medical transportation, congregate and home delivered meals) and their

family members (e.g., respite, caregiving services). AAAs in conjunction with community networks provide services designed to improve the quality of life of older individuals, specifically targeting those in greatest economic and social need.

There are several initiatives at the Department to specifically assist the Hispanic population, such as the Health and Human Services (HHS) Colonias Initiative. The purpose of the initiative is to improve access to HHS services in the colonias. In addition to improving access to services, the initiative emphasizes interagency coordination, improved service quality, and direct community participation in the design of services delivery systems. Another initiative was the Dual Eligibles pilot program, a collaboration between TDoA and the Texas Department of Human Services (TDHS). This project was designed to increase the number of Hispanic Medicare recipients (ages 18+) residing along the Texas-Mexico border enrolled in dual eligibles program. Although the pilot terminated September 2001, several of the AAAs located along the Texas-Mexico border continue to work with the local TDHS staff and other partners to enroll Hispanics in the program. TDoA has also created the "Best Practices Spanish Translations" Workgroup" that is working to provide uniformity in the translation of services throughout the aging network. This uniformity will serve to provide further outreach the Hispanic elder population.

## **ENDNOTES**

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