

Gerontological Society of America

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At-a-Glance Insights

Aging and Health Policy In the Americas: U.S. Latino and Mexican Populations

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A <u>recent issue</u> of the Gerontological Society of America's (GSA) *Public Policy & Aging Report* (PP&AR) explores the policy implications of a rapidly aging Latino population across the Americas in light of increased awareness of health and social disparities and underlying research gaps. There is greater visibility of key issues, largely due to the efforts of research and advocacy groups whose work will help chart a course for future policy initiatives.

A Focus on U.S. Latino and Mexican Older Adults

Data from the two studies, the Hispanic Health and Nutrition Examination Survey and the Hispanic Established Populations for the Epidemiologic Studies, as well as the National Institute on Aging's Conference Series, *Aging in the Americas*, has generated greater interest in and visibility of research and scholarship on issues relevant to older Latino and Mexican adults here in the U.S. Wider policy and strategy conversations addressing "micro, meso, and macro concerns, [can] together offer clues and nuances to the broader concerns of health, retirement, and social and cultural realities facing aging Latinos throughout the Americas" (Torres-Gil & Angel, 2024). The articles in this issue will inspire ideas, collaborations, and partnerships to further the research and scholarship necessary to craft sound policy at all levels of government.

Article Summaries - Key Themes and Possible Policy Actions

The articles in this issue of GSA's *Public Policy & Aging Report* highlight emerging issues relevant to older Latinos and Mexicans in the Americas. Taken together, the articles provide data and analysis that can heighten awareness of health disparities and suggest broad approaches to begin addressing the needs of aging Latinos in the US and Mexico.

Social Health and Dementia Risk in Mexican Older Adults

Aguilar, et al., (2024) urge policymakers to adopt a Social in All Policies approach to increase awareness of the negative health implications of inadequate socialization for all ages, but particularly for older Latinos. Social engagement offers a protective factor for dementia risk in older adults. Socialization is often culturally based and dependent on the resources available in the community. Lack of access to broadband and lack of access to culturally or ethnically relevant social opportunities can be a barrier to meaningful social engagement for older Latinos.

Policy Actions

- Encourage use of the social engagement assessment included in the annual wellness visits. This assessment is often not used given the time involved in discussion and addressing social issues in a healthcare encounter.
- Congress can expand subsidies under the Federal Communications Commission's Affordable Connectivity Program to focus on people of all ages
- Incentivize partnerships with local and state age-friendly initiatives which offer visibility and more community and population-centered approaches to social and civic engagement.

Social Security and Other Public Benefits

Black and Hispanic workers have the lowest rates of coverage in private employer-based pension plans (Angel, et al. 2024), increasing their reliance on Social Security benefits as a sole source of income in retirement. The experiment with defined contribution plans (i.e., an individual contributes to their own retirement benefit) in lower income countries has been challenged by an inability of workers to contribute enough and disincentives for employers to pay more in wages to support retirement savings, leaving workers exposed to financial insecurity in later life. Mudrazija and Ayala (2024) confirm that immigrants, and particularly older immigrants, do not burden the U.S. public benefits system; they use fewer public benefits than non-immigrants, with the sole exception of food stamps, after 2018.

Policy Actions

- The current system is inequitable and disadvantages low skilled workers. Policymakers can offer matching contribution programs which would incentivize employers to employ lower skilled workers.
- Automatic enrollment in retirement plans increases participation and contributions and should be considered as a policy lever.
- Given that immigrants offer significant economic, social, and tax benefits to the U.S., research confirming that
 they do not pose an undue burden on public benefits may provide some political leverage to inform and shift
 public mood and federal immigration policy.

Long-Term Care in Mexico

Lopez-Ortega (2024) suggest a path forward for improving access and quality in Mexico's long-term care sector.

- A lack of regulatory and data collection infrastructure for long-term care in Mexico has resulted in a gap in knowledge of the demographics, care standards, and health conditions of older people residing in Mexico's care homes (Lopez-Ortega, 2024). In 2015 a registry was created, yet many care settings are unregistered.
- The need for long-term care services and stable staffing is growing in Mexico, as in other countries, due to an aging demographic and younger people's unavailability to provide informal care at home due to work outside the home.
- Due to recent awareness raising efforts around Mexico City's constitutional amendment citing a right to care, Mexico is now better poised to implement policy, enforce registry data collection, create standards of care, and create a broadbased long-term care infrastructure.

Ethnic, Racial, and Age-Related Health Disparities

Martinez (2024) urgently reminds us that our societal systems, structures, and institutions were constructed in a culture of widespread racial, ethnic, and age bias and discrimination, resulting in unjust health and social disparities. Political and public will are required to address these inequities and embed updated equitable norms of education, access, and outcomes. Torres-Gil (2024) stresses the need to better define disability and reasonable accommodations now that increasing numbers of people identify as having a disability. We can leverage the advocacy power of the intersection between ageism and ableism and find common policy ground.

Policy Actions

- Focus on implementing strategies such as those outlined in the National Institute on Aging: Strategic Directions
 for Research, 2020–2025, which include identifying the environmental and other contextual factors that lead to
 health disparities.
- Support and incentivize awareness education on the institutions and structures that precipitate health disparities
 so that emerging scholars and professionals fully understand population health needs from a prevention and
 treatment perspective.
- Support a lifespan approach to aging and disability that does more to ensure services as needs and preferences arise and evolve over time.

Caregiving Needs of Dually-Eligible Older Latinos

Antequera, et al. (2024) highlight the caregiving responsibilities and burdens on older, low-income Latin Americans and their family caregivers. We need to reimagine publicly funded caregiving supports for dually eligible older Latinos, a rapidly growing demographic with unique needs.

Policy Actions

- Community-based organizations offer opportunities for monitoring needs and designing and delivering individual and population-specific services.
- Look to state approaches for addressing various needs: e.g., use of PACE programs, adult day services in Texas, and offering Medicare Advantage plans to dually eligible older adults in California.

Wrap-Up Message

Older Latin Americans are living longer and need equitable access to health, social service, and caregiving supports. The inequities precipitated by long-standing ethnic, racial, and age structural biases can be remedied with education, reframing, and innovative approaches that are population-based. Policy updates are needed to better accommodate changing demographics.