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The demographics of the United States are undergoing major changes, owing to low fertility, rapid aging and the presence of immigrants from across the globe (especially Hispanics). As the dependency rate increases resulting from the shrinking of the working age population and the expansion of the population over 65, the demand for long-term care and other health-related services on the part of older persons will exert enormous pressure on existing support systems. To address the emerging needs of the growing elderly population, all partners, such as government institutions (e.g. Medicare, Medicaid, Social Security), private long-term care providers, non-governmental organizations and families and communities will need to adapt and design new plans and programs aimed at meeting the growing demand by older persons for quality services. Achieving this goal might, however, prove problematic for the aged, Hispanics in particular.

The growth in the number of older Hispanics is a salient aspect in the changes affecting the population and culture of older persons in the U.S. For a variety of reasons, Hispanics have a longer life expectancy, which is known as the "Hispanic Paradox." By 2050, older Hispanics will represent more than 40% of all people over the age of 65. In states such as Texas, Arizona, Florida, California and New York, where Hispanics represent the majority or a high proportion of the total population, older Hispanics will represent the majority of their cohort by mid-century. Given their overall lower per capita incomes and their low investments in complementary retirement schemes, including portfolio investments, real estate, and other forms of long-term savings, the following question arises: What are the planning options for old age for that group?

Admittedly, this is too complex a question for us to expect a universal answer. There are many structural variables that accompany the process of aging, making planning challenging at best. Apart from one's genetic makeup, lifestyle, occupation, prevalent values and culture also play a role. Individual variables will affect the quality of life in old age as well as economic stability in retirement. Furthermore, there are also events beyond one's control that influence life choices and planning decisions. Situations such as war or violent conflicts lead to displacement, often changing life's trajectory in unexpected ways. Among the uncertain variables is the fact that we do not know how a person's health condition and mobility will change. Similarly, it is unknown to what extent a person's financial resources will remain stable. It is also important to consider preferences with regard to one's desired autonomy and residence when planning ahead. Finally, decisions at the national and local levels are difficult to anticipate; therefore, existing services for older persons in the community may be subject to change. The only thing that is known for sure is that older persons will eventually need long-term care.

While the natural process of aging brings about uncertainties and risks, advanced societies have devised protection systems to sustain and support older persons, in particular, addressing long-term care needs. Such systems include private and public programs that extend care and services beyond the realm of the family. Such programs encompass a range of social services, including senior centers, organizations of home-care providers, nursing homes, assisted living facilities and various intergenerational programs. Hispanics in the U.S. often do not, however, have the financial means to contract for services for long-term care in efficient and caring nursing homes and in assisted-leaving facilities. They simply lack insurance policies or the readily available financial resources to pay for such services, which nowadays can cost around \$225 a day (totaling more than \$80,000 a year).

With their tradition of familism and reliance on closely knitted communities caring for dependents, Hispanics are caught between the proverbial rock and a hard place.

On one side is the rock: a lack of means. A vast number of Hispanics perform low-skill, low-paying jobs and don't have the financial capacity to save enough for retirement. Those who contribute to Social Security and are eligible for benefits may earn a supplementary or disability pension that can partially support their long-term care. However, Social Security in the U.S. was conceived to complement income during retirement. The majority of working class Hispanics will not have amassed a fortune large enough to supplement their low Social Security pensions, even if they were eligible to receive one. As is well known, a large number of Hispanics pay Social Security taxes with fake IDs, and without comprehensive immigration reform they will certainly be ineligible to draw a pension. Their economic future is far from promising.

On the other side is the hard place: the constraints imposed by aging. Despite their strong sense of family, Hispanics realize that the daily realities of life in the U.S. limit their care-giving capacities. Low-paying jobs in more than one occupation, responsibilities at home—and often with small children and teenagers-- long commutes and multiple errands are challenging. One way or another, those problems reduce the time and resources needed to provide care-giving to aging parents in need. Often, family members pay a high price, such as quitting a job or sacrificing other activities, in order to fulfill their moral obligations. Eventually, however, many older Hispanics need to be institutionalized in nursing homes that are supported by state funds, thus shedding light on why older Hispanics are the fastest growing population in U.S. nursing homes.

Despite the scale and scope of the rapid aging of this group in the U.S., it is surprising that there aren't copious studies analyzing the existing trade-offs in the context of adequate public policies

and interventions. We<sup>1</sup> recently conducted an exploratory study on aging and planning for aging among Hispanics in the small New England town of New London, Connecticut.<sup>2</sup> This town is home to about 30 thousand residents, presently representing equally Hispanics, Afro-Americans, and Caucasians. However, given the higher fertility and continuous immigration, Hispanics are bound to become the majority population in less than two decades. Our study used 6 focus group discussions with 37 participants and was conducted over January and May 2012. The two main open-ended questions asked were the following: "What is aging?" and "How are you planning for your own aging?"

The following findings provide a preliminary summary of the Hispanic perspective. First, Hispanics have a distinctive cultural construction of aging that emphasizes the social relationships over the biological process of aging. Basically, as long as they can say that they "are of use" and can "give back" or "help" they feel that they are still young and autonomous. Being a presence in one's own community or "barrio" seems to give meaning and a sense of appreciation, (i.e. life is synchronized to others who are often younger and include one's own adult children, the children of relatives, friends and grandchildren). This sense of togetherness is closely linked to ensuring the older person's dignity and her or his central role in the community despite even physical decline. Second, the tight community includes the core role of adult children, who provide care as much as they possibly can to honor their basic normative value of familism. And yet, it is also true that that relationship can be hard for both parties, as an aging parent often wishes not to become a burden and the adult child makes sacrifices to fulfill her filial obligation. Third, there is a universal wish to be autonomous, mobile and self-reliant in old age, living in one's own home in geographic proximity to one's adult children. Surely, when the time comes, the realization that one needs help with everyday chores, including bathing, dressing, food preparation, feeding oneself and so on, implies the unavoidable decision of what will come next. That leads to the fourth finding, fear of institutionalization in establishments that are typically regarded as both insensitive and culturally distant from one's own. Having had previous experience as a caregiver in nursing homes or a home-care aid, respondents felt that institutionalized older persons live in depressing conditions and in loneliness. Several respondents talked about the possibility of "returning back home" to environments that they imagined would be culturally attuned and accepting. And fifth, while planning is distinctive for each personal situation and set of priorities, financial planning for old age was regarded as a challenge. Owing to the needs of everyday living, little or no residual funds were left for retirement savings. Many respondents, however, took pride in how elders they knew had taken steps to pay for their cremation or a decent burial.

In sum, among Hispanics, the cultural construction of family and aging is seen in light of moral-ethical imperatives of familism, resulting in expectations of care-taking and well-being throughout the life span. While it can be argued that in most societies children take care of their aged or frail parents simply because that is a natural human impulse, within Hispanic culture, those imperatives are seen as particularly strong. The role of formal, publicly run, outside-the-family systems of care for the aging population has been limited. Rather, families and communities of friends take care of their older persons. Hispanics who immigrated to the U.S. and share that model of care for older persons take on the responsibility of being providers for or sustaining, emotionally and often financially, their older parents. The expectations stemming from familism are therefore stronger among Hispanics than in the mainstream American culture. On the other hand, planning (long-term in particular) becomes more ambiguous as respondents confront their future as older and oldest (over 80 years old) persons.

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1 See Cruz-Saco, María Amparo, Ronaldo Flores, and Mónica López-Anuarbe (2013) "Aging and Familism among Hispanics: A Case Study using Focus Groups". New London, CT: Connecticut College, manuscript.

2 This town is representative of similar towns in the northeast and mid-west of the U.S. that constitute recent destinations for Hispanic immigrants.

The lessons from this exploratory study and other literature on the topic of aging among Hispanics in the U.S. are twofold. First, there is a clear need for additional research to better understand the demands for services from the Hispanic population segment as their aging accelerates. And second, Hispanics themselves need to raise their voice and become more active in age-related matters, such as lobbying for adequate plans and the programs that need to be designed and implemented in the near future.

***The opinions expressed in the article are those of the author and do not necessarily reflect opinions of the ICSW Management Committee.***

➤ ***Tackling Inequalities beyond 2015 through Social Protection***

One of the most informative and politically significant high-level ministerial panels organized as part of the 68th UN General Assembly discussions on accelerating the achievement of the MDGs and the post 2015-development framework turned out to be one entitled “Tackling Inequalities beyond 2015 through Social Protection”, co-sponsored by Belgium, Brazil and the ILO, which took place on 26 September in New York. Opening the discussion, Guy Ryder, Director-General of the International Labour Organization, underscored that social protection policies are accelerating progress on several MDGs. He concentrated on three key messages:

A) social protection policies address not only the symptoms of poverty, social exclusion and inequality, but also some of their underlying structural causes; that is why such policies are a powerful tool for connecting the economic, social and environmental dimensions of sustainability in a mutually reinforcing way;

B) While some institutions see social protection as a safety net---temporary, needs-based, focused on the most vulnerable people, residual, minimalist and compensatory, the ILO vision of social protection is not one of a sparsely woven net, but of a solid, rights-based social protection *floor*, which should be permanent, universal and adapted to specific countries’ conditions and constraints;

C) a social protection floor is affordable even in low income countries, and what is more—in the longer run, effective country-specific social protection floors pay for themselves by enhancing the productivity of the labor force, the resilience of society and the stability of the political process and strengthening growth.

The speakers who took the floor— Jean-Pascal Labille, the Minister of Development Cooperation of Belgium, Carlos Antonio da RochasParanhos, the Vice-Minister of Foreign Affairs of Brazil, and Romulo Paes, the Director of the World Centre for Sustainable Development, RIO+ Centre/UNDP -- were able to highlight various aspects of social protection as one of the foundations for inclusive, equitable and sustainable development. Discussing the lessons of the social protection policies in countries of Latin America and Caribbean, Romulo Paes spoke about some specific social protection schemes that had benefited from a period of sustained economic growth and had amplified efforts to reduce poverty and inequality, while expanding the fiscal space for social protection; they had also grown in terms of coverage and budgets and had survived electoral cycles. The conditional cash transfer programs, in his words, “became the backbone of the Latin American countries’ systems of social assistance policies”, including such objectives as breaking the intergenerational transmission of poverty “through health care and education, and the incorporation of a contract with beneficiary households, with payments conditioned on compliance with predetermined co-responsibilities”.

During the discussion, IolandaCintura, the Minister of Women and Social Action of Mozambique, lucidly described her country's experience with increasing coverage of social protection schemes, presenting important arguments in support of such programs.

For more details, please go to the video recording at: <http://webtv.un.org/watch/tackling-inequalities-beyond-2015-through-social-protection/2697993166001/>

### ➤ **Making the voices of the marginalized heard: The Participate Initiative**

The *Participate* initiative—a project co-convened by the Institute of Development Studies (IDS) in Sussex, UK, and the *Beyond 2015* campaign and funded by the UK Government—was conceived as a way to get high-quality evidence on the reality of poverty at the ground level, bringing the perspectives of people living in poverty into the post-2015 debate and into the decision-making processes. Using participatory research with the poorest as the basis for advocacy with decision-makers, the project aims to ensure that marginalized people have a central role in holding decision-makers to account in the post-2015 process. The researchers and activists working on the project seek to understand how positive change can happen and what can be done to promote that change. The recently released report called “Work with us: How people and organizations can catalyse sustainable change”<sup>3</sup> summarizes some findings from the ongoing research in the context of the above initiative.

The authors of the report make it clear from the very beginning that the aim of the research is not to get a representative sample of the priorities of people living in extreme poverty and marginalization, or even to map their poverty; the aim is rather “to get an in-depth understanding of how people living in extreme poverty and marginalization experience change in their lives, and the different factors that contribute to either negative or positive change. Most of all, this research calls us to bear witness to the depth of insight and intelligence of people who face extremely difficult circumstances—and pay attention to what that can offer to those who seek to promote development”<sup>4</sup>. Looking at the dynamics of change, its triggers, obstacles and enabling factors, the report makes an attempt to consider inequalities— which by their nature are often multiple, overlapping and mutually reinforcing-- as a crucial factor that prevents those living in poverty from being able to sustain positive change. Finally, in order to understand how inequalities can be shifted to give way to meaningful change, an analysis of power and agency is presented focusing on how people can catalyze change.

For additional information, please go to: <http://www.ids.ac.uk/publication/work-with-us-how-people-and-organisations-can-catalyse-sustainable-change>

### **Useful resources and links**

#### **Putting Green Growth at the Heart of Development**

Rapidly accelerating growth in developing countries raises both the stakes for investments in development and the opportunities to choose how to develop. Green models for development offer an alternative that relies on and values natural assets that are essential for the well-being and livelihoods of people in developing countries. *Putting Green Growth at the Heart of Development*, a publication of the OECD, explains why green growth is vital to securing a more sustainable future for developing countries. Covering 74 policies and measures from 37 countries and 5 regional initiatives, this publication outlines an action-oriented twin-track agenda to guide national and international policies and practices to successfully tackle green growth.

For more details: [www.oecd.org/dac/greengrowth](http://www.oecd.org/dac/greengrowth)

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3 Burns, D; Howard, J; Lopez-Franco, E.; Shahrokh, T. and Wheeler, J. ( 2013) “Work with us: How people and organizations can catalyse sustainable change”, Brighton: IDS

4 Ibid, page 11

## **Who will be Accountable? Human Rights and the Post-2015 Development Agenda**

This publication is a joint effort of Office of the United Nations High Commissioner for Human Rights (OHCHR) and the Centre for Economic and Social Rights (CESR). Human rights can inform our understanding of accountability in the context of negotiations towards a post-2015 development agreement by strengthening its constituent elements: responsibility, answerability and enforceability. In relation to the new global development goals (including the “sustainable development goals”, as agreed at the 2012 United Nations Conference on Sustainable Development), in particular, accountability mechanisms should take more account of human rights standards, as well as human rights methods of monitoring and evaluation and, where needed, redress and sanction.

For more information please go to:

<http://www.ohchr.org/EN/Issues/MDG/Pages/MDGPost2015Agenda.aspx>

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