

- The Mexican population is aging and chronic disease is rising.- The Mexican-origin population is aging swiftly and now comprises the largest minority group in the United States. Because of the mortality advantage among older Mexican Americans, they tend to spend a larger number of years with chronic health problems than their non-Latino counterparts. As a result, the longer period of frailty and infirmity means a greater need for assistance.

- Pension and health care coverage depend on type of work previously performed. Older Mexican Americans have less wealth and lower incomes than non-Latino whites as they approach and enter the retirement years. The economic disparity has serious consequences for individual families and the Latino community as a whole. The lack of collective assets means that there is less equity and savings available for businesses to draw upon for daily needs or to build a better future. Furthermore the situation is even worse for health insurance in old age. Although Mexican-origin elders in the U.S. have Medicare coverage, 12 percent do not report participating in the program and they fall far below non-Latino whites in terms of private Medigap coverage. Only 29% report private insurance, and as a result the combined low assets and wealth means that a larger proportion of Mexican-origin elders receive Medicaid. However, late-life migrants do not receive coverage due to “deeming” and the lack of citizenship.

- The informal sector includes a high proportion of the labor force in Mexico- The informal economy in the United States is associated with a high rate of poverty among older workers of Mexican descent and increases risk of poor health and out-of-pocket medical costs.

- Many older Mexicans work after traditional retirement age. Our study did not examine this issue directly, but the H-EPESE shows that approximately 6 percent of older Mexican Americans 65 and older work after normal retirement age.

- Informal sources of income are important to older Mexicans- Findings from the 2010 ICAA show that remittance is an important source of aid for many older Mexicans. Other factors that affect financial and non-financial exchanges in Mexican families include family and migration characteristics. For example, having more children tends to increase the likelihood of the receipt of all forms of assistance by elderly parents. Mexican immigrant children living in the United States are most likely to provide economic assistance (an international remittance) to their elderly parents in Mexico as opposed to other help of various types. Elderly Mexican adults in higher income brackets are the least likely to receive help and the most likely to make financial transfers to their children regardless of migration history.