A Road Map for a New Nation

The Aging of a Majority-Minority Nation:
Implications for the Emerging Latino Population

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EXECUTIVE SUMMARY

The United States faces a profound demographic journey — one that will dramatically alter its racial, ethnic and immigration profile by the year 2050. For the first time in its history, the U.S. will be a majority-minority nation while its older population doubles in size. What does this mean for the emerging Latino population, which is the nation's largest ethnic/racial group? What are the policy and political implications of a largely white electorate juxtaposed with a young and evolving racialized minority and immigrant population? This policy brief examines these trends and identifies a set of tensions and challenges that explain, in part, the current divisions based on age, race and immigration status. These changes yield policy opportunities, which are outlined in this policy brief as a road map toward an intergenerational, inter-ethnic and culturally diverse society.

DEMOGRAPHY OF THE NEW AMERICA

What makes the 21st century unique from previous eras is the rapid growth of two key groups: persons who are age 65 and older and immigrants and racialized minorities who will become the majority population as the non-Latino white population declines. As baby boomers age, the number of those who are 65 and older will almost double, from 43 million in 2012 to 83 million (including Gen Xers and millennials) by 2050 (Vega, et al.,2015.) That's more than one in five Americans. By then, together the country's black, Asian, Latino and Native American populations will outnumber its non-Latino white population. Asians and Latinos will constitute the largest increases, with Latinos remaining the largest and Asians representing the fastest growing racialized minority populations (See Table I. U.S. Population Racial/Ethnic Composition as Projected to Change by 2050). What does this mean for the social, political and economic fabric of the United States?

TABLE 1. U.S. POPULATION RACIAL/ETHNIC COMPOSITION AS PROJECTED TO CHANGE BY 2050

Racial/Ethnic Groups	2010 (%)	2050* (%)
Non-Hispanic White*	64.7*	46.3
Hispanic	16.0	30.2
Black or African-American	12.9	13.0
Asian	5.6	9.3
Two or More Races	1.8	13.7

* Percent may not sum to total due to rounding.

FIGURE I. U.S. LIFE EXPECTANCY, IN YEARS, BY RACE/ETHNICITY AND GENDER

Source: Arias, E., et al., 2010.

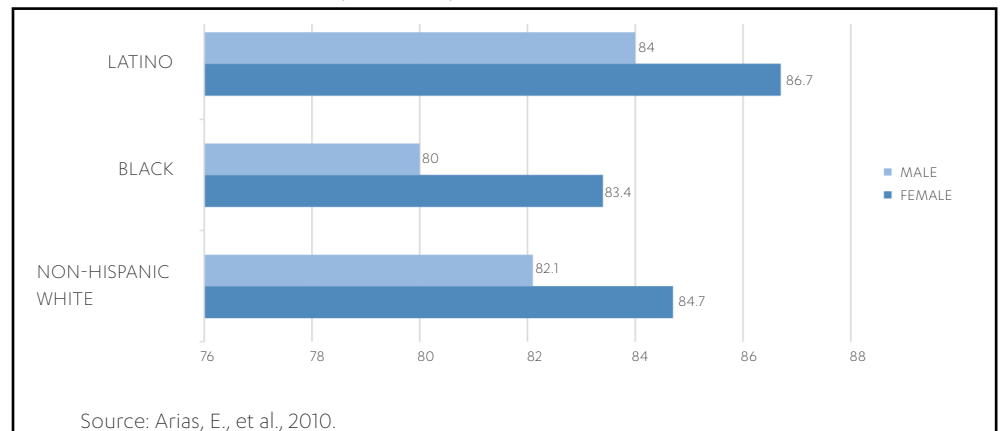## WHY THIS MATTERS: Older Whites and Young Minorities/Latinos

The transformation of U.S. demography and the reversal in the age/race/ethnic make-up of nation's population matters because it has an impact on elections, policy priorities and other political decisions. It also partly explains the contemporary debates about immigration politics. The politics of aging is about the higher propensity of older persons to register and vote and the propensity of younger voters and emerging youthful populations of immigrants, Latinos and racialized minority groups to vote less often and less reliably. Thus, if the older electorate is largely white, their views will matter more than those of youthful and diverse populations. This "cultural generation gap" (Frey, 2015) means that in national elections, and in many state and local elections, the priorities of older whites will outweigh the needs of young diverse groups. This partly explains the 2016 election of Donald Trump, who captured the majority of older white voters, a group that is less comfortable than younger generations with diversity and immigrants. If Latinos represent the nation's largest racialized minority group, and by 2050 the country's white population will be eclipsed by its non-white population, might this cultural generation gap be reversed by a diverse electorate trumping the electoral strength of an older white electorate? Yes, but perhaps not for another generation. Why? It will take time for new immigrants and youthful populations of Latinos and Asians to acculturate, naturalize, learn English and eventually grow older and become more reliable voters. Until that time, older whites will have inordinate influence in electoral politics. Thus, the intervening period will require innovative approaches to finding opportunities for alliances and coalitions among older voters, who are heavily represented by aging, white baby boomers, and the new, emerging, diverse populations.

FACTORS SHAPING THE 21st CENTURY: Life Expectancy and Replacement Rates

In addressing the current divide between the older white electorate and younger diverse populations, it helps to factor in the new realities of the 21st century and how they alter the demographic profile of the United States and the factors impinging on the growth of Latinos, Asians and immigrant groups. First, life expectancy (who lives longest) matters, as does replacement, or fertility, rates (who has more babies). Furthermore, health and morbidity matter: what is the quality of life in old age, and how does that differ among groups? Figure I demonstrates that Latinos now have the enviable distinction of living longer than blacks and whites, with Latinas outliving Latino males.

Replacement rates determine the growth of a group. An average of 2.1 children per child-bearing women is the accepted mean for population growth. The number of whites will decline as a function of life expectancy and replacement rates: White males without a college education have declining life expectancy (Torres-Gil and Angel, 2018.) White female replacement rate was 1.7 in 2018, while the replacement rate for black females was 2.1 and declining. Latinas, especially Mexican and Central Americans, have rates that are well above 2.1. The upshot: the Latino population will both age and grow for the foreseeable future, while the overall white population will continue to decline and may see a reversal in its life span. Yet the quality of old age for Latinos does not bode well. Latinos tend to have morbidity concerns such as more chronic illnesses and the effects of increasing diabetes

and obesity. Moreover, Latinas tend to outlive their spouses but have higher levels of poverty and greater dependence on public benefits (e.g., Social Security, Medicare, Medicaid) than the female population as a whole. Latinos in general face greater retirement insecurity with lower savings rates and pension coverage. While the United States becomes majority-minority and Latinos are the largest non-white racial/ethnic group, challenges and opportunities complicate this new demographic reality.

THE CHALLENGES AND OPPORTUNITIES AHEAD

A myriad of challenges face us in this brave new world of aging and growing diversity. One concern: What if we do nothing to prepare emerging minority groups, especially Latinos, for longevity? The status quo is not tenable. If we do not face the concerns of these groups and prepare them for population growth and aging, they may become the largest source of vulnerability and instability, with greater numbers of poor Latinos who are ill-prepared for changing labor and employment conditions and unable to acquire needed education, training and technological skills. These Latinos will represent the next generation of at-risk elders. Thus, a crucial challenge is to invest in these emerging populations and to make a compelling policy and political case that the future prosperity of the United States is heavily dependent on how we respond to the social, economic, and educational needs of Latinos and other emerging groups. And if Latinos and Asians will live long lives, we must invest in old-age benefits and programs for senior citizens (e.g., healthcare, long-term care, Social Security, pensions).

MAKING THE CASE: WHY A GREAT AMERICA NEEDS DIVERSITY

In a nation with declining replacement rates, with whites having fewer children and some facing declining life expectancy, the United States will need workers and taxpayers to power the economy. Where will they come from? Herein lies the crux of the current debates about an aging white population and immigrants and ethnic groups slated to be the future majority. We will have no choice but to draw on current diverse populations and bring in foreign workers. Already we see the consequences of anti-immigrant sentiment and neglect in addressing the needs of current ethnic groups: a shortage of workers in the agriculture, poultry and retail/service industries; declining towns in the rust belt and Midwest; the lack of skilled technicians for Silicon Valley; the high proportion of blacks and Latinos in the prison/judicial system; and the under-education of Latinos. If this continues, the United States will be less able to compete with rising global powers such as China. Thus, regardless of how we feel about immigrants, the nation will find it has no choice but to find and train workers to address our future economic needs. Among the possible solutions: 1) Incentivize women to have more children; 2) fully integrate immigrants who are already in the U.S., whether undocumented, DACA (Deferred Action for Childhood Arrivals) recipients or those with TPS (Temporary Protected Status); 3) Admit more refugees and asylum seekers; 4) create a guest worker program; and 5) recruit other foreign workers.

The choices will depend on politics, public opinion and the electorate. Already, we see sentiment shifting in favor of drawing on greater diversity. The long-term care industry relies heavily on immigrants and foreign workers to care for an aging population, and small, Midwestern towns find that immigrants revitalize their communities and subsidize the public benefits that are most sacred to aging whites: Social Security and Medicare (Fallows and Fallows, 2019.) For instance, in 2013 alone, immigrants — documented and undocumented — contributed a half billion dollars to Social Security and estimates are that they will pay up to $4 trillion in the next 76 years, thus shoring up the pending deficits (Mehta, 2019.)

A ROAD MAP FOR INTERGENERATION/ INTER-ETHNIC ALLIANCES

The aging of a majority-minority nation will be unprecedented in U.S. history, a history replete with waves of immigration, anti-immigrant backlash and ultimate acceptance and acculturation of immigrants. The 21st century differs due to the collision of two trends: an aging white population with conservative views and an emerging young population of immigrants and racialized minority groups. The current debates and conflicts represent, in part, the tensions of this nexus. Yet, in time, we must look to alliances and coalitions among these disparate groups. We need one another. Older whites and young Latinos, for example, both seek health and retirement security. All seek the American Dream of mobility and opportunity for their families and the generations to come. But to foster this intergenerational and inter-ethnic alliance requires a road map that includes:

a) Promoting a public narrative that provides factual data about why each group needs the others.

b) Protecting and expanding a social safety net that older persons and young Latinos need-- older persons increasingly seek health and long-term care supports and with growing poverty in old age, depend on Social Security— young Latinos and immigrant groups require public support for education and training and also seek health care coverage.

c) Mollifying older whites' concerns about porous borders and their priority for securing national borders as a precondition for discussing pathways to citizenship.

d) Recognizing that even ethnic and minority groups will get old and thus avoiding intergenerational tensions.

e) Couching all of these actions in a new patriotism that reinforces the idea that "the Latino/immigrant agenda is the American agenda," resulting in opportunity and social mobility for all.

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About the Author

Fernando M. Torres-Gil's multifaceted career spans the academic, professional, and policy arenas. He is a professor of social welfare and public policy at UCLA, an adjunct professor of gerontology at USC, and director of the UCLA Center for Policy Research on Aging. He has served as associate dean and acting dean at the UCLA Luskin School of Public Affairs, and more recently chair of the Social Welfare Department. He has written seven books and more than 100 publications, including "The Politics of a Majority-Minority Nation: Aging, Diversity and Immigration" (2018) and "Lessons from Three Nations, Volumes I and II" (2007). His academic contributions have earned him membership in the prestigious Academies of Public Administration, Gerontology and Social Insurance. His research spans important topics of health and long-term care, disability, entitlement reform, and the politics of aging.