LATINO AGE WAVE
Promising Practices Emerge in Two States
A Five-Year Look at the Field

By Beatriz Vieira
# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>EXECUTIVE SUMMARY</td>
<td>5</td>
</tr>
<tr>
<td>1</td>
<td>INTRODUCTION</td>
<td>7</td>
</tr>
<tr>
<td>2</td>
<td>BACKGROUND</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>Demographics</td>
<td>11</td>
</tr>
<tr>
<td></td>
<td>Wage Disparities</td>
<td>12</td>
</tr>
<tr>
<td></td>
<td>Retirement Income</td>
<td>13</td>
</tr>
<tr>
<td></td>
<td>Health Insurance</td>
<td>14</td>
</tr>
<tr>
<td>3</td>
<td>METHODOLOGY</td>
<td>16</td>
</tr>
<tr>
<td>3</td>
<td>LATINO AGE WAVE: Promising California and Colorado Results</td>
<td>17</td>
</tr>
<tr>
<td></td>
<td>Initiative Achievements</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>Promising Practices</td>
<td>22</td>
</tr>
<tr>
<td></td>
<td>Movement Building</td>
<td>23</td>
</tr>
<tr>
<td>4</td>
<td>CRITICAL ISSUES</td>
<td>25</td>
</tr>
<tr>
<td></td>
<td>Older Latinos: Advocacy and Organizing</td>
<td>26</td>
</tr>
<tr>
<td></td>
<td>Public Policies and Public Officials</td>
<td>27</td>
</tr>
<tr>
<td></td>
<td>Caregiving in Latino Families</td>
<td>27</td>
</tr>
<tr>
<td></td>
<td>Immigration and Public Benefits Policies</td>
<td>30</td>
</tr>
<tr>
<td></td>
<td>Impact of Immigration Status on Elders</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td>Immigration and the Affordable Care Act</td>
<td>32</td>
</tr>
<tr>
<td></td>
<td>Older Latinos: Now and in the Future</td>
<td>33</td>
</tr>
<tr>
<td>5</td>
<td>RECOMMENDATIONS</td>
<td>34</td>
</tr>
<tr>
<td></td>
<td>Advocacy and Public Policy</td>
<td>35</td>
</tr>
<tr>
<td></td>
<td>Services and Benefits</td>
<td>36</td>
</tr>
<tr>
<td></td>
<td>Leadership Development</td>
<td>37</td>
</tr>
<tr>
<td></td>
<td>In Conclusion</td>
<td>38</td>
</tr>
<tr>
<td>6</td>
<td>ABOUT THIS REPORT</td>
<td>39</td>
</tr>
<tr>
<td></td>
<td>Hispanics in Philanthropy</td>
<td>40</td>
</tr>
<tr>
<td></td>
<td>HIP Latino Age Wave Focused Initiative</td>
<td>40</td>
</tr>
<tr>
<td></td>
<td>Acknowledgments</td>
<td>41</td>
</tr>
<tr>
<td></td>
<td>The Author</td>
<td>41</td>
</tr>
<tr>
<td></td>
<td>Latino Age Wave Initiative Funders</td>
<td>42</td>
</tr>
</tbody>
</table>
This report is a five-year look at how far we’ve come and which directions would be most strategic for helping U.S. Latino seniors.

Five years after Hispanics in Philanthropy (HIP) embarked on an initiative to identify opportunities and gaps in services for U.S. Latinos, it has tested programs in two states and found innovative strategies for capacity building, advocacy and best practices for empowering and serving the critical necessities of the fastest growing segment of the U.S. aging population.

Latinos 65 and over face special linguistic, cultural and socioeconomic needs due partly to this under-served group’s high poverty rate, low educational attainment and low rates of qualifying for public benefits, health insurance and Social Security, among other significant distinctions.

Although health insurance rates for Latinos have begun to rise for the first time in decades, they persist in having the highest uninsured rates among major U.S. racial or ethnic groups. Cultural and language barriers continue to exclude many older Latinos from healthcare and benefits, even though a majority are U.S. born or authorized to be in this country.

HIP first sought to quantify the gaps and opportunities for helping Latino elders on a national, regional and local scale by commissioning “The Latino Age Wave: What Changing Ethnic Demographics Mean for the Future of Aging in the United States.” Based on those findings in 2011, the HIP Latino Age Wave Focused Initiative has so far, with its partners, created programs in Colorado and California to build the capacity of a total of 11 nonprofit grantees, chose six seniors as fellows to inform the Initiative, and address advocacy, policy and communications needs.

Through the two state programs (both replicable and scalable), the HIP Latino Age Wave Initiative has refined approaches for senior empowerment, community engagement and civic participation, among other achievements. Inspired by the HIP initiative, one group of the grantees has formed a statewide network of service providers and nonprofit advocates, the California Advocacy Network for Aging Latinos (CANAL). Its members met with state legislators and policymakers in Sacramento in January 2016.

This report is a five-year look at how far we’ve come and which directions would be most strategic for helping U.S. Latino seniors. Among areas needing critical support: nonprofit capacity building; policies and programs to eliminate healthcare and income disparities; social isolation due to a lack of linguistically appropriate and culturally proficient help; caregiver respite and support, since they tend to provide more intensive unpaid services for Latino seniors, and barriers to housing, transportation and other services.
Among other recommendations, this report urges strategies to eliminate disparities and other barriers by:

- Increased funding for nonprofit capacity building, senior empowerment and effective policy advocacy programs
- Promotion of civic engagement programs for older Latino adults and their caregivers
- Making the delivery of cultural and linguistically proficient services part of the required funding criteria for government and nonprofit programs as a step toward eliminating disparities
- Support for training and network/collaboration-building activities for nonprofit leaders engaged in helping older Latinos
- Support for staff and infrastructure that allows community-based organizations to enter collaborations that address service gaps for Latino seniors
- Incentivizing programs that engage low-income Latino seniors for work, such as teachers’ aides, peer-to-peer health workers and transportation ambassadors.
- Greater training of nonprofits in bilingual and bicultural communication strategies and other outreach services to identify and educate Latino seniors on their program eligibility and their rights.
INTRODUCTION
The field of Latino Aging is still relatively young. Results from the 2010 Census confirmed previous projections of a dramatic shift in the population caused by the rapid growth of the U.S. Latino population. Although Latinos are younger on average than the overall population, it had become clear that retirement age Latinos were also the fastest growing segment of the senior population. But a broad understanding of their most urgent needs seemed to be lacking outside of the Latino communities.

The Atlantic Philanthropies and a few other funders were clearly interested. But the extent and kinds of most urgent needs, the availability of services, and the general cultural proficiency of service providers on a national scale could only be speculated. Advocacy efforts were limited pretty much to California, Texas, Florida and New York, the states with the largest Hispanic populations. Hispanics in Philanthropy, a well-established national nonprofit with a track record of advocating on behalf of greater participation of Latinos in philanthropic organizations and philanthropic funding for Latino communities in the U.S. and Latin America, commissioned a national survey of services available to older Hispanics across the United States. With support from The Atlantic Philanthropies, “The Latino Age Wave: What Changing Ethnic Demographics Mean for the Future of Aging in the United States,” for the first time identified resources and needs for Latino seniors in the U.S.

It portrayed even more starkly the effects of disparities in health care, the pressing needs for housing and social services that could overcome community fears of unwanted attention by U.S. authorities, as well as the stigma of what might be considered accepting public aid. Most of all, however, it identified gaps and opportunities for funders and researchers in the field. Hispanics in Philanthropy followed up that report with its Latino Age Wave Focused Initiative programs in Colorado and California. Together with local funding partners, it raised the capacity of direct services providers to make changes, sometimes small and others significant, to better serve and advocate for the Hispanic aging population in their communities.

It also established a Senior Fellows program in each state to nurture and benefit from the efforts of seniors who could help inform the programs’ work. Their individual and collective projects were in the areas of advocacy, transportation, communications and outreach activities.

Overall, many of the disparities highlighted in the initial report clearly exist today, such as older Latinos being more economically vulnerable, with lower incomes, fewer assets and higher poverty rates than their peers. They still on average have lower educational attainment, have lower rates of health insurance and of English understanding.
This report, however, is meant to offer perspective five years after the initial Latino Age Wave report into efforts pertaining to capacity building for service providers, advocacy and activities to engage the wisdom of older Latinos. It views the current situation through the lens of how HIP’s two-state effort has succeeded in addressing some of the issues raised by that national study, as well as best practices and additional opportunities for leveling the playing fields for our Latino seniors.

Overall, HIP’s Initiative has increased awareness of the needs for culturally proficient and linguistically appropriate services for the Latino older population, as well as spotlighting housing, transportation and safety net issues in which they are particularly vulnerable.

With support and goodwill from HIP’s national and local collaborations, government leaders and other policymakers, this work has led to the creation of networks of engaged partners and an outcome of translating community and civil sector awareness into action.
BACKGROUND: The Case for Investing in Older Latinos

Demographics
Wage Disparities
Retirement Income
Health Insurance
Although the U.S. Latino population is on average younger than the American average, Latinos continue to be the fastest growing segment of the U.S. aging population, increasing the need for competent services that address economic, linguistic, health care, transportation, housing, isolation and other barriers.

The U.S. Latino population has demonstrated tremendous growth over the past 60 years. In 1965, there were eight million individuals of Hispanic origin living in the United States. By 2015, this figure had grown to nearly 57 million.

According to the U.S. Census Bureau, in July 2014, Latinos became the nation’s largest ethnic or racial minority population. The United States is poised to become a majority-minority nation by 2050, with Latinos continuing to be the largest ethnic minority. By 2050, nearly one in three people in the U.S will be Hispanic, compared with one in six today. This shift will touch every aspect of public life, from politics to pop culture.

Similar demographic shifts are expected within the nation’s older population. Almost four in 10 (39 percent) of those 65 years of age and older will be a minority group member in 2050. The largest increases will be seen among older Hispanics, rising from about one in 14 to one in six (rising from 7.3 percent to 18.4 percent).

According to the final report of the 2015 White House Conference on Aging, between 2013 and 2030, the non-Latino White population over 64 is projected to increase 50 percent, while racial and ethnic minority populations over 64 are expected to grow 123 percent. Their projected increase breaks down to: Hispanics, 153 percent; non-Hispanic African-Americans, 99 percent; American Indian and Native Alaskans, 104 percent, and Asians, 121 percent.

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3 For the purposes of this report, the terms Hispanic and Latino are used interchangeably.
5 U.S. Census Bureau, 2014
**WAGE DISPARITIES**

The quality of life, economic security, and health of older adults is determined, in part, by what occurs earlier in their lives, as well as the opportunities for social and economic advancement they inherit from previous generations.

For a variety of reasons, Latinos face significant challenges as a community, consistently lagging behind its White counterparts in education, employment, health, and other critical indicators of success. The overwhelming reality that affects Latinos of all ages is a serious lack of income and wealth, which translates into a lack of political and social power, as well as greater risk of financial insecurity later in life.

Currently, U.S. Latinos earn less money, on average, than non-Hispanic Whites. In 2013, the median household income of non-Hispanic households was $58,270 compared with $40,963 for Hispanics. That difference is significant, but more alarming is the difference in total wealth. In 2013, the total assets of non-Hispanic White households were more than 10 times those of Hispanic households, $141,900 compared with $13,705.

Compounding this economic reality for Hispanic women is a persistent gender-based wage gap. On average, women in the United States are paid 78 cents for every dollar paid to men. However, Latinas in the United States are paid, on average, 56 cents for every dollar paid to White, non-Hispanic men.

In Colorado and California, the two states where the HIP Latino Age Wave Initiative has implemented grantmaking, Latinas face substantial disparities, making even fewer cents-on-the-dollar than the national average. In California, Latinas face the largest overall gender-based wage gap in the nation, at 44 cents on the dollar, while in Colorado, Latinas make 54 cents for every dollar paid to White, non-Hispanic men.

Given that the majority of family caregivers in Latino families are middle-aged daughters who also work on a full or part-time basis, the gender wage gap has critical implications for the economic security of Latino families, as well as their well-being.

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7 Kochhar & Fry, 2014
9 Ibid.
RETIRED INCOME

For many middle-class Americans, employment-based retirement plans and Social Security make a more secure retirement possible.

Unfortunately, for a significant percentage of Latinos, an economically secure retirement remains elusive. For one thing, Social Security is earnings based and averaged over time. The median income for all working-age people in 2013 was $43,000, but it was about $30,000 for working-age Latinos who were employed fulltime year-round, according to the Social Security Administration.\(^\text{11}\)

According to The Pew Hispanic Center, the poverty rate for Latino elders is double that of the general U.S. 65 and older population.

The White House Conference on Aging 2016 final report cited Social Security data showing that, while one-third of all older Social Security beneficiaries rely on the monthly checks for 90 percent or more of their annual income, that proportion rises to more than half, or 53 percent, for Hispanics.\(^\text{12}\)

However, fewer older Latinos qualify to receive any Social Security benefits. A Social Security Administration report in 2010 found that about four percent of the U.S. population over 62 will never qualify for its old age, survivors and disability insurance. The report said that, compared with the beneficiaries, the “never beneficiary” group has higher proportions of Hispanics, people who never married, and widows. The group includes those immigrants who arrive late in life (55.1 percent); infrequent workers (34.7 percent), and workers who are not covered because they are already in state or local pension systems (4.7).\(^\text{13}\) The report mentions high poverty and low educational attainment as characteristic of this group, although it does not mention the gray economy in which so many Latinos find sporadic and generally low paying, off-the-books work.

State income supplement programs had all but disappeared in California, Colorado and elsewhere due to economic downturns. Thanks in part to an improved economic outlook and intense advocacy efforts by Latinos (including at least one Age Wave grantee) and other groups, California Gov. Jerry Brown has sought to restore some of the funding.

The budget Gov. Brown submitted to the California Legislature in January 2016 includes the first increase in Supplemental Security Income/Supplemental Security Payment (SSI/SSP) cost of living since 2006, so that combined average increase of $4.67 from the state would increase SSI/SSP grant levels by $17 for individuals and $31 for couples, with legislative approval, according to an analysis by the national legal advocacy nonprofit Justice in Aging, which called for larger increases to combat senior poverty in the Golden State.\(^\text{14}\)

The governor also proposed extending for two years the funding of a pilot program to coordinate care needs of people who are eligible for both Medicare and Medicaid, while restoring recession-era cuts to In-Home-Supportive Services.

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14 http://www.justiceinaging.org/13624-2

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Median Income of Medicare Recipients

<table>
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<tr>
<th>Year</th>
<th>Hispanics</th>
<th>Non-Hispanic Whites</th>
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<tr>
<td>2012</td>
<td>$13,800</td>
<td>$24,800</td>
</tr>
<tr>
<td>2030</td>
<td>$18,100</td>
<td>$32,800</td>
</tr>
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According to a 2014 National Council of La Raza report, until the implementation of the Affordable Care Act (ACA), Latinos were more likely than Whites to be uninsured. As a result, they were twice as likely as their non-Hispanic counterparts to report that they had no usual place of healthcare. The ACA may reverse this trend by providing improved access to health care, along with increased coverage of and, in many cases, free annual screening and wellness visits.

The ACA legislation includes provisions that benefit older Americans, and because of their elevated level of need, the potential benefits are particularly important for older Hispanics who are U.S. citizens or authorized to be here. Under the ACA, older individuals receive preventive services at no cost, and they receive significant discounts on prescription drugs. Such improved access to care, screening, treatment, and medication will be especially important to improve care for older Latinos who qualify.

Since the Affordable Care Act’s health insurance marketplaces opened, uninsured rates among Latinos have begun to decline for the first time in decades. However, despite these historic declines, Latinos continue to have the highest uninsured rates among major U.S. racial or ethnic groups. Although the majority of Latinos are U.S-born or documented immigrants, many remain uninsured because they are worried that enrolling in coverage would bring attention to their family’s immigration status, according to the Pew Center for Hispanic Research. Nearly half of the U.S. Latino noncitizens it surveyed in 2014 lacked insurance.

Cultural and language barriers have and continue to exclude older Latinos from accessing healthcare and benefits. Older Latinos, especially Spanish-language dominant seniors, continue to experience significant disparities in obtaining services when compared with the general U.S. population. Attempts to address access to linguistic and culturally relevant services for aging Latinos are not sufficient nor mandated, leaving them more vulnerable to poor health outcomes.

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## Hispanic Immigrants More Likely than U.S.-born to Lack Health Insurance

Percent without health insurance in 2014

<table>
<thead>
<tr>
<th>Category</th>
<th>Percent without health insurance in 2014</th>
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<tbody>
<tr>
<td>U.S. overall</td>
<td>14%</td>
</tr>
<tr>
<td>Hispanics overall</td>
<td>25</td>
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<tr>
<td>U.S.-born Hispanics</td>
<td>17</td>
</tr>
<tr>
<td>Foreign-born Hispanics</td>
<td>39</td>
</tr>
<tr>
<td>Foreign-born Hispanics, U.S. citizens</td>
<td>21</td>
</tr>
<tr>
<td>Foreign-born Hispanics, non-citizen</td>
<td>49</td>
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</tbody>
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### U.S.-born Hispanics by age:

- Younger than 18: 12%
- 18-64: 24%
- 65 or older: 2%

### Foreign-born Hispanics by age:

- Younger than 18: 34%
- 18-64: 43%
- 65 or older: 8%

Note: Respondents were asked if they currently had health insurance.

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Methodology

To understand Latino aging service and advocacy trends, and the HIP Latino Age Wave Focused Initiative, the author reviewed available demographic data from the U.S. Census Bureau, the Pew Hispanic Research Center and recent scholarly literature, as well as research on Latinos and aging in California and Colorado, and Latino Age Wave Initiative grantee reports and evaluations.

This work was also informed by JVA Consulting’s evaluations of the Initiative and by the 2011 “The Latino Age Wave: What Changing Ethnic Demographics Mean for the Future of Aging in the United States,” the first national, state and regional scan of gaps and opportunities, which HIP commissioned.

In addition, the author conducted 30- to 45-minute interviews with 16 participating HIP Latino Age Wave grantees, fellows and advisory committee members.
Latino Age Wave: Promising California and Colorado Results

Initiative Achievements
Promising Practices
Movement Building
In 2011, Hispanics in Philanthropy (HIP) launched the Latino Age Wave Initiative with research providing a detailed analysis of Latino aging issues for consideration by the philanthropic, public and private sectors. In 2012, HIP and its partners created programs in California and Colorado to address recommendations from the report.

The report, “The Latino Age Wave: What Changing Ethnic Demographics Mean for the Future of Aging in the United States,” examined the challenges and opportunities facing the growing Latino older adult population. It demonstrated that aging Latinos across the United States often face multiple barriers in accessing aging services, such as food, nutrition and housing. This was even more pronounced in finding and utilizing services that are sensitive to Latino cultures and values.

The national assessment found that the majority of federally funded aging agencies were unable to serve a Spanish-speaking client upon first contact. The national infrastructure has an established expertise for serving a mainstream, primarily White population, but it is not prepared for the Latino Age Wave.

On the other hand, hundreds of Latino community-based organizations are already serving Latino adults but may not have the resources to do so in a way that addresses the specific needs of older Latinos or to do so on a sufficiently large scale. Non-Latino organizations have often failed to grasp how relatively minor changes can make a big difference in their outreach and program services to older Latinos in their community. HIP’s research on older Latinos found that, while some of them seek organizations that specialize in aging, Latinos prefer to use one-stop-shop organizations that serve the entire family.

In response to that 2011 report, HIP and its partners invested in coordinated strategies in California and Colorado to address service quality and gaps, as well as policies impacting older Latino individuals. It did so with The Atlantic Philanthropies, which had helped to underwrite the Latino Age Wave report. In Colorado, it collaborated with the Rose Community Foundation, the Latino Community Foundation of Colorado, The Colorado Health Foundation, and Community First Foundation. In California, HIP partnered with The California Wellness Foundation, and The SCAN Foundation.

The Initiative focused on raising the capacity of nonprofits serving large

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numbers of older Latinos to expand and improve the quality and types of available services, as well as their ability to advocate on behalf of aging Latinos and communicate both their needs and their successes. Overall, the HIP-led Initiative has included 11 grantees, five located in Colorado and six in California, along with a total of six fellows. HIP grantees throughout California included: Building Skills Partnership; California Rural Legal Assistance Foundation; Central Coast Center for Independent Living (CCCIL); Centro CHA; Latina Breast Cancer Agency, and Latino Council. In Colorado, HIP grantees were: Catholic Charities; Colorado Gerontological Society; Colorado Center for Law and Policy; Latino Task Force of Boulder County, and Sisters of Color United for Education (SOCUE).\textsuperscript{19}

According to evaluations by JVA Consulting, HIP’s initiative, which included the 2011 report, as well as California and Colorado funders, grantees, fellows, and aging systems, achieved a great deal.

From 2011 to 2015, the Latino Age Wave:
• Developed a shared understanding of Latino aging, as well as the barriers and assets particular to Latino communities
• Raised awareness and support for Latino aging issues among key stakeholders, including funders, policymakers, and institutional and community leaders
• Increased the net amount of philanthropic dollars flowing to Latino aging issues
• Expanded and improved program capacity and advocacy efforts addressing Latino aging issues at national, state and local levels
• Expanded best practices in the Latino Aging field
• Engaged more Latino older adults as advocates for policies that improve the economic health and well-being of Latino elders.
The Initiative’s most critical outcome included the evolution of collaboration from rare to accounting for the essential elements of serving Latino elders. Tony Tapia, Colorado Latino Age Wave Consultant, said:

“There is power in bringing together aging systems, namely the Area Agency on Aging (AAA), mainstream aging providers, and Latino community-based organizations and advocates. These organizations seldom work together, or in some cases, don’t even have the opportunity to talk to each other. Consequently, program and policy decisions impacting Latino older adults and their families are developed without the expertise and voices from Latino communities.”

Participating in the Latino Age Wave allowed organizations to join forces in advocating with and on behalf of Latino older adults. For example:
- “Inadequate funding disproportionately affects low-income, minority and rural populations,” Alicia Hernández Sánchez, then associate director of the Central Coast Center for Independent Living, told a legislative hearing on April 1, 2014. “We have all three on the [California] Central Coast.” Some of her remarks at the hearing of the California State Assembly Committee on Aging and Long Term Care “Faces of Aging: Aging and the Latino Community, were reported in California Healthline, a newsletter published by The California Healthcare Foundation.20

PROMISING PRACTICES

Increased advocacy work has not only taught grantees how to more effectively engage with the larger coalitions of aging organizations, but has also expanded their networks.

One such success included a strengthened collaborative relationship between the Central Coast Center and Sherwood Village Senior Housing. It increased CCCIL’s capacity to understand and address the needs of Latino older adults in its service area, while empowering senior housing residents to collaborate in being more active in their community and to trust in a service provider.

The latter was an important outcome, given findings that Latino older adults typically do not access formal services due to lack of trust in systems and service providers, lack of culturally- and linguistically-tailored programs, and serious financial barriers.

In both states, some of the increased capacity encouraged nonprofits to establish promotores programs of peer-to-peer community health care workers. In Colorado, the Latino Task Force of Boulder County, in collaboration with the Area Agency on Aging of Boulder County, implemented a community-based, asset-based promotores program to train older Latinos to access culturally relevant services and empower Latino seniors to communicate and advocate for themselves. Nine additional organizations participated, from the Coal Creek Meals on Wheels to the Mental Health Partners Senior Reach.

This collaboration, at the completion of the Latino Age Wave Initiative, resulted in the AAA of Boulder County adopting components of the promotores program, ensuring a level of continued services for Latinos in the county. Also implementing a Promotores model, Centro CHA in California initially trained an initial group of 15 Latino older adults. As the training continued, this group went on to reach over 200 Latino older adults, improving their knowledge of the Affordable Care Act and their ability to navigate the healthcare system. They also learned to advise their friends and neighbors on a wide variety of community concerns, from information on energy savings and computer literacy to avoiding scam artists.

The collaboration between Latina Breast Cancer Agency and St. Luke’s Hospital in San Francisco revealed that a large percentage of Latinas accessing services at the hospital, many of them Spanish-dominant speakers, were unaware of their eligibility for benefit programs. For example, since many are low-income providers of in-home family caregiving, they qualified for San Francisco County in-home support services caretaker payments. Overall, the organization’s work not only increased access to health services, but also increased their family household resources and income.

21 According to Belinda Garcia, from Sisters of Color United for Change in Education (SOCUE), a promotora/promotor is a community health promoter, health advocate, and organizer. They are trusted because they are members of the community in which they live and work.
The Sisters of Color United for Education learned a valuable lesson in best practices for time management when it comes to engaging Latino seniors.

“Senior Latinos require a greater amount of time and one-on-one discussions to build trust and respect,” SOCUE staff found while recruiting and training for its promotoras program. “There is a great deal of mistrust between senior Latinos and programs and policy-focused agencies because of the past stigmas and racial tensions. This country still has a long way to overcome discrimination.”

Building partnerships between service providers and organizations focusing on public policy and advocacy was a key element of the Latino Age Wave Initiative. As a result, participating agencies in California and Colorado have also gone on to strengthen the advocacy capacity of the communities in which they work. As a result of Building Skills Partnership’s efforts, 192 older adults received preventive health training and 30 permanent residents were naturalized.

**MOVEMENT BUILDING**

**With new partnerships and an improved advocacy capacity, organizations have increased the number of people they serve and empowered older Latinos to be their own advocates.**

California’s Latino Age Wave grantees have gone on to launch the California Advocacy Network for Aging Latinos (CANAL) to focus on common issues impacting California’s Latino older adults. This is an exciting outcome of the Latino Age Wave Initiative, in building capacity and empowering collaboration of community-based organizations for the benefit of the rapidly growing and under-served Latino seniors and their caregivers. Follow CANAL at [www.aginglatinos.org](http://www.aginglatinos.org).

Luis Sandoval, Building Skills Partnership development manager and CANAL steering committee chair, said that CANAL’s 2016 priorities are:

- Infrastructure strengthening and network/coalition capacity growth
- Advocacy for aging Latinos’ financial sustainability, including support for implementation of Secure Choice, a State of California program that by 2017 will allow workers to save through payroll deductions
- Community engagement of older Latinos, including electoral participation and advocacy for their greater inclusion in the California Department of
Social Services Immigrant Services Funding program

- Dissemination of information on issues impacting aging Latinos to legislators, policymakers and others, by hosting a policy convening and participation in other meetings

Bay Area-based Latino Council Executive Director Cecilia Zamora is among the advocates who have remarked on appreciating the support from HIP and welcomed its support for creation of CANAL. In addition to recognizing the need for a statewide network, Zamora has long met with local policymakers and state legislators on behalf of Latinos in general and seniors in particular. She has been pressing the California Legislature to require service providers to meet cultural proficiency standards as a condition for receiving state funds.

HIP routinely commissioned an evaluation to gather and analyze data from the Age Wave programs in California and Colorado, conducted by JVA Consulting. It began in 2012 and was completed in 2015. Much of the findings here about how the programs contributed to the field are based on the JVA Consulting analysis.

The Latino Age Wave Initiative successes inform best practices on addressing complex national issues faced by Latino older adults and their local communities. The integration and expansion of programs and services with cultural proficiency as a response to shifting demographics will benefit services to all seniors through increased service provider competencies. For these reasons, creating networks of “engaged partners” and incorporating advocacy efforts have been integral parts of the Latino Age Wave for translating community awareness into action.

Critical Issues

Older Latinos: Advocacy and Organizing
Public Policies and Public Officials
Caregiving in Latino Families
Immigration and Public Benefits Policies
Impact of Immigration Status on Elders
Immigration and the Affordable Care Act
Older Latinos: Now and in the Future
OLDER LATINOS: ADVOCACY AND ORGANIZING

There are a number of examples of the transformative impact of organizing and advocacy strategies in the Latino Age Wave’s communities.

The establishment of a health academy designed to increase residents’ understanding of the implications of the Affordable Health Care Act at Sherwood Village Senior Housing in Salinas, California, led to their empowerment to take action. There had been two serious pedestrian-car accidents at a crosswalk that most residents had to use regularly. CCCIL started by engaging the residents with a health academy largely intended to educate the mostly Latino group about implications of the Affordable Care Act. When the academy had concluded, residents decided to keep meeting to become better informed and learn about civic engagement, advocacy and other topics from CCCIL. Then they chose their priorities and tried different strategies. With their newfound skills, the seniors requested, organized support for, worked with public officials and achieved important upgrades in the crosswalks from the Salinas City government. The group also successfully implemented a neighborhood safety walk and meeting. Seniors shared stories of how they had been personally impacted by the lack of safety in their surrounding neighborhood. Once, their housing complex was on lock-down due to a shooting adjacent to their complex. Another time, a chase ended in a car crash and shooting in front of their complex.

These experiences also had implications for the relationship between the seniors and the Sherwood Housing Administration. In the process, the seniors developed a more interactive relationship with the Administration to advocate for issues that they wanted addressed at the housing development.
PUBLIC POLICIES AND PUBLIC OFFICIALS

Working toward equity in transportation became a critical issue in Colorado. Mary Dolores “Dolo” Young, the eldest of five, first-generation children of Mexican immigrants, became a HIP Colorado Latino Age Wave Fellow in 2012. Her fellowship project focused on improving Latino seniors’ access to public transportation resources. She implemented a transit ambassador program at a couple of the housing sites where a high percentage of Latino seniors and Latinos with disabilities reside. Residents were trained to use public transit for a variety of activities, including shopping, entertainment, and appointments.

While the campaigns proved successful, and ambassadors continued their own outings, Young found that the larger problem was less about low-income, Latino seniors needing to be trained to use public transportation, than it was a public policy issue: cost of public transportation being unaffordable.

“Because a lot of them are either disabled or on Social Security, they don’t have a lot of funds and come up against affordability of transit,” she said. “If you’re collecting Social Security at 62, you have three more years to wait before you can use the 15 percent discount on public transit.”

Through this work, Young recognized the need for public policy changes to provide accessible, affordable, linguistically appropriate, and culturally relevant services to Latino seniors. In November 2013, during the first year of her two-year Latino Age Wave fellowship, Young was elected to the Boulder City Council. She explained that her public position and her fellowship informed each other. As a Council Member, Young is shaping and influencing public policy informed by her personal experience and advocacy work on behalf of Latino older communities.

CAREGIVING IN LATINO FAMILIES

“Latinos still live in tight-knit communities, and there is a community norm that you will take care of your parents. It is tough to talk about because the norms have stayed the same, but our lives have changed,” said Elsa Holguín, Senior Program Officer of the Rose Community Foundation.

Latino families benefit from strong cultural traditions that prioritize family life and systems of informal family support. Hispanic individuals are more likely than their non-Hispanic counterparts to live in households that include an older parent. Familial expectations, however, are not static and evolve across subsequent generations in immigrant families as a result of acculturation and income insufficiency.

According to the National Hispanic Council on Aging, more than one-third (36 percent) of Latino households report having at least one family caregiver. It estimated there are at least 8.1 million Latino family caregivers.

in the United States. Almost three-quarters (74 percent) of these caregivers are women. And, of those women who are caregivers, most are around the age of 42. They provide more intensive, higher-burden caregiving, help with more activities of daily living, and more frequently live with their loved ones than do their non-Latino, White counterparts.

At the same time, Latino families are undergoing changes that will affect their ability to continue caring for their elders: As younger Latina women, who serve as primary caregivers to aging parents, find it necessary to juggle work and family, the traditional expectations that parents should be taken care of at home is becoming increasingly unrealistic. This is especially because Latina breadwinners heading households constitute a disproportionately large share of the poor.\textsuperscript{25}

The Colorado Latino Age Wave Initiative commissioned a survey focusing on Denver-Metro, Colorado, to gain a baseline understanding of family caregivers, the elders they care for, and to identify key issues facing caregivers, elders, and families. This initial research found that all family caregivers struggle to balance providing appropriate care to their loved ones, working, attending to other family obligations, and managing stress.
However, it also found that Latino caregivers must overcome additional barriers, including language, cultural expectations, and employment that may not provide necessary flexibility.

The study articulated critical components of cultural relevance in serving Latino elders:

- Interdependence of the multigenerational family, often living under the same roof or nearby
- Connection to community, usually their neighborhood and often a community of faith
- Respect for elders — a value that guides families’ decisions regarding the care of their aging loved ones

Latino caregivers also appear to use substantially fewer formal support services than their non-Hispanic, White counterparts.

“What we were hearing, and what research shows is that Latino families are often on their own, accepting a larger share of caregiving responsibilities for their elders,” said Cec Ortiz, the Colorado Latino Age Wave’s project manager. “When Latino families who are striving for a better life lack support in caring for their elders, the result is more personal, household and financial stress. When support is inaccessible or not culturally relevant, Latino families pay a steeper price.”

There also have been findings that Latino caregivers are increasingly open to using formal care, particularly as a solution to the financial difficulties of familial care and concern about their future finances. However, the limited access to services that are culturally and linguistically appropriate presents major challenges. Additionally, service providers within the Latino community offer few programs specifically for older adults.

Like nearly all caregivers, Hispanic caregivers would benefit from respite care; assessments of their needs as well as the care recipient’s needs; training in caregiving activities; financial support, and assistance with care coordination and with navigating the long-term care system. Hispanic caregivers want and need culturally sensitive materials that are in Spanish.

While long-term care programs have shifted to in-community care, funding for caregiving is insufficient. In the future, programs that provide resources to help family caregivers must be augmented. This represents a cost-effective leveraging of the existing social resources.
IMMIGRATION AND PUBLIC BENEFITS POLICIES

HIP’s Latino Age Wave Initiative incorporated advocacy as a key strategy component in California and Colorado in order to address a number of public policy issues impacting Latino seniors and their families. Legal status remains a determinant of access to public benefits, including health care and safety net programs. Therefore, the implications and impact of public benefits policies on Latino immigrant communities is key to understanding economic security issues for Latino families and older adults.

Even though most U.S. Latino seniors were either born in this country or are authorized to be here, current U.S. immigration and welfare policies impose burdens that foster insecurity and hardship for immigrant individuals and families. Legal status exposes long-term and newly arrived immigrants to different risks (deportation) and awards advantages (access to public benefits, better jobs). Complicating this picture are “mixed status” families where some members have rights and others do not.

Older Latino immigrants are disadvantaged compared to the native born. Their jobs may not have provided for retirement. Many do not benefit from public programs. According to the Pew Center for Hispanic Research, personal income of immigrants, 65 and older, is much lower than that of their native-born counterparts.

Long-time immigrants are best off. Those in the U.S. for more than 20 years typically arrived young, were U.S.-educated, naturalized, and had long careers, qualifying for Social Security and Medicare. Recent arrivals are worst off financially. Those in between show a mixed picture.29

Naturalized citizens remain eligible for the same benefits as other citizens. Unauthorized immigrants remain eligible for little more than emergency Medicaid. The five-year residency requirement for immigrants to qualify for federal programs includes Medicaid, Children’s Health Insurance Program (CHIP), Temporary Assistance for Needy Families (TANF), food stamps (SNAP), and SSI (with some exceptions for refugees and certain others).30

As part of the California Latino Age Wave, HIP partnered with the California Rural Legal Assistance Foundation to provide direct legal support to immigrant individuals and families, and to create strong advocacy networks to address policies impacting Latino communities. Staff Attorney Santiago Avila-Gomez said that immigration issues are one of several areas that he and others on the foundation staff have seen as life changing for Latino seniors.

“It all comes back to seniors becoming more involved,” he said. “They


30 Under the 1996 Personal Responsibility and Work Opportunity Reconciliation Act, also known as welfare reform, most qualified immigrants entering the United States are banned from receiving federal means-tested public benefits for five years from the date of their entry with proper entry authorization (there are few exceptions). The Department of Health and Human Services interpretation, published in the Federal Register on Aug. 26, 1997 (62 FR 45256), designated its TANF and Medicaid (except assistance for an emergency medical condition under Medicaid) as federal means-tested public benefits and also added its Children’s Health Insurance Program (CHIP) to the means-tested list. Other longstanding federal means tested programs include Supplemental Security Income from the Social Security Administration, and SNAP (formerly food stamps) from the Department of Agriculture.
become citizens, they’re able to vote, and they become more confident in engaging in their communities.”

Immigration issues can impact almost every aspect of an individual’s life. Avila-Gomez recalled a dispute in which residents of a senior citizens’ building wanted to play Lotería, (Mexican bingo-style game) but had trouble with another group of residents wanting to watch television. He said the Latinos had previously been reluctant to request a resolution for the impasse. But, as more seniors resolved immigration issues and learned to deal with the senior center’s management, they found that the center’s activities became more Latino friendly, and their wishes to play Lotería were accommodated.

IMPACT OF IMMIGRATION STATUS ON ELDERS

Even though a majority of U.S. Latino seniors are citizens or authorized to be in this country, the unintended consequences of immigration policies can severely jeopardize their well-being. Here is a too common scenario:

Older immigrants depend on families for financial support. They also need practical assistance navigating public programs. Language is a barrier. About 17 percent of older foreign-born adults speak no English; another 21 percent speak English, but not well. Nearly three-fourths of those not speaking English very well are saved from “linguistic isolation” only because they live with others who have a good command of English.

Compared to other older Americans, immigrants are more likely to reside in two-generation (22 percent vs. 14 percent) and three-generation (19 percent vs. 5 percent) households. Living arrangements reflect cultural preferences and practical needs. Latino seniors often depend on younger family members for transportation, interpretation and other vital tasks, and they risk isolation when part of their family is deported.

Another scenario occurs when many immigrant families who qualify for benefits don’t apply for them. Given complex laws, misperceptions are widespread. Immigrants sometimes assume they are ineligible, worry that getting benefits will keep them from getting citizenship, or fear that applying will draw attention to relatives at risk of deportation.

In Colorado, HIP Latino Age Wave Fellow Michael Cortés recalled the case of the Dominican Sisters Health Agency, where workers found they were serving people who were eligible for their services and eligible for Medicare or Medicaid, but weren’t benefiting from the government programs. Although nearly all qualified for the programs, said Dr. Cortés, a University of Denver Scholar-in-Residence, they weren’t applying for a...

32 The game of Lotería is a popular bingo-style game in Mexico. Unlike bingo, Lotería does not depend on numbers. Players must become familiar with a set of 54 images printed on a deck of cards. As each card is pulled from the deck, a “caller” cries out a rhyme or riddle that corresponds to each particular image. The more quickly one can identify each icon based on its respective riddle, the more successful the player will be.
variety of reasons, including fear of immigration law enforcement, and being too proud to accept help from the government.\textsuperscript{34}

\begin{figure}[h]
\centering
\includegraphics[width=\textwidth]{image.png}
\caption{Man holding a document with the U.S. Department of Homeland Security emblem.}
\end{figure}

\section*{IMMIGRATION AND THE AFFORDABLE CARE ACT}

The Affordable Care Act (ACA), signed into law in 2010, has started to provide affordable health insurance to millions of uninsured individuals. However, recent immigrants, both authorized and unauthorized to be in the U.S., face great difficulties obtaining health coverage. The ACA kept in place the exclusion from Medicaid eligibility for documented immigrants who have been in the United States for fewer than five years. Furthermore, in some of the states that have chosen not to expand Medicaid, some of the poorest documented Latino immigrants are able to access the marketplaces if their incomes fall below the federal poverty level. But this group is not eligible for tax credit subsidies. With such low incomes, it is unlikely that they will purchase a marketplace plan without the tax credit subsidies.\textsuperscript{35}


\textsuperscript{35} http://www.hiponline.org/resources/hip-blog/blog/634-american-society-on-aging-panel-spotlights-advocacy-for-latino-seniors
OLDER LATINOS: NOW AND IN THE FUTURE

HIP’s Latino Age Wave Initiative is a timely and unique approach to address a critical national issue. The initiative examines the complexities of Latino family life today and raises questions regarding who is responsible for the care of the aging population, what this population will need in terms of formal and informal sources of support, and how they will get it. These issues must be confronted through policies and programs.

The lower use of formal services by Latino older adults and their families reflects the lack of culturally-tailored programs, in addition to serious financial barriers. It is important to create culturally and socially appropriate support systems for aging Latinos.
Recommendations

Advocacy and Public Policy
Services and Benefits
Leadership Development
In Conclusion
The Latino Age Wave Initiative research and programs in California and Colorado have shown that strategic investments that improve services for the fastest growing segment of the older population, and engage the Latino elders in advocating for improvements, are a smart way to address disparities at the local level with people who really know what is most needed in their areas.

Qualitatively, some problems are more intractable, while others appear to just need a bit of knowledge and focus. In speaking with the Age Wave grantees, it becomes apparent that adjusting programs to serve the particular needs of older Latinos was easier than they anticipated, once they acquired the skillset through convenings and sharing ideas with other grantees. Acquiring advocacy skills and outreach efforts appeared to take a bit more work, but are also highly valued.

Drawing on those and other lessons and available data from HIP’s Latino Age Wave Initiative, this report recommends in the areas of Advocacy and Public Policy, Services and Benefits and Leadership Development:

A. ADVOCACY AND PUBLIC POLICY

Community engagement has played a key role in HIP’s Latino Age Wage Initiative. Having strong community ties and support helped organizations be more effective in mobilizing and engaging local stakeholders to achieve change through advocacy. At the state and national levels, the Initiative’s participating organizations were effective in sharing information on the needs and interests of Latino older adult communities, providing crucial information in the policy development process.

In addition to the legislative testimony of Central Coast Center for Independent Living’s deputy director, another HIP grantee, the California Rural Legal Assistance Foundation, was among those organizations who met with state officials to get the supplemental income benefits restored in the state budget proposal. Legislative testimony and other advocacy efforts also helped in Colorado.

The following outlines future advocacy and public policy recommendations:
• Greater philanthropic funding of capacity-building programs that strengthen nonprofit service providers and legal and advocacy nonprofits, so they may better serve more Latino seniors and their caregivers.
• Support and promote civic engagement programs to educate eligible Latino older adults about the benefits of civic participation and voting power.
• Make the delivery of cultural and linguistically proficient services part of the required funding criteria for government and nonprofit programs as a step toward eliminating disparities
• Support training and network-building for nonprofit leaders and the
Latino seniors in their communities for collaborating on upcoming changes to the Affordable Care Act, addressing disparities and influencing policy development that affects older Latinos. Advocate for employer-sponsored health, wellness and safety initiatives that include older household members and their caregivers.

- Advocate for changes in immigration laws and policies that protect law-abiding Latinos in the U.S.
- Support policies that aim to reduce health and economic disparities in earlier life, including but not limited to job training, paid family leave, transportation, permanent affordable housing and increasing the minimum wage. Funding of capacity-building programs, communications and advocacy trainings also have proven value, as do programs that engage seniors as peer-to-peer teachers and advocates, among other responsibilities.
- Ensure access and utilization of the Affordable Care Act (ACA) and support employer-sponsored health, wellness, and safety initiatives that include older household members.
- Strengthen linkages between local efforts and national organizations, such as Hispanics in Philanthropy and the National Hispanic Council on Aging (NHCOA), that facilitate participation of older adults and policies that build capacity across the life course.
- Support the inclusion of more documented immigrants who have resided in the United States for fewer than five years in Medicaid and advocate for the expansion of Medicaid in every state.

B. SERVICES AND BENEFITS

The HIP Latino Age Wave Focused Initiative has raised the awareness of policy needs and linguistic and culturally proficient services for Latinos, along with different approaches for raising the capacity of grantees to help them and their caregivers. As a result, grantees in Colorado and California increased the number of individuals they serve, better understand their constituents’ needs, view their work more strategically, and consider the multitude of factors impacting the health and well-being of Latino elders.

The most effective programs implemented by the Latino Age Wave Initiative were rooted in the understanding and integration of appropriate linguistic and cultural interventions. To this end, the services and benefits recommendations include:

- Expand both funding and resources to increase the capacity and add staff and infrastructure for community-based organizations to enter into new collaborations and partnerships with which to address service gaps for older Latinos.
- Provide support to help community-based organizations combat isolation of individuals and reach more Latino older adults who already qualify for culturally proficient and linguistically appropriate services.
- Invest in organizations successfully implementing culturally and linguistically relevant programs and with a history of effectively
leveraging cultural values in service delivery, so they may reach more seniors with efforts such as the community health care workers (Promotores) model, patient navigators and public transportation ambassadors.

• Increase the capacity of the federally-funded aging infrastructure, specifically the Area Agency on Aging (AAA), to provide linguistically and culturally appropriate programs and services to older Latinos. Enforce CLAS (Culturally and Linguistically Appropriate Services) Standards in public funded, aging programs. To be effective, programs and personnel must be linguistically and culturally proficient and relevant.

• Provide programs that engage Latino seniors, such as Promotores, transportation ambassadors and teaching assistants, and provide stipends, modest meal vouchers, and transit passes to lower their costs in participating in such activities. Support family-centered, long-term care solutions for Latino older adults and their families.

• Fund programs addressing Latino caregivers’ education and needs, including but not limited to training, respite support and paid leave. Currently, resources to help Latino caregivers are insufficient and must be expanded.

• Incentivize outreach efforts geared to implementing bilingual and bicultural communication strategies to educate Latino seniors on available programs, as well as their eligibility and rights

• Advocate to preserve the benefits of Social Security. Work towards ensuring long-term program solvency issues

• Advocate to preserve and expand Medicaid and Medicare for Latino seniors.

C. LEADERSHIP DEVELOPMENT

• Invest in Latino leaders, young and old, in community-based organizations engaged in expanding services to Latino seniors. Increased community-based capacity is needed.

• Support leadership development for Latino professionals engaged in the intersection of service provision, advocacy and public policy work

• Increase leadership development of Latino older adults engaged in advocacy to effect policy changes that will impact their healthy aging

• Support Latino professionals entering health care and social service schools. Today, insufficient numbers of professionals have the language and cultural knowledge and skills needed to provide effective care for the rapidly growing population of Latino older adults.
IN CONCLUSION

Although this report highlights the work still left to do with and on behalf of Latino seniors, it is intended to energize and inspire work toward polices that will close the gaps, decrease racial and ethnic disparities and help U.S. Latino communities.

In some senses, we are still at the beginning, in terms of raising the awareness and capacity of community-based organizations to reach and offer effective help to Latino seniors. The HIP Latino Age Wave Initiative succeeded in a number of important outcomes, its programs are replicable in the U.S., and it has added another layer to the development of best practices over the five years since its national scan of gaps and opportunities.

Some things are abundantly clear: There is still an urgent need for more capacity building, greater outreach and support for Latino seniors and caregiver services, as well as the most effective approaches for policy development for the field.
About This Report

Hispanics in Philanthropy
HIP Latino Age Wave Focused Initiative
Acknowledgments
The Author
Latino Age Wave Initiative Funders
Hispanics in Philanthropy

Hispanics in Philanthropy (HIP) is a transnational network of grantmakers committed to strengthening Latino communities across the Americas. Its mission is: To strengthen Latino leadership, voice, and equity. HIP, a 501(c)3 nonprofit established more than 30 years ago, connects and convenes funders, other nonprofits, researchers, and policymakers to identify emerging needs among Latinos, as well as best practices for responsive and effective funding of social change. HIP trailblazes new philanthropic models by leading collaborative initiatives and has provided grants and training to help build the capacity of more than 600 organizations and leaders, including afterschool programs, Latino arts centers, immigrant rights advocates, LGBT Latino leaders, housing for Latino older adults, neighborhood health centers, grassroots community organizers, multi-service organizations in rural areas, and economic development in Latin America. Additionally, HIP recently launched the first bilingual, bicultural crowdfunding platform, HIPGive, hipgive.org. For more information on HIP’s programs, please visit hiponline.org. HIP is headquartered in Oakland, California, with offices in Florida, North Carolina, New York, and Mexico City.

HIP Latino Age Wave Focused Initiative

The HIP Aging Program works to increase philanthropic and other resources directed to addressing the unique needs and policy issues faced by the growing number of older Latinos. HIP works in partnership with a wide network of philanthropic and nonprofit organizations to raise awareness of and find solutions to both the challenges and opportunities offered by this expanding demographic. The Latino Age Wave Focused Initiative is geared toward informing the field, encouraging research and developing best practices to help older Latinos and the stakeholders who want to expand their opportunities.
Acknowledgements

The Latino Age Wave is the result of the vision, leadership, commitment, and collaborative effort of many individuals and institutions. This undertaking was made possible by generous support from The Atlantic Philanthropies, The California Wellness Foundation, The SCAN Foundation, Rose Community Foundation, Latino Community Foundation of Colorado, The Colorado Health Foundation, and Community First Foundation.

HIP offers a special thank you to the members of its Latino Aging Program Advisory Committee, and Initiative partners in California and Colorado, including Building Skills Partnership, California Rural Legal Assistance Foundation, Central Coast Center for Independent Living (CCCIL), Centro CHA, Latina Breast Cancer Agency, Latino Council, Catholic Charities in Colorado, Colorado Gerontological Society, Colorado Center for Law and Policy, Latino Task Force of Boulder County, Sisters of Color United for Education (SOCUE) and Colorado Impact. HIP is grateful for the contributions of the Latino Age Wave fellows: Cheryl Brownstein-Santiago, Judi Bonilla, and Socorro “Coco” Corona in California, and Dr. Michael Cortés, María Dolores “Dolo” Young, and Jose Aguayo in Colorado.

The Author

This report was written by Consultant Beatriz (Bia) Vieira. The author is grateful to Elizabeth Hernandez, HIP’s Director of Finance and Latino Age Wave Initiative Program Director, for her vision and guidance, and Kimberly Arana for thoughtful comments on earlier drafts of this report. Cheryl Brownstein-Santiago edited the report and contributed to creating the profiles of individuals and nonprofits that appear throughout the report.

The author is appreciative of program evaluations by JVA Consulting, as well as the Latino leaders and Latino Age Wave Initiative partners who shared their time and provided their wisdom through interviews for this report.
Latino Age Wave Initiative Funders

Hispanics in Philanthropy’s Age Wave Focused Initiative projects have been funded in collaboration with: