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# Elderly Undocumented Latinos and Their Retirement Strategies

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**Title: Elderly Undocumented Latinos and Their Retirement Strategies**

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### Abstract

The Latino population increases drastically every year. In 2014, the Latino population reached a high 55.4 million and its undocumented sector expanded to 11.3 million. Of the 11.3 million undocumented Latinos, approximately 850,000 were over the age of 55 and approximately 150,000 were over the age of 65. As a result of their status, undocumented Latinos are unable to mobilize economically and are denied government retirement benefits. The inability to mobilize economically disables undocumented Latinos from saving for retirement. Moreover, the lack of government benefits forces the elderly to continue working through their retirement years and become susceptible to live in poverty. This study focuses on the retirement strategies of elderly undocumented Latinos because undocumented Latinos, particularly the elderly, are less likely to save for their retirement, as they can only undertake low paying jobs that scarcely allow them to subsist. To understand the retirement strategies of elderly undocumented Latinos, qualitative face-to-face and phone interviews were conducted. The results indicate that undocumented Latinos (elderly and non-elderly) are not saving for retirement. Giving undocumented Latinos the opportunity to mobilize economically can increase their chances to save for retirement. Granting retirement benefits to the undocumented elderly will cease them from working during their retirement years and their imminent chances of dwelling in poverty will be hindered.

*Key words:* Latino, Retirement, Undocumented, Elderly, Aging

After a lifetime of hard work, follows a relaxing and leisurely retirement. This is the conventional life cycle in America, work hard and retire at sixty-five. What happens when a person has lived and worked in the United States for a lifetime and is undocumented? What can this person do if he/she does not possess retirement savings and is unable to collect Social Security benefits when he/she reaches retirement?

As reported in the city of Los Angeles, California, two elderly men sell ice cream for a living. Both men work everyday, sometimes in extreme heat, for long hours just to survive. Ricardo Perez, 72 and Julio Carranza, 66 are both undocumented elders who continue to work past the conventional retirement age due to the inability to obtain retirement benefits from the government. Before selling ice cream, both men held jobs in the private sector and paid their share of income taxes and had social security payroll taxes withheld from their earnings. Perez states, “How will I end my life? What happens if I can’t work? I will get to 80, 85, and then what? I’d like to live with more security. It’s hard, thinking about how I will die, without anything to help me” (NBCNews, 2014). Carranza expresses his hardship with money as, “there’s just no money, I worked and saved and saved, and thought I’d retire, or work less. But life does not go as planned” (NBCNews, 2014). Due to their undocumented status, Perez and Carranza are unable to receive social security benefits or any other type of government aid. What can these two men aspire to for the next years of their life? They are bound to hopelessness and the idea of working till the end.

The Latino population in the United States continues to grow every year. According to the Pew Research Center, the Latino population reached a high 55.4 million in 2014. (Krogstad & Lopez, 2015) As the general Latino population grows, the undocumented population expands as well. Although the undocumented Latino population is difficult to estimate, the Pew Research

Center estimates that in 2014, 11.4 unauthorized immigrants lived in the United States (Passel and Cohn, 2016).). It is estimated that from those 11.4 undocumented immigrants, 850,000 were over the age of 55 and approximately 150,000 were over the age of 65 (NBCNews, 2014).

Why is important to study the retirement strategies of elderly undocumented Latinos? The elderly undocumented Latino population in the United States is among the populations living in poverty. According to the study by Wallace et al, in California “over half (57%) of undocumented immigrant adults were living in households with incomes below the federal poverty level in 2009” (2013: 10). Due to their status, undocumented Latinos are denied economic mobility and access to government benefits, which makes them susceptible to live in poverty. The lack of economic mobility can restrain undocumented Latinos from saving for their retirement, leaving them with no other alternative than to continue working through their retirement years. Due to the lack of economic mobility, undocumented Latinos, particularly the elderly, are less likely to have money saved for their retirement, as they can only undertake low paying jobs that scarcely allow them to subsist.

### **Literature Review**

There is scant literature underscoring the retirement strategies of undocumented Latinos. Most research conducted on Latinos emphasizes on the “documented” or “legal” sector of the Latino population.

### **Undocumented Population**

Saad-Lessler and Richman (2014) and Dietz (2000) state that Mexican-Americans are the largest and fastest growing immigrant group in the United States. It is estimated that 47 million Latinos live in the United States, however, it is approximated that 12 million are undocumented (Davies, 2009). Davies (2009) asserts that the combination of increased birth rates among

Latinos and the new arrivals are increasing the documented and undocumented Latino population. “It is estimated that between legal and illegal immigrants, a total some 1,500,000 people arrive in the USA each year” (Davies, 2009: 382). Solis-Longoria (2007) affirms that the Mexican American population expanded from 13.5 million in 1990 to 20.6 million in 2000. The rise in Latino population has developed hostile attitudes among many American natives. Some USA natives believe that Latinos place great strain on the nation’s public services. As a result, in 1994, California developed proposition 187 “Save Our State” initiative, which denied public funding for schools and hospitals to undocumented Latinos (Davies, 2009). Despite hostility towards undocumented Latinos, the United States encourages immigration from Latin American countries when in need, such as in 1942 with the development of the Bracero program. The bracero program was designed post World War II when the United States was in urgent need of agricultural workers (Davies, 2009; Solis-Longoria, 2007). The program recruited people from Mexico between the periods of 1942 to 1964. During these periods, an estimated five million Mexican individuals moved permanently to the United States (Davies, 2009).

### **Social Security Eligibility**

In the United States, in order for someone to qualify for social security benefits, certain requirements need to be fulfilled. Borjas (2011) and Kim and Torres-Gil (2011) explain that a person must have worked for a period of ten years, which is equivalent to forty quarters, in order to qualify for retirement benefits. Borjas also states that even if a person reaches the retirement age, they cannot qualify for benefits unless the ten-year/forty quarters requirement has been met. Moreover, individuals who do not possess a legal status cannot qualify for retirement benefits, as a legal status is necessary to obtain benefits (Kim and Torres-Gil, 2011). In his research, Borjas indicates that older Latinos account for higher employment rates, as many have recently arrived

to the United States and have not accumulated the required employment credits/years. In contrast, the native-born population denotes a decline in employment rates as they approach retirement (2011).

### **Lack of Retirement Savings**

A large sector of the Latino population is not saving sufficiently for retirement. Orszag and Rodriguez (2009) indicate that over half of Latinos between the ages of 55 to 59 have not collected assets in a 401k or IRA account. “Latino workers are less likely to work for employers who sponsor pensions, and even when Latino employees are working for an employer who sponsors a pension plan, they are less likely than Asians, Whites and Blacks to be included and more likely to opt not to participate when they can be included” (Saad-Lessler & Richman 2014: 496). Kim and Torres-Gil (2011) denote that Latinos tend to have below-average education levels, which diminishes their possibilities in obtaining high paying jobs that offer pension plans. Saad-Lessler and Richman suggest that Latinos are the most insecure when it comes to funding retirement (2014).

Kim and Torres-Gil (2011) express that the low education levels of Latinos hinders them from becoming knowledgeable about retirement and saving adequately, as in their study, less than four out of ten Latino workers claimed having limited knowledge in relation to investing and saving for retirement. Notwithstanding, as indicated previously by Saad-Lessler & Richman (2014), Latinos are less likely to obtain a pension plan through their employer, even when plans are offered. Orszag and Rodriguez suggest, “Among those eligible, many do not participate. Among those who participate, many contribute little to their accounts, and others take the money out before reaching retirement age” (2009: 180). The lack of savings and or pension plan acquisition from Latinos forces them to rely solely on social security benefits when retired

(Saad-Lessler & Richman, 2014; Orszag and Rodriguez, 2009; Kim and Torres-Gil, 2011).

### **Obtaining Social Services**

As Garcia and colleague state in the care of the Mexican population the extended life expectancy of foreign-born Mexican elderly in the United States is accompanied by a lengthy period of disability, particularly for foreign-born females. Given the rapid aging of the older Mexican-origin population and their relatively long life spans, public health interventions designed to prevent functional disability merit serious attention. (Garcia et al., 2015: 16). Therefore it is critical in understand how this compare when looking at an undocumented versus other forms of status when considering the Latino elderly population. Angel (2003) suggests that nearly 25 percent of elderly immigrants have not accumulated sufficient earnings to qualify for Medicare. As a result, a high percentage of elderly immigrants rely solely on Medicaid, as they are unable to purchase private health insurance. Angel states that “Medicaid is a federally funded, state-administered medical benefit for low-income blind, disabled, or aged persons, and it is frequently tied to SSI recipients.” (2003: 81). Medicaid is a highly important program for elderly immigrants who do not qualify for Medicare, as it the best source for long-term medical and home care (Angel, 2003). As it understood resources such as these contribute to physical and emotional health of native and foreign born (Angel et al., 2001).

The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 excluded legal and undocumented elderly immigrants who entered the country after August 22, 1996 from receiving Supplemental Security Income (SSI) benefits, unless they qualified for an exemption (Angel, 2003; Angel et al., 2000). SSI provides a limited source of income for those elderly immigrants who do not qualify for Social Security benefits. Nonetheless, the passing of PRWORA prevents elderly immigrants, who do not qualify for retirement benefits,

from obtaining any source of income and health coverage. Angel states that “in the past, health care coverage and other forms of public assistance were granted on the basis of need, not work history or citizenship” (2003).

### **Living Arrangements**

There are several factors contributing to how living arrangements are considered by elderly Latinos and other foreign born populations (Wilmoth, 2001) which include economic need, acculturation, and transnational behavior (Van Hook and Glick, 2007; Aguilera, 2004). We can point to the role of social networks in the form of extended family non-kin households that serve as options for living (Van Hook and Glick, 2007). The Mexican American family is a strong network that provides social, emotional and economic support to its members (Solis-Longoria, 2007). Solis-Longoria states that social workers often find out that family members share their income to better assist the family’s economic needs. Blank and Torrecilha (1998) indicate that sharing housing with extended kin helps reduce the living costs and enhances the accumulation of capital. Blank and Torrecilha mention that elderly family members care for young children while the parents go to work. This enhances the family’s economy by saving money on child-care services. Among Mexican Americans, it is traditionally believed that the family will provide care for the young and the elderly (Solis-Longoria, 2005). There is also a strong “expectation of filial piety”, a moral obligation for children to care for their aging parents (Solis-Longoria, 2005). Angel et al. (2000) state that previous research indicates that older people move in with others because of diminished economic resources and poor health.

## **Method**

For this study, qualitative face-to-face and phone interviews were conducted anonymously. The interview was composed of five demographic questions and ten open-end questions designed to understand the perceptions and strategies for retirement of undocumented elderly Latinos. It is hypothesized that undocumented Latinos, primarily the elderly, are less likely to have money saved for their retirement, as they can only undertake low paying jobs that scarcely allow them to subsist.

### **Sampling Method**

Participants were recruited through the snowball sample approach. Two student researchers contacted the few elderly undocumented individuals acquainted with their families and inquired if they would participate in an anonymous open-end interview. The person was notified beforehand of the anonymity of the interview to ensure security and confidence. Once the potential participant agreed to partake in the interview, they were asked to select a place for the interview to take place. For the participants that chose to be interviewed by phone, the student researcher conducted the interview through that medium and the participant's responses were handwritten. The day of the interview, the student researcher first explained the procedure of the interview to the participant and followed with the consent form that explained the purpose of the study, any foreseeable risks, the participant's rights, confidentiality of the interview, consent to use an audio recorder and contact information of the project director and the research compliance officer. The respondents were given the choice to read the consent form on their own or have the student researcher read it to them before beginning the interview. When respondents gave their consent to use the audio recorder, their initials were required on the consent form. Two copies of the consent form were initialed; one copy was for the participant and the other

copy was for the student researcher to keep for his/her records. If a participant declined the use of the audio recorder, their initials were not required on the consent form. However, a copy of the consent form was given to the participant for their records.

If a participant chose to be interviewed by phone, the student researcher read the consent form to the participant in its entirety and the participant was not required to initial the consent form. Moreover, the student researcher handwrote the responses of the participants that declined to the use of the audio recorder. Phone interviews were not recorded due to the difficulty to use the audio recorder via phone. However, the participant was asked if they wished to have a copy of the consent form. If participant requested a consent form, arrangements were made to have the consent form sent via mail or email. When the consent form was read and consented in the face-to-face interviews, the student researcher started the audio recorder and initiated the interview.

The interviews conducted via phone proceeded to the interview without starting the audio recorder. After the last question of the interview was answered, the participant was asked if they had any additional comments or questions. All participants were undocumented Latinos. Seven of the participants were native to Mexico and one to Nicaragua. The participants were between the ages of thirty-seven and sixty-five. Not one of the participants was retired.

### **Data Collection**

The qualitative interviews were composed of two sections. The first section collected data regarding the participant's demographic background such as: year of birth, age, ethnicity, gender, and level of education. The latter section of the interview emphasized on a set of open-end questions about the participant's retirement plans. This data encompassed: what retirement represented for the participant, the age the participant anticipated to retire and employment status. For those participants who were retired, a question inquired about the reasons why the

participant retired and if they had created a retirement plan prior to retiring. For those participants who were not retired, data was gathered on their intent to create a retirement plan prior to retiring. Data was also collected on the participant's financial means such as: possession of retirement savings, subsistence means when retired, and monetary support from children or other family members. Following, data was gathered on residence plans after retirement; whether the participant planned to reside in the United States or move back to their home country or any other country. Finally, data was collected on government aid and community action ideas. Participants were asked about the type of aid they would like to receive from the government and what they believed would be the best community course of action to have the government yield retirement benefits.

### **Results**

The data collected was analyzed and divided into two age groups. One group was composed of four participants below the age of forty-five and the second group was comprised of four participants over forty-nine. The ages of the participants in the group under forty-five were: participant #1: 41, participant #2: 40, participant #3: 43 and participant #4: 37. For the group over forty-nine, the ages were: participant #5: 56, participant #6: 65, participant #7: 50 and participant #8: 49.

When participants were asked what retirement meant to them, each participant had a unique interpretation. For the group under forty-five, participant #1 explained retirement as being a new stage in life for a person; to be able to do things in life that were not possible before due to work and family; to cease an activity that was carried out for years. Participant #2 perceived retirement as time to rest and no longer having to think of work while simultaneously enjoying her old age. Participant #3 defined retirement as no longer working and collecting benefits from

the years worked; for the government to give something back for all the years of work. Participant #4 interpreted retirement as a fund that a person accumulates for when they are no longer able to work. Participants in the group of forty-nine and over shared similar understandings as participants under forty-five in regards to retirement. Participant #5 described retirement as reaching the age to no longer have to work. Participant #6 described retirement as rest and to enjoy the results of all the years of work. Participant #7 explained retirement as a well-deserved rest. For participant #8, retirement signified arriving to an advanced age and not being able to be physically fit to acquire a job; to have physical limitations due to age.

When participants in the group under forty-five were asked about the age they plan to retire, participant #1 responded she would like to retire at fifty, while participant #2 indicated having no thoughts of when to retire. Participant #3 stated he would like to retire at sixty. However, this participant expressed the concern of not being able to retire because of the lack of legal documents and a government retirement plan. Participant #4 indicated to be unsure of when to retire but most likely until she is unable to work. In the group over forty-nine, participant #5 indicated plans to retire at 65. Participant #6 expressed plans to continue working over the required retirement age. Participant #7 expressed having no thoughts of when to retire, as he is uncertain of how much he can achieve. Participant #8 indicated having no plans for when to retire due to her status and the lack of a retirement plan through her employer.

With regards to employment in the group under forty-five, participant #1 indicated being a housewife all her life and depending solely on her husband. Participant #2, participant #3 and participant #4 were currently employed. In the group over forty-nine, participant #5 was not employed, however, participant #6, participant #7 and participant #8 were all employed.

In relation to thoughts of creating a retirement plan prior to retiring, participant #1 indicated having thoughts of creating a retirement plan but putting them aside because retirement does not seem near. Participant #2 indicated not being able to create a retirement plan. Nonetheless, participant #3 and participant #4 expressed thoughts of laying out their retirement before retiring. In the group of forty-nine and up, when asked about their thoughts about creating a retirement plan, participant #5, participant #6 and participant #7 expressed having no thoughts or plans to create a retirement plan. Participant #6 mentioned not being able to create a retirement plan because of the legal situation and participant #7 indicated having no thoughts of creating a retirement plan at this point in his life. In contrast, participant #8 indicated having the possibility of generating a retirement plan, as her children were older.

Regarding retirement savings, participants in both groups expressed having no savings for their retirement except for participant #2 in the group under forty-five, who indicated possessing savings for her retirement.

While most participants in both groups were currently working, a question in the interview inquired about subsistence plans when retired. In the under forty-five group, participant #1 expressed being dependent of her husband but having plans of obtaining a job in the near future to assist her husband in creating their future. Participant #2 conveyed owning properties in her home country, which she plans to lease when she retires to subsist from the income generated from rent. Participant #3 communicated the idea of acquiring a house to live peacefully with his family and subsist from what he can accumulate. Participant #4 mentioned she will begin saving to accumulate funds for when she is no longer able to work. In the group over forty-nine, participant #5 mentioned being unsure of her plans for subsistence when retired, however, she indicated having plans to search for a job if she is still able to work. Participant #6

expressed she will work until she is able to, nonetheless, she conveyed owning a small business of which she hopes to expand to subsist from it when she retires. Participant #7 plans to continue working for his subsistence in the future. However, he pretends to shorten his workdays to have more leisure. Participant #8 indicated the idea of saving now that her children are older to be able to open a small business here in United States or in her home country. Nonetheless, she intends to continue working.

Contemplating the economic support from children or other family members, in the group of under forty-five, participant #2, participant #3 and participant #4 indicated receiving no economic support from anyone. However, participant #1 indicated receiving financial support from her husband. In the group of those over forty-nine, only participant #7 indicated receiving no economic support from anyone. In contrast, participant #6 and participant #8 expressed receiving monetary assistance from their children. Nonetheless, participant #5 indicated receiving economic assistance from her husband.

Considering the idea of residing in the United States or moving to their native country, in the group under forty-five, participant #1 expressed wishes of residing in the United States because she feels people have more opportunities when they age, whereas in her native country, people are discriminated when they reach an advanced age. Participant #3 indicated having plans of residing in the United States because people have a better quality of life when older. Participant #2 conveyed having plans of residing six months in the United States and six months in her native country. Only participant #4 expressed uncertainty for her residence when she retires. In the group of forty-nine and over, participant #5 mentioned having plans to move back to her native country when she retires. Participant #7 plans to reside in the United States. However, participant #6 and participant #8 wish to stay in the United States. Nonetheless, if their

legal situation does not allow them to stay, both participant #6 and participant #8 have considered moving back to their native country.

When asked about the type of aid they would like to receive from the government, in the forty-five and under group, participant #1 and participant #4 indicated the need for health care. Participant #2 and participant #3 would like to obtain a legal status or some type of legal protection to be able to work legally in the United States. In the group of over forty-nine, participant #6 and participant #8 expressed the same concern over acquiring a legal status in the United States as participant #2 and participant #3 from the forty-five and under group. In contrast, participant #5 had similar ideas as participant #1 and participant #4 in the first group with regards to healthcare access. However, participant #7 would like to have access to retirement benefits.

Finally, when participants were asked for community action strategies to obtain retirement benefits, participant #1, participant #2 and participant #4 had similar ideas. These participants believed the best way to act was by doing things right, by being good individuals and working hard. They believe individuals need to work hard for the government to perceive that Latinos are not a burden to the country but in contrast, a benefit as they too contribute to the country by paying taxes. However, participant #3 believed nothing can be done until a legal status is granted. When participants in the group over forty-nine were asked the same question, the response of participant #8 coincided with the responses of participants #1, #2 and #4, working hard. Participant #8 stated that if allowed, undocumented individuals could contribute more to this country's economy by investing their money in the United States versus in their home country. Participant #6 expressed that since undocumented people have access to an ITIN (Individual Taxpayer Identification Number) to pay income taxes, this ITIN can accumulate

retirement funds such as the Social Security. In addition, participant #6 expressed that there should be more pressure on the government so political leaders can ratify laws that would benefit the undocumented population. Participant #7 expressed that there is no organization where undocumented people could join to have a voice; that people like him (undocumented) do not easily dare to speak up, instead they remain silent. Nonetheless, participant #5 believes the undocumented population should unite to solicit assistance from the government.

As denoted by the results of this study, undocumented Latinos (elderly and non-elderly) are not saving for their retirement. In the sample for this study, only one participant expressed having savings for retirement. In regards to future subsistence plans, the majority of the participants plan to continue working until they are physically able. The few participants who expressed thoughts of creating a retirement fund were those in the group under forty-five who may perceive retirement afar.

### **Conclusion**

The undocumented Latino population continues to expand every year. Through this study, people can gain knowledge of the participants understanding of retirement, the possession of retirement funds, subsistence strategies when retired, residence plans, and ideal aid to the participants. As undocumented Latinos advance in age, their chances of saving for retirement diminish. Their undocumented status hinders their economic mobility and the opportunity to create a retirement fund. The absence of a retirement fund and the lack of access to retirement benefits from the government forces this population to continue working through their retirement years and renders them susceptible to live in poverty. Like the undocumented elderly ice cream salesmen in Los Angeles, Perez and Carranza, the future of the undocumented elderly Latino is destined to work until the end. If undocumented Latinos are given the opportunity to mobilize

economically, their chances of saving for retirement could increase. Moreover, granting retirement benefits to the undocumented elderly will cease them from working during their retirement years and reduce the probability of dwelling in poverty.

*Limitations* Unfortunately, certain limitations emerged in this study. The sample for this study was relatively small and composed of ages ranging from thirty-seven to sixty-five. In order to adequately understand the undocumented elderly population, the sample for the study should be composed of solely elders. In addition, the interview did not incorporate questions regarding years in the United States, years working, number of dependents, and income.

This study could be more effective if the previous variables are incorporated to the interview as well as collecting a larger sample with an emphasis on elders above fifty to fifty-five years. Collecting data on the previously mentioned variables can allow researchers to better understand why undocumented Latinos, specifically the elderly, are not saving for retirement. Through this study, other projects can develop, such as awareness campaigns that shed light on the issues and deprivations of undocumented elderly Latinos when retired. Through these campaigns, non-profit organizations can reach out to these vulnerable populations to provide aid, as many undocumented elderly may not seek help due to fear of prosecution. This study could also bring awareness of the undocumented elderly Latinos to policymakers, who can develop policies to protect this vulnerable population.

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