

LA TERCERA EDAD:
A FOCUS GROUP STUDY ON THE EFFECTS OF
RETIREMENT ON LATINO FAMILIES

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INTRODUCTION

This focus group report analyzes Latinos' thoughts about the effect of retirement on their families. Focus groups were conducted in Chicago, Illinois, in 2006 and 2007 among Latino retirees and Latino adults involved in the care of retired parents. The participants were primarily of Mexican and Puerto Rican heritage and permanent residents or United States citizens. These small-group discussions affirm the broad findings of national-level research on Latino workers' pension participation.¹ Latinos in the United States are not saving enough to live comfortably in retirement. Latino retirees rely heavily on Social Security benefits as their single largest source of retirement income. Their adult children are not faring substantially better. Current Latino workers are far less likely than whites to be covered by employer-provided pensions and their low wages prevent them from contributing to individual and employer-based retirement savings plans. Limited assets further reduce Latino workers' ability to assist their aging parents or to prepare for their own retirement.

This study of focus group information collected from Latino retirees and Latino working adults reveals that neither the retirees nor their extended families have sufficient income to live comfortably now, let alone to prepare for the future. They help one another adapt to these difficult conditions through informal exchanges of food, childcare, transportation, and money. Latino seniors and Latino working adults are anxious about their own and their children's future retirement security. They want government and business policies to change in order to address this looming crisis.

METHODOLOGY

Following recommendations of the Institute for Latino Studies' Metropolitan Chicago Initiatives office, we sent letters in the fall to seven agencies in Chicago that serve Latinos. The letter solicited the agencies' support in helping recruit focus group participants and to provide space for the focus group sessions. Three agencies agreed to support our endeavor: Casa Central, Instituto del Progreso Latino, and West Town Senior Center. The agencies offered to help post and circulate our flyers, identify potential participants, and host the focus groups sessions. After the focus groups were held, a contribution of \$100 was made to each of the three institutions in acknowledgement of our gratitude for their support for the focus groups.

¹ Barboza, Richman, and Sun 2007; Ghilarducci with Richman and Sun 2007; and Wu 2007.

The focus groups were convened between November 27, 2006 and February 14, 2007. Thirty-one people took part in the sessions. Participants at Casa Central and Instituto del Progreso Latino, who were adults involved with their retired parents, were offered refreshments and \$25 for their time. At West Town Senior Center our focus groups were included as an activity option in an existing program, and as a result we did not offer compensation or refreshments to the participants.

We had originally proposed to conduct focus groups among adults involved in the care of their retired parents. After conducting the first such focus group, however, we realized that a more comprehensive and reliable description of the issue would emerge from conversations with the retirees themselves. We then approached the director of the West Town Senior Center to inquire whether we could shift our plan to the retirees rather than their adult children. As a result of conducting two focus groups with adults involved in the care of their retired parents and two focus groups with retirees, we reached a more balanced view of the effect of retirement on Latino elders and their families.

The sessions were conducted in Spanish. The sessions began with introductions of the investigators and explanation of the purpose of the study, followed by distribution of the consent forms. The investigator read the consent form out loud. Every participant signed a consent form.

Next, the participants were asked to complete a detailed written questionnaire involving basic demographic questions as well as specific queries regarding income, wealth, retirement planning, retirement preparation, and the provision and receipt of care-giving and other support. We anticipated that some participants, and especially the foreign-born, had limited literacy skills. To ensure more complete responses, the investigators read and explained each question on the questionnaire, allowing sufficient time for respondents to write their answers and to field requests for clarification. Despite these measures, some participants in the focus group declined to complete the questionnaires. One individual cited distrust of conveying personal information on documents, despite our assurance of confidentiality and anonymity. We suspect that limited literacy in Spanish may have been the prevailing factor in decisions not to complete the written questionnaires.

The focus group discussions were conducted for approximately 75 minutes. The focus groups were successful in eliciting the active participation of attendees. The attendees were eager to share their ideas about their preparedness for retirement and the impact of retired parents on

families. They would have continued talking with us if we had prolonged the sessions. Indeed, three participants sought to engage the investigator in extended conversation about retirement. These one-on-one conversations provided insights that complemented the more general information we gathered during the formal focus group sessions.

Detailed notes on the focus group discussion and informal conversations were taken. The discussions were also recorded on audio tapes. The recordings were transcribed in Spanish. The data from the questionnaires were collated and tabulated as well.

FOCUS GROUPS FOR ADULTS WITH RETIRED PARENTS

Composition and Demographics

The thirteen participants in the focus groups for Latino adults involved in the care of their retired parents came primarily from Mexico and Puerto Rico (See Table One). The majority of the participants were women. Their average age is 47. They have been in the continental United States for an average of 16 years. Those born in Mexico are permanent residents; those from Puerto Rico are United States citizens. Most are engaged in full-time employment (working an average of 37 hours a week). Their average combined household income is between \$30,000 and \$40,000 dollars.

They report being involved in the care of one or both parents. Their assistance to their parents is primarily financial, with money being expended for living expenses and healthcare. In turn, the retired parents provide childcare to their grandchildren. Their retired parents are mainly homeowners and they tend to live apart from their adult children and grandchildren. Some live outside the continental United States. Their parents' educational levels are low; their mothers' schooling did not exceed primary school while their fathers tended to reach high school.

Table 1. Results from Questionnaires Completed by Adults with Retired Parents

Characteristics	Descriptive Statistics	N
Sex	78% Female	9
Nativity	89% Foreign-Born from Mexico, 11% Born in Puerto Rico	9
Age	45.7 years old on average	9
Time in the US	17.3 years on average	6
Immigration Status	67% Permanent Residents	9
Work Status	71% in the work force	7
Hours Work	37.2 hours per week on average	5
Income	\$30,000-\$40,000 range on average	5
Living Parents	67% have one deceased parent	6
Mother's Education	71% only completed primary education	7
Father's Education	71% only completed primary education	7
Parents' Retirement Income	67% receive Social Security	6
Parents' Residence	71% out of state	7
Parents' Living Arrangements	57% live by themselves	7
Parents' Homeownership	63% have house paid off	8
Support for parents	88% provide financial support	8
Support from parents	100% receive childcare*	2
Parents' Health Insurance	63% have health insurance	8
Healthcare support	71% contribute to parents' healthcare	7
Amount of Healthcare support	\$76 a month on average	4
Rank healthcare support	83% ranked their financial contribution to their parents' healthcare "in between" other ways they help them	6

* Of those whose parents live in the same state, otherwise their parents provide them no support.

Pension Participation and Health Care Insurance

The participants in the focus groups at Casa Central and Instituto del Progreso Latino are not planning for their retirement. With few exceptions, they are not participating in employer-based or individual retirement plans. Neither do (or did) their parents have retirement pensions. Their sole expected source of income after they retire is Social Security. While Social Security and Medicare contributions are deducted from their paychecks, some are not confident that they will be able to depend upon these sources of support in the future. There was a brief discussion among participants at the Instituto del Progreso Latino about the solvency of Social Security. Given that this pension system depends upon contributions of current workers, a few members expressed doubts about whether the next generation will have sufficient earnings to support those

in retirement. One man said, “If younger workers aren’t working, we won’t have Social Security.”

A minority of the participants are eligible to participate in defined contribution plans through their employers. Even fewer elect to participate because they need the income for their daily living and household expenses. Maria, who was among the most articulate in her focus group, reported that her salary at a non-profit agency has not been sufficient to allow her to take the option of a 403(b) plan offered through her employer. Neither she nor her husband has retirement savings other than Social Security.

Only one participant in the adult focus group at the Instituto stated that she was contributing to a 401(k) plan. Another person in the discussion said that she had participated in a 401(k) plan with her previous employer. She complained that when the funds were transferred, they had declined in value; she suspected that funds were unfairly removed from her account. Distrust of employers’ motivations for offering 401(k) plans was echoed by another person in the focus group who said that, among the employers that do offer plans, “they do it to take advantage [of the workers].”

No one in this focus group claimed to be aware of Individual Retirement Accounts. They have savings accounts at banks, yet these accounts are not used to build retirement savings but rather to pay taxes, mortgages, and other expenses.

Expectations of Quality of Life in Retirement

The participants in the two focus groups were queried about their expectations for their futures. They conceded that they are not prepared for the day when they and/or their spouses will retire from the work force. They expressed considerable anxiety and apprehension. For example, one person stated, “The problem is that we don’t have savings.” Yet another participant used understatement to express his concern about his future, “We need a little bit of help. We’ll try to manage as we do now—by paying the minimum.”

“What is awaiting us?” a participant posed to the group. She regards as frankly immoral our society’s neglect of the elderly. She asserted in an exasperated tone, “This is supposed to be the richest and most powerful nation on earth, and look how they treat their elderly,” “In this country, old people suffer a lot,” and “I’m going to enter into old age and I don’t want to be treated like an old rag.”

Table 2. Changing Perceptions of Family and Retirement among Focus Group Participants

	Raised in Mexico or Puerto Rico	Raised in the United States
Children symbolize	Retirement Insurance and support	Independent Individuals
Family size	Large	Small
Family structure	Extended	Nuclear
Expected sources of retirement support	Children Investments in real estate, small business, livestock	Employment based (inc. Social Security)
Location of expected sources of retirement support	Transnational or transregional	Domestic (in United States)
Supporting Parents Represents	Obligation	Burden

Family Support and Reciprocity

Cultural norms influence how people evaluate their relationships and responsibilities as well as how they communicate about the support they provide to others. The Latino adults who participated in the focus groups were born and raised outside the continental United States and take for granted a culture of familial interdependence and mutuality. They accept that they have an obligation to support their elders and do not construe this duty as a burden. Neither is it socially appropriate to complain about this responsibility. As a result, none of the Latino adults involved in the care of their parents represented this care as a burden.

One participant described the cultural norm authorizing parents' expectations of support from their children: "Our parents thought of us as their retirement. We are all here (in the United States). We send money home. It is the custom. We're accustomed to it. But we see there is another custom here [in the United States]." When asked, "Is it a burden on you to help your parents?" the reply was, "No." A participant added, "My mother was very sick. My sister was the one caring for her. I sent money. You have to send because they need it."

Maria sponsored her mother's migration from Puerto Rico to Chicago twenty years ago. Her mother lived with her for about ten years until her health declined to the point where she had to enter a nursing home². Maria visits her there every day and brings her a dinner of typical Puerto Rican cuisine prepared by her (Maria's) husband because her mother refuses to eat the food in the nursing home. Maria does not regard as a burden the time or resources she devotes to caring for her mother, either now that her mother is in a nursing home or before, when she was

² Maria's mother's long-term care in the nursing home is covered by Medicaid. United States citizens and permanent residents are eligible to receive Medicaid and Medicare.

living in Maria's home. She further rejected the idea that caring for her mother was adversely affecting her economically.

The burden she feels, in contrast, is a burden of guilt for having made the decision to move her mother out of her home and transfer her care to strangers. She worries that her mother might not be getting the best care, problems she attributes to an over-burdened and poorly trained staff. She has little confidence that the staff at the nursing home will take good care of her mother. "A person can lie there all day without their diaper being changed," she said.

The participants in these two focus groups demonstrated acute awareness of tensions between two cultural systems, the one valorizing interdependence and the other individualism. Several participants wondered out loud about what they can expect from their United States-born children when they enter retirement. One woman in the focus group at Casa Central was unwilling or unable to describe her duties toward her own mother as a burden, but she nonetheless stated that she did not want to be a burden to her daughter when she can no longer support herself. And her daughter in effect warned her not to expect much devotional support; her daughter allegedly said, "Mommy, I love you, I adore you, but I'm not going to do for you what you are doing for grandmother."

In their responses, a clear contrast was drawn between norms of obligation inculcated in Mexicans who are now parents and the norms of independence internalized by their school age and young adult children. When asked, "Do you expect your children to help you?" one participant responded, "I don't think so—I don't know." Another added, "We can't expect help from our children." The facilitator queried, "Don't you help your parents?" and several answered, "of course." A woman in the focus group explained, "The children of today aren't like us. They have different ideas."

Several people expressed concern for their American descendents. One person said, "They are in for a big crisis." Another said, "They are individuals who isolate themselves. They don't know how to relate to others anymore. They relate to their electronics. Look how the children are alienating themselves on their computers and video games." Later, however, a participant offered a more nuanced understanding of their modern children, to which others concurred. "They do help. The difference is they aren't responsible for us the way we were brought up. They are good children (after all)."

A measure of humor relieved the serious tone of the discussion when attention was turned to the one nuclear family in the group: a couple and their two-year-old son. Some participants had been discussing the fact that they help their grandchildren. All eyes turned to the one person in the room who was obviously someone's grandchild. His mother asked her son, "Who takes care of you when we're working"? He answered that his "*abuelito*" (grandpa) cares for him. Others around the table nodded in recognition and approval. Then the boy's father asked him whether he would take care of his parents when they get old. His son said, "yes." The participants laughed. They recognized humor in the father's playful coercion of the little boy's appropriate answer. The situation was a brief mirror reflecting and exaggerating their situation as immigrants in between two cultures and generations whose norms regarding personhood and family are in conflict.

Transnational Involvement

The focus group participants were queried about their current and future transnational allegiances. Many declared that they send remittances to their relatives abroad. When asked how they expected to be involved transnationally in the future, some said that they planned to circulate between Mexico and the United States after they retire. They rejected the notion of permanent return to Mexico. The consensus was summarized by one member's statement that "Our children are here; we can't leave [permanently]." One man said, "as long as the money is there, I'm in Monterrey." His response is consonant with the literature reporting that men are more likely than women to express a desire to return. Men expect to recoup some of the status they lost immigrating to the United States, while women anticipate the opposite outcome (Hondagneu-Sotelo 1994).

Individual Interviews with Two Focus Group Participants

Graciela and Evangelina are two of twelve siblings who were born in Mexico and who are now dispersed to Chicago, Indianapolis, California and Mexico. The twelve children share the care of their aging parents, who circulate between their households. (Their mother died in 2006.) Their parents, who lived in both Mexico and the United States, had no retirement savings and neither do the sisters. One sister, who has been employed, expects to receive Social Security from both

her own and her husband's employment. The other expects to have access to Social Security through her husband's benefits.

The sisters, who immigrated to the United States as adults, asserted that their parents rightly viewed their large family as their future insurance. Their parents expected their children to take care of them when they aged. The sisters said that they too used to view children as "one's insurance for old age, but no longer." Reflecting broad demographic patterns reported for Mexican and Mexican immigrant families, their current family size is a small fraction of the unit into which they were born. Raised in Mexico a family of twelve, one sister has two children, the other has three. The pool of "human retirement insurance" has been reduced to one-fourth or one-sixth. The sisters expressed regret for not having had more children who might be able to support them in their old age.

Aside from the perceived problem of having too few children to support one's retirement, they also asserted that they do not expect to count on their children for that support. They have fewer expectations of help from their sons than from their daughters and the sisters expect to help one another. One sister said to the other during the conversation that she will be better off because she has one more daughter. But her sister countered that her adult children are too busy with their own lives to be able to help her. They are barely managing; how will they have time to care for her?

Participants' Assessment and Recommendations

The participants in the focus groups were asked for their assessment of the current system and their recommendations to improve retirement savings. Maria recommends that there be a law mandating that businesses and organizations set aside funds for their employees' retirement. She came to the session prepared to discuss the issue of retirement insurance and hopes that one outcome of the session is that we could help get more support for the retired elderly. Another participant said, "Everyone should have access to retirement savings." Yet a third participant advised the younger generation to "start saving now."

FOCUS GROUPS WITH RETIREES

Composition and Demographics

Two focus groups were conducted at West Town Senior Center. The participants included eighteen retirees who come to the Center for lunch, activities, and social networking. Most of the participants were born outside the continental United States. They come from Mexico, Puerto Rico and Cuba. The focus groups were conducted in Spanish, the native language of the participants (See Table Three).

The male participants and some of the female participants in the focus groups were employed in wage labor jobs that did not provide pension plans. Their meager pay did not allow them to compensate for the lack of employer-sponsored plans by saving money for retirement. They “do what they can” to manage with income from Social Security and with Medicare-supported health care. Proud individuals, they are hesitant to complain about their situations, which the West Town Senior Center obviously helps to assuage by providing ample lunches, daytime activities, and a social environment.

With the possible exception of two single men, the participants said that they are very involved with their children and grandchildren. The seniors described relations of interdependence: they provide childcare for their grandchildren while their adult children work and their adult children include them in outings, family events, and escort them to appointments. The retirees are also connected to family members outside the continental United States, whom they visit occasionally on return trips.

They understand the importance of planning for retirement and hope that the next generation “doesn’t repeat their mistakes.” Some of their children participate in 401(k) plans. They recommend that individuals pursue education to get well-paying jobs and that employers provide pensions to their workers.

The focus groups included eighteen seniors whose median age is 72. The groups included both couples and individuals. Most of them indicated that they were married. These married participants had an average of five children.

Their educational achievement tended to be low; few went beyond primary school. Lack of competence in writing ability probably influenced the reticence of some to fill out our

questionnaires (which were in Spanish). They claimed to have little ability in English and we did not assess their English competence.

Their housing arrangements range from ownership of single-family homes to rented apartments, and from living with their spouses and adult children to living by themselves. One couple in the group, who are from Mexico, owns their home. Another woman lives with her daughter, son-in-law, and grandchild in a home that has a mortgage. Most used public transportation and did not own vehicles.

All of the participants were born outside the continental United States. They came from Puerto Rico, Mexico and Cuba. Their average time spent in the United States is 39 years. Most are United States citizens. They are still involved with relatives in their places of origin. The Puerto Rican and Mexican participants said that they returned for visits. Several said that they have rights in family residential properties but none said that they financed new home construction there. No one claimed to have a business abroad, nor did anyone state that they sent money to relatives outside the continental United States.

Table 3. Results from Questionnaires Completed by Retirees

Characteristics	Descriptive Statistics	N
Sex	75% female	8
Nativity	Foreign-born, 71% Puerto Rican, 29% Mexican	7
Age	72.1 years old on average	8
Time in the US	39 years on average	7
Immigration Status	78% U.S. Citizens	9
Marital Status	44% Married	9
Educational Attainment	67% only completed primary education	9
Number of Children	5.1 children on average	8
How well do they speak English?	56% said “Not at all”	9
Transportation	71% use public transportation	7
Retirement Income	89% receive Social Security	9
Residence	86% live in same state as children	7
Living Arrangements	33% live with spouse, 33% with their children, 33% other	9
Type of support from children	Varies widely, e.g. errands, translations, financial, etc.	6
Type of support for children	43% childcare, 29% transportation, 29% none	7
Support for Children or Grandchildren	8 hours a week on average	4
Health Insurance	89% have health insurance	9
Healthcare support	100% do not receive support from their children	8
Type of healthcare	71% receive Medicare	7

Employment and Pension Participation

The male participants and some of the female members were employed in factories and cleaning. One woman, who worked in a pickle processing plant, was married to a tailor who was self-employed. They were employed in jobs that were low paying. Their incomes allowed them to make enough to live modestly but not enough to save for retirement. Their current living expenses are being supported by Social Security benefits. Their midday meal between Monday and Friday is provided by the Senior Center, which offers daytime recreational and informational programs as well. Perhaps out of pride among the men, especially, they were not willing to admit at the outset of the conversation that they were not satisfied with their living conditions. They did say, though, that their standard could be “a little better.”

The question was posed, “How did you prepare for retirement?” One man responded, “By working until reaching sixty two years of age.” The other men acknowledged that they did not do anything other than work to prepare for retirement. All stopped working as soon as they reached retirement age and were eligible to receive benefits. One stopped working before age sixty-two because of health reasons. “While we were working it wasn’t possible to save money for retirement,” one man said. “It wasn’t possible. Why not? We had to pay rent, bills, buy medicines, pay for this and that...”

His co-participant injected some humor when he expanded upon the explanation as to why the employees could not save for retirement, “The employers didn’t offer a pension and we didn’t have money to put aside, not even for a Cadillac!” This ironic reference to their imagined entitlement to this popular symbol of affluence drew laughter among the participants.

A participant explained, “Your pay was too low to allow you to save, even with your own business. If you have good work then you are able to save. But for people like us the pay was insufficient even to pay the rent. There isn’t a way to save for retirement. You have all of these bills to pay.” Another senior woman elaborated. “Because the type of work that we could get paid so little, like she also said, it paid so little that it allow us to save a penny. I couldn’t save. And that is still happening.”

The question “If you had had sufficient funds to be able to save, how would you have known how to invest?” drew this reply: “There wasn’t enough [money] to entertain such questions. The number one problem is we didn’t have enough money in the first place.”

Health Care Insurance

The participants indicated that their health care is supported by Medicare. Two of the participants reported receiving disability income. They do not have other sources of health insurance. One person mentioned that while private health insurance was made available to them by their former employers, when they retired they could not afford the premium. Moreover, they do not rely on their children to finance their health care. Their views of Medicare varied from saying it was adequate to arguing that the co-pay was not affordable. One member of the focus group said, “That [Medicare] isn’t enough. It is very poor, very low.” Another person said, “You have to pay twenty percent of the bill if you go to the hospital.”

Family Support and Reciprocity

The focus group offered evidence of extensive reciprocity between the retirees and their children. This finding contradicted our hypothesis that retired seniors are a burden on their adult children. Most of the participants’ children live in the same state of Illinois. Most of the women and the husband of one of the women attested to being regularly involved in the care of their grandchildren, who live nearby them, and in cooking for their children and grandchildren. They contribute an average of eight hours per week of childcare.

The retired Mexican couple estimated that they did fifteen hours of childcare per week, each week-day between two and five o’clock. They do it, they said, because “it is the right thing to do” and “it is necessary.” Before becoming grandparents they did not imagine to be so involved in their grandchildren’s care when they retired, but they accept the situation. They do not regard their contributions to caring for their grandchildren as a heavy burden. “We have to help our children,” one woman said. They portrayed their children as “very busy” and “working all the time.”

When asked how helping their children affects their lives, they responded by indicating that they feel “happy,” “proud,” “useful” when they provide help to their children (if any). They expressed satisfaction with being in close contact with their extended families.

When asked about how their children reciprocate they said, “They don’t pay us, but they bring us presents, fruit and clothing.” Another person said, “They invite us to eat out [in restaurants], they take us on trips. Sometimes they take us to appointments at the doctor or hospital.” “They bring me groceries when they come to visit,” is how one senior mother’s

children contribute to her household. Other participants denied that their children help them, saying, “Our children are worse off than us,” “My children abandoned me,” “I don’t have any help,” and “They have their own bills [to pay].”

Quality of Life in Retirement

When asked, “Are you satisfied with the conditions in which you live?” most said that they were satisfied. They explained that they have adequate food and housing. But when asked a second time, they offered a more nuanced picture of their daily lives. When asked if they had “sufficient money for retirement,” one man said, “No. We need a little bit more. It could improve the quality of our life a little bit.” Another participant added, “We receive almost enough but not enough. There isn’t enough.” They seemed too proud to expose their vulnerability. “You make do” (*se conforma uno*), one man said. Another person said that compared to the quality of life in their places of origin, they were doing relatively well.

In regard to the adequacy of the Social Security benefits, one person’s comment typified the group’s consensus that they make do with their income. The men, especially, spoke with pride and did not represent their situation as desperate. “We live on what they send us. It is small but we are okay; it wouldn’t be bad if they sent more.”

As for access to other subsidies, there was some variation among the participants. In one focus group the consensus seemed to be that they do not receive help from other state programs. “Here you have to be in absolute destitution to qualify for any government program,” one male participant commented, “We aren’t that poor.” Pride may have influenced their willingness to admit asking for assistance. In the second focus group, several people admitted that they received subsidies for gas and electric utility bills. Two people mentioned that they received free meals. The Senior Center of course provides lunch to this population. Some mentioned that they were thankful for the Center as it serves them as “therapy.”

When we posed the question, “Should you have access to other forms of income?” the following response was offered by a senior man who spoke on behalf of the group: “We are all going to say ‘yes.’ Going by what’s been revealed around the table, Social Security is not enough. Life is expensive. Those of us who are here [referring to the West Town Senior Center], sometimes we ask for a little [money], because we don’t have anything to eat at home. I don’t know if everybody [does], but some [do].”

Others mentioned the strategy of managing by looking for special discounts and using coupons. They maintained that many Hispanics do not like to use coupons because they are ashamed.

Individual Interview with Focus Group Participant

An extended conversation took place after the formal focus group concluded with a senior woman from Michoacán who was more comfortable speaking one-on-one to a woman than in a mixed group. She described a difficult struggle to make ends meet and she spoke in an anxious and cheerless tone.

She was employed in a pickle factory in Chicago. She was widowed ten years ago and has one daughter with whom she lives. Her late husband was a tailor and, after working for others, eventually owned his own tailoring shop in the West Town neighborhood. The shop is still operating. She received Social Security benefits from his earnings until last year, but continues to receive benefits from her own former employment. Her standard of living has declined and she is “burdened by bills.”

She struggles to pay utility bills for both the shop and her residence, on which she still owes a mortgage. Her daughter, who has polio, has a seven-year-old daughter. Their monthly household income includes the more than six hundred dollars they receive from Social Security. Her son-in-law also contributes to the household income through his earnings of approximately \$1600 a month. Her daughter is pregnant, and she is anxious about how the family will manage after the baby is born. “What can we do?” she asked in a defeatist voice.

Until recently, she had another home in Michoacán. She called the house her “little corner” (*pequeño rincón*) in Michoacán. She called it her “little corner” to signify its potential to counter-balance a sense of insecurity in the United States. She inherited the house from her parents. The house stood, she said, as a refuge to which she could retire if her life here in the United States were to “become impossible.” She returned to her childhood home two years ago to find the house in ruins. Vandals had destroyed her “little corner” of security. When asked why she did not rebuild the house, she responded that she is settled in Chicago—too far away to take care of the property. She fears that a vacant home would again be subject to vandalism. The people back there, she said, know that you’re away and they take advantage.

Participants' Assessment and Recommendations

The participants' recommendations for the next generation as they plan for retirement were three interdependent strategies:

1. education
2. better paying jobs
3. individual saving for retirement

A member urged young people “to study well so you can get a good job. Don’t end up like us.” When asked, “What needs to change?” the respondents said, “better wages for young workers,” “better training and education which will help people get better jobs,” and “access to scholarships for college.” Another person said, “Good work leads to good pay which leads to good retirement.” Yet someone else referred to the 2005 national debate about Social Security when she said, “The President says you should save because Social Security might not last.”

The participants were also asked if they knew whether their children were saving for retirement. We were told that some of their children are participating in 401(k) plans for their retirement. Other children are not eligible to participate.

Questioned about health care for the elderly in this country, their responses were mixed. One person said that the staffs at nursing homes have the patience to help residents, especially those who are incapacitated. Another person contradicted that claim by asserting that, “they give them a horrible life. My mother was treated badly at Cook County.”

Conclusion

This focus group report analyzed Latinos' thoughts about the effect of retirement on their families. Focus groups were conducted in Chicago, Illinois in 2006 and 2007 among Latino retirees and Latino adults involved in the care of retired parents. The focus group data confirm the broad findings of national-level research that Latino retirees rely heavily on Social Security benefits as their single largest source of retirement income. The Latino seniors who participated in our focus groups did not have access to employer-based pensions and their low income while they were employed offered few opportunities to save for retirement. Moreover, adult children are not faring substantially better. Current Latino workers are far less likely than whites to be covered by employer-provided pensions and their low wages prevent them from contributing to individual and employer-based retirement savings plans (Barboza, Richman, and Sun 2007 and

Ghilarducci with Richman and Sun 2007). Limited assets further reduce Latino workers' ability to assist their aging parents or to prepare for their own retirement.

The research project hypothesized that because Latino retirees were not well prepared for retirement, their working children are burdened financially and emotionally by having to take care of them. While the focus group findings corroborate evidence that Latino seniors do not have adequate retirement income, the findings contradict the assumption that adult Latino children financially support their parents to the extent that their parents are a substantial burden to them. Instead we found evidence of considerable reciprocity between Latino seniors and their children, who are themselves hard-pressed to work and raise families. Several retirees in fact asserted that their children are worse off than their parents. Seniors assist their working children by taking care of their grandchildren and preparing meals. Adult children help their parents with grocery purchases, money, and transportation. Such "generalized reciprocity" is a typical strategy for adapting to poverty in domestic minority communities as well as in Mexican and Puerto Rican societies (Lewis 1975 and Stack 1997).

A strong cultural norm of familial interdependence influences these exchanges. The Latino working adults who participated in the focus groups accept that they have an obligation to support their elders. Significantly, one participant stated that her parents thought of their many children as "their retirement." It is culturally inappropriate to complain about one's duty to give back to parents. As a result, none of the Latino adults involved in the care of their parents were willing to represent their obligation to help their parents as "a burden." Adult participants reported that they feel guilty that they are not able to do more for their parents.

Latinos' cultural ideas about children as resources for their parents' retirement have a transnational dimension since many families are spread across national boundaries. Mexican workers in the United States sent an estimated 23 billion dollars to Mexico in 2006 (Mohapatra, Ratha, and Xu 2007). Puerto Rican migrants remitted approximately one billion dollars to the island in the same year (Berenshteyn 2007). One focus group participant explained, "We send money home. It is [our] custom." As long as they have family members "back home," these focus group participants intend to remain involved in transnational networks. They intend to continue going back for visits rather than returning permanently because their American children are settled in the United States. Their family homes in Mexico and Puerto Rico nonetheless symbolize a refuge, or "little corner," as one participant described her family home, against the

insecurity they feel in the mainland United States. The prospect of losing this material and symbolic anchor, however seldom visited, is extremely unsettling.

One of the Latino working adults' fears about their future retirement concerns the erosion of the value of filial obligation. They believe that their American children are influenced by a culture of individualism, as one participant said, "The children of today aren't like us. They have different ideas." As these adults consider the day when they and/or their spouses can no longer work, they do not believe they will be able to count on help from their children to the degree that their parents counted on them. They also have fewer children than did their parents, further reducing the potential pool of future support. The working parents' sense of insecurity is exacerbated by their belief that Social Security pensions will be inadequate to provide a comfortable retirement and they have doubts about whether even this limited source of pension income will exist in perpetuity.

Although the participants in the focus groups have been unable to save for their retirement, they urge those who come after them to do so. The seniors advise young people to pursue education and training as the only viable routes to a good job that provides retirement benefits as well as a sufficient salary to save individually for retirement. Both seniors and current workers in the focus groups also expressed their hope that government programs and business policies change in order to address this looming crisis. Having immigrated to the continental United States from areas where poverty is widespread, these Latino focus group participants do not accept the idea that "this rich country" would neglect its senior citizens. They believe that this society is affluent enough to ensure that people who have worked hard all of their adult lives retire in comfort and dignity.

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APPENDICES

Focus Group Flyer



**Are you
a Latina/Latino
and
are you retired?**

We are conducting a study of Latinos' preparedness for retirement and we would like to know YOUR thoughts about the needs of retired Latino elderly.

**Location: West Town Senior Center
1613 W Chicago Avenue
Chicago, Illinois 60622**

Date: March 6, 2007
Time: 12:15-1:15 P.M.

Call (708)267-0413
for more information



Si usted es Latino y está jubilado queremos su participación.

Estamos haciendo un estudio sobre las necesidades de los Latinos cuando se jubilan y nos gustaría escuchar sus opiniones al respeto.

Lugar: West Town Senior Center

**Dirección: 1613 W Chicago Avenue
Chicago, Illinois 60622**

Fecha: Marzo 7, 2007

Hora: 12:15-1:15 PM

Para más información favor de llamar:

(708)267-0413

Retirement Focus Group-Seniors

Participant Consent Form

INSTITUTO PARA ESTUDIOS LATINOS, UNIVERSIDAD DE NOTRE DAME FORMULARIO DE CONSENTIMIENTO

Se le invita a participar en un estudio llamado *La Tercera Edad*: Conocimiento financiero de los latinos, pensiones y su impacto en las familias. Este estudio examina la jubilación de los latinos, con enfoque en los actuales trabajadores, sus padres, y sus familias. El Instituto para Estudios Latinos de la Universidad de Notre Dame esta realizando este estudio para the National Endowment for Financial Education. Por medio de este estudio buscamos entender la perspectiva de jubilación: como se preparan para ella, las finanzas después de que uno se jubila y el impacto en los familiares que proveen sostén financiero a sus parientes de mayor edad. El propósito de este estudio es el de proveer información y recomendaciones sobre una política que ayude a reducir el numero de ancianos Latinos que viven en la pobreza e incrementar la seguridad de los fondos de jubilación.

Como un Latino adulto jubilado con hijos, Ud. es candidato a participar en este estudio. Si decide ser parte de este estudio le pediremos que participe en un grupo de discusión con otros padres de familia. Esta discusión durara de 1 a 2 horas. A cambio de su participación Ud. recibira \$25. También recibirá información acerca de programas para Ud. en su comunidad.

La información que Ud. comparta con nosotros será confidencial y Ud. no será identificado individualmente. Esta discusión será grabada. La cinta de audio no será escuchada por ninguna persona excepto la investigadora y asistentes que están hoy aquí presentes con el único propósito de transcribirla. Las cintas de audio se mantendrán bajo llave en los Archivos del Instituto para Estudios Latinos y serán destruidas después de cinco años.

Su decisión de participar o no en este estudio no afectará sus futuras relaciones con el Instituto de Estudios Latinos de la Universidad de Notre Dame o con the National Endowment for Financial Education. Si decide inscribirse para este estudio Ud. está libre de retirar su consentimiento y de interrumpir su participación en cualquier momento sin que ello le ocasione ninguna sanción.

Si tiene alguna duda, por favor siéntase libre de consultar. Nos puede contactar al teléfono o correo telefónico en este formulario. Por favor asegúrese de estacionar su vehículo legalmente y apropiadamente, el Instituto no se hace responsable de multas de estacionamiento o por el remolque de su vehículo.

Se le entregará una copia de este formulario de consentimiento para conservar.

UD ESTA TOMANDO UNA DECISION DE PARTICIPAR O NO EN ESTE ESTUDIO. SU FIRMA INDICA QUE UD TIENE AL MENOS 18 AÑOS DE EDAD, QUE HA LEIDO LA INFORMACION PROPORCIONADA MAS ARRIBA, Y ESTA DE ACUENDO EN PARTICIPAR EN ESTE ESTUDIO.

Firma del participante

Fecha

INSTITUTE FOR LATINO STUDIES, UNIVERSITY OF NOTRE DAME
CONSENT FORM
(FOR ADULTS)

You are invited to participate in a study called *La Tercera Edad: Latinos' Financial Literacy, Pensions and Impact on Families*. This study examines the retirement behavior of Latinos, focusing on current Latino workers, their parents and their families. The Institute for Latino Studies (ILS) at the University of Notre Dame is conducting the study and is doing so on behalf of the National Endowment for Financial Education. Through this research, hope to gain a comprehensive view of retirement: how individuals prepare for retirement, the finances involved once a person retires and the impact on family members who provide financial support to their elderly relatives. The goal of the study is to provide information and policy recommendations on how to decrease the numbers of Latino elderly poor and to increase Latino retirement income security.

As a Latino adult involved with a retired parent or parents, you are eligible to participate in this study. If you decide to partake in this study, we are requesting that you participate in one group discussion with other parents (focus group). This discussion will be 1½ to 2 hours long. In exchange for your participation you will receive a \$25 cash stipend. You will also receive information about programs for your parents in your community.

Information you provide today will remain confidential and will not be connected to any one individual. This discussion will be audio taped. The audiotape will not be heard by anyone, except the researcher and research assistants present today for transcription purposes. The tapes will be kept under lock and key by the Institute for Latino Studies' Archive and will be destroyed after five years.

Your decision whether or not to participate will not prejudice your future relations with the Institute for Latino Studies, the University of Notre Dame, or the National Endowment for Financial Education. If you decide to participate, you are free to withdraw your consent and discontinue participation at any time without penalty.

If you have any questions, please feel free to ask us. You may contact us at the phone number or email address given on this sheet. Please make sure that you parked your vehicle legally and accurately, as the Institute is not responsible for any parking tickets or towing expenses.

You will be given a copy of this form to keep.

YOU ARE MAKING A DECISION WHETHER OR NOT TO PARTICIPATE. YOUR SIGNATURE INDICATES THAT YOU ARE AT LEAST 18 YEARS OF AGE AND HAVE DECIDED TO PARTICIPATE HAVING READ THE INFORMATION PROVIDED ABOVE.

Signature

Date

Focus Group Oral Questions

LA TERCERA EDAD FOCUS GROUP QUESTIONS Persons Involved with Retired Parents

1. How are you preparing for your retirement?
Explain.
What resources do you plan to use to fund your retirement?
2. How did your parents plan for their retirement?
3. Do your retired parents receive adequate retirement income?
If not, why not?
Should they have access to other savings?
How does this affect your retirement planning?
4. How does your help of your retired parents affect your financial situation?
What are its direct costs?
What are the indirect costs?
What do you give up in order to accommodate your parents' needs?
What are its benefits?
5. How do your retired parents help you?
If so, what do they do for you?
If so, why do they help you?
6. Are you involved in your retired parent's health care? If so, how?
How does caring for your retired parents affect your life generally?
7. Are you satisfied with your retired parent's living arrangement?
Explain.
8. How else are you involved in their retirement?
Explain how and why.
Are your retired parents getting enough help?
Who should help them?

Preguntas para La Tercera Edad Focus Group: Personas que Tienen Padres Jubilados

1. ¿Esta involucrado en la salud y bienestar de sus padres jubilados?
Si respondió si, ¿en qué forma?
¿Cómo afecta su vida el cuidado que les brinda a sus padres?
2. ¿Está satisfecho con el estado en el que viven sus padres jubilados?
Explique.
3. ¿Y de que otras maneras ayuda usted a sus padres jubilados?
Explique.
¿Están recibiendo suficiente ayuda sus padres jubilados?
¿Quién debería ayudarlos?
4. ¿Sus padres jubilados reciben suficiente dinero de jubilación?
¿Tienen acceso a pensiones de empleadores?
¿Tienen acceso a seguridad social?
¿Son suficientes estos beneficios?
Si respondió no, ¿porque no?
¿Deberían tener acceso a otros ahorros?
¿Cómo afecta esto su plan de jubilación?
5. ¿En que manera afectan sus padres jubilados su situación financiera?
¿Cuáles son los costos directos?
¿Cuáles son los costos indirectos?
¿A que renuncia para poder acomodar las necesidades de sus padres?
¿Cuáles son los beneficios?
6. . ¿Como sus padres jubilados ayudan a usted?
Si respondió si, ¿qué tipo de ayuda recibe?
Si respondió si, ¿porque le ayudan?
7. ¿Qué hace usted preparar para su jubilación?
Explique.

FOCUS GROUP QUESTIONS FOR RETIREES

1. Are you satisfied with your living conditions/situation?
2. How did you prepare for your retirement?
3. Since retiring, do you receive sufficient retirement income?
4. How do your children help you?
5. How do you help your children or grandchildren?

Preguntas para La Tercera Edad Focus Group: Personas Jubiladas

¿Está satisfecho con la condición en la que vive ahora?
Explique.

¿Qué le hizo hacer para prepararse para su jubilación?
Explique.

¿Desde jubilarse, recibe usted suficiente dinero de jubilación?
¿Tienen acceso a pensiones de empleadores?
¿Tienen acceso a seguridad social?

¿Usted recibe ayuda de sus niños?
Si respondió sí, ¿qué tipo de ayuda recibe?
Si respondió sí, ¿por qué le ayudan?

¿Y usted, en qué maneras ayuda usted a sus niños o nietos?
Si respondió sí, ¿en qué modo?
¿Cómo afecta su vida el cuidado que les brinda?

Focus Group Written Questionnaire



INSTITUTE FOR LATINO STUDIES, UNIVERSITY OF NOTRE DAME PARTICIPANT INFORMATION FORM: CHILDREN OF RETIREES

Please tell us about yourself.

1. What is your gender? Female Male 2. How old are you? _____
3. Were you born in the United States? Yes No
 If not, where were you born? _____
 How long have you been in the United States? _____
4. What is your citizenship status?
 U.S. Citizen Permanent Resident/Registered Alien Other
5. Do you have children? _____
 If so, what are their ages? _____
6. Do you work outside of the home? Yes No
 If so, how many hours total do you usually work each week? _____
7. What is your marital status?
 Married Single Widowed Separated or Divorced
 Living in a marriage-like relationship
8. What is your educational attainment level?
 Less than high school diploma Associates degree
 High school diploma or GED Bachelors degree
 Some college, no degree Graduate degree
 Certificate
9. What is the yearly combined income for all of the adults in your family?
 Less than \$10,000 \$40,000-\$49,999
 \$10,000-\$19,999 \$50,000-\$74,999
 \$20,000-\$29,999 \$75,000-\$99,999
 \$30,000-\$39,999 \$100,000 or more
10. What is your place in your family's birth order?
 Oldest Middle Youngest

Now please tell us about your parent(s).

11. How old are your parents? _____ Mother _____ Father
12. Are both of your parents living? Yes No
13. Were your parents born in the United States? *Mother* Yes No
Father Yes No

If not, where were they born? _____

How long have they been in the U.S.? _____

14. What is your MOTHER'S educational attainment level?
- | | |
|--|--|
| <input type="checkbox"/> Less than high school diploma | <input type="checkbox"/> Associates degree |
| <input type="checkbox"/> High school diploma or GED | <input type="checkbox"/> Bachelors degree |
| <input type="checkbox"/> Some college, no degree | <input type="checkbox"/> Graduate degree |
| <input type="checkbox"/> Certificate | |
15. What is your FATHER'S educational attainment level?
- | | |
|--|--|
| <input type="checkbox"/> Less than high school diploma | <input type="checkbox"/> Associates degree |
| <input type="checkbox"/> High school diploma or GED | <input type="checkbox"/> Bachelors degree |
| <input type="checkbox"/> Some college, no degree | <input type="checkbox"/> Graduate degree |
| <input type="checkbox"/> Certificate | |

Please answer the questions about your parent(s) that is/are retired OR are of retirement age.

16. Which of your parents is retired? Mother Father Both
17. Retired parent(s) English ability? Very well Well Not well Not at all
18. How long ago did your parent(s) retire? _____ years ago (MOTHER)
_____ years ago (FATHER)
19. What was your parent's occupation(s) before retiring? _____ (MOTHER)
_____ (FATHER)
20. What is the yearly combined income for your retired parent's family?
- | | |
|---|--|
| <input type="checkbox"/> Less than \$10,000 | <input type="checkbox"/> \$40,000-\$49,999 |
| <input type="checkbox"/> \$10,000-\$19,999 | <input type="checkbox"/> \$50,000-\$74,999 |
| <input type="checkbox"/> \$20,000-\$29,999 | <input type="checkbox"/> \$75,000-\$99,999 |
| <input type="checkbox"/> \$30,000-\$39,999 | <input type="checkbox"/> \$100,000 or more |

21. What types of income sources does your retired parent(s) receive annually? *(Check all that apply.)*

- | | |
|--|---|
| <input type="checkbox"/> Unemployment or worker's compensation | <input type="checkbox"/> Social Security |
| <input type="checkbox"/> Supplement Security benefits | <input type="checkbox"/> Public Assistance or Welfare |
| <input type="checkbox"/> Veteran's benefits | <input type="checkbox"/> Survivor's income |
| <input type="checkbox"/> Disability | <input type="checkbox"/> Pension (from employers) |
| <input type="checkbox"/> Income on assets (interest, dividend, rent) | <input type="checkbox"/> Earnings from current job |
| <input type="checkbox"/> Other, please specify _____ | <input type="checkbox"/> Don't know |

22. Can your parent(s) drive? Yes No

If so, do they/he/she own a car? Yes No

If not, how do they "get around?" Public transportation Rides from friends

(Check all that apply) Rides from family Car service

Other, please specify _____

23. Do you live in the same state as your parent(s)? Yes No

If so, how far do you live from your parent(s)? _____ miles

24. Who do your retired parent(s) live with? *(Check all that apply.)*

- | | |
|---|---|
| <input type="checkbox"/> By themselves | <input type="checkbox"/> Myself/my nuclear family |
| <input type="checkbox"/> Their other children/my siblings | <input type="checkbox"/> Other family |
| <input type="checkbox"/> Retirement home | <input type="checkbox"/> Friends |
| <input type="checkbox"/> Other, please specify _____ | |

25. What types of support do you provide to your retired parent(s)? *(Check all that apply.)*

- | | |
|--|---|
| <input type="checkbox"/> Financial | <input type="checkbox"/> Caregiving |
| <input type="checkbox"/> Translations | <input type="checkbox"/> Help navigating systems and making decisions |
| <input type="checkbox"/> Transportation | <input type="checkbox"/> Making accommodations on their behalf |
| <input type="checkbox"/> Other, please specify _____ | |

26. Does your retired parent(s) have health insurance? Yes No

If so, what type of insurance? Medicare Medicaid

Private insurance

Other, please specify _____

THANK YOU FOR YOUR PARTICIPATION.

Institute for Latino Studies. University of Notre Dame
Formulario de Información del Participante: Personas con Padres Jubilados

Preguntas acerca de usted.

1. ¿Cuál es su sexo? Femenino Masculino
2. ¿Cuántos años tiene? _____
3. ¿Nació en los Estados Unidos? Sí No
Si respondió no, ¿en dónde nació? _____
4. ¿Cuál es su condición en este país?
 Ciudadano Residente/Inmigrante Registrado Otro
5. ¿Tiene usted hijos? _____
Si respondió sí, ¿cuántos hijos tiene que tienen menos de 18 años? _____
6. ¿Trabaja fuera de casa? Sí No
Si respondió sí, ¿cuántas horas trabaja en total cada semana? _____
7. ¿Cuál es su estado civil?
 Casado/a Soltero/a Viudo/a Separado/Divorciado
 Viviendo en una relación similar al matrimonio.
8. ¿Hasta que nivel de educación llegó?
 Primaria. Universidad
 Secundaria Estudios de Posgrado
 Preparatoria.
 Estudios Tecnológicos (carrera corta)
9. ¿Cuál es el ingreso anual total de todos los adultos miembros de familia que viven en el hogar?
 Menos de \$10.000 \$40.000-\$49.999
 \$10.000-\$19.999 \$50.000-\$74.999
 \$20.000-\$29.999 \$75.000-\$99.999
 \$30.000-\$39.999 \$100.000 o más
10. En términos de edad, usted en su familia es el/la
 Mayor Mediano(a) Menor

Preguntas acerca de sus padres.

11. ¿Cuántos años tienen sus padres? _____Madre _____Padre

12. ¿Siguen vivos ambos padres? Sí No

13. ¿Nacieron sus padres en los Estados Unidos?

Madre Sí No

Padre Sí No

Si respondió no, ¿en dónde nacieron? Madre _____

Padre _____

¿Hace cuánto tiempo que están en los Estados Unidos? Madre _____

Padre _____

14. ¿Hasta que nivel de educación llegó su MADRE?

Primaria.

Universidad

Secundaria

Estudios de Posgrado

Preparatoria.

Estudios Tecnológicos (carrera corta)

15. ¿Hasta que nivel de educación llegó su PADRE?

Primaria

Universidad

Secundaria

Estudios de Posgrado

Preparatoria

Estudios Tecnológicos (carrera corta)

Por favor conteste las siguientes preguntas si uno o ambos de sus padres esta jubilado o en edad de jubilación.

16. ¿Cuál de sus padres esta jubilado? Madre Padre Ambos

17. El inglés de su MADRE es

Muy Bueno

Bueno

No muy bueno

Malo

18. El inglés de su PADRE es

Muy Bueno

Bueno

No muy bueno

Malo

19. ¿Hace cuánto tiempo que se jubilaron sus padres? _____ años (MADRE)

_____ años (PADRE)

20. ¿Cuál era la ocupación de sus padres antes de que se jubilaran?

_____ (MADRE)

_____ (PADRE)

21. De la familia de sus padres jubilados, ¿cuál es el ingreso anual combinado?

Menos de \$10.000

\$40.000-\$49.999

\$10.000-\$19.999

\$50.000-\$74.999

\$20.000-\$29.999

\$75.000-\$99.999

\$30.000-\$39.999

\$100.000 o más

22. Generalmente, ¿cuáles son las fuentes de ingreso que reciben sus padres jubilados? (marque todos los que apliquen.)

Compensación de trabajador o desempleo

Seguridad Social

Beneficios de Seguridad suplementaria

Asistencia Pública o Bienestar

Beneficios de veterano

Beneficios de sobreviviente

Incapacidad

Pensión (del empleador)

Ingreso de activos (interés, alquiler)

Ganancias del trabajo actual.

Ingreso por inversiones en el extranjero

No se

Ganancias de un negocio pequeño
(negocios basados en casa por concepto de
servicios o ventas.)

Otros?, por favor especifique _____

¿Alguno de estos fuentes de ingreso están en otro país?

Sí

No

Si respondió sí, especifique _____

23. Sus padres tienen activos o inversiones financieros? (marque todos los que apliquen).

Cuenta corriente

Cuenta de ahorro

Certificado de Depósito

Bonos

Acciones de la bolsa de valores

Ahorro de jubilación

¿Algunos de estos activos están en otro país? Sí No

Si respondió sí, especifique _____

24 Sus padres tienen otros activos? (marque todos los que apliquen).

- Bienes Raíces Vehículos/Automóviles
 Negocios

¿Algunos de estos activos están en otro país? Sí No

Si respondió sí, especifique _____

25. ¿Sus padres pueden conducir y/o manejar un automóvil? Sí No

Si respondió sí, ¿tiene/tienen un automóvil? Sí No

Si respondió no, ¿cómo se trasladan de un lugar a otro? (*todos los que apliquen.*)

- Transporte Público Con amigos
 Con familia Servicio de automóviles
 Otros, especifique _____

Por favor, conteste las siguientes preguntas sobre su situación de vivienda.

26. ¿Usted vive en el mismo estado que sus padres? Sí No

Si respondió si, ¿qué tan lejos vive de ellos? _____ Millas

27. ¿Con quién viven sus padres jubilados? (marque *todos los que apliquen.*)

- Solos en su propia casa y/o apartamento Conmigo/conmigo y con mi familia
 Con sus otros hijos/mis hermanos. Otros familiares
 Asilo de Ancianos Amigos
 Otros, especifique _____

28. Si sus padres viven en una casa alquilada, ¿quién contribuye para pagar la renta?

29. Si sus padres viven en su propia casa, ¿está ya pagada? Sí No

Si respondió no, ¿quién contribuye con el pago de la hipoteca?

30. ¿Qué tipo de ayuda le brinda usted a sus padres jubilados? (todos los que apliquen.)

- | | |
|---|---|
| <input type="checkbox"/> Financiero | <input type="checkbox"/> Cuidado en general |
| <input type="checkbox"/> Traducciones | <input type="checkbox"/> Ayuda con papeles y documentos, etc. |
| <input type="checkbox"/> Transportación | <input type="checkbox"/> Vivienda |
| <input type="checkbox"/> Nada | <input type="checkbox"/> Mandados/recados |
| <input type="checkbox"/> Otros, especifique _____ | |

31. ¿Qué tipo de ayuda le brindan a usted sus padres jubilados? (marque todos los que apliquen.)

- | | |
|--|---|
| <input type="checkbox"/> Monetario (dinero, acciones, bonos, asistencia para pagar la escuela) | <input type="checkbox"/> Cuidado de niños |
| <input type="checkbox"/> Propiedades (bienes raíces, vehículos/ automóviles) | <input type="checkbox"/> Cocina y recados/mandados de la casa |
| <input type="checkbox"/> Transportación | <input type="checkbox"/> Nada. |
| <input type="checkbox"/> Otros, especifique _____ | |

32. ¿Tiene(n) seguro médico su(s) padre(s) jubilado(s)? Sí No

Si respondió sí, ¿qué tipo de seguro tienen? Medicare Medicaid

Seguro Privado

Otros, por favor especifique _____

33. ¿Usted contribuye con los costos de salud? Sí No

Si respondió sí, ¿cuánto contribuye al mes? _____

Si respondió sí, relativamente a otras maneras en las que usted ayuda, cómo calificaría la contribucion financiera que usted brinda para la salud de su familiar?

Alta

Baja

Mediana

GRACIAS POR SU PARTICIPACION



INSTITUTE FOR LATINO STUDIES, UNIVERSITY OF NOTRE DAME
PARTICIPANT INFORMATION FORM: RETIREES

Please tell us about yourself.

1. What is your sex? Female Male

2. How old are you? _____

3. How long ago did you retire? _____ years ago

4. Were you born in the United States? Yes No

If not, where were you born? _____

How long have you been in the United States? _____

5. What is your citizenship status?

U.S. Citizen Permanent Resident/Registered Alien Other

6. What type work did you do before retiring? _____

7. What was your annual household income before you retired?

- | | |
|---|--|
| <input type="checkbox"/> Less than \$10,000 | <input type="checkbox"/> \$40,000-\$49,999 |
| <input type="checkbox"/> \$10,000-\$19,999 | <input type="checkbox"/> \$50,000-\$74,999 |
| <input type="checkbox"/> \$20,000-\$29,999 | <input type="checkbox"/> \$75,000-\$99,999 |
| <input type="checkbox"/> \$30,000-\$39,999 | <input type="checkbox"/> \$100,000 or more |

8. What is your marital status?

Married Single Widowed Separated or

Divorced

Living in a marriage-like relationship

9. How far did you get in school?

- | | |
|--|--|
| <input type="checkbox"/> Less than high school diploma | <input type="checkbox"/> Associates degree |
| <input type="checkbox"/> High school diploma or GED | <input type="checkbox"/> Bachelors degree |

Some college, no degree

Graduate degree

Certificate

Now please tell us about your children.

10. Do you have children?

Yes

No

If yes, please answer the following questions:

11. How many children do you have? _____

12. What are the ages of your children? _____

13. Are all of your children living?

Yes

No

14. Were your children born in the United States?

Yes

No

If not, where were they born? _____

How long have they been in the U.S.? _____

Please answer these questions about yourself.

15. What is your English ability?

Very well

Well

Not well

Not at all

16. What types of income sources do you usually receive? (*Check all that apply.*)

Unemployment or worker's compensation

Social Security

Supplement Security benefits

Public Assistance or Welfare

Veteran's benefits

Survivor's income

Disability

Pension (from employers)

Income on assets (interest, dividend, rent)

Earnings from current wage

employment

Income from investment in a foreign country

Don't know

Income from micro enterprise (small and home based businesses in sales and services)

Other, please specify _____

Are any of these sources of income in another country? Yes No

If yes, please specify _____

17. Do you have any financial assets?

Bank checking account, money market

Bank saving account

Certificate of deposits

Bonds

Stocks, mutual funds

IRA, Keogh retirement accounts

Are any of these assets in another country?

Yes

No

If yes, please specify _____

18. Do you have any property assets?

Real estate

Vehicle

Business

Are any of these assets in another country?

Yes

No

If yes, please specify _____

19. Can you drive?

Yes

No

If so, do you own a car?

Yes

No

If not, how do you “get around?”

Public transportation

Rides from friends

(Check all that apply)

Rides from family

Car service

Other, please specify _____

Please answer the questions about your living arrangements.

20. Do your children live in the same state as you?

Yes

No

If so, how far do you live from your parent(s)? _____ miles

21. Who do you live with? *(Check all that apply.)*

By myself in a home or apartment

With my spouse

- With my children
- Senior Housing
- Other, please specify _____
- Other family
- Friends

22. If you live in a rented residence, who contributes to the rent?

23. If you live in a home that you own, is the house paid off? Yes No

If no, who contributes to the mortgage? _____

24. What types of support do your children provide you? *(Check all that apply.)*

- Financial
- Translations
- Transportation (appointments)
- None
- Other, please specify _____
- Care-giving
- Paper-work, documents, etc.
- Housing
- Errands

25. What types of support do you provide to your children or grandchildren? *(Check all that apply.)*

- Monetary (cash, stock, bonds, tuition...)
- Property (real estate, vehicles...)
- Transportation (appointments)
- Other, please specify _____
- Child Care
- Cooking and Housework Errands
- None

26. Approximately how many hours a week do you provide help to your children or grandchildren? _____

27. Do you have health insurance? Yes No

- If so, what type of insurance?**
- Medicare
 - Medicaid
 - Private insurance
 - Other, please specify _____

28. Do your children contribute to your health care expenses? Yes No

If yes, approximately how much do they contribute per month? _____

THANK YOU FOR YOUR PARTICIPATION.

Institute for Latino Studies. University of Notre Dame
Formulario de Información del Participante: Personas Jubiladas

Preguntas acerca de usted.

1. ¿Cuál es su sexo? Femenino Masculino

2. ¿Cuántos años tiene? _____

3. ¿Hace cuánto tiempo esta jubilado? _____ años

4. ¿Nació en los Estados Unidos? Sí No

Si respondió no, ¿en dónde nació? _____

¿Cuánto tiempo tiene en lo Estados Unidos? _____

5. ¿Cuál es su condición en este país?

Ciudadano Residente/Inmigrante Registrado Otro

6. ¿Cuál era su ocupación antes de que se jubilo? _____

7. ¿Cuál era el ingreso anual total de su hogar antes de que se jubilara?

Menos de \$10.000 \$40.000-\$49.999

\$10.000-\$19.999 \$50.000-\$74.999

\$20.000-\$29.999 \$75.000-\$99.999

\$30.000-\$39.999 \$100.000 o más

8. ¿Cuál es su estado civil?

Casado/a Soltero/a Viudo/a Separado/Divorciado

Viviendo en una relación similar al matrimonio.

9. ¿Hasta que nivel de educación llegó?

Primaria. Universidad

Secundaria Estudios de Posgrado

Preparatoria.

Estudios Tecnológicos (carrera corta)

Preguntas acerca de sus padres.

10. ¿Tiene usted hijos? Sí No

Si respondio Sí, por favor conteste las siguientes preguntas:

11. ¿Cuántos hijos tiene? _____

12. ¿Cuántos años tienen sus hijos? _____

13. ¿Siguen vivos todos sus hijos? Sí No

14. ¿Nacieron sus hijos en los Estados Unidos? Sí No

Si respondió no, ¿en dónde nacieron? _____

¿Hace cuánto tiempo que están en los Estados Unidos? _____

Por favor conteste las siguientes preguntas si uno o ambos de sus padres esta jubilado o en edad de jubilación.

15. Su inglés es

Muy Bueno Bueno No muy bueno Malo

16. Generalmente, ¿cuáles son sus fuentes de ingreso? (marque *todos los que apliquen.*)

- | | |
|---|---|
| <input type="checkbox"/> Compensación de trabajador o desempleo | <input type="checkbox"/> Seguridad Social |
| <input type="checkbox"/> Beneficios de Seguridad suplementaria | <input type="checkbox"/> Asistencia Pública o Bienestar |
| <input type="checkbox"/> Beneficios de veterano | <input type="checkbox"/> Beneficios de sobreviviente |
| <input type="checkbox"/> Incapacidad | <input type="checkbox"/> Pensión (del empleador) |
| <input type="checkbox"/> Ingreso de activos (interés, alquiler) | <input type="checkbox"/> Ganancias por trabajo actual. |
| <input type="checkbox"/> Ingreso por inversiones en el extranjero | <input type="checkbox"/> No se |
| <input type="checkbox"/> Ganancias de un negocio pequeño | |

(negocios basados en casa por concepto de servicios o ventas.)

Otros, por favor especifique _____

¿Alguno de estos fuentes de ingreso están en otro país? Sí No

Si respondió sí, especifique _____

17. ¿Tiene activos o inversiones financieras? (marque todos los que apliquen).

Cuenta corriente Cuenta de ahorro

Certificado de Depósito Bonos

Acciones de la bolsa de valores Ahorro de jubilación

¿Algunos de estos activos están en otro país? Sí No

Si respondió sí, especifique _____

18. ¿Tiene otros activos? (marque todos los que apliquen).

Bienes Raíces Vehículos/Automóviles Negocios

¿Algunos de estos activos están en otro país? Sí No

Si respondió sí, especifique _____

19. ¿Puede conducir y/o manejar un automóvil? Sí No

Si respondió sí, ¿tiene/tienen un automóvil? Sí No

Si respondió no, ¿como se trasladan de un lugar a otro? (*todos los que apliquen.*)

Transporte Público Con amigos

Con familia Servicio de automóviles

Otros, especifique _____

Por favor, conteste las siguientes preguntas sobre su situación de vivienda.

20. ¿Usted vive en el mismo estado que sus hijos? Sí No

Si respondió si, ¿qué tan lejos vive de ellos? _____ Millas

21. ¿Con quién vive Ud.? (marque *todos los que apliquen.*)

- Solo/a en mi propia casa y/o apartamento Con mi esposo/a
- Con mis hijos. Con otros familiares
- Asilo de Ancianos Amigos
- Otros, especifique _____

22. Si vive en una casa alquilada, ¿quién contribuye para pagar la renta?

23. Si vive en su propia casa, ¿está ya pagada? Sí No

Si respondió no, ¿quién contribuye con el pago de la hipoteca?

24. ¿Qué tipo de ayuda le brinda sus hijos a Ud.? (*todos los que apliquen.*)

- Financiero Cuidado en general
- Traducciones Ayuda con papeles y documentos, etc.
- Transportación Vivienda
- Nada Mandados/recados
- Otros, especifique _____

25. ¿Qué tipo de ayuda le brinda Ud. a sus hijos o nietos? (*marque todos los que apliquen.*)

- Monetario (dinero, acciones, bonos, asistencia para pagar la escuela) Cuidado de niños
- Propiedades (bienes raíces, vehículos/ automóviles) Cocina y recados/mandados de la casa
- Transportación Nada.
- Otros, especifique _____

26. Aproximadamente cuantas horas a la semana usted le brinda ayuda a sus hijos o nietos _____

27. ¿Tiene seguro médico? Sí No

Si respondió sí, ¿qué tipo de seguro tiene?

Medicare

Medicaid

Seguro Privado

Otros, por favor especifique _____

28. ¿Sus hijos contribuye con los costos de salud? Sí

No

Si respondió sí, ¿cuánto contribuyen al mes? _____

GRACIAS POR SU PARTICIPACION