



RETHINKING THE FOREIGN-BORN LONGEVITY ADVANTAGE: U.S. IMMIGRANTS' EXPERIENCE OF POVERTY IN LATER LIFE

Research conducted by Leafia Zi Ye, University of Wisconsin-Madison

The U.S. foreign-born population lives longer than their native-born counterparts, but tends to have fewer socioeconomic resources. This paper seeks to understand the degree to which immigrants' poverty risk changes in later life, why these changes occur, and whether their economic disadvantage should affect the way we interpret immigrants' longevity advantage.

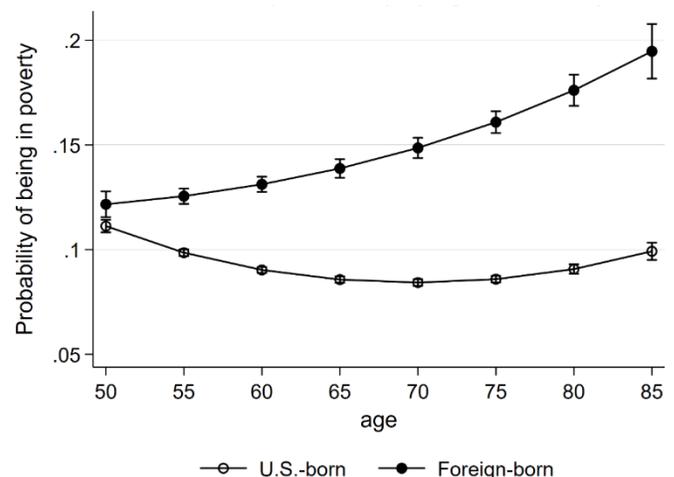
Nativity, Life Expectancy, and the Exposure to Poverty in Later Life

This paper explores life course nativity differences in poverty exposure after age 50 and calculates nativity- and race/ethnicity-specific poverty life expectancy at age 65. While immigrants live longer than do the U.S.-born, much of their extra years of life is spent below the poverty threshold. Immigrants' accelerated levels of economic disadvantage in later life are more driven by the inflow of late-life arrivals than by other mechanisms.

The risks of being in poverty remains stable for the US-born in later life but increases for the foreign-born.

Figure 1 shows poverty risks after age 50 for U.S.- and foreign-born adults. While U.S.- born adults experience little change in their poverty risks throughout their later life, immigrants' probability of being in poverty increases in an accelerated fashion after age 50. As a result, there is a widening nativity gap in poverty risks as individuals age, and at age 85 the average foreign-born adult is twice as likely as her native-born counterpart to live in poverty.

Figure 1



Immigrants' accelerated risks of poverty in later life are mainly driven by the inflow of late-life immigrants.

When immigrants were further divided into two groups by whether they migrated before or after reaching 50 years of age, it becomes clear that the accelerating probability of poverty among immigrants is very driven by late arrivals, even though early arrivals still fare worse than the U.S.-

born (Figure 2). Individuals arriving in the U.S. later in life are unlikely to have enough years of earnings to qualify for Social Security benefits and Social Security Disability Insurance benefits.

Some immigrant groups of color have longer life expectancy compared with white, US-born adults but shorter poverty-free life expectancy.

Immigrants across the board have longer total life expectancies than do their U.S.-born co-ethnics (Figure 3). In fact, immigrant men and women of color have longer total life expectancy (LE) than the U.S.-born individuals. When it comes to poverty-free LE (years of life spent above the poverty threshold), however, foreign-born Hispanic men and women have a disadvantage relative their U.S.-born white counterparts.

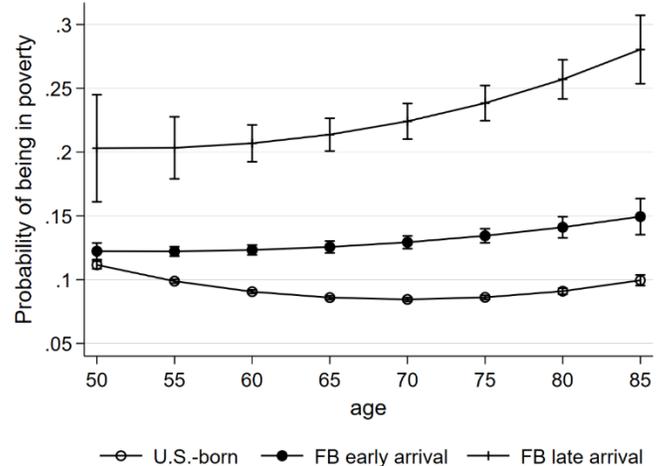
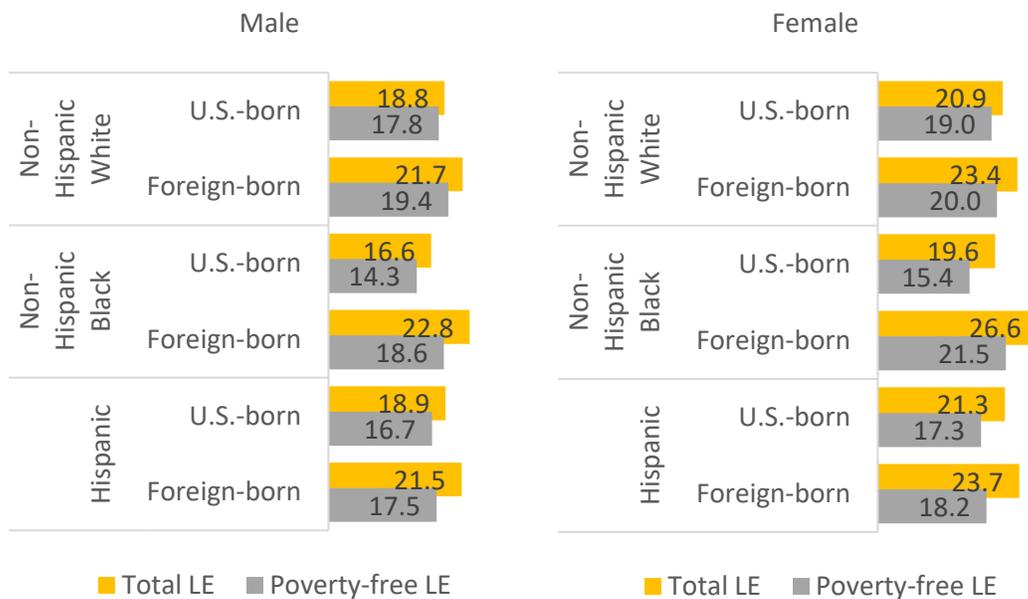


Figure 2

Figure 3

Life expectancy vs. poverty-free life expectancy at age 65, by race/ethnicity, nativity, and gender



Implications

- Populations with longer lives and higher rates of poverty may require more policy attention.
- Immigrants arriving in the U.S. in later life may benefit from additional economic resources and support.

The research reported herein was performed pursuant to a grant from the U.S. Social Security Administration (SSA) funded as part of the Retirement and Disability Consortium. The opinions and conclusions expressed are solely those of the author(s) and do not represent the opinions or policy of SSA or any agency of the Federal Government. Neither the United States Government nor any agency thereof, nor any of their employees, makes any warranty, express or implied, or assumes any legal liability or responsibility for the accuracy, completeness, or usefulness of the contents of this report. Reference herein to any specific commercial product, process or service by trade name, trademark, manufacturer, or otherwise does not necessarily constitute or imply endorsement, recommendation or favoring by the United States Government or any agency thereof.