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The Health of Aging Hispanics

The Mexican-Origin Population

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Colonias, Informal Homestead Subdivisions, and Self-Help Care for the Elderly Among Mexican Populations in the United States

Peter M. Ward

11.1. Introduction: Intersections Between Households, Housing, and Care for Elderly Parents Among Mexicans

In this chapter the aim is to explore briefly how Mexican low-income households traditionally care for their elderly parent populations and to examine the intersection between changing demography, household structure, tenure, and dwelling arrangements. This chapter will inform how we start thinking about housing and parental care dynamics and the way they may be changing with the demographic changes of the last few decades. The demographic transition that began in the 1970s shifted the population age structure from one of heavy dependency of the young from the 1960s through 1980s to one in which dependency ratios are shared more equally between young and the older cohorts. Who will care for the elderly given the low level of formal care provision offered by the formal sector for the elderly in Mexico? In particular, how will low-income households earning less than the equivalent of \$10 a day support and provide for their parents in old age?

In order to begin to think about these questions we need an understanding of self-help issues and of the informal housing production that provides a residential context—housing in which aging parents may come to spend their latter years, which would also be real property that their children aspire to inherit. For many households in Mexican cities, informal housing arrangements and multiple lot sharing allow extended and kin sibling households to live cheek by jowl with an elderly parent or parents.

After reviewing housing and household arrangements in Mexico, I will look to the United States. In the context of the rising Hispanization of many regions of the country, outlined by the editors in their introduction, this chapter aims to explore how poor Mexican-origin families in the U.S. today will cope with looking after their aging parents (whether here or in Mexico), and, concomitantly, to ask how that same generation will be cared for over the next 20–30 years as they, themselves, enter old age. Here, I will draw upon my research, which begins to point

to the intersection of household arrangements and care for the elderly, and informally produced homesteading opportunities afforded to some low-waged Hispanic families living in low land-cost areas in the United States. I outline an argument that such areas are environments suitable for non-institutionalized and culturally congruent low cost care for elderly parents. In the U.S., as in Mexico, joint living arrangements and co-residence among pre-retirement parents and their children often satisfy the need to support the offspring rather than the older generation's needs (Flippen and Tienda, 1998).

That said, relatively little is known about such baseline arrangements and how they work—even in Mexico; but there are a number of dynamics that we can expect to impact upon care for elderly parents both in Mexico and in the U.S. Many Mexican families are now transnational, with household members living in the U.S. either temporarily (albeit often long term) or, for a growing proportion, permanently. Mexicans in the U.S. will increasingly have to provide for their elderly parents, either by remitting resources to them directly (as they often do at present), or through indirect supports to their siblings, either to share the costs or to take on the lion's share of costs of care and medical treatment. Alternatively, as elderly parents have fewer children who are willing or able to care for them at home (i.e., in Mexico), pressure is likely to grow for family unification into (now) citizen or permanent-resident, son-and-daughter households in the United States. This raises the question of the receiving family's capacity to accommodate its parents in the new country and city of residence. Thus there is an urgent need to better understand the formal and informal housing arrangements that exist among cohorts of first generation Mexican migrants, for whom the pace of immigration has quickened and intensified since the 1980. And, by extension—and perhaps even more urgently, second and third generation Mexican American households now have to cope with greater longevity of their parents and grandparents. So, to paraphrase closely the Angels' (1997) book title: Who will care for them?

Subjects of much research and debate, as widely touched upon in other chapters in this volume, are the issue of care for the Hispanic elderly; their particular epidemiological status among the low income population; and the apparent paradoxical effects that the migration-selective process appears to have had (lowering morbidity rates compared to other low income groups). However, although the infrastructure for formal care for the elderly is much better developed in the U.S. than it is in Mexico, it is still far from adequate, and many Mexican-born (especially) as well as Mexican Americans eschew or are ineligible for such care. The answer to "who will care for them?" is largely a matter of informal arrangements and high dependence upon kin networks. Moreover, as well as being poor with limited formal insurance support and Medicare coverage (Angel, Angel, and Lein, 2006), the data suggest that U.S.-born Mexican American households do have particularly high rates of morbidity in certain debilitating and chronic degenerative diseases such as type-2 diabetes, and Hayward et al. (in this volume) show that Mexican Americans are more likely than non-Hispanic Whites to suffer from protracted disability. For those living in the border region, and even

some living in the interior of the U.S., so-called "*maquila*" nursing homes and residential care facilities may offer a viable economic alternative. These already constitute a fast growing industry in Mexican border cities, where proprietors take advantage of cheaper nursing and medical services and lower levels of health care regulation.

However, many of these elderly will not have access to formal institutional and even home-based support, whether in Mexico or the U.S., and instead, perforce, will need to be cared for informally *in situ*, in their own or their children's homes. The extent to which this occurs makes salient the need for social scientists to gain a better understanding of the dwelling places of these elderly, including intra-lot residential arrangements in the United States. This brings me to the principal purpose of this chapter. I will compare informal housing and residential dynamics in the two countries, and, in particular, outline how the to-date little known universe of *colonias* and informal homesteading arrangements that are widespread in border states and metropolitan peripheries of the interior are likely to provide home and succor for elderly parents of Mexican and Mexican origin populations.

11.2. Irregular Settlement and Informal Housing in Mexico

Upon marrying, a couple in rural Mexico will, traditionally, move in with the man's parents, making the daughter-in-law subservient to her husband's mother. In such cases, ill treatment of the daughter-in-law may ultimately lead to ill treatment of the elderly mother when in later years the fortunes are reversed and the latter is dependent upon her son's family and his wife's good graces for care and support (Varley and Blasco, 2000; Varley, 2000). Of course, until relatively recently, life expectancy was considerably foreshortened so that even for women (who tended to live longer than men), such a predicament was less likely to be extended over many years. But in 2000 the life expectancy in Mexico for men and women was 69.5 and 75.5 years, respectively—a dramatic increase of the 39.5 and 41.5 years of 1940, and of the 59.5 and 63.6 years even as late as 1970. The annual population growth rate in Mexico has declined from approximately 3% in the 1960s to 1.3% today, with an expectancy that it will be negative by 2050. Fertility rates have declined dramatically from 6.9 children per woman in 1955 to 2.5 today. And as people live longer and expect to live out their days with their sons and daughters, family size has decreased (from an average of 5.1 in 1960, 4.9 in 1990, to 4.0 in 2005), and so, concomitantly, the dependency ratio on a smaller number of adult children will increase in future. As Angel and Whitfield point out in the introduction to this book, in Mexico the absolute number of older Mexicans is expected to increase by 227% over the next 30 years, and the current high ratio of women to men aged 60 or over (1.63 females to every male) is likely to be exacerbated, since women live longer. This is significant since women are more vulnerable economically, and given that labor market participation in formal employment for women is much lower than it is for men, so their access to pension and other health care resources is more marginalized.

Indeed, few of the elderly have a formal pension to help them—period. According to the National Survey on Aging, in 1994 only 26.8% of men and 12.5% of women over 60 years of age received a pension, and no less than two-fifths therefore depended financially upon a co-resident relative and a further 10% on other relatives (Varley and Blasco, 2000; Citeroni 1998). Relatively few aged 60 or older live alone (8.8% of women and 5.8% of men—the lower number of men being explained by the fact that they marry younger women and are more likely to remarry). In Mexico families are expected to care for their elderly and receive scant help from health or welfare agencies. Indeed, such an idealized construction of the caring family and of culturally embedded responsibilities and expectancies may prolong public policy neglect. However, the so-called “new poverty” in Mexico, which makes extended support of one’s parents increasingly difficult (Gonzalez et al., 2004), longer life expectancy together with the declining number of siblings to share the responsibility of care, and maybe the windfall expectancy that “rich” brothers and in-laws living in the U.S. will provide directly or indirectly, are facts that may combine to change popular responses and capacities in less than a single generation. In many respects the elderly in Mexico today are more vulnerable than ever before.

But what of the status quo ante? In Mexico today, most low-income elderly formed part of the labor force engaged in the import-substituting industrialization boom period of the 1950s through the 1970s. Rapid urbanization with growth rates of 3 to 5% per annum, as in many developing countries, was a product of this phase of industrialization that drew labor into the cities from rural and provincial areas—labor that would man the factories (Roberts, 1994). Although low paid, these migrants did achieve some socioeconomic mobility that accompanied their physical displacement to cities. Accommodated at first in inner city tenements, these populations later moved out to occupy unserviced lots in the periphery upon which the squatted or that they purchased at relatively low cost lots (Gilbert and Ward, 1985). Thereafter, through mutual aid and self-help, these shantytown settlements were gradually consolidated into working class settlements that belied their humble and illegal origins. At the household level, dwelling structures were consolidated through the process of self-build, with young migrant households adding rooms to accommodate their fast growing families, and sometimes renting out rooms to more recent arrivals, or allowing siblings to share the lot and raise their own families. Thus, dwelling arrangements varied greatly, with some homes being two or even three stories, while others remained provisional single-story shacks. Individual lot arrangements also varied, comprising a mixture of nuclear families, extended households, single female-headed households, and sometimes “compound” patterns where kin-related households shared the lot. Another frequent feature was for now grown-up kids and their own young families to share the lot with their parents—the successful migrants of yesteryear.

This pattern of self-help informal urbanization was the norm until the middle-to-late 1980s, since which time a tightening land market and more concerted and effective public intervention to prevent the unfettered growth of spontaneous settlements has reduced their scope for development. In turn, this has led to densification

of these former irregular settlements, within which new rental tenements are also being created, offering some opportunity for second generation households to move out of their parents’ home and to set up on their own. But few of these barrio-raised young adults are willing to emulate their parents’ endeavors by moving several miles out to the current periphery and engage in the hardships of self-building. Instead, they prefer to live nearby in one or two rented rooms, or to live “close-up” (*arrimados*) with kin—usually the man’s parents.

This scenario portrays the contemporary scene for many low-income households today in Mexico’s cities: namely, two or three siblings and their nuclear families share the lot with their parents or more usually with their widowed mother. As she (the aging parent) is also the owner of the house and lot, she has some leverage over her sons and daughters, and her status ensures that she will be cared for. However, it may also be “pay back” time if she has ill-treated her daughter-in-law earlier in the son’s marriage. But, under Mexican law the lot does not go to the eldest son upon her (intestate) death; instead all will probably continue to share the lot, albeit under some heightened level of intra-familial conflict and insecurity once the matriarch has passed on. The point is that this is a *functional arrangement* that has evolved in Mexico in response to the nature of informal housing production, the demand for housing among young adult families, declining wages and employment opportunities, and a general cultural expectancy that the immediate family “step up to the plate” and care for elderly parents.

Such successful consolidation and integration also slowed dramatically during the “lost decade” of the 1980s and later in the 1990s, when neo-liberal policies and export-oriented industrial growth reduced the opportunities for formal employment and the capacity to invest in home improvements. This outcome was not least because that same orthodoxy also demanded fiscal sustainability, and that services and consumption be paid for. The pace of home improvement declined, therefore, and remittances (rather than salary) became an important determinant in house purchase and self-build extensions and improvements. Moreover, the nature of migration and transnational family structures has changed dramatically in the past two decades. No longer is out-migration to the U.S. largely a preserve of the poorest agricultural regions in which remittances are integral to continued subsistence of the populations at the place of origin, but today migration to the U.S. also increasingly involves migrants from larger urban areas, and from a wider range of states. According to a 2003 survey by the Inter-American Dialogue it is estimated that 41 percent of families today have a close relative living in the U.S. and one in five adults in Mexico receive some level of regular remittances. Moreover, the absolute amount sent back to Mexico in the form of remittances has increased dramatically from a range of \$2.5–5.0 billion between 1990 and 1998 to \$16+ billion in 2005. The remittances are also changing in nature, in that they are no longer almost exclusively for subsistence, but also go toward productive activities, medication, home improvement, etc. One might expect also, that increasingly they will provide support to care for elderly parents and kin back in Mexico.

The point here is that the realm of informal housing production provides an important support context and set of informal opportunities for household extension,

intra-lot sharing, and, ultimately, care for the elderly who were, in many cases, the young adult successful pioneer self-builders of the 1960s and 1970s. Through irregular settlement and self-help they have successfully acquired a home and created a "*patrimonio para los hijos*,"—a patrimony of home ownership that has served them well, creating a modest investment as well as allowing for the use value of providing a place to raise a family (albeit, at considerable social cost). Germane to the argument here is that this residential arrangement stands to serve young adults well in their old age, if only as a lever to ensure that resident sons and daughters (in-law) care for them and treat them reasonably.¹

11.3. Caring for the Elderly Among Hispanic Populations and Communities in the United States

11.3.1. Migration Patterns and the Hispanic Challenge

I move now to examine the situation pertaining in the U.S., asking what insights, if any, may be drawn from these findings and dynamics? The data show a rapidly rising Hispanic population in the U.S., which, for some writers, has become a major cause for concern, vis-à-vis the absolute size of the flow; its provenance (from adjacent Mexico), its overarching low-income nature; high rates of natural increase; and alleged low propensity for assimilation (Huntington, 2004). For Huntington and others the threat is one of undermining the "traditional" U.S. (read "Anglo" and "Protestant") culture and the traditional patterns of integration associated with "melting pot" immigration of the late nineteenth and first half of the twentieth centuries. Here is not the place to address those debates and the conclusions drawn by Huntington, although many of the facts he cites are not in dispute. Hispanics do indeed now constitute the second minority, displacing African Americans, and in a rising number of locations they are already, or will shortly become, the "majority minority." Whether or not this is seen as a problem or as an opportunity is a matter for individual interpretation. Regardless of this interpretation, there are an estimated 41 million Hispanics in the U.S. today (14% of the U.S. total), and of these, the Mexican-origin population is far and away the largest group, with 59% of all Latin American immigrants (23–24 million, which includes between 3–5 million estimated undocumented migrants).

While we know much about the quickening of Mexican immigration since the 1980s and about the new gateway cities to which many are arriving, there are very few studies that have begun to examine the housing and intra-urban mobility

patterns of the Mexican-origin population in U.S. cities.² Moreover, instead of the "circular migration" of yesteryear, the hardening of the border has made crossings more costly and dangerous, so it is increasingly difficult for undocumented workers to move back and forth, and so also, by default, they become permanent (albeit illegal) residents. Even if efforts to regularize guestworker status are successful in the future, transnational families are already commonplace, with family networks spread across the two countries; and even if individuals cannot move back and forth with ease, telecommunications and improved banking and other financial services allow for ready communication and remittance transfers. Thus, many temporary migrations become de facto permanent, but most migrants will remain in close contact with kin back home. Some will marry or enter consensual unions in the U.S. and begin to raise their own families. And even if more enlightened policies prevail in the future, allowing for greater ease of movement between the two countries and for eventual naturalization of formerly undocumented workers, many of these Mexican-origin families will live out their lives in the U.S. According to the Pew Hispanic Center the share of first generation immigrants within the total Hispanic population will drop from around 40% in 2000 to around one-third by 2020. Increasingly, the Mexican American-born will dominate, and many adults today, along with the earlier first generation cohort arrivals from Mexico during the 1970s, are those who are hoping to break into the housing market as owners, even though for many their low overall household income precludes formal means of buying a home.

Below I explore the extent to which we might we look in the U.S. for similar sorts of housing dynamics as exist in Mexico, ones that allow for household extension, lot or accommodation sharing, and opportunities to care for elderly parents, whether they are U.S.-born or are first generation arrivals. I also consider the situation of elderly parents of the first generation cohorts, persons who come to live out their twilight years in the U.S. as part of family unification.

11.3.2. Variations in Housing Tenure Patterns by Region and Among Hispanics

The United States is a nation of homeowners with more than 66% of households owning their dwelling units. However, as one might imagine, there are significant variations by city and housing market. High land cost cities such as New York, Los Angeles, etc. have lower rates of ownership and more renting, which in turn correlates with ethnic and racial variation with respect to home ownership. Forty-six percent of African Americans own their home—a figure not greatly different from all Hispanics (45.57%), although a slightly higher proportion of Mexicans own their homes (48.3%). Among other Hispanic and Latino populations there

¹ The Mexican Health and Aging Study (MHAS) is a major panel study of a representative population aged 50 and above at the baseline in 2001. Although the survey instruments include data and housing variables, these have not yet been fully analyzed, and are correlative in nature, rather than dynamic, related as they are to household structure and extension, lot sharing, etc.

² "Intra-city" (within the city) as opposed to "interurban" (between cities). Elsewhere (Ward 1999) I have begun to formulate comparisons of intra-urban trajectories in Mexican cities with those migrant-receiving metropolitan areas of the U.S.

are sharp variations: only 34.6% of Puerto Ricans are owners, largely an effect of the high value housing market costs in New York, where a large Puerto Rican population lives. Cubans have a high level of ownership (57.6%), reflecting their clustering in Miami; their earlier immigration stream to the U.S., and their higher skill (middle class) backgrounds as flight refugees from Castro's Cuba.

Overall, 52% of migrants rent and the Census data reveal important variations in age and household structure of Mexican households compared with other groups. Relatively few (only 14%) live in one-unit households compared with 36.6% nationally (32.5% African American; 24.6% Puerto Ricans, and 33.7% Cubans). Moreover, Mexican renters are younger and are more likely to be recently arrived cohorts, or represent the so-called "1.5" or second generation migrants.³ Fifty-three percent of Mexican-origin rental householders are less than 35 years old, compared to a national average of 40.6 years (with 39.5% Puerto Rican and 24.2% among Cubans). And taking just the 15–24-year age cohort, 16% of Mexican renter householders are below 24 years, contrasting with 12.5% nationally (and 5.8% for Cubans and 11.5% Puerto Ricans). This suggests that Mexican-origin householders are young and primarily renters.

Yet, somewhat counter intuitively, the household size among Mexicans is much larger than for other groups for both owners and renters. Just in the case of renters, some 18% of renter Mexican households have six or more members, (compared to 4.5% nationally; 6.1% for Puerto Ricans, etc.). Indeed, 50% of Mexican renter households in the U.S. have 4 members or more (21% nationally, and 31% for Puerto Ricans). These data reveal important variations among Mexican populations. Specifically, Mexicans—especially recent migrants—are likely to start their housing trajectories as young renters, but instead of living as singletons or in small household units, they appear to be sharing domestic and dwelling spaces. What this suggests is that Mexican-origin intra-city migration trajectories, tenure patterns, and paths to home ownership are substantially different from other Hispanic populations and ethnicities. Indeed, this tallies with what we are slowly beginning to discover about housing arrangements in many cities: the multiple sharing of two- or three-bedroom apartments (between two or three often kin-related members), thereby reducing the per family rental costs, but at significantly increased overall dwelling unit densities.

As those younger migrant households perceive their futures as permanent in the U.S., and as they embark upon their own family building cycles, so they also look for affordable home ownership housing options. For example, among cohort streams arriving at Texas gateway cities in the 1970s, 1980s, and 1990s, the proportion of migrant owner-households increases the longer these migrants reside in the U.S. (some 46.6% for 1970s arrivals versus 23% for the period 1990–94, and 15.7% for 1995–2000). Protracted residence—and age generally—is associated with increasing rates of home ownership (Rogers, 2006). The question

³ The 1.5 generation refers to those who arrive with their parents as infants or as young children. Second generation refers to those who are born in the U.S. to at least one Mexican migrant parent.

is, where and in what sort of residence and, how does this all tie in with care for elderly?

11.4. Poverty, "The American Dream," and the Rise of Informal Homestead Subdivisions

According to the U.S. Census Bureau (Proctor and Dalaker, 2002), there were 32.9 million people living in poverty in the United States in 2001, which represents 11.7% of the total population. Twenty-three (23.2) million people living in poverty are in families (equal to 9.9% of all people living as families), while 9.2 million unrelated individuals live in poverty (equal to 19.9% of individuals). After the 1990s, a decade of the largest economic expansion in history, the poverty rate improved only slightly compared with previous decades. The U.S. Census Bureau uses a set of monetary income thresholds that vary by family size and composition to determine who is poor. In 2001 the "poverty line," which is a weighted average of these thresholds, was \$18,104 for a family of four.

There are over 23 million people living as "families" (as opposed to as "individuals") who are deemed to be living in poverty. With regard to ethnicity and race, Blacks and Hispanics are more than twice as likely to be living in poverty as Whites, although in terms of absolute population numbers, there are many more White households living in poverty, who therefore constitute an important part of the demand side for future informal homesteading and other housing options. Moreover, as we have observed already, the United States is a nation of homeowners, with two-thirds of all American households being classified as "owner-occupiers." Not surprisingly, poorer people are less likely to own and more likely to rent or share accommodation: Of the 12.5 million households living below the poverty line, 65% are renters but this also means that over a third as poor households are, in fact, owners. However, although we cannot control by race and poverty, there are indications that Hispanics are more likely to own than are African American households, especially disaggregating for those who are older and not recent migrants. For Hispanics generally, and for Mexicans in particular, the culture of home ownership is especially important, even among the poorest households, but clearly the capacity of the poor to break into the property market is severely limited.

Indeed, the evidence suggests that homeownership became less affordable during the 1990s, not only for the poor but also for low- and moderate-income households. In 1995 the U.S. Census Bureau estimated that only 56% of families (owners and renters) could afford to purchase a modestly priced house in the area where they lived, and the proportion was declining (Savage, 1999).⁴ Affordability also differs by household type: more families than unrelated individuals could afford a

⁴ A home is considered "modestly priced" if 25% of all homes in the area are below its value and 75% are above. Estimates assume a conventional fixed-rate 30-year mortgage at the market interest rate in that year with a 5% down payment.

modestly priced house; regionally, the Midwest was the most affordable, and the West least. Spatially, too, it was found that few people could actually afford to buy in the area in which they currently lived: In 1995 only 10% of renters could have afforded to purchase a modestly priced home in their current neighborhood.

These data, combined with the poverty structures discussed above, underscore the difficulties that many people experience in entering the housing market as owners. Nor have the multiple federal government programs and subsidies aimed at improving housing affordability in general, and at promoting home ownership specifically, had a great impact in improving access to home ownership for the poor and very poor. Thus, many households in the U.S. find themselves outside the formal market mechanisms and routes to home ownership. They must, therefore, explore other ways to reduce their housing acquisition costs and to find more flexible methods of financing—ways that can serve their economic realities. Thus we come to the discussion of informal housing production, described next.

11.5. *Colonias* and Informal Homestead Subdivisions

Relatively little systematic research exists about how low-income urban dwellers in the United States gain access to residential land and participate in the American Dream of homeownership. Since the 1990s an exception has been the growing concern and analysis of so-called *colonias* in Texas and other border states (Davies and Holz, 1992; Office of Attorney General, 1993; Ward, 1999, 2003; Larson, 1995, 2002; Donelson and Holguin, 2001). The growth of *colonias* is seen as primarily a rural border-housing phenomenon for, almost exclusively, Mexican-origin populations. In fact, the majority of these *colonias* house urban populations, even though their actual locations are often buried in the rural hinterlands of cities from which these working poor commute to engage in low-paid service activities. And although *colonias* are indeed concentrated around U.S.–Mexico border cities, where they are also characterized by some of the worst housing conditions, they are not exclusive to that region. In Texas alone there are estimated to be over 400,000 people living in some 1,600 or more *colonias* (Ward, 1999; Ward et al., 2003; see also <http://twdb.state.tx.us/colonias/index/htm>), and if one extends the definition to areas outside of the border, the numbers rise still further. In New Mexico and Arizona the numbers are also substantial. In Arizona the 1990 Census suggested that approximately 162,000 people lived in 77 so-called “*colonias* designated areas,” while in New Mexico it indicated that 70,000 lived in 141 such settlements.

Despite the hazards and difficulties associated with acquiring *colonia*-type housing, this supply system remains the only mechanism of entering home ownership for low-income households earning less than \$25,000 a year (and many, in fact, earn only half this amount). This is especially the case in the very poor counties of the border regions, such as Starr County, where the median household income in 1999 was \$16,504 (compared to \$39,927 for Texas as a whole), and 45% of all households earned below \$15,000 a year, with 20% of households

earning below \$10,000. Data for the other border counties are also indicative of widespread poverty, albeit not quite as extreme as in Starr County. The data for median household income and proportion of households earning less than \$15,000 total per year (figures in parenthesis) follows: Cameron, \$26,155 (29.6%); Hidalgo, \$24,635 (32%); Webb, \$28,100 (26.9%); Zapata, \$24,635 (32%). Upper Valley El Paso County, although also poor, has a more bifurcated income distribution, with \$31,051 median, but 20% of households receiving less than \$15,000 per year. As one moves away from the border, the median incomes usually rise, but there remains a significant proportion of the population in the “very poor” category, so that *colonia*-type subdivisions are also widespread (Ward and Koerner, 2007). Travis County in central Texas, where the relatively well-off capital of Austin is located, has a median household income of \$46,761 (yet 12.2% receive less than \$15,000), while Lubbock in the north has incomes of \$32,198 (22.5% below \$15,000). Both cities have *colonia*-type subdivisions in their peripheral urban (peri-urban) hinterlands, and although they are developed informally and are poor, the housing conditions and infrastructure deprivation are rarely as extreme as one finds along the border.

Preliminary research suggests that *colonias* and similar types of low-income (homestead) subdivisions are widespread in the peri-urban areas outside of a wide range of cities such as:

- Austin and Lubbock in central and north Texas;
- Albuquerque and Santa Fe in New Mexico;
- Tucson and Phoenix in Arizona;
- And in so-called “gateway” cities such as Charlotte and Greensboro in North Carolina
- Dalton and Atlanta in Georgia.

With the use of integrated remote sensing and GIS data techniques (Ward and Peters, 2005) it is becoming much easier to identify such *colonias* and what I am now calling informal homestead subdivisions (IFHS), and to see them as fairly ubiquitous throughout the United States (see Figures 11.1 & 11.2). They are likely to be found wherever relatively low cost land markets exist and where there are low-income populations wishing to embrace home ownership. For this group, informal homestead subdivisions (and *colonias*) are often the only viable option given their low absolute household incomes and/or irregularity of workers’ earnings, and their subsequent ineligibility for formal finance (mortgage) assistance.

Moreover, for many of these households, “manufactured” housing represents one lower cost alternative to home ownership (Ward, 2003). Manufactured housing is built entirely in a factory under a federal building code administered by the U.S. Department of Housing and Urban Development and homes may be single or multi-section, and are transported to the site for installation. Manufactured homes do not include travel trailers, motor homes, or modular housing. The latter “modular” homes, while also manufactured either in units or as prefabricated parts, are built to the state or local building codes and are also transported to the site and installed,

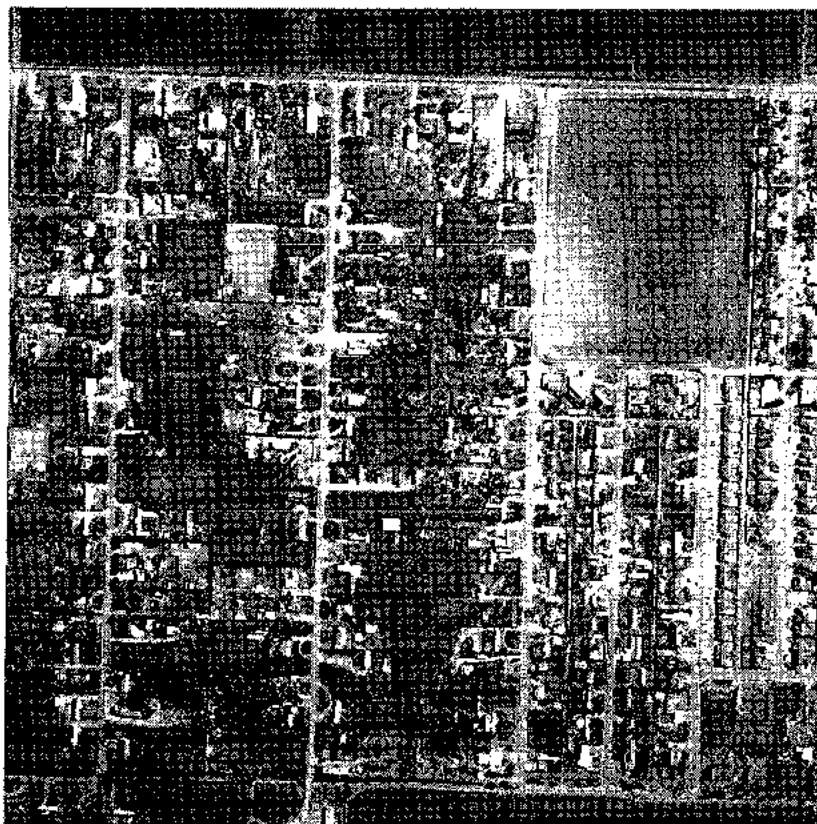


FIGURE 11.1. Aerial photograph of an informal homestead subdivision (IFHS) outside of Lubbock, north Texas.

but they do not possess integral transportation gear. Both types of structure are common in *colonia*-type subdivisions examined here.

Elsewhere (Ward and Koerner, 2006) we offer a typology of different types of *colonia* and homestead subdivisions, and drawing upon that framework it is possible to consider that affordable housing opportunities are being created today, primarily as places in which to raise a family and which directly parallel the irregular settlement urbanization of Mexico described earlier (Ward, 1999). But just as in Mexico, where lot space provided opportunities for internal subdivision and shared residence, so, too, *colonias* in Texas and elsewhere offer similar housing and residential sharing opportunities for Mexican-origin populations. In fact they are even more conducive to multiple family occupancy or to large extended households, being much larger in lot size than their Mexican counterparts (1/4 to a full acre, usually). And, in particular, they are likely to provide safe and low-cost



FIGURE 11.2. Oblique photograph of an IFHS outside Austin, central Texas.

care environments in which contemporary homesteaders may themselves grow old with their children living *in situ* or in adjoining lots, the elders depending upon their children for care and comfort in old age. Alternatively, recent migrant cohorts who now live as homesteaders in these settlements may want to bring their elderly parents from Mexico to live with them.

Several types of low-income settlement can be identified, each offering different possibilities for household extension and for accommodating elderly parents.

1. *Classic colonias* in the border region, as mentioned, comprise very low-income, and almost exclusively Mexican or Mexican-origin populations. Just as these settlements offer a low cost mode of housing ownership, subsequent out-mobility and sale of one's homestead is unlikely, the market being stunted with little effective demand (Ward et al., 2004). To the extent that a "home is forever" (Gilbert, 2000), these dwellings will become not only the homes in which contemporary households will raise their families, but also are the games in which they—the parents—will grow old, whether gracefully or not. But the strong presence of close kin living nearby is an important source of social capital that will be important as the population age.⁵ Average household incomes vary between \$10–14K; lot size varies, but is usually 1/4-acre minimum; homes are a mixture of self-built modular (but

⁵ For example, in one random survey of 227 households across 12 *colonias* along the border, no less than 49 percent of households had kin living nearby in the same *colonia* (Ward et al., 2000: 52). It is not unusual to find close kin living in neighboring lots.

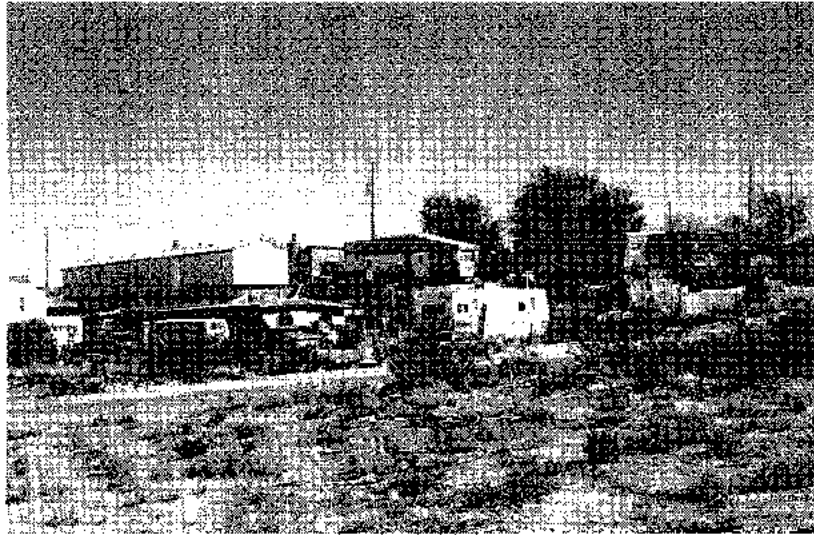


FIGURE 11.3 Sparks, El Paso. Mixture of dwelling types on 1/2 and 1/3 acre lots.

unfinished on the interior) and trailers or campers. Figure 11.3 for Sparks's colonia in El Paso is typical of the motley housing arrangements that exist (see also Figure 11.4). On the border incomes are so low that few have the wherewithal to use their lot space to full effect, but most households have kin or parents living in the same settlement or nearby. Adjacent lots holding parents and sons/daughters are commonplace. Family members (recent arrivals) living *arrimados* with kin is also quite frequent in such settlements.

2. *Non-border peri-urban informal subdivisions* are very similar to *colonias*, although they are usually not quite as poor (annual incomes of \$20–30K household), and being further from the border they are less dominated by Hispanic populations and are more mixed, or even dominantly Anglo. Servicing levels, while austere, are much less likely to be entirely absent. These subdivisions are buried in the peri-urban rural areas and are low density. The homes are located on large, individual lots and streets that are often unpaved (see Figures 11.5 and 11.6). This less well-recognized housing alternative is the primary focus of this study. From the air, these are visible as low-density settlements with trailer or modular homes (Figures 11.1 and 11.2).

3. *Semi-urban or rural housing subdivisions* are usually extensive low-density settlements with similar physical dwelling structures and serious servicing deficiencies; they are often much older (nineteenth century or early to mid-twentieth century), and they are more likely to be the homes of elderly vestige populations whose children have moved away.

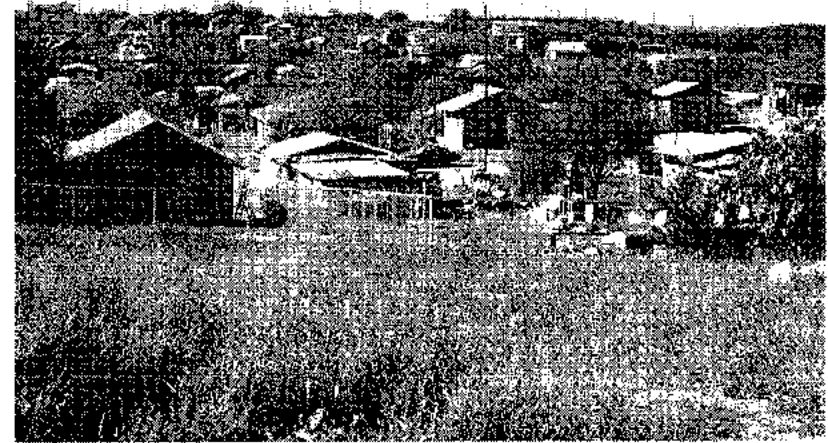


FIGURE 11.4. El Cenizo colonia, Webb County (outside Laredo).

4. *Recreational colonias and subdivisions* come in various shapes, sizes, and types. While they share the remote rural locations, low level of servicing, and trailer-type dwellings, they provide housing for better off working-class populations whose hobbies or preferences are for outdoor life or those wishing to have an affordable second residence for weekends and vacations. These are not usually established with the elderly in mind, although for first residence homes they do provide ample room for “granny annex” extensions or separate units. But at this stage of family building it is more likely that a family will have a pony in the paddock than an older family member living with them (Figure 11.6).

5. *Retirement colonias* are often physically similar to recreational ones, but provide relatively low cost options to so-called *downsizers*—parents whose children have left home and who are now living on modest or limited savings and pensions (Huntoon and Becker, 2002). They are not common, although many mobile home communities (see below) may be a secure and comfortable way to downsize. This arrangement is more common among Anglo populations.

The next two categories comprise manufactured homes that are located in *formal* subdivisions, usually within city jurisdictions rather than in the peri-urban (rural) area; we mention them here because they form an important mode of manufactured housing for low-income groups and are readily differentiated from the housing that we examine in this paper. They are:



FIGURE 11.5. Manufactured home in a *colonia*. Tucson, Arizona.

6. *Mobile home communities*, which offer an option for the moderately poor who can afford to buy a modular home or a new trailer home and lease or purchase the fully serviced lot site. Developed within code, they usually occupy low cost peripheral locations of cities and enjoy full services (Figure 11.7).

7. *Trailer parks* are also located within the city limits or its Extra Territorial Jurisdiction (ETJ), and homes (dwellings) that are owned or rented, are placed on small sites with full services, the site or lot being rented (Figure 11.8). They usually target small recently formed households, Anglo in particular, and are less commonly associated with Hispanic or elderly households.

In particular it is the homestead subdivisions that offer opportunities for accommodation of elderly parents with a reasonable or good quality of life. This is because lots are relatively large and separate; dwelling structures can be set aside (a separate trailer or unit, for example) so that the elderly parent has some degree of independence as they live within a "compound" arrangement. Garden/yard areas offer ample space for people to sit safely outside. For those showing symptoms of senility or Alzheimer's, as well as other chronic and mobility impaired and debilitating illnesses, *colonias* and subdivisions are relatively safe environments. This is because densities are low; lots may be fenced and made secure, and there are often



FIGURE 11.6. Recreational or amenity (trailer) home on one-acre lot with adjacent paddock/yard.

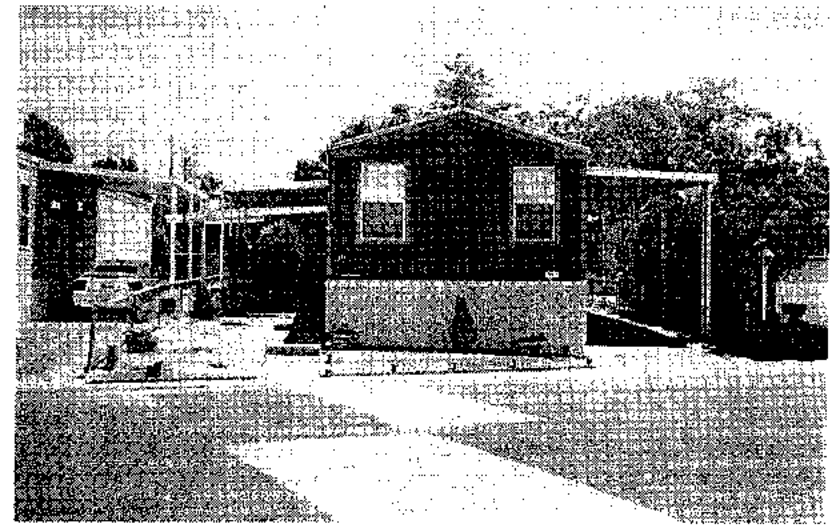


FIGURE 11.7. Mobile home community—Austin.



FIGURE 11.8. Aerial view of trailer park, Houston.

high levels of social control and observation from neighbors. If a family member goes walkabout, they are unlikely to go far, and will be noticed. Such dwelling environments also allow for cross-generational interaction of grandparents and grandchildren, with some opportunities for aging parents to engage in child care and support—at least until they become too old or too infirm. A major advantage, of course, is that all this can be achieved at low or minimal cost and reduces the need to place elderly parents in an institution, even if they could afford to do so, or had full Medicare support. For cultural reasons also, Institutional care would become a last resort in such cases rather than the only resort. And for many there is no alternative.

The downside is that these settlements are isolated and invariably unserved by public transport, so that during much of the day adults and children are at work or at school. But again, where lots are shared, or where kin live nearby as neighbors, there may be greater opportunity for one member of the (extended) family to serve as caregiver thereby releasing others to work. This is a common feature of household arrangements in Mexico. Another negative feature is that their location affords relatively little or no access to local social services, but this may be moot to the extent that these are limited or unavailable to uninsured or uncovered populations.

11.6. Conclusion: Looking to Informal Housing in the Future

It is not yet possible to assess with any accuracy how far settlements and informal housing systems outlined above will make a significant contribution to the care of the elderly among Mexican populations in the future. This is because most homesteaders are not yet of an age where they have to adjust to their own declining years, although many are giving serious consideration and concern to the position of their aged parents. But the combination of changing demographic patterns; the broadening of transnational families, and permanence of Mexican-born migrants living in the U.S., and the intersection of all these factors with their legitimate desire for home ownership that can only be accommodated through informal and self-managed means, makes likely an expansion of homestead settlements that parallel the traditional self-help housing production of previous generations in Mexico. And just as those settlements offered flexibility and opportunities for household extension and care for elderly parents within a cultural context in which family was expected to cater to the old, so we may expect *colonias* and informal homestead subdivisions to offer similar opportunities in many areas of the U.S., especially where there is a supply of low cost unserved rural land in the peri-urban periphery close to metropolitan centers that are the new immigration gateways. Home-based caring for aged parents will probably become commonplace, but here I talked about how this might be achieved among low-income Mexican-origin households, either by adult children bringing their parents up from Mexico to live with them, and/or as younger adults themselves advance to retirement and old age, they look to their own kids.

Other non-Hispanic low-income populations are also likely to see the advantages of homestead subdivisions for precisely the same reason. Indeed, it appears that they are already moving in this direction. Once recent newspaper article cited an Anglo woman living in Florida who had purchased a lot and trailer home for her elderly parents in a settlement outside Austin, precisely since she regarded it as a safe (and affordable) haven for her father who had advancing Alzheimer's.

Whether in Mexico or the U.S., informal housing arrangements and systems of caregiving to elderly parents will continue to be important. Mexico may develop greater institutional breadth of coverage for elderly low- and middle-income populations as it adjusts to the new demographic reality born of its successful demographic transition in the 1970s, and as options for informal housing development and lot acquisition and sharing recede under more tightly regulated land markets (Ward, 2005). Also, it is to be expected that as the proportion of Mexican-born declines in the U.S., so the level of remittances flowing back to family members is likely to decline. Increasingly, remittances are likely to be earmarked for care for elderly parents in Mexico itself. Alternatively, under sibling pressure from less "fortunate" households in Mexico, who perceive the opportunities for an aging mother or father to be accommodated with "successful" migrant brothers or sisters now resident in the United States in housing arrangements as those described

above, family unification (documented or undocumented) may provide a viable and best-option alternative. And, for first and second generation Mexicans whose working lives are already being forged in the United States, informal homestead and lot sharing arrangements are likely to offer a modest and safe residential space for their own retirement, particularly where such an arrangement can build upon social capital and some institutional and pension assistance. Further research is urgently required to assess the social insurance scenarios for what are often already highly segmented populations living in the United States, and while it will not be appropriate for many households who are renting or living in cramped accommodations, informal homestead subdivisions and *colonias* are likely to become an important residential context in which to care for the elderly.

We now know more or less where and what to look for in such settlements, but much of the science about household adaptations, the blending of formal and informal care in each of these housing settings, and the cultural expectancies and sensitivities of one generation upon another has barely begun.

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Section 3

Access to Health Care Services Among Elderly Hispanics with Special Reference to Mexican Americans