



CalSavers—California's State Retirement Savings Program:

Promising Approaches for
Engaging Latino Workers





UnidosUS, previously known as NCLR (National Council of La Raza), is the nation's largest Hispanic civil rights and advocacy organization. Through its unique combination of expert research, advocacy, programs, and an Affiliate Network of nearly 300 community-based organizations across the United States and Puerto Rico, UnidosUS simultaneously challenges the social, economic, and political barriers that affect Latinos at the national and local levels.

For 50 years, UnidosUS has united communities and different groups seeking common ground through collaboration, and that share a desire to make our country stronger.

UnidosUS's Policy and Advocacy component recognizes the need for a robust approach to education advocacy on behalf of the Latino community. Our federal policy work emphasizes the major civil rights laws governing and funding education, including the Every Student Succeeds Act (ESSA), formerly known as No Child Left Behind, and the Higher Education Act (HEA). We align our federal work with state-level advocacy and provide support and expertise to state and local leaders in implementing education policy crafted through an equity lens.

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Promising Approaches for Engaging Latino Workers

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I. EXECUTIVE SUMMARY

In 2016, the State of California signed into law the CalSavers Retirement Savings Program, a government-sponsored savings retirement program that will enroll private sector employees with with five or more workers over a three-year period. This program will provide a retirement savings option for workers who do not currently have access to an employer-sponsored plan.

A total of 6.8 million workers will be eligible—55% of the state's private-sector workforce.¹ The program will be especially beneficial to Latino workers, as almost half (47%) of the workers in California who are estimated to be eligible for CalSavers are Latino. Thus, robust Latino participation will be critical to the program's success.

This report provides a roadmap for CalSavers stakeholders to reach Latino workers by distilling best practices and lessons learned from California's successful effort to help Latinos enroll in Covered California, the state's Affordable Care Act (ACA) health insurance marketplace, and Medi-Cal (the state's Medicaid program) under the ACA expansion. By focusing on lessons learned from the ACA experience through a case study approach, we provide recommendations for promising approaches and strategic priorities to ensure Latino workers are well-informed about the CalSavers program and are equipped to navigate their retirement savings options.

Recommendations

1. Design an education campaign with Latino workers in mind as a primary audience.
2. Create a comprehensive user experience in Spanish that mirrors what is available in English.
3. Create culturally and linguistically appropriate messages to resonate with Latinos.
4. Define the role of each stakeholder and their responsibilities in communicating with workers.
5. In-person communication is the most effective way to reach Latinos.
6. An “air campaign” can reinforce the messages that Latino workers are hearing from other stakeholders.
7. The most effective messengers are individuals from the community.
8. Community organizations are essential partners in reiterating the messages and details about CalSavers.



II. INTRODUCTION

In 2016, the State of California signed into law the CalSavers Retirement Savings Program, a government-sponsored savings retirement program that enrolls private sector employees (in companies with more than five workers) over a three-year period. This program will provide a retirement savings option for workers who do not currently have access to an employer-sponsored plan. A total of 6.8 million workers will be eligible—55% of the state's private-sector workforce.² The program will be especially beneficial to Latino workers, as almost half (47%) of the workers in California who are estimated to be eligible for CalSavers are Latino.³

UnidosUS's report *Enhancing Retirement Readiness in California* highlighted the retirement access gaps facing Latinos in California, detailing how the retirement savings crisis disproportionately impacts Latinos. UnidosUS's research helped inform the development of CalSavers by showcasing how California could serve as a model for states seeking to extend retirement savings programs.

As the number of eligible Latinos suggests, robust Latino participation will be critical to the CalSavers program's success. This report provides a roadmap for CalSavers stakeholders to reach Latino workers by distilling best practices and lessons learned from California's successful effort to help Latinos enroll in Covered California, the state's ACA health insurance

marketplace, and Medi-Cal under the ACA expansion. By focusing on lessons learned from the ACA experience through a case study approach, we provide recommendations for promising approaches and strategic priorities to ensure Latino workers are well-informed about the CalSavers program and are equipped to navigate their retirement savings options.

For example, as a result of successful efforts to enroll Californians in Covered California and Medi-Cal, the uninsured rate dropped from 16% to 9% between 2013 and 2015.⁴ For Latinos, the uninsured rate decreased even more, from 38% to 20%.⁵ Because of these experiences, there are a number of lessons learned from the state's ACA efforts to reach Latino workers who will be eligible for the CalSavers program. Specifically, the marketing, education, and outreach tactics used for the ACA provide broadly applicable considerations for how to engage low-wage Latino workers who are traditionally hard to reach. Much of the research, infrastructure, tools, messages, and partnerships will be relevant when strategizing how to talk with Latinos about retirement savings and ensure strong participation and retention in the CalSavers Program.

However, there are several key differences between the two programs that may require different tactics for reaching the Latino community. Foremost, the ACA is a federal program, identified with the Obama administration and preceded by more than one year of intense congressional debate, and followed by several years of continued national publicity through implementation. Second, the program design features are distinct. Conversely, CalSavers is an automatic enrollment program that allows employees to opt-out, compared to the affirmative opt-in enrollment for the ACA—which required more paperwork and logistics on the part of enrollees. With CalSavers, employees will acknowledge their participation and may opt-out at any point. While automatic enrollment may facilitate employee participation, communicating the value of retirement savings and ensuring that Latino workers feel knowledgeable and trusting of the program will be critical to retention.

Another key difference between the two programs is the available resources for the planning and implementation of outreach to communities of color. The ACA had federal, state, and private resources to build the infrastructure and conduct outreach in Latino communities—CalSavers will operate with a much leaner budget. The state allocated \$2.5 million for calendar year 2018, which funded the CalSavers Board as well as outreach activities. The state's allocation for the program in 2019 has yet to be determined, though Governor Newsom's proposed 2019-2020 budget would increase program funding to \$3.3 million.⁶



Finally, the stakeholders who are primarily responsible for communicating about the program are different. For CalSavers, the primary points of contact will be the Board and Program staff; the program administrator Ascensus, and its customer service center; and to a lesser extent, the employers. Community organizations will have a role—but it will be to educate Latino workers about retirement savings and how CalSavers works—as opposed to outreach and enrollment as it was with ACA.

To ensure that the state, the administering company, and employers can provide quality services and maximize enrollment of Latino workers, it will be crucial for stakeholders to conduct appropriate and effective outreach, education, and customer service to the Latino population.

This report aims to better understand the process, challenges, and lessons learned from the Latino rollout of the ACA in California. While the two programs differ, studying the ACA rollout can provide valuable insights and inform best practices for CalSavers outreach, enrollment, and retention of Latino workers.

III. LATINOS AND RETIREMENT

In today's uncertain economic climate, Americans are increasingly worried about saving enough money for retirement.⁷ Declining pensions and eroding Social Security benefits threatens to place many workers at risk of sliding into poverty in their later years, when financial safety is most critical.⁸ Yet one-half of Americans currently have no retirement savings at all.⁹ Contributing to this crisis, only 51% of private sector workers nationwide are offered a retirement savings program through work.¹⁰ For many of these workers, tight budgets and insufficient information often prevents them from setting up private retirement plans.

Retirement is a particularly urgent issue for the nation's 58.9 million Latinos¹¹—the nation's largest minority group—projected to compose one in three American workers within the next two decades.¹² Despite having the highest labor force participation rate of any racial or ethnic group (65.6% compared to 62.7% for White workers).¹³ Hispanic employees, and immigrant workers in particular, are at the greatest risk of not having retirement savings. This is due in part to more than two-thirds of Latino households (69%) having no retirement account assets, compared to 39% of White households.¹⁴ Additionally, more than 40% of Latinos are employed in low-wage jobs, and often earn only enough to live paycheck to paycheck—making it especially challenging to put money aside for the future.¹⁵

Furthermore, a large portion of Hispanics work in jobs where they do not have access to an employer-based retirement plan. In 2014, only 53.7% of Latino workers between the ages of 21 and 64 worked for an employer that sponsored a retirement plan, compared to 73.4% of White employees.¹⁶ Even when employers do offer retirement plans, the participation rate for Latinos is still lower than for Whites (30.9% compared to 53%, respectively).¹⁷ In spite of these realities, research has shown that a majority of Latinos believe saving for retirement is an important goal, not only for their own future economic stability, but also in order to pass on a responsible culture of savings to their children and grandchildren.¹⁸

California is one of nine states implementing a new state-sponsored retirement program that will help private-sector employees save for the future by providing easy access to a voluntary, automatic, low-risk, and portable retirement savings program.¹⁹ Beginning in late 2019, California employers who do not currently offer a retirement program will be required to provide their employees access to the CalSavers Retirement Savings Program. The program will enable employees working for companies with five or more workers to make direct payroll contributions into a personal retirement account managed by a private financial firm that will be overseen by the California Secure Choice Retirement Savings Investment Board, chaired by the State Treasurer. (see Box 1).

Box 1

Legislation enacting the CalSavers Retirement Savings Program was signed in 2016 by Governor Jerry Brown and championed by former State Senator Kevin de León.²⁰ Support from groups including UnidosUS, AARP, SEIU, and United Way contributed to the successful passage of CalSavers. The CalSavers program is aimed at helping private sector workers whose employers do not offer a retirement plan. The California Secure Choice Retirement Savings Investment Board will manage the program and choose a private firm to manage the accounts.

Key features:

- Automatic: payroll deductions are withheld directly from participant's paychecks and automatically contributed to CalSavers accounts.
- Default contribution rate: 5% default rate and the ability for participants to change amount contributed.
- Voluntary: employees may opt out at any time.
- Portable: accounts are connected to the employee, not their place of work.
- No cost to state or taxpayers: program will be self-sustaining with participant fees.
- Default Roth IRA with Traditional IRA as an elective option.
- Open to the self-employed.
- Penalty-free and tax-free withdrawals of contributions after five years and a 10% penalty fee for non-qualified withdrawal of earnings on contributions.



In 2016, only 39% of California's private-sector Latino workforce had access to an employer-sponsored retirement savings program, compared to 60% of White workers.²¹ Thus, of the state's 7.5 million workers who will benefit from the CalSavers program, approximately half—more than 3.5 million²²—are Latino. Pointing to the potential impact of this program, the U.C. Berkeley Center for Labor Research and Education found that the combination of CalSavers and the state's \$15 minimum wage policy could boost low income workers' retirement incomes by a full 50%.²³ At a time when the vast majority of American households have virtually no retirement savings, CalSavers and other state retirement savings programs have the potential to not only create a more secure financial future for millions of workers, but also close the racial wealth gap.

However, the successful execution of CalSavers will be largely dependent on California's ability to engage and sustain the participation of employers and Latino employees—who must be a primary target for outreach and education. This effort will require a solid understanding of the demographic and unique cultural characteristics of Latino workers, as well as best practices for communicating the value and substance of the program to the population.

IV. LATINOS IN CALIFORNIA

California has the largest Latino population in the nation, with two in every five Californians (39%) identifying as Latino.²⁴ Since 2000, California has had a majority-minority population, and Latinos are projected to be 41% of the population by 2030.²⁵ As such, the population eligible for CalSavers is diverse and understanding their demographics and characteristics is critical to designing effective marketing and outreach plans. While the primary barriers to retirement saving for Latinos are low incomes, financial instability, and lack of access to retirement programs, some other cultural factors may also come into play in limiting retirement savings behaviors.

California Latino Snapshot 2017

	Latinos in California 2017 ²⁶	All of California 2017 ²⁷
Population	15,477,306	39,536,653
Foreign-born	34%	27%
Bachelor's Degree	13%	34%
Labor Force Participation Rate*	67%	64%
Unemployed	7%	6%
Median Household Income	\$56,151	\$71,805
Overall Poverty Rate	17%	13%
Child Poverty Rate	32%	18%
Uninsured Rate	12%	7%
Renters Facing High Rental Costs†	55%	53%
Homeownership Rate	43%	54%

* Foreign-born workers comprised 33% of California's labor force in 2017, per the U.S. Census Bureau's American FactFinder.

† Those defined as cost-burdened spend 30% or more of their monthly income on rent and utilities.

Latinos in California: A Deeper Dive

Demographics: The Latino population in California, like the United States overall, tends to be young, with a median age of 29, compared to 37 for Whites.²⁸ The younger age of this population has implications for retirement savings outcomes, since younger employees often have less knowledge of retirement programs and tend to put off saving for retirement to focus on more immediate financial obligations such as education, repaying debts, or contributing to household finances.²⁹ In addition, the Hispanic median household income in 2017 was more than \$15,000 less than California households overall, resulting in less income available for short- and long-term savings.³⁰

Mexican Americans are the largest Latino group in California, followed by Central Americans. Immigrants from these areas tend to have low levels of formal education and English language proficiency, and high rates of labor force participation.³¹ By contrast, U.S.-born Latinos have higher high school education and incomes, though their mean income remains significantly below that of non-Hispanic Whites.³²

Job Sectors and Legal Status: Agriculture, mining, and construction—industries that employ nearly one-quarter (23%) of California's Latino immigrant workforce³³—are often non-union jobs that are contingent (temporary, hourly, or contract), pay below the minimum wage, and are less likely to offer retirement plans. Hispanics are also more likely to work for small businesses, which are less likely to offer benefits.³⁴ The volatile nature of these types of jobs and workplaces makes workers susceptible to being laid off and vulnerable to shifting payroll schedules, which in turn makes it harder to save and be prepared when unexpected or emergency financial needs arise. Undocumented workers are even more vulnerable, as they often have no recourse to legal redress when their rights are violated; living “in the shadows,” moreover, creates a constant sense of anxiety and uncertainty about the future. Farmworkers and indigenous immigrants tend to be among the most disenfranchised workers. The vast majority (96%) of California's 825,000 farmworkers are Hispanic.³⁵ Many agricultural workers are migrant workers, and their mobility creates a unique relationship with their employers.

Culture and Language: Just as there is generational diversity among Latinos, there is also linguistic diversity. While more acculturated Latinos are usually proficient in English, immigrants and sometimes their children tend to be Spanish-dominant or bilingual, with varying levels of bilingualism. In some areas, indigenous Mexicans and Central American immigrants predominantly speak native languages, such as Maya, Nahuatl, Mixtec, or Purepecha.

Latinos in California: A Deeper Dive (Continued)

Cultural norms that are prevalent in the Latino community are also important to recognize. For example, Latinos tend to have a strong family orientation. Households are often multigenerational, and perceived financial and affective responsibilities tend to include extended family members, even those living across the border. It is not unusual for Latinos to assist aging parents financially, contribute to the education of a child or sibling, or save for the purchase of a home before saving for retirement.³⁶ Another salient cultural attitude among most Latinos is the value placed on person-to-person communication and relationship-building. This is critical because many Latinos live in mixed-status families and Latinos are profoundly distrustful of institutions. In the current political environment, many Latinos are limiting their exposure to financial and government entities and refraining from accessing public assistance or services for fear of being detected and detained, a barrier that can have a major impact on their economic well-being.³⁷

Attitudes and Values around Saving and Retirement: Latinos are more likely to be underbanked or unbanked, than their White peers—14.5% of California's Hispanic households are unbanked compared to 2.6% of White households.³⁸ In addition, Latino immigrants tend to spend money on transnational commitments, such as sending remittances home to their families or buying land, a home, or a small business in their country of origin.³⁹

Despite these barriers to retirement savings, Latinos greatly value both their family's well-being and social mobility and the desire to save money, both for short-and long-term needs, is strong.⁴⁰ UnidosUS focus group research shows that when presented with information about formal retirement savings programs such as CalSavers, Latino workers indicate that they would like to participate;⁴¹ however, such programs must help them save for retirement in ways that are clear, transparent, and culturally attuned to their needs and situations.



V. CASE STUDY: EDUCATION, OUTREACH, AND ENROLLMENT OF THE ACA IN CALIFORNIA

The rollout of the ACA in California was sizable, with federal, state, and private investments in marketing, outreach, and enrollment. The scale of the public outreach and mobilization effort provides an excellent blueprint for how state programs can reach the Latino community. To facilitate ACA enrollment, the federal government had resources for nationwide marketing and for state exchanges, and also provided grants to community health centers to assist with outreach and enrollment efforts. The state of California also made significant investments in outreach and enrollment strategies including statewide marketing campaigns, community mobilization, and provider training and certification. Private investments from state and local foundations such as the California Endowment and national nonprofit organizations like Enroll America complemented federal and state resources.

To better understand how the state successfully enrolled Latinos in the ACA, we conducted a series of interviews with key California stakeholders (see Acknowledgments for a full list of interview participants) including former U.S. Department of Health and Human Services (“HHS”) staff, staff of Covered California, and five local community organizations that were part of the outreach effort to enroll members of the Latino community. Several cross-cutting themes emerged during the interviews.

Drawing from the case study and interviews with state and organizational staff working on the rollout for a similar state retirement savings program in Oregon and Illinois, we provide recommendations for CalSavers Latino outreach in California. These recommendations may also provide insights for other states as well as private retirement firms that are seeking to boost the participation of Latino employees in existing employer-sponsored plans.

Conduct Research and Develop a Strategy

One lesson from the ACA experience is that before embarking on outreach, education, and enrollment, investment in research and strategy development is key. This preliminary step helped to ensure that types of communication and outreach were supported by the evidence and reflected Hispanic attitudes, experiences, and perceptions about health insurance.

- **Invest in a Latino outreach strategy.** The effort to reach Latinos required a significant investment of money, time, and strategy, since: 1) 40% of the state's population is Hispanic; 2) the young age of the Latino population (median age 29) made them a critical group for insurance enrollment; and 3) close to 50% of Latinos lacked health insurance. The investments in Latino outreach were quite substantial, but the interviewees believe that deliberate, thoughtful, and targeted planning, with a solid marketing and outreach strategy, had a clear positive return on investment.⁴²

At the federal level, HHS spent approximately three and a half years developing a rigorous national outreach strategy. For the Latino population this included a national Spanish language website (cuidadodesalud.gov); a two-month road show involving town halls with federal and state government officials in large Spanish-speaking cities to educate the public and promote ACA enrollment; and partnerships with the White House and with Hispanic-serving institutions around the country.

At the state level, Covered California—the California state-based health insurance marketplace created under the ACA—and its partners made large investments in the program, rolling out multi-million-dollar outreach campaigns prior to the enrollment deadline in 2014. Covered California budgeted roughly \$120 million for marketing and outreach annually for the first five years which was earmarked for marketing, outreach and sales, communications and public relations, and administrative expenses.⁴³ Significant funds were allocated to Latino marketing and outreach, with investments made in hiring Latino advertising agencies who could help with marketing design. In the first three months of 2014 alone, Covered California budgeted \$8.2 million for ads on Spanish-language media,⁴⁴ as well as \$70,000 for the translation of its website into Spanish. Covered California also provided grants for community-based outreach and hired extra bilingual enrollment counselors and call-center representatives for Latino dominant communities. In addition, The California Endowment, a major state partner in the enrollment effort, spent \$350 million on marketing

and outreach for the Medi-Cal expansion provision of the ACA.* The vast majority was spent on the “Asegúrate” Campaign, a multi-year bilingual outreach effort to educate and enroll Latinos.

- **Conduct preliminary research.** Both federal and state stakeholders stated that their initial discovery around how Latinos think about the issue of health care was critical to marketing, messaging, and outreach design. Various methods were used to better understand Latinos’ attitudes about health insurance, why so many did not have it, and to identify the main challenges and misunderstandings around the ACA. These included reviews of existing research, surveys, polls, and focus groups. While quantitative information provided a broad understanding of Latinos’ attitudes toward the ACA, focus groups with community members were critical because they provided a close up and nuanced understanding of the challenges that low-income Latinos face. As the Covered California executive stated:

“The people who are pushing an agenda are often more educated, more stable than the people they are trying to reach, so there is a cultural divide there, and they have vastly different experiences and cultural frames.”

Surveys had shown that in California as throughout the nation, Latinos were divided on their views of the ACA. The stakeholders found that one of the main barriers was around cost: many low-income Latinos felt that health insurance was too expensive, and they could not afford it. Research demonstrated the need for a narrative that addressed people’s fears that they would not be able to afford health insurance. One stakeholder noted:

“Many low-income folks think, ‘first I pay rent, then make sure my kids have food and electricity.’ They are really in a coping mode, they do not have discretionary income, and if they did they would have a long list of things that they really need. So, one of our big emphases across all populations has been: how do we increase people’s understanding of the value of insurance. That things are fine as long as you are healthy, but anyone can slip on a banana peel tomorrow and need \$2,000.”

* Under the ACA, Medi-Cal coverage expanded in 2014. The California Department of Health Care Services invests more than \$91 billion in public funds to provide health care services for low-income families, children, pregnant women, seniors, and persons with disabilities. Eligibility is based upon income, as required by the ACA.

Many Latinos were used to only accessing health care when they absolutely needed it, but not for preventative care. An important part of myth-busting was to counter the notion that health insurance is not important, particularly for the young and healthy, and to convince people that coverage would benefit themselves and their families. As with every other step in the outreach effort, this frame needed to be based in culturally and linguistically meaningful terms. As the Covered California executive stated:

“People don’t see the value of insurance, because they have lived without insurance for so long, they have learned to survive without it . . . And most people we spoke with in focus groups have learned to negotiate with the hospitals for their bill. People are living in informal systems, so they are used to negotiating that way. So it’s harder to convince them to buy into this system.”

Putting Practices into Action: Research and Strategy Development

Design an education campaign with Latino workers as a primary target audience. In order to do this, the state should conduct research to determine what messages will resonate with Latinos and aggressively dispel the prevailing myths. Latinos have lower levels of access to mainstream financial services, which often translates to lower levels of financial capability and understanding of investment concepts. Message testing research can better inform how the state communicates with Latinos about the program, explain why there is an automatic deduction from their paychecks, and what benefits a retirement account has for the worker and their family. In addition, stakeholders should utilize analysis of the workers who are eligible for the program to identify which media outlets and community organizations can be the most helpful partners in education and outreach.



Messaging

A second lesson learned from the Covered California program was that media strategies, printed materials, messages, and positioning needed to be culturally appropriate in order to resonate with Latinos. This step helped to ensure that the media and outreach strategy was effective in educating Latinos about the program and enrollment options.

- **Develop a multimedia strategy and materials to educate Latinos with engaging, accessible, clear, straightforward, and streamlined language and images.** Because of the relative complexity of the new health market exchange system, there were two separate communications objectives: 1) building awareness of the new program, establishing a brand identity, and motivating consumers to explore options for health coverage; and 2) marketing details for actual enrollment, which required specific information about the terms and conditions of individual ACA eligibility and enrollment. Early communications were geared toward convincing and educating, then pointed people to the various enrollment channels: in person via certified agents and navigators, by phone through call centers, and on the website. The communications strategy used a segmented approach that focused on age and primarily language: younger, older, Spanish-dominant, bilingual, and English-dominant. There was a combination of digital and traditional media advertising via television, newspapers, websites, etc., and earned media approaches designed to reach individuals from each of these groups, depending on which platforms and stations resonated most with each segment. Communications media strategies fell into the following buckets:
 - **Traditional media (TV, radio, print).** Both federal and state stakeholders made significant investments in Spanish-language

media, including paid media and earned media collaboration with broadcast and print media. These channels were particularly important for reaching older Latinos who were more likely to be Spanish-language dominant. HHS did media placement on Spanish TV and radio and partnered with La Opinion, California's largest Spanish language newspaper, to produce a series of articles featuring Latinos who had bought health insurance and what the impact was on their family. Covered California partnered with Univision and Telemundo to educate and inform the community with broader messages about health care and specific information about ACA. According to Covered California's 2012 outreach workplan, the partnership with Univision included TV, radio, online events, phone banks, health vignettes, and community outreach, such as:

- Televised community phone-a-thons, accessed via a toll-free number, to increase awareness and answer the public's questions.
- Two-minute "health vignettes," which allowed Covered California to fill local news breaks during national coverage of "Despierta America."
- Community cultural events, such as Cinco de Mayo and Fiestas Patrias, and health events, such as blood drives, during which Univision promoted enrollment.⁴⁵

The California Endowment's "Asegúrate" campaign also included a \$20 million partnership with a consortium of Spanish-language media—Univision and Telemundo (TV), La Opinión-impreMedia (print), Radio Bilingue, and Radio Campesina (radio)—which collectively reach nearly all of the state's 15 million Latinos using TV and print reporting, Public Service Announcements (PSAs), and digital media. According to their evaluation, this Spanish-language outreach was the most successful part of their program, reaching close to four million new Medi-Cal enrollees, and one key partner in the effort was Monica Lozano, then-publisher of La Opinión, who helped convene the executive leadership of Spanish-language media outlets and obtain agreements to join the campaign.

Other ways that Covered California sought to reach Hispanics through print included a range of Latino community newspapers, direct mail, and partnerships with local organizations that could publish information in their newsletters:

“We also worked in partnership with [faith-based statewide organization] PICO, who included ACA related articles in Sunday church newsletters and pamphlets. The idea was to saturate the media and reiterate through every channel possible that the opportunity for enrollment opportunity was there.”

- o **Website.** High-quality Spanish-language websites were central to communications and marketing at both the federal (www.cuidadodesalud.gov) and state (www.coveredca.com/espanol) levels. However, both websites had significant problems and glitches initially, which took time to correct. An early problem with the national website, for example, was that people whose names included an “ñ” or an accent—which is included in a significant number of Hispanic names—could not enroll. Covered California, for their part, learned quickly that their initial Spanish-language website was not user friendly enough. Compared to the fully-functioning English website that contained multiple pages of information and an accessible portal where individuals could enroll, the Spanish website did not have adequate landing pages and did not mirror the full functionality of the English website. In addition, the Spanish translation was sub-par and inaccessible. Because of these problems, Covered California invested \$70,000 in hiring a firm to re-translate the Spanish-language website and ensure it mirrored the English-language site. As stated by their marketing director, “In a state like CA, it’s criminal to not have a mirror website in Spanish.” The website now provides a broad range of information—including the basics of health insurance, the different plans provided by the ACA, how to determine one’s eligibility for plans and for subsidies, enrollment costs, schedules, and processes—and is continuously being tweaked for improvements.

Marketing research revealed that in-person assistance would be critical for the Latino community, so the updated Spanish-language website featured a statewide directory of local events and organizations that individuals could visit to obtain information

and enroll. According to the community-based organizations (CBOs) interviewed, this directory proved to be extremely helpful in breaking down barriers to enrollment, including the trust issue among Latinos, who were much more likely to seek information and enroll through in-person, trusted venues in their own communities. As a state stakeholder from Covered California said:

“We found that for Latinos especially, when they were speaking face-to-face with someone it was a different experience, they could determine whether they could trust that person, whether that person had empathy for their population, could speak their language, could reassure them about the process and how it worked.”

- o **Mobile Phones and Social Media.** Because social media and mobile phone usage are primary mediums of communication among Latinos—particularly young Latinos, who were key targets for enrollment—Covered California used text messaging as a primary entry point to the broader ACA discussion and to direct people toward other avenues of information. The Spanish-language website was also mobile-enabled so people could enroll using their mobile phones. Due to the large and increasing use of Facebook, as a place to find information, by Latinos, there was a major effort to promote the program through this medium, then direct people to other resources for more in-depth information. Texting and Facebook ads were also used to remind people to enroll, along with TV ads and email reminders, as the deadline approached.

An engaging feature of both the Covered California website and social media content was the inclusion of Spanish-language videos. As explained by the Covered California executive, because there was a fair amount of self-exclusion—people who do not think health insurance applies to them—they launched a campaign called “I’m in,” featuring individuals who had secured insurance:

“We now have stories on the website—simple videos, no fancy production—of people who have used the insurance, or who are working at the community level talking about their experience enrolling people, and there are graphics on the side to describe the basics and help people understand it in plain language.”

- **Printed Materials.** State stakeholders developed and distributed templates for Spanish-language materials such as brochures and banners that had been tested for language and were designed in a culturally-appropriate manner. Technical program details and terminology were standardized but local organizations also had the flexibility to adapt these templates by tailoring messages or formats. One CBO interviewee explained, for example:

“We know how our folks in Boyle Heights react to certain images or fonts. So we use a larger font, we highlight a particular angle on a flyer . . . Instead of having the CC [Covered California] logo so big, we put it in the background, with a picture of a family with kids smiling.”

Another noted, *“We have flyers given to us by our county, but we also created our own brochures. We summarized it to make it shorter. People don’t want to read unnecessary information, they want to get to the point, so our brochures are short and clear: we tell people about ACA and the Medi-Cal expansion, how to apply for one of the four levels of coverage based on your income and household size, that they must enroll or will be fined. And if they have questions, give us a call.”*

In the early phase of enrollment, one CBO had to turn people away because individuals showed up without the proper paperwork needed to enroll. The CBO staff created their own comprehensive Spanish-language brochures that included information needed for enrollment:

“Since the Covered California materials did not list the paperwork you need to bring, like a form of ID, a work permit, or tax forms, we included that in the brochure—we made that list available. We also simplified the language because we focus on our Spanish-speaking community, which is 95% monolingual Spanish-speaking patients.”

- **Ensure a culturally appropriate message by incorporating Latino values and using trusted messengers so the campaign resonates with Latinos.**

From the federal to state to community level, the ACA messaging and framing resonated culturally with Latinos. Interviewees provide numerous examples of how Latino values and perspectives were integrated into communications. For example, HHS found through research that Latina women were central decision makers when it comes to health care in their families and social circles, so they used women-centric talking points, messages, and messengers. Covered California's Latino ad campaign was based on the concept, "Welcome to our house, be part of our family," while the English-language campaign slogan was "Welcome to Covered California." The notion of family values and connectedness, and the idea that investing in one's own health was critical to investing in your children's future, was a message that resonated strongly with Latinos. It was used throughout the enrollment process, appearing in Spanish-language commercials showing children speaking to their parents about the importance of having health insurance, why it matters to them, and why they want their parents to be healthy. According to the HHS executive:

"For Latinos, that's who they listen to, their kids are first in their minds. It matters for the parent to be there for their child, and a younger person can convince a parent to enroll."

To amplify such messages and create trust, the use of trusted messengers, ranging from well-known Latino celebrities to local Hispanic political figures and activists to known community leaders, was crucial. For example, The California Endowment engaged a well-known television doctor, Dra. Aliza, to narrate Spanish language ads inviting Latinos to attend ACA promotional events and be prepared to enroll. As an example of culturally-framed messaging, Dra. Aliza asserts in one ad that "the ACA is a blessing from God!" As The California Endowment executive stated:

"That's not language you would typically hear in an English-language ad, but it actually got very strong analytics in the Spanish-language media. So we did not shy away from having a point of view on Obamacare, which was important. Once we were willing to take a point of view, we could assert in very clear terms that this was our position, that this was a great opportunity for people."

Putting Practices into Action: Messaging

- **Create a comprehensive user experience in Spanish that mirrors what is available in English.** The state should invest in creating a website that is accessible for non-English speakers from the start of the program. The information on the website should be presented with clarity, in simple, accessible language, and with complete transparency. There should be comprehensive information regarding the account's portability; the percentage withdrawn from salary; any fees that will be charged for early withdrawal; steps for how people can opt-out if they choose; and any other relevant program details. Workers should always know who they can call with questions, since the employers will not be experts on the program or specific investment plan details. A robust call center must be staffed by individuals who can field calls for non-English speakers, and who are well-versed in the program.

Free and easy to understand educational materials about retirement savings generally are also essential. In order to help workers establish reasonable retirement goals, it will be useful to have information regarding how much an individual needs to save over time and options for how CalSavers can help achieve their savings goals. The call center should have a referral list of local CBOs who work on issues related to financial capability.

- **Messages must be culturally and linguistically appropriate if they are going to resonate with Latinos.** All messages and outreach should be developed and delivered through a framework of cultural competency—using language, tone, content, media, and venues that are accessible and make sense to Latino workers. For example, messages should be accessible for those with a basic reading level; they should be clear, motivational, and avoid confusing jargon or literal translations that are unfamiliar. All stakeholders who were communicating with workers should have access to the same glossary of financial terms and concepts so there is an understanding of how to talk about complex financial issues.

Putting Practices into Action: Messaging (Continued)

Cultural competency also entails a sensitivity to the real limitations and barriers that come with being low-income, immigrant, or otherwise vulnerable workers. There will be pain points for Latino workers when they have money tied up in an account with limited access. Initial UnidosUS focus groups in 2014, when CalSavers was merely a proposal in the state legislature, revealed that many Latino workers want some access to their retirement savings on a limited basis, for emergencies. One employer in Oregon who participated in that state's pilot enrollment period for OregonSaves noted that one key to achieving buy-in from their Latino employees is actively discussing how the savings plan works and what withdrawals are allowed without penalty (see Box 4). They found that it was important to acknowledge the circumstances under which employees could access their retirement savings, rather than ignore the fact that workers may need the money before retirement age.

- **In-person communication is the most effective way to reach Latinos.** Whether information is being provided through employers or community workshops, allow for numerous meetings that give individuals the opportunity to absorb, discuss, and process information without being rushed and create a space where they feel comfortable asking questions. Elected officials are also good messengers about the program and can host town halls in collaboration with community organizations to discuss the importance of saving and how CalSavers can help Latino families reach their long-term savings goals and strengthen their financial stability.
- **Establish a helpline connected to a call center with Spanish-speaking and culturally relevant messaging capabilities.** Would-be program participants will inevitably have questions regarding the program, especially if they are enrolling in a savings or retirement account for the first time. It will be critical that those on the front lines receiving inquiries are culturally sensitive and capable of fielding questions from non-English fluent individuals. This help line must be toll-free and provide information regarding CBOs that can assist participants with budgeting, short-term savings, and retirement in addition to logistical information to assist individuals through enrollment.



Program Spotlight: Emerging Implementation Lessons from OregonSaves

In 2015, the Oregon legislature passed a bill to create OregonSaves, a statewide retirement savings program.⁴⁶ OregonSaves was created to provide one million Oregon workers whose employers do not offer a retirement plan with access to a portable IRA. The program launched in 2017 with a pilot program for employers with 100 or more employees and will continue its rollout based on firm size until 2020, when all qualifying employers will be required to participate. The program is overseen by the Oregon Retirement Savings Board and administered by a program service provider.

Key features:

- Automatic payroll deduction: payroll deductions are withheld directly from participant's paychecks and automatically contributed to OregonSaves accounts.
- Default contribution rate: 5% default rate and the ability for participants to change amount contributed.
- Voluntary: employees may opt out at any time.
- Portable: accounts are connected to the employee, not their place of work.
- No cost to state or taxpayers: program will be self-sustaining with participant fees.
- Default Roth IRA.
- Penalty-free and tax-free withdrawals of contributions after five years and a 10% penalty fee for non-qualified withdrawal of earnings on contributions.

Program Spotlight: Emerging Implementation Lessons from OregonSaves (Continued)

Based on interviews with OregonSaves staff and key stakeholders, below are emerging Lessons from the OregonSaves implementation:

1. **Employers are an important part of the equation.** Employer education and engagement can help ensure that employees are better informed about what the program is and how it works. CalSavers should conduct employer outreach to large Latino employers in the state, as well as Latino-owned small businesses.
2. **Address information privacy concerns directly and at the outset.** Latinos are wary of providing sensitive information due to privacy concerns as well as immigration-related concerns. CalSavers should provide clear details up-front about what personal CalSavers enrollment data state and government agencies will have access to as well as how they will keep data private and secure.
3. **Simplify the complexities of retirement savings programs.** CalSavers should provide clear and simple resources that break down retirement program options (e.g. differences between a Roth IRA and a standard IRA), the advantages and disadvantages of each.
4. **Provide clear up-front information about withdrawal fees.** Latino savers want to know how, when, and under what circumstances they can access their retirement savings. CalSavers should make clear any fees associated with early fund withdrawal as well as qualifying circumstances for penalty-free withdrawals.
5. **Address short- and long-term savings needs.** To successfully participate in a long-term retirement savings program, Latino workers may also need access to short-term savings vehicles and other financial planning services. Providing CalSavers participants with access to culturally appropriate financial coaching will ensure sustainable and informed Latino participation.

Partnerships

From federal to state to community, all interviewees discussed the importance of forming partnerships that could echo the same message, work toward the same goal, and divide the work to complement not duplicate efforts. State organizations played a role, developed plans and materials, and identified opportunities for joint activities. Local organizations adapted and co-branded materials for local purposes, reached out to umbrella organizations such as unions or elected officials to promote the health marketplace, and worked with local media outlets.

- **Integrate health care into other organized initiatives of importance to Latino families.** A particularly useful strategy for HHS was to find ways to connect the subject of health to other issues of importance to Latinos—education, housing, transportation—and integrate key ACA messaging into the advocacy and education of these other issue areas. HHS partnered with the White House initiative on Educational Excellence for Hispanics, which is affiliated with a number of Hispanic-serving institutions and has a history of strong attendance at events. This partnership created relationships with schools, universities, and other institutions to market the information to a wider audience. As stated by the HHS executive:

“We started pulling at any way to integrate the ACA message into other areas, and it actually underscored how vital health care is to our families, because they don’t separate health care from other issues, and furthermore it helped us in the long haul because now those same partnerships are able to continue to push enrollment in health care as a priority.”

- **Organized, distributed, and coordinated the work to make resources go farther.** The California Endowment executive emphasized that an important aspect of partnerships was to establish coordination and clarify roles early in the process. For example, while Covered California and The California Endowment coordinated very closely to within the same messaging framework, they were very clear to identify their lanes: The Endowment focused on Medi-Cal expansion and Covered California worked on ACA outreach:

“That was a division of responsibility. While we tried to stay coordinated, we were not encumbered by having to reach consensus across two complex organizations over every ad or strategy or investment we made in grassroots enrollment.”

Covered California, for its part, was very deliberate in fostering a number of state and community-level partnerships to advance the outreach and enrollment work. These included community health centers and clinics such as Planned Parenthood and la Cooperativa Campesina de California, a statewide organization that provides education, training, and other services to migrant and seasonal farm-workers; faith-based groups such as PICO and Latino churches; institutions focused on young adults such as school districts, universities, colleges, and Young Invincibles, a youth-driven nonprofit that targeted 18-24 year-olds by releasing its own mobile app, Healthy Young America; soccer teams and sports groups; supermarkets and grocery stores; and various Latino-serving CBOs. Some of these partnerships came with grants from Covered California to facilitate outreach, education, and enrollment.⁴⁷ In addition, partnerships with influencers and elected officials such as the federal Congressional Hispanic Caucus were an important strategy, as the state could provide them with the tools to provide accurate information and accessible materials to their constituents about opportunities for enrollment.

- Encouraged collaboration among local organizations to reach broader audiences together.** For grant-funded activities, Covered California encouraged community organizations to apply together through the RFP process. One CBO interviewee, Clinica Romero, applied as a subgrantee of Asian Americans Advancing Justice and received \$19,000 for education and outreach. Additionally, the Tiburcio Vasquez Health Center was part of a Latino collaborative named “Ventanillas de Salud” which worked in collaboration with U.C. Berkeley and 20-25 CBOs in Northern and Southern California and received a grant of one million dollars to promote Covered California and Medi-Cal expansion. Such collaborations encouraged cohesiveness and a certain degree of standardization in outreach and enrollment work. An important component of these collaborations was to, early in the process, clearly establish and agree on the roles, responsibilities, and territories of each partner in an effort to reduce potential tensions within communities. In addition, regardless of funding, many local organizations partnered with one another on events. For example, one CBO reported co-sponsoring town halls and enrollment events with a local union.
- Relied on authentic, culturally relevant, CBOs as trusted sources of information from the community.** CBOs became critical actors in educating the Latino community about the value of health insurance, explaining the health marketplace, and enrolling community members—as attested by the fact that a majority of Latinos enrolled in person rather than through other channels such as the website or by phone.⁴⁸ Staff



from CBOs were able to provide personal, culturally and linguistically competent assistance, and a human touch to a complex education and enrollment process. Though the Covered California Spanish-language website provided substantial information and resources, many Latinos preferred to seek help from individuals in the community who could address questions in their language, explain the law and the enrollment process, and walk through the application forms. The Covered California staff person explained:

“The advantage of working with CBOs is that community folks trusted them and were comfortable, and they had good reputations in the community.”

Assigning staff such as *promotores de salud* to speak with community members was particularly effective as they were already well-integrated into local events and well-known to community members. As the Director of Clinica Romero stated:

“When promotores did door to door outreach and canvassing, they were met with absolute trust, because they’ve been around, and they wear t-shirts and badges. They already are known in the community, they are very well accepted, they do workshops, canvassing around enrollment, and know your rights sessions.”



Having trusted organizations or individuals within the community talk about the importance of enrolling was also a powerful way to ease fears and legitimize the enrollment process. As previously mentioned, one of the biggest concerns for Latinos around the ACA was around immigration status. In the initial rollout, CBOs used the message from DHS that enrollees' information would not be used for immigration enforcement, even posting it in enrollment centers and some invited state officials to outreach events to explain the process and alleviate such fears. This approach has more recently been dropped, however, due to the Trump administration's immigration policies, and CBOs acknowledge that transparency around such matters is crucial:

"We have to be very honest with them [enrollees]. That's what allows us to be successful in our outreach and education."

The cultivation of trust and honesty by community messengers and stakeholders goes hand in hand with the communication of respect and patience toward community members. As one CBO stated:

"We need to focus on figuring out how to speak to people so they will understand us. And in order for them to be more open to what we are trying to explain, we need to have their trust, and not push them, but rather educate them, make them feel comfortable."

- **Host outreach events in familiar locations and popular events that are integrated into community life.** The most effective method for connecting with Latinos during the enrollment process was through in-person outreach events in trusted local institutions or locations. California opened a number of enrollment centers dedicated to enrolling in Covered California. Locations were already well-known in the Latino

community, with heavy foot traffic, including health clinics, community centers, colleges and universities, schools, health fairs, libraries, grocery stores, community members' homes, and places of worship. One CBO commented that their *promotores* attended the Mexican market every week, doing outreach there on a consistent basis so people began counting on their presence each week. CBOs often connected to the community by making outreach events a fun and inclusive family experience; one mentioned providing Zumba and activities for children to do while their parents spoke with service providers and learned about the health marketplace. As the HHS executive stated:

"If there was an enrollment set up it was always at a place convenient to families, whether it was next to a grocery store people went to, near a school that their kids went to, we tried to minimize the barriers to enrollment."

CBOs also built ACA education activities into their own programming; for example, they provided workshops and resources in health clinic waiting rooms so that patients could learn about enrollment while waiting for appointments. One CBO noted that an excellent way to convey information was through videos that could be displayed on the clinic TV, so they created a video for their library around Medi-Cal and the importance of knowing who is eligible. Overall, the goal was to foster a holistic discussion about the importance of health coverage and the enrollment process by folding them into both formal and informal daily conversation and communication.

"You never talked about health care before. But when it's such a focus point and everyone from schools, churches, small businesses—small businesses had a huge role—you start to have these conversations at your kitchen table, and that's when it starts to really matter and you start to see motivation. People become motivated when they see a personal connection to a topic."

- **Amplify state-wide messaging through local media contacts.** Community organizations are also an important conduit to local press that amplified the broader, statewide marketing campaign. Another CBO mentioned that local media partnerships were very useful to help reassure people and answer FAQs:

"One of the things I love here in LA is that they do 'Univision A Su Lado' on the local branch; they will do a segment with experts on a particular issue. We have partnered with them on these issues, that has been very useful to ensure that folks have a clear understanding of what you need to enroll in CC or Health for all Kids."

Putting Practices into Action: Partnerships

- CBOs are essential partners in reaching and informing communities.** Outreach and education to communities should entail a holistic approach, developed in the context of broader financial planning that connects people to information and answers their questions. Effective ways to engage communities include workshops in familiar places such as churches, schools, etc. The information about the retirement savings should be part of a broader framework that connects to other issues of importance to the Latino community, such as budgeting, workforce development, education, and health coverage. For the ACA, the state of California and private foundations supported the education and outreach work of CBOs. This type of support, even if on a smaller scale, must also be available for CalSavers if the program is going to succeed.
- Define the role of each stakeholder and their responsibilities in communicating with workers.** There are many stakeholders who will communicate with eligible employees about the CalSavers program including the state, the payroll provider, the program administrator, employers, CBOs, and media. It will be critical for each stakeholder to have a clearly identified role that is then communicated to enrollees. It should be made clear to workers who is accountable for enrollment, account management, and education. Each stakeholder can reach target audiences in the community with information about CalSavers through existing touch points. For example, the payroll provider issues regular payroll statements and can include information about CalSavers in these envelopes. During regular staff meetings employers can share information about CalSavers or the designated program administrator can be invited to make a presentation about the program options.
- The most effective messengers are individuals from the community.** As with health insurance, the Latino community has limited experience with retirement savings accounts and needs trusted messengers to help them understand the issue as well as the program specifics. Often, these messengers are from the community—their peers, staff, or leadership of community-based organizations, news anchors, or people who are viewed as “experts” in money management. Latino workers who are eligible for CalSavers need to see people like them, who are similarly situated financially, talking about why saving for retirement is important. For some workers, their employer will also be an important and trusted voice if the employer is willing to provide space to discuss the program. This was the case with Centro Cultural in Washington County, Oregon. The organization is a Latino-led and Latino-serving community organization that is also an employer participating in OregonSaves.

María Caballero Rubio, executive director, uses staff meetings to discuss savings and financial well-being issues with staff and encourages them to take advantage of the program. However, other workers may have a more contentious relationship with their employer and this may not be the best messenger regarding the program.

- **An “air campaign” can reinforce the messages that Latino workers are hearing from other stakeholders.** For broader messaging about the program, tailored marketing segmentation strategies should be employed to reach both English- and Spanish-speaking Latinos. Facebook penetration in the Latino community is extremely high,⁴⁹ so marketing messages are often best transmitted through easily accessible content such as bilingual videos and infographics.

In addition, the state should build partnerships with news outlets like Univision, Telemundo, and La Opinion to present information about retirement savings and CalSavers. As this proved to be a successful tactic in promoting ACA enrollment the state CalSavers Board should consider doing something similar for the retirement savings program. News stories or segments on Spanish-language media outlets can feature Latino workers who use the CalSavers program, employers that see CalSavers as a benefit, or the program administrator can provide specific details about how the program works. The air campaign will also be helpful in reaching workers who are self-employed and not connected to a formal employer infrastructure. For the self-employed, there may be fewer options to learn about the program so a broader marketing campaign will be essential.

VI. CONCLUSION

State-based retirement savings programs are at the forefront of ensuring more equitable access to retirement security for Latinos and other workers who have not traditionally benefitted from employer-sponsored retirement plans. As an early adopter of state-based retirement programs, the success of California's CalSavers retirement savings program will pave the way for states considering similar initiatives. However, as a majority-minority state, California will have to devote considerable efforts to ensuring that the state's 3.5 million eligible Latinos are informed and engaged.⁵⁰ Best practices from the ACA Latino rollout in California have made clear that investments in tailored Latino outreach and education will help ensure that the CalSavers program begins and remains an effective retirement savings program for all Californians.

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