



FULFILLING AMERICA'S FUTURE: LATINAS IN THE U.S., 2015

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and

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PREFACE

The landscape of our nation has changed. Since 1990, when the White House Initiative on Educational Excellence for Hispanics (Initiative) was created, the number of Hispanics living in the U.S. has more than doubled. At 54 million, Hispanics now make up the largest ethnic minority in the country. Currently, Hispanic girls and women are one in five women in the U.S. and will comprise nearly one third of the country's female population by 2060. Ensuring they are positioned for success is a fundamental responsibility and an important economic opportunity for the country. Recognizing that when women succeed, America succeeds, the Obama Administration has made significant strides to ensure women and girls achieve their full potential, including creating the [White House Council on Women and Girls](#) (Council) whose focus is to have every federal department and agency work together to improve the lives of women and girls. The Initiative sought to complement the Council's efforts by highlighting not only who Latinas are, but, also how they are participating in every facet of our country's framework. This report provides an important snapshot of Latina participation in key areas such as education, health, labor, the economy and others which can inform future policy and investments aimed at closing opportunity gaps.

This year also marks our Initiative's 25th anniversary. To celebrate the historic milestone, we launched the "[Anniversary Year of Action: Fulfilling America's Future](#)" seeking to highlight and leverage public- and private-sector commitments to action that invest in quality education programs and strategies to ensure the educational attainment and outcomes for the nation's Hispanic community. As we work collectively to expand educational opportunities, from cradle-to-career, for Hispanics of all ages, let us remember that investing in our Hispanic girls and women is ever more critical to ensuring the country's economic vitality and global competitiveness.

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Disclaimer:

The terms Hispanic and Latino are used interchangeably throughout this report, while recognizing their distinctive demographic and cultural meanings. The term Latina is the feminine form of Hispanic and Latino and is used throughout this report.

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National Association of Latino Elected and Appointed Officials
National Women's Business Council
U.S. Department of Education
U.S. Department of Labor
U.S. Department of Health and Human Services
U.S. Department of Housing and Urban Development
U.S. Small Business Administration
White House Council on Women and Girls



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EXECUTIVE SUMMARY

One in five women in the U.S. is a Latina. One in four female students in public schools across the nation is a Latina. Projections are that by 2060, Latinas will form nearly a third of the female population of the nation. Thus, the future of the nation is very much tied to the future of these women and girls.

Latinas are making progress, and in some cases, extraordinary progress. In the decade between 2003 and 2013, Latinas raised their high school graduation rate by more than 14 percentage points – an amazing leap. They have been steadily increasing in college degree attainment by about .5 percentage points each year, and over the last decade they have raised their representation between 30 and 40 percent in teaching, law, medicine, and management professions. Latina-owned businesses are also growing at a faster rate than businesses for all women and accounted for more than \$71 billion in receipts in 2014. In spite of a myriad of barriers, Latinas have made significant progress over the last decade, yet they are not all faring as well as they must if they are to be able to realize their aspirations and make important contributions to the society and the economy.

As a group, Latinas begin school significantly behind other females and without adequate resources and supports, they are never able to catch up to their peers. Latinas graduate from high school at lower rates than any major subgroup; more than one in five has not completed high school by age 29. Latinas are also the least likely of all womenⁱ to complete a college degree, at just 19 percent compared to nearly 44 percent of white women.ⁱⁱ

Many of the barriers that hold Latinas back are related to poverty. One-fourth of Latinas live below the poverty line and more than half are living in near-poverty. This sometimes makes high school graduation challenging due to competing work and family demands, makes higher education difficult to access, and student debt impossible to sustain. Low levels of education lead to lack of opportunity in the job market where Latinas make only 56 cents for every dollar earned by white males.

Latinas also have the least access to health care of any group of women. In 2011, 37 percent of Latinas were uninsured compared to just 14 percent of white women. The situation is even more severe for immigrant women. Lack of access to health care for oneself and one's family leads to chronic conditions that steal time from both work and school, often meaning losing a job, or failing in school due to health-related absences.

Despite some progress, too many Latinas are being left behind. The Obama Administration has been [actively involved](#) in addressing many of the barriers these women and girls face, but much is left to be done if Latinas are to be able to make the important contributions they are capable of making to help the nation move forward.

ⁱ Here “all women” refers to all women reported as a group. To the extent possible this report includes comparisons to Asian, black, and white women where available. Because American Indian/Alaskan Native, and other small groups of women are often not reported due to very small numbers (and hence diminished reliability), this report does not include this or other subgroups.

ⁱⁱ These statistics are reported by the National Center for Education Statistics for Latinas 25-29 years of age in 2013. The Department of Labor cites different numbers for Latinas, 25-34 years of age (all civilian noninstitutionalized) in 2014: 14.5 percent with Bachelor's degree compared to 37 percent of all women.

INTRODUCTION

WHY FOCUS ON LATINAS?

Recently, the popular press has focused a great deal on the educational gaps between men and women, especially men and women of color, and has suggested that with respect to educational attainment, men are faring more poorly than women. In fact, Latinas are graduating from high school at higher rates than their male counterparts, and 60 percent of bachelor's degrees earned by Latino/as go to women.¹ Moreover, Latinas have made significant progress in a number of areas of education and well-being over the last decade.

So, why focus a report on the status of Latinas? Although Hispanic females are outperforming Hispanic males educationally, they are still earning less than their brothers in the labor market. And, they still have the lowest high school graduation and some of the lowest college completion rates of all women, and are more likely to be living in poverty and as single heads of households than both white and Asian women. Importantly, Latinas are the linchpin of the next generation. Few things better predict a child's educational outcomes than the education of his or her mother.² If we are to interrupt the cycle of disproportionate under-education and poverty among the Latino population for the future, it is critical to raise the education level and living and working conditions of Latinas today.



DEMOGRAPHICS

One in five women in the U.S. is a Latina. One in four female students in public schools across the nation is a Latina. Latinas live in every state and 17 states now have a kindergarten population that is at least 20 percent Latina. In 2000, only eight states had that many Latinos in their classrooms.³ The numbers of Latinas alone – more than 26 million – make them a critically important group today, but projections are that by 2060 they will form nearly a third of the female population of the nation.⁴ In spite of a myriad of barriers, Latinas have made significant progress over the last decade, yet not all are faring as well as they must if they are to be able to realize their aspirations and continue to make important contributions to society and the economy. In fact, Latinas are central to the future of the United States, and they bring considerable assets to the nation as well, including a rich cultural heritage and in many cases an additional major world language. Hispanics are often cited for having a strong work ethic and deep loyalty to family,⁵ characteristics that are celebrated by U.S. society. The report that follows charts the progress and sets forth the challenges to bring Latinas into the social and economic mainstream of the nation.

Latinos are a young population compared to non-Hispanic whites and so their school age proportions are much larger than their proportion in the overall population. For example, although Latinas today form 17 percent of the female adult population in Texas, New Mexico, and California, they are now more than 50 percent of the total female school-age population in those states.⁶ How they fare in the education system is closely related to how they will fare in the economy and in civil society, with significant consequences for the future social and economic well-being of those states with large Latina populations.

LATINAS AND DIVERSITY

Latinas are very diverse. The three largest Hispanic subgroups are Mexican (64 percent), Puerto Rican (9 percent), and Central American (9 percent). These groups together comprise more than 80 percent of all Latinas living in the U.S. All of these groups tend to be low income and have lower levels of education than the population as a whole, whereas the smaller percentages of Cubans (4 percent) and South Americans (6 percent), for example, tend to have higher median incomes and higher levels of education.⁷ This is important because not all Latinas are distributed equally across the country. The Southwest has many more Mexican origin Latinas, while the Southeast has proportionately more Cuban, and South American origin Latinas. The Northeast is more heavily Puerto Rican and Dominican (3 percent), and the Midwest has larger proportions of Mexicans and Puerto Ricans. While all share the same Spanish language and many cultural commonalities, their immigration patterns have varied greatly, both with respect to when they came to the U.S. and under what conditions.⁸ Thus, it is clear that not all Latinas share the same experiences or have the same needs. Nonetheless, given the high percentage of Latinas that come from economically disadvantaged subgroups, as a group, they continue to fare worse economically and educationally than most members of U.S. society.



LATINAS AND EDUCATION

Educational conditions and achievement. Education is the foundation upon which all other aspects of personal and economic well-being are built. People with more education generally have better jobs that pay more, and more often include benefits such as health insurance and retirement plans. They are also more likely to live in neighborhoods with better schools that help prepare their children for college and career. People who are better educated also indulge less frequently in negative health behaviors like smoking and have access to better nutritional choices that lead to better health outcomes. People who are better educated also have more personal options for recreation and leisure, vote at higher rates, and volunteer more in their communities.⁸ Yet, although Latinas' parents have high aspirations for them attending college and becoming professionals, Latina youth are actually the least likely to attain a college degree.⁹ Much of the gap in educational achievement between Latinas and others can be traced to poverty and social disadvantage.

One fourth of Latinas live below the poverty line and over half are near poverty (below 200 percent of poverty line), that is, very low income.¹⁰ In 2014, in order to qualify as "poor," a family of four had to be living on less than \$24,000 per year. In some major cities in the U.S., that barely covers the cost of a two-bedroom apartment and utilities. Nutritious food, transportation, childcare, clothing, medicine, and healthcare simply do not fit into such a stretched budget, let alone books and educational materials. Latino/a children are also the least likely of all major ethnic and racial groups to attend preschool.¹¹ Due to these combined factors, many poor Latino/a children begin school with pre-academic skills that are lower than their non-Hispanic classmates. In other words, they are less likely to know their numbers and letters when beginning kindergarten.¹²

About half of all Latinas will also enter school speaking Spanish as their first language. Instead of recognizing their native language skills as an asset to build on, they are often placed in remedial programs that track them into lower level curricula and slow their academic progress.¹³ While other children are learning the regular curriculum, many young Latinas who are still learning English must simultaneously overcome the initial disadvantages of poverty, lack of preschool, and the challenge of learning a new language and culture, while simultaneously trying to catch up with their native English-speaking peers. Instead of building literacy skills in English and in their home language, this potential asset is often ignored. Without adequate resources and supports, Latinas who are English learners lag behind their English-speaking peers in both English proficiency and academic content at every stage of the educational system.¹⁴

In 2012, 63 percent of Latino three- and four-year-olds did not attend preschool. This compares to 51 percent of both white and black children who did not attend preschool.¹⁵ Moreover, research has shown that low-income children are significantly less likely to attend preschools that have been evaluated as being high quality than are middle-class children to attend such high quality programs.¹⁶ Some have dismissed the preschool attendance gap, attributing it to cultural differences and arguing that Latina mothers are more reluctant than others to enroll their children in daycare or preschool programs. However, research has shown that the difference in attendance is more likely due to lack of availability of affordable programs in Latino neighborhoods, and lack of preschool personnel who can communicate with Latino children and families.¹⁷

Latinas are also dramatically more likely to be in high poverty and segregated elementary and secondary schools than other girls and women, with the exception of black females. For example, 38 percent of Latinas were attending high-poverty schools in 2011 compared to just 6 percent of white females. The reverse was true for low-poverty schools, in which 33 percent of white females were enrolled, compared to only 13 percent of Latinas.¹⁸ High-poverty schools have many more challenges and far fewer resources to meet those challenges. High-poverty schools are significantly more likely to have inadequate facilities, lack of high level curricula, under qualified teachers with less experience, more behavior problems, lower expectations for their students, and both students and school personnel who rapidly come and go.¹⁹ One recent study demonstrated that students who attended high-poverty high schools and wanted to go on to college were very likely to attend high-poverty community colleges where they were routinely enrolled in non-credit, remedial courses that decreased their chances of ever completing a degree.²⁰

High School Graduation. Latinas have made major progress in closing the high school graduation gap over the last few years, increasing their graduation rate in the decade between 2003 and 2013 by more than 14 percentage points. This is far greater progress than any other group of women. However, in 2013 more than one in five Latinas between 25 and 29 years of age had not graduated from high school. This compares with less than one in 12 women not graduating from high school for all other ethnic groups.²¹ A 2010 study reported by the National Conference on State Legislatures found that 36 percent of Latinas who dropped out of high school claimed they did so as a result of a pregnancy.²² This was 6 percent higher than all other female dropouts.

College Completion. Latinas have also made progress in gaining associate's degrees or higher. In the decade between 2003 and 2013, Latinas increased their rate of associate's degree completion by more than 8 percentage points and bachelor's degree completion by more than 6 percentage points, which is similar to the gains made by their female peers. As a result, Latinas' degree completion gap, as compared to their peers, has not narrowed substantially and remains large. Although Latinas are going to college in record numbers, they are significantly less likely to actually complete a degree, compared to all other major groups: in 2013, almost 19 percent of Latinas between 25 and 29 years of age had completed a degree, compared to 23 percent of African American women, 44 percent of white women, and 64 percent of Asian women.²³

Analyses of the U.S. Department of Education's Educational Longitudinal Studyⁱⁱⁱ data also showed that among those women who went to college, only 39 percent of Latinas went first to four-year colleges, compared to 50 percent of black, 60 percent of white, and 67 percent of Asian women.²⁴ Enrolling in a two-year college where one must transfer to earn a bachelor's degree reduces the chances of getting a degree,²⁵ however, since most college-bound Latinas attend these two-year institutions, it is a critical place to provide support and assistance to continue to the degree. In one survey, the most important reasons noted by Hispanics for not continuing their education were lack of affordability and the need to help support their families.²⁶

Graduate Degrees. Latinas have the lowest percentage of graduate degrees compared to all women of other non-Hispanic racial groups combined. In 2013, just 4 percent of Latinas had

ⁱⁱⁱ These data were first collected in 2002 on a sample of almost 16,000 10th grade students from across the country, and their parents. The Latino sample was 15 percent of the total, and data have been collected on these same students at intervals including in 2006 and in 2012, when their average age was 26.

completed a Master's degree or higher by age 29 compared to nearly 5 percent of black, 11 percent of white, and 22 percent of Asian women.²⁷ A decade earlier less than 2 percent of Latinas held a graduate degree, so this represents more than a doubling of graduate degree holders. However, as with bachelor's degrees, this progress has not been sufficient to close the significant gaps between Latinas and other women.

Latinas and student debt. Latinas and their families are more reluctant to take on educational debt than other groups, likely related to the fact that they disproportionately come from low-income backgrounds and often have little experience with banking.²⁸ A recent analysis of U.S. Department of Education sample data²⁹ showed that the average amount of student debt accumulated by age 26 for Latinas who had gone to college was approximately \$22,000 in 2012, which was somewhat less than the average for all other women. This lower debt reflects the fact that Latinas are significantly more likely to go to low-cost, two-year colleges than other women where they are much less likely to complete a college degree, lowering their long-term earnings' potential.³⁰ Student debt tends to align with educational attainment, as black women reported about \$25,000, white women \$31,000 and Asian women, who had attained the highest level of education, \$48,000 in debt.³¹ Nonetheless, beginning one's professional life with even \$22,000 of debt before ever getting a paycheck, and with lesser prospects for earnings, can be daunting and discourage a young woman from continuing her education.

Non-STEM vs STEM degrees. Latinas are less likely to get a degree in a science, technology, engineering and mathematics (STEM) area than other women. Just 3.5 percent of bachelor's degrees awarded in STEM fields in the U.S. in 2010 went to Latinas. And only 17 percent of all bachelor's degrees awarded to Latinas in 2010 were in a STEM field, compared to 20 percent for black women, 23 percent for white women, and 33 percent for Asian women.³²

Bilingualism and postsecondary education. Recent research has shown that Latinas from immigrant families who maintain their Spanish at high levels (balanced bilinguals) are more likely to go to college, and especially to four-year colleges, than those who lose their primary language.³³

Summary

Poverty is perhaps the largest impediment to greater Latina educational success because it is related to significant barriers that young Latinas face in schooling. Although a large gap still remains, Latinas have made significant strides in the last decade in high school completion and college attendance. This is reason for celebration and suggests that the next big goal – substantially raising the college completion rate – is attainable. The percentage of Latinas completing a two- and four-year college degree has also risen significantly over the last decade; but the completion gap between Latinas and women from non-Hispanic racial groups has remained wide. If Latinas are to realize their potential and gain a stronger foothold in the economy, it is critical that they increase their education levels and approach this goal with urgency. Given that many Latinas come from low-income backgrounds, reducing the need to incur significant debt in order to go to and complete college must be one strategy to increase degree completion. Other research-based strategies to improve educational outcomes for Latinas include: providing high quality preschool and childcare; providing Latinas with more Latino/a teachers and counselors, especially individuals who can communicate effectively with parents and families; providing Latinas with access to rigorous academic programs, particularly in STEM areas; and helping them to build on their home language so that they become fluently bilingual and biliterate where possible.³⁴

LATINAS AND LABOR FORCE PARTICIPATION AND EARNINGS

In 2011, Latinas working full-time, year round, earned only 56 cents for every dollar earned by white non-Hispanic men. They also earned about 7 cents less per dollar than their Hispanic male counterparts.³⁵ Sixteen percent of Latinas worked full-time in 2011 but earned wages that put them below the poverty line, compared to 8 percent of white women.³⁶

In the decade between 2004 and 2014, Latinas overall made greater progress in earnings than all other women. In 2004, Latinas earned just 70 cents for every dollar earned by all full-time female workers. By 2014 they had improved their earnings to 78 cents for every dollar earned by all women. In fact, Latinas as a group have fared better in wage earnings over the last decade than other women. However, young Latinas between 20 and 24 years of age at the end of the Great Recession in 2009 actually lost ground economically, earning 7 percent less in 2014 than Latinas in their age bracket earned in 2004.³⁷ This is of particular concern as this cohort of young women just entering the labor market during the Great Recession could continue to fall behind as they move up the employment ladder.

In spite of good progress, Latinas earn significantly less than the average for all women at every level of education, from an average difference of about \$1,000 less than the average of all women with a high school diploma to a difference of approximately \$1,800 less than the average for all women with a Bachelor's degree in 2010.³⁸ The gap was even greater for Latinas with STEM degrees: they earned \$7,500 less than the average earned by all other women in a STEM field in 2010.³⁹ Moreover, at every level of education, Latinas earn less than Latino males. For example, Latinas who were working full-time year round with a Bachelor's degree in 2011 earned \$7,900 less than their male counterparts⁴⁰ – or about a 16 percent advantage for Hispanic males.

Latinas are more likely than other women to be involuntary part-time workers because of inability to secure more hours of work. In 2004, only 4.5 percent of Latinas were involuntary part-time workers compared to just 2.2 percent of all women 25 years of age and older. However, in 2014 Latinas still have not recovered from the Great Recession in 2009 and remain worse off than other women. Today, 7.5 percent of Latinas are involuntary part-time workers compared to just 4 percent for all women.⁴¹

Latinas with higher levels of education are more likely to be in the labor force. Only 42 percent of Latinas 25 to 34 years of age with less than a high school diploma were employed in the labor force in 2010. However, at each subsequent level of education Latinas' labor force participation increased, culminating up to 79 percent for those with at least a college degree.⁴² Thus, lower education levels not only signal lower earnings, but they are also associated with much less opportunity to be in the labor market at all.

Latinas are less likely to be employed in the public sector than other women. As compared to private sector jobs, these jobs are generally more likely to pay a living wage and include benefits. For example, in 2011, white women (representing 70 percent of the female workforce) accounted for 42 percent of the total public sector workforce and black women (representing 12 percent) accounted for 8.2 percent, but Latinas held just 6.2 percent of these public sector jobs despite representing 13 percent of the female workforce. Local and state governments have used public sector jobs as a way of equalizing opportunity, and to a great

advantage, as public sector employees are, on average, better educated than employees in the private sector.⁴³

Latinas are less likely to be in unionized jobs than other women. Only 10.1 percent of Latinas were in unionized jobs in 2014, compared to 11.7 percent of all women, and this percentage has been declining steadily over the years. In 2004, 11.4 percent of Latinas were in unionized jobs compared to 12.4 percent of all women. The decline in unionized jobs has been linked to the increasing disparity in incomes in the U.S.⁴⁴

One recent study of U.S. Census data found that Latinas who are bilingual participate in the labor force more than Latinas who are monolingual English speakers.⁴⁵ There can be many reasons for this, but the fact that bilingual women are more gainfully employed increases their independence.

Summary

Education level is the best predictor of Latinas' placement in the labor market and their ability to earn a living wage, thus education is the single most important intervention to improve on these women's labor market experiences. However, it is notable that Latino males, as well as other males, earn more than Latinas even *when Latinas have more education*, so increasing education is no guarantee in itself of closing earnings gaps with males. Clearly, policies that ensure that Latinas are paid equitably with their male counterparts are needed, and the signing of the Lilly Ledbetter Fair Pay Act in 2009, which increased the opportunity for women to file claims for pay discrimination, was an important first step. Beyond that, raising the minimum wage significantly could help lower income Latinas support their families and provide greater educational opportunities for their own children. Additionally, increasing Latinas' attainment of unionized jobs and jobs in the public sector can offer greater opportunities and a greater likelihood of staying out of poverty. But in order to be able to take advantage of any work opportunity, women with children also need secure and affordable childcare, something that is in particularly short supply for Latinas.



LATINAS IN THE PROFESSIONS⁴⁶

At the upper end of the employment ladder are the professions. These are positions that require specialized knowledge and long and extensive educational preparation. Law, medicine, business administration (MBA's), and teaching are the prototype professions. These jobs are generally – though not always – well compensated and individuals who hold these positions form the national leadership. Women in the professions not only earn more money, they have greater control over their work lives and are often tapped for positions that allow them to create policies that can benefit all women, and indeed, all people. **Latinas are making some strides in the professions, but remain seriously underrepresented in all professions.**

Traditionally the most accessible entry into the professions for minority communities has been through teaching.⁴⁷ However, while it is imperative that the Latino community is provided with skilled, well-trained teachers, especially those who can communicate with Spanish-speaking parents and students, Latina/os are under-represented in the field of teaching. While women comprised about 80 percent of the elementary and middle school teaching force, and Latinas comprised a similar percentage of the Hispanic teaching force at this grade level, in 2014 only 8.7 percent of all female teachers were Latinas, up from 6.4 percent in 2004.

Women comprise one-third of all lawyers in the country, yet Latinas remain seriously underrepresented at 6.7 percent of female lawyers, far below their proportion of the population. Black women comprise 9.7 percent and Asian women comprise 5.7 percent of female lawyers. However, both black and Hispanic women increased their participation by about one-third in the decade between 2004 and 2014.

With respect to doctors, women make up about 37 percent of all physicians. Just 7.8 percent of female physicians are black, a drop of almost 3 percentage points over the decade, 22.5 percent are Asian, and just 7.5 percent of all female physicians are Latinas. Yet this represents a 40 percent increase in Latina medical doctors over the past decade from 2004 to 2014, greater growth than for any other group of women.

Tenured professorships in colleges and universities are among the least integrated professions and an area in which Latinas have made only tentative inroads. Less than one-third of all tenured full professors are women, and among these women, only a little more than 4 percent (4.4) were Latinas in 2011. Almost 8 percent (7.7) were black, and almost 7 percent (6.8) were Asian American, with white women comprising 74 percent of these female professors.⁴⁸ Research has shown that Latino/a faculty contributes to a positive campus climate for Latina students and that more supportive climates are related to better retention and graduation rates for these students.⁴⁹ Thus evidence suggests that increasing the representation of Latinas in the professoriate could have an important impact on the college graduation rate of Latina students.⁵⁰

Women were only 38 percent of all managerial professionals in 2014 and here, as well as in all other professions, professionals were overwhelmingly white. Latinas grew from 6.3 percent of all female managers in 2004 to 9.5 percent in 2014, about a 30 percent increase over the period. This represented a larger increase than for other women. By comparison, 8.7 percent of female managers were black and 5.7 percent were Asian in 2014. This is an area of employment in which Latinas appear to be making the greatest inroads.

At the top of the managerial ladder are Chief Executive Officers (CEOs) and only about one-fourth of CEOs were women in 2014. This is also an area with very slow growth for women – from 23 percent in 2004 to 26 percent in 2014. Eighty-eight percent of all female CEOs were white in 2014, a decline of two percent over the decade. In 2014, only 4.3 percent of all female CEOs were Latina, compared to 5.4 percent that were black and 3.6 percent that were Asian. Similarly, in 2013 Latinas held less than 1 percent (.68) of boardroom seats at Fortune 500 companies, and this has not improved since 2007.⁵¹

Summary

As noted, leadership positions are filled for the most part from within the ranks of professionals, and for this reason, it is critical that Latinas find their way into the ranks of professional occupations. They appear to have made the most progress over the last decade in medicine and management positions, more progress, in fact, than other women, and they have made steady progress in law, business, and teaching. However, they remain seriously underrepresented in all professions and are barely present at the level of CEO or members of controlling boards of major companies. There appears to be a glass ceiling for all women at this top level, and this is especially true for Latinas. The appointment of Supreme Court Justice Sonia Sotomayor is a major inspiration for all Latinas. Similar appointments in fields and positions of leadership, in both public and private sectors, are likely to signal to Latinas that there is room at the top for them, too.



LATINAS AND SMALL BUSINESS

Small business is one of the bright stories for the Latina population, demonstrating the strong entrepreneurial spirit among Hispanic women. **Latinas own more than one million businesses in the U.S., and one in 10 of all women-owned firms in the United States is owned by a Latina.** Latina owned businesses are also growing at a much faster rate than businesses for all women—over 200 percent versus 32 percent between 1997 and 2014. Over the past 17 years, the number of Latina-owned firms has more than tripled, employment has risen 85 percent and revenues have more than doubled (106 percent)—in comparison with 68 percent firm growth among all women-owned firms, 11 percent employment growth among all women-owned firms, and 72 percent revenue growth among all women-owned firms. In 2014, Latina businesses employed over 400,000 persons and contributed over \$71 billion to the economy.⁵² Thus, Latinas are indeed an economic force in this country.

Summary

Business is an area of strength for Latinas; they are better represented in small businesses than in the professions, and their growth was more than double the growth of female-owned businesses in general in the period 1997-2014. However, Latinas need greater resources to grow their businesses. The National Women's Business Council reported in 2007 that more than 90 percent of Latina-owned businesses were one-woman operations.⁵³



LATINAS AND HOUSING

For low-income Latina-headed families, housing is usually their largest single expenditure, placing enormous burdens on very tightly stretched budgets. Half (50 percent) of Latino children are living in homes with a high housing cost burden,⁵⁴ that is, they are spending more than 30 percent of their income on housing costs. Subsidized housing can be an important intervention to help low-income families find reasonable shelter. Western Europe averages about 20 percent of its population living in “social housing:” that is, government-subsidized housing.⁵⁵ By comparison, the United States has a particularly meager public housing program, incorporating only about 5 percent of households⁵⁶ (in spite of the fact that about 20 percent of the population is living in poverty and housing costs are an overwhelming cost burden). Only one in four persons eligible for subsidized housing was able to access it in 2010 because of very low income.⁵⁷ Among females in the various public housing programs provided by the federal government in the U.S., only 17 percent are Latina, compared to 33 percent white, 46 percent black, and 3 percent Asian-Pacific Islander.

Summary

The small share of housing programs is insufficient to provide support for the great majority of Latinas in need of housing assistance. The shortage of adequate housing for these women results in doubling up with extended and other families in very small spaces. Among other problems, it provides little privacy or space for children to do homework or read—essentials for students to succeed in school.



LATINAS AS SINGLE HEADS OF HOUSEHOLDS

Being a single parent presents significant challenges for all women and more than half (53 percent) of all births to Latinas in 2013 were to unmarried women. This compares to 73 percent for black women, 29 percent for white women, and 17 percent for Asian women.⁵⁸ While Latinas are second to black women with respect to percent of all births that occur outside of marriage, the rate of unmarried births to Latinas has grown more steeply than for other women. In 1990, 37 percent, or a little more than one-third of Latina births, were to unmarried women; however, this rose to more than half of all births by 2013. This is reason for concern because unmarried mothers are significantly more likely to be low income and have lower education levels than their married counterparts.⁵⁹ Coupled with inadequate childcare, these factors exacerbate the challenges of parenting and decrease social mobility for Latinas.

Nearly 50 percent of all children of Latina single mothers are living in poverty, which is significantly higher than for white (35 percent) or Asian (29 percent) children of single mothers. Poverty conditions are challenging for all children and lack of adequate childcare and the money to pay for it place Latinas in a difficult situation; too often they must choose between working to support their children and having their children safely cared for.⁶⁰

Only 28 percent of Latino children between ages 3 and 5 who were living in poverty attended nursery school or preschool in 2011, compared to 38 percent of black and 33 percent of white children in poverty.⁶¹ Even Latino children living above the poverty line, however, are less likely to attend nursery or preschool than any other population group.⁶² This lack of childcare and early education support can negatively affect Latina mothers' ability to seek full-time employment, and can result in them losing their jobs because of competing childcare needs.

Although the rate of births to teen mothers has dropped significantly over the last decade, **Latina teens are more than twice as likely as white teens to become parents**—83.5 births per 1,000 compared to 37.8 births for white women. Latinas are no more likely to be sexually active but they are much less likely to use contraception.⁶³ The ability to envision a future with real opportunities may be an important factor in preventing early pregnancy. Young women who see themselves headed for college and a career are much less likely to participate in early childbearing than those without a specific goal.⁶⁴

Summary

Being a female single parent or single head of household places women in general at risk for a host of negative outcomes, including lower education and increased poverty. The children of single parent households are also at greater risk for falling into poverty themselves once they grow up, creating a cycle of poverty. Opportunities to increase their education while providing high-quality childcare and decent housing are strategies that other developed nations use to address this situation. Latinas would be major beneficiaries of such policies.

LATINAS AND HEALTH

Latinas routinely have the highest uninsured rates of any group in the U.S. Latinas are almost three times as likely as white women to be uninsured. In 2011, 37 percent of Latinas were uninsured compared to 14 percent of white women.⁶⁵ Latinas tend to be employed in sectors that do not provide health insurance. For example, only 38 percent of employed Latinas had employer-based healthcare, compared to 45 percent of black, 58 percent of Asian, and 61 percent of white women in 2011.⁶⁶ Thus Latinas are disproportionately affected by efforts to expand health insurance to low income populations.

Latinas are less likely to have had timely dental care. In 2010, only 52 percent of Latinas 18 years and older had seen a dentist within the prior year, while 68 percent of white women had been to the dentist during the same time period. Dental problems also contribute to other health problems and loss of work time.⁶⁷ Lack of access to dental care is related to cost, lack of dental insurance, and lack of availability of dentists to serve low-income patients.

Latinas are more likely to be overweight or obese than either white or Asian women. Sixty-two percent of Latinas are overweight or obese compared to 49 percent of white and 28 percent of Asian women 18 years and older.⁶⁸ Being overweight is also associated with some chronic diseases, such as diabetes, and is often associated with poor dietary habits.

Mexican origin women are especially at risk of diabetes. They demonstrate significantly higher rates than other Latinas; 10.7 percent of Mexican origin women versus 9 percent of black, 5.5 percent of Asian, and 5.4 percent of white women suffer from diabetes, a disease that requires consistent monitoring by medical professionals. Yet Latinas, and particularly those of Mexican origin, are least likely of all women to have access to such medical care.

One third of Latino children (34.5 percent) suffer food insecurity.⁶⁹ This means that either there is insufficient food for normal dietary needs or the family must go without meeting another basic need in order to buy food. Moreover, Latino neighborhoods have one-third the number of fresh grocery stores as white communities, meaning that it is difficult for many Latinas to purchase nutritious food for their families even when they have the money to do so.⁷⁰ Combined, these facts lead to poor diets, often of packaged and fast foods that provide poor nutrition and increase chance of obesity.

Latinas are less likely to join sports teams and are less likely to have access to parks for recreational purposes. Exercise is the other part of the healthy lifestyle equation. Both a good diet and sufficient exercise are necessary to avoid obesity and other health problems. Only about 45 percent of Latina high school students played on at least one sports team in 2011, compared to 57 percent of white young women.⁷¹ Studies have shown that cost, lack of transportation, and language issues can impede participation in sports teams. One recent study showed that 80 percent of Latino neighborhoods lack any recreational facilities compared to just 38 percent of white neighborhoods.⁷²

Summary

Many of the health risks within the Latina population are addressable through proven health policy initiatives. Lack of fresh food markets and dependence on high calorie fast foods appear to be related to an increase in obesity and diabetes and the decline in health of the

Latina population as the immigrant generation acculturates to American tastes and habits. Initiatives that support greater access to fresh food markets, community gardens and farmers' markets are all recommendations by health professionals that can be acted on by local government. Encouraging young Latinas to engage in sports teams during school hours when they are most available is another initiative that can be relatively easily implemented by school personnel with facilities that allow young women to safely participate. However, of all of the health concerns of Latinas, access to health care is perhaps the most immediate and most remediable via policy. The Affordable Care Act brought an estimated 1.8 million Latinas under the umbrella of health insurance. This has the potential to positively affect Latinas and their families in multiple ways. Expansion of Medicaid could bring even more under this umbrella.

LATINAS AND POLITICAL PARTICIPATION

A key avenue for increasing the status of Latinas in education and the workforce and creating better living conditions for this population is through political representation. Between the Presidential elections of 2000 and 2012, the Latina share of female voters increased from 5.5 percent to 8.3 percent, or by nearly 6 million voters,⁷³ indicating the extent to which Latinas are a force in electoral politics.⁷⁴

Latinas, however, are not yet making their voices heard in proportion to their numbers. In 2012, 64 percent of eligible females (adult U.S. citizens) cast ballots, but only 50 percent of eligible Latinas (adult U.S. citizens) voted. Thus, nearly 6 million eligible Latinas did not cast a ballot in the election either because they were not registered to vote, or were registered, but did not vote.⁷⁵

Latinas are beginning to gain significant representation in elected offices across the country. The number of Latina elected officials increased by 47 percent in the decade between 2004 and 2014 to 2,099, including 11 percent of all females in the House of Representatives as well as 5 percent of all female state executive office holders and female state upper and lower house representatives.⁷⁶ Mexicans (the largest percentage of Latinas) have the lowest rate of naturalization of all immigrant groups.⁷⁷ Unfortunately, this fact deprives many Latinas of a voice in the policies that directly affect their lives.

Summary

Greater representation by Latinas in voting and in elected office could help support policies that would narrow the gaps between Latinas and others. Efforts to increase political representation of Latinas could be enhanced considerably by providing them with more information about the benefits of citizenship. Many more Latina voters could be brought to the polls if their rate of naturalization was increased.



CONCLUSION

INVESTING IN LATINAS CRITICAL TO FULFILLING AMERICA'S FUTURE

Already a significant percentage of the total U.S. population and the majority of the youth population in three states, Latinos are projected to be nearly a third of the total U.S. population by 2060.⁷⁸ The future of the United States very much depends on the future of Latinas. That future is being constructed today with the youth who will represent such a large portion of the U.S. economy.

It is urgent that we increase equality of opportunity for this population now. The National Center for Public Policy and Higher Education released a report in 2005 projecting that “the skills of the workforce and the incomes of U.S. residents [will] *decline* over the next two decades” if the education levels of the least well educated portions of the population (Latino/as and blacks) are not increased significantly.⁷⁹ In fact, the same report shows that the population group that will exhibit the greatest growth over the next few decades is also the least well educated: Latinas and Latinos. In order to strengthen the national economy and narrow the gaps in health, labor, political participation, and civic engagement, it is necessary to increase the human capital of Latinas – that is, to increase their level of education and developed skills.

Of the many economists who have studied the cost of poverty, virtually all have found that allowing significant portions of the population to exist in poverty exacts a high cost on society.⁸⁰ It not only reduces the tax base, but also incurs significant societal expenses, from high health care costs for people who must resort to expensive emergency rooms for basic health care to increased rates of incarceration and reliance on social services. It is far more cost effective to educate people so that they may contribute to society rather than to pay the high costs associated with individuals who cannot adequately care for themselves and their families. Henry Levin and his colleagues⁸¹ computed the lifetime economic benefit to society for converting a Latina high school drop out to a high school graduate at more than \$171,000 for each graduate.^{iv} That is, instead of being a burden on the social system, these Latinas would contribute to the national economy through their ability to generate greater income and reduced reliance on social services.

^{iv} \$143,000 cited by study authors (page 17 of report) based on 2005 dollars were re-computed for 2015 current dollars to yield \$171,121.00

The Hispanic Scholarship Fund commissioned Georges Vernez and Lee Mizzell of the Rand Corporation to conduct a study of the costs of doubling the college graduation rate for Latino students in the United States. These researchers found that the costs of increasing the educational infrastructure to double the yield of Latino/a college graduates would be \$6.5 billion in 2000 (almost \$9 billion today), but the yield in increased tax dollars would be \$13 billion (more than \$17.5 billion today), double the cost of graduating these Latino/a students. There would also be a cost to the students, but at every dollar level the researchers computed, the yield in earnings outweighed the cost of college completion.⁸² Education pays in many ways for both the individual and society.

In spite of the myriad of barriers, Latinas are making significant progress in a number of areas, starting with major strides in high school graduation. We need to build on this momentum. The cost of equalizing opportunity for Latinas today is far less than paying for the consequences of inequality in the future. Doing so will help to fulfill the promise of this nation for all Americans.

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