Invisible Latinas: A Step by Step Action Plan to Bring Latinas Out of the Shadows into Self Reliance
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Unseen Latinas Initiative
Policy Proposal-Path for Change

Methods & Purpose:

This policy report proposes specific solutions to the areas of invisibility identified in Bill AR40 in 2019. We aim to shed new light on the phenomenon of Invisible Latinas in the United States. One means of achieving these aims is to examine the contemporary roots of the inequities through research into solutions across themes identified in the initiative. This policy proposal addresses the various areas of inequities affecting the current state of invisibility for Latinas in the United States and points at concrete action steps to solve them. We have explored primary and secondary sources that inform how we identify, locate, evaluate, and synthesize the solutions proposed here. Each problem area is accompanied by proposed action steps. The documents that inform this policy include a wide range of materials, including research studies, reports, statistics, bills, direct evidence etc.

We conducted an in-depth examination of all areas of invisibility through careful content analysis. The leading methodology that inspired this policy report is action research, as we studied areas and proposed specific action steps that will improve the lives of Latinas across the United States. The study proposes solutions along with implementation strategies. We selected action research as a method to identify and propose action steps to put an end to invisibility as a norm for Latinas in the U.S. and create a pathway forward toward equality, prosperity, and leadership.

Executive Summary:

One in five Californians are Latinas, and yet they are a demographic that has been historically overlooked in a variety of contexts. Latinas face a series of inequalities and disparities economically, in education, in the workforce, and many other areas that are not typically addressed. Latinas have demonstrated their strengths and skills in a variety of areas such as education, career, leadership etc. There are a variety of notable female leaders like Ellen Ochoa, Dolores Huerta, and Sonia Sotomayor that have defied odds and blazed the trail specifically for Latinas in government. Their persistence and triumphs despite adversities inspired Latina Action Day.
**Latina Action Day**

In 2019, the California Legislature passed the AR40 bill that recognized May 23, 2019, as **Latina Action Day**. Every year, Latinas from different parts of California get together in Sacramento for an annual public policy issues conference organized by Hispanics Organized for Political Equality (HOPE). Participants registered on the HOPE Latina Action Day event page. This conference creates a space for discourse between corporate, community, and elected Latina officials to talk about relevant policies and issues regarding women of color in California. Additionally, the conference is a time for adult Latina leaders to obtain hands-on experience in advocacy. There are other youth events such as the Youth Professionals Summit. Moreover, it urges people in California to acknowledge and support Latina leaders in California. HOPE displayed current information, analysis, and access to decision makers on critical issues through a series of town halls, public hearings, and workshops. This push to increase the number of Latinas in the state Legislature inspired Assemblywoman Lorena Gonzalez, and other assembly members to develop and announce the **Unseen Latinas Initiative**.

**Overview of Unseen Latinas Initiative**

The **Unseen Latinas Initiative** is a two-year initiative that is designed to address the opportunity gaps Latinas encounter in their daily lives. To sum up the goals for this two-year initiative, the Latino Caucus plans to specifically identify disparities Latinas experience through our systems (government/leadership, economy, healthcare, education etc.) and propose a comprehensive agenda that positions the success of Latinas in California as a priority. During the first year of this initiative, “lawmakers plan to gather data and organize hearings with educational and economic experts and Latinas working from a variety of industries, from low-wage workers to
corporate-level chief executive officers, to identify the issues and find solutions” (California Latino Legislative Caucus). This initiative is set to begin in the year 2021.

Leaders organizing the Unseen Latinas Initiative

This endeavor is being organized by the Chair of the Latino Caucus, Senator María Elena Durazo (D-Los Angeles); Senator Lena Gonzalez (D-Long Beach); Assemblywoman Luz Rivas (D-Arelta); and Assemblywoman Lorena Gonzalez (D-San Diego). Assemblywoman Gonzalez states that Latinas bear the same issues that all women suffer but in disproportionate amounts. Some instances are pay inequities, lack of representation in different fields, challenges in career advancement and opportunities, etc. Furthermore, Assemblywoman Gonzalez believes that the invisibility of Latinas begins from a young age when our government, economic, healthcare and education systems fail to guarantee basic necessities and resources that ensure success in different areas such as health, education, shelter, etc.

Latina Equal Pay Day

One of the disparities Latinas experience is the unequal pay gap. In hopes of closing the pay gap, California kicked off The Unseen Latinas Initiative by announcing Latina Equal Pay Day, a move designed to address the unequal pay gap and the consequences that Latinas experience because of it. In August of 2021 California passed Bill HR-40 recognizing October 21st, 2021 as Latina Equal Pay Day in order to eliminate the gender gap in earnings by women. Bill HR-40 advances policies to guarantee equal pay for all.

Recommendations to Improve Visibility in these Areas:

1) Government

- Eliminate structural and legal barriers that prevent the participation of girls and women in politics.
- Offer training programs for our youth & women
- Actively recruit women of color and candidates outside of traditional networks
- Reduce the role of big money in elections
- Improve wages for public service professionals
- Improve work-family policies
- Foster a culture of equity and respect during campaigns

2) Economy

Wage Gap

- Support the Paycheck Fairness Act
- Urge candidates and representatives to secure a plan to close the gender and racial pay gap
- Push companies & workplaces to eliminate the pay gap
- Be an advocate within your own company

**Homeownership**

- Implement tactics to drive wage growth
- Support other forms of asset building
- Help improve Latinos credit scores
- Increase the housing supply
- Expand small-dollar mortgages
- Leverage federal down payment assistance dollars

**Homelessness**

- Homelessness Identification Identifying
- System Navigation
- Legal Status Considerations
- Health
- Expand Medicaid
- A national tax on sugary drinks:
  - Expand Therapy Services
  - Promotores de Salud (community health workers)

**3) Education**

- Fidelity & Oversight of Local Control Funding Formula (LCFF)
- Increasing college Readiness and Access through rigorous courses and student support programs
- Advocate to replace SAT/ACT exams with a more equitable source
- Increase Financial Aid Packages
- Strengthen Academic Support Systems
- Create Social/Cultural Support Systems
- Promote Diversity in a Campus environment
California takes pride in being a state that promotes and supports diversity. However, when it comes to state government, California is lacking in diversity. The majority of congress & state legislatures are dominated by white, male politics. In 2019, California opened with 36 women in the legislature making up nearly 60 percent of all newly elected California lawmakers. This was a huge success in increasing the representation of women in government. Despite the success, California's state house fails to live up to equal gender representation. After the 2019 elections, women continue to make up a small amount, 31%, of California legislators. As previously mentioned, Latinos are one of the largest groups in California but continue to lack representation in the legislature.

Latinas represent a large chunk of the labor force in California. According to the Labor Department, more than 12.6 million Latinos represent the labor force which accounts for 16 percent of the male workforce. However, very few Latinas are represented in Congress and the California Legislature. Latinas comprise about 3% of Congress members. In the House of Representatives, there are only 13 of the 435

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1 From Cal Matters “Find yourself in the California Legislature—or not” by Elizabeth Castillo & Matt Levin (2020)
2 From NBC News “Latinas are well represented in the labor force. In Congress, not so much.” by Suzanne Gamboa (2022)
voting members who are Latinas. Furthermore, Catherine Cortez Masto is the only Latina senator. These numbers are alarming considering the number of decisions made regarding the Latinx community with few Latina perspectives.

Kenneth Romero-Cruz, the executive director of the National Hispanic Caucus of State Legislators, claims that a “Latino vote” does not exist. Latino demographics may have issues that overlap, but each group has its set of distinct problems that need to be addressed, therefore votes from Mexican, Puerto Rican, Cuban, Salvadoran, Dominican, Guatemalan, Colombian, Honduran, Ecuadorian and Peruvian communities tend to differ. This information highlights the need for diversity and representation in our government.

Despite very few Latina representation in congress and state legislature, Latinas have played an active role in politics for over 100 years. Throughout the years, Latinas have actively participated as suffragists, civil and women's rights organizers, and candidates for local, state, and federal government. More recently, we have seen the growth of Latinas' political power. We have witnessed the growth of Latinas running for office. In fact, in 2020, we saw a record number of Latinas running for congress with at least 75 (41D, 34R) Latinas. Latinas continue to break barriers and transform election campaigns and turnouts. They have also introduced a component of authenticity to their campaigns, discarding previous obsolete political rules and playbooks, and increasing their connection with voters.

Latinas have worked incredibly hard to have a seat in these positions of power, and we can count on this growth to continue. In the upcoming years, we should anticipate the growth of Latinas in political power and representation in government based on the increase of Latinas running for office. Additionally, we can expect to see barriers breaking as we continue to see more Latinas in these positions of power.

It is important to see an increase in diversity in our government systems. Increasing diversity welcomes a large array of new perspectives that aid in the development of policies and laws. Nonetheless, it is also vital to promote and inspire our youth. Seeing leaders in government that look like you ignites change and reaffirms individuals’ power. Similarly, diverse perspectives and increasing representation of Latinas in our government not only supplements public debates but also constructs better-informed policies.

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3 From “Hispanics in State Legislatures: A State-by-State map” by Carl Smith (2021)
Recommendations to Increase Latinas in Leadership & Government

In order to increase the visibility and representation of Latinas in government, policymakers and organizations should do the following:

1) Remove structural and legal barriers that prevent the participation of girls and women in politics and decision-making and hold these structures and those participating in them accountable.

2) Invest in Education programs to teach young women how to run for political office.

3) Offer training programs for our youth and, in general, women to get them engaged in our political systems. Introducing inclusive, gender-sensitive leadership would also help in creating pathways for girls and women into political spaces. Additionally, funding grassroots organizations would also be helpful in improving the participation and the capacity of girls and women in social, economic, political, and public life.

4) Actively recruit women of color and candidates outside of traditional networks. Political action committees, as well as donors and politicians, should create plans and goals to increase the percentage of women on ballots. They should also increase funding for women candidates in open-seat elections. This creates the best opportunities for marginalized candidates.

5) Reduce the role of big money in elections. In order to reduce the role of big money in elections, cities and states should adopt small-donor public financing of elections. This would make it possible for more Latinas to run for office. Additionally, Congress should also pass relevant legislation like the For the People Act which addresses voter access, election integrity and security, campaign finance, and ethics for the three branches of government.

6) Improving wages for public service professionals. Improving wages for public service professionals would also give the opportunity for larger demographics to run for office. It would allow individuals on a living wage to pursue careers in public service.

7) Improve work-family policies. Legislatures should also work toward adopting family-friendly workplace policies. In order to retain women in government, access to lactation rooms, fair scheduling, and benefits like paid leave and affordable and flexible child care should be provided. Improving these factors would make it easier for women to fully participate in government.
8) Foster a culture of equity and respect during campaigns. In order to retain and increase the visibility of women candidates, campaigns must eliminate sexual harassment, racism, homophobia, and other harmful biases. It is important for campaigns to create a standard that adopts an explicit and concrete respectful workplace policy. Anti-sexual harassment and other anti-bias training should also be required for staff in order to prevent any sort of harassment and discrimination.

To ensure a culture of equity and respect in the workplace, efforts to include equitable hiring, management, and personnel practices throughout all levels are required. Potential implementations could be the International Labour Convention to Eliminate Violence and Harassment in the World of Work and the OECD Recommendation on Ending Sexual Exploitation, Abuse, and Harassment in Development Co-operation and Humanitarian Assistance. It is also important to include men in this process of change by requiring training focused on supporting and promoting girls and women as leaders and decision-makers.

Invisibility in Our Economy

Latinas were negatively affected by the economic downturn caused by the beginning of the COVID-19 pandemic. According to the report by Hispanics Organized For Political Equality, during the first few months of California’s economic shutdown, about 30% of Latinas lost their jobs compared to 9.4% of White women. Additionally, about 37% of undocumented Latinas in California lost their job. This is even more alarming considering about 20% of all Californians are Latina. If we boil it down, the success of California's economy depends on prioritizing the success of Latinas. The COVID-19 pandemic was not the beginning of these economic disparities for Latinas. The decentering and overlooking of Latinas in our economy has been a prevalent issue for many years.

Wage Gap

About 1 in 3 Americans are unaware of the pay gap between Latinas and white men. The gender wage gap is an issue that negatively affects all women but is particularly harmful to Latinas. Despite making record numbers in entering the workforce, Latinas continue to have the largest wage gap between women. In 2019, Latinas in California were paid only 42 cents for every dollar earned by a White man. In 2020, Latinas were paid about 57 cents for every dollar paid to white, non-Hispanic men.

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5 From "Beyond Wages: Effects of the Latina Wage Gap by National Partnership for Women and Families (2021)"
Latinas are also paid less than white women\(^6\). White women are paid about 79 cents for every dollar paid to a white man meaning Latinas are paid about 28% less than white women\(^7\).

![Latinas are paid less than white men and white women](source-image)

**Source by Lean In**  
*Credit: Latina Republic & Itzel Nunez*

Despite having the same job, Latinas get paid less. For instance, on average, Latina nurses earn 27% less than white men nurses. Latinas are demanding fair wages and attempt to do so by asking their employers for a promotion or raise. In fact, Latinas request promotions and raises at the same rate as white men, but still manage to fall short in comparison to their white, male counterparts\(^8\). For example, about 71 Latinas are promoted to manager positions for every 100 men promoted.

While it may be easy to overlook these numbers, it is important to highlight that the average Latina working full-time, year-round loses about $1.8 million compared to the average White man across their lifetime career\(^9\). By the age of 60, White men earn what would take a Latina until the age of 116 to earn. These economic losses accumulate over the years and impact Latinas’ quality of life.

Latinas experience a series of challenges in the labor force. For starters, Latinas are overrepresented in low-wage jobs. Latinas hold more than fifty percent (56%) of

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\(^7\) From “Lost Jobs, Stalled Progress: The Impact of the “She-Cession” on Equal Pay” by Institute for Women's Policy Research  
\(^8\) From Lean In "Facts about the Pay Gap" (2018-21)  
low-wage jobs\textsuperscript{10}. Additionally, they have limited access to benefits such as paid leave and access to a retirement plan. According to the National Partnership for Women & Families, about 85\% of Latinas strongly agree that Congress should pass legislation to allow paid sick leave.

Moreover, 83\% of Latinas strongly agree that Congress should pass legislation that allows paid family and medical leave. Latinas also experience discrimination in the workforce. According to the National Partnership for Women & Families, about 63\% of Latinas report or can recall previous occasions of facing gender or racial challenges in their workplace environment.

It is also important to highlight that many Latinas are heads of their households meaning they are the providers for their families with over three million families in the United States, according to the National Partnership for Women & Families. Of those 3 million families in the U.S, 30.5\% live below the poverty level meaning that 1 million Latinas who are the head of their household live in poverty. The average for all U.S. households accumulates to 8.6\%\textsuperscript{11}.

The pay gap leaves many Latinas and their families at risk of experiencing poverty. While this may appear to be an issue that primarily affects low-wage workers, this pay gap affects Latinas at all levels. The wage gap affects higher-paid occupation jobs for Latinas as well. According to the National Partnership for Women & Families, Latinas in computer and mathematical jobs have a median pay of $81,559 per year, however, this number is quite larger for White, non-Hispanic men with a median pay of $89,427. The same pattern is demonstrated for Latinas in legal occupations who are paid $66,201 per year, compared to $156,908 White, non-Hispanic men are paid. Additionally, on average, Latina nurses are paid $58,232 per year while White, non-Hispanic men are paid $96,778\textsuperscript{12}.

Eliminating the Latina pay gap is a good start to ensuring Latinas attain economic security and find opportunities to build and sustain wealth. Eliminating the pay gap would supply Latinas with an increase in income which would serve as a huge provider for themselves and their families. According to the National Partnership for Women & Families, eliminating the pay gap would allow for a Latina working full-time, year-round to afford and allow some relief in areas concerning money and security.

Eliminating the wage gap would allow Latinas to be able to afford more than three years of child care. They would also be able to afford more than 18 additional months of mortgage payments and have two additional years and two months of

\textsuperscript{10} From CBS8 “California Kicks off ‘Unseen Latinas’ Initiative (2020)

\textsuperscript{11} From National Partnership for Women and Families “Beyond Wages: Effects of the Latina Wage Gap”(2021)

\textsuperscript{12} From National Partnership for Women and Families “Beyond Wages: Effects of the Latina Wage Gap”(2021)
rent. In addition, Latinas will have the ability to afford the maximum retirement contribution for their 401(k) retirement account in about one and a half years. Furthermore, it would allow for an estimate of 20 additional months of premiums for employer-provided health insurance. This could also allow Latinas to pay off their student loans in a little over one year.

**Recommendations to eliminate the Wage Gap**

1. Support the Paycheck Fairness Act. The Paycheck Fairness Act is a bill that is designed to address any ambiguities in the Equal Pay Act. It is currently awaiting action in the U.S. Senate. Signing names to petitions to support the pay equity act is a way to support this bill.

2. Urge candidates and representatives to secure a plan to close the gender and racial pay gap. Voters should push for candidates running for office to address the pay gap and the inequalities that come with the pay gap. In fact, voters agree that ending pay inequality should be an initiative that policymakers and candidates should focus on when being elected or making laws. This goes for candidates at all levels: president, mayor, city council, etc. They have the power to enact change in these areas of government. When deciding what leaders to elect in office, voters should push and vote for candidates who are working toward equal pay. When deciding on candidates, it is important to educate yourself on their platforms and stances in specific areas. Voters can check representative and candidate websites, as well as news coverage, to evaluate where they stand and how they voted on the Paycheck Fairness Act.

3. Push companies & workplaces to eliminate the pay gap. Employers and companies have the power to make a change in salaries regardless of laws. For example, employers have the authority to conduct an annual assessment of the median pay gap. After conducting this assessment employers have the ability to identify gender or racial pay gaps and develop a plan to close those gaps. Additionally, employers could stop using salary history information during the hiring process and when paying their employees. Employers can support pay transparency within their companies by abolishing regulations that prevent workers from asking about pay salaries.

4. Be an advocate within your own company. Within their own companies, individuals can ask for a raise in their salaries through negotiation and research. In order to advocate for Latinas in the workplace, hiring and amplifying Latina voices can help enact change. This could be done by creating or joining groups within companies that could work toward demanding change in areas like posting salary ranges for positions, organizing
regular pay audits, getting rid of salary history and allowing employees to discuss their wages.

**Invisible Homeownership**

Latinos make up more than half the homeownership growth that has increased this past decade making the Latinx community a “growth engine of American home buying.” Between 2019-2021, 657,000 Latinos were new household owners making Latino homeownership to about 8.8 million\(^\text{13}\). According to a study conducted by the Urban Institute, Latinos will make up 70% of homeownership growth for the next two decades. Additionally, since the financial and subprime mortgage crisis in 2008-2009, homeownership rates for Latinos decreased to 45% in 2014\(^\text{14}\).

One of the largest contributors to Latinos’ homeownership growth power has to do with the fact that the average age for Latinos buying a home is 29 years old which is about 14 years younger than the general public. In 2020, about 43.6% of Latino homebuyers were age 34 or younger in comparison to 37.3% of the general population.

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\(^\text{13}\) From The Washington Post “Latino homeownership expanding at record pace” by Troy McMullen (2022)

\(^\text{14}\) From CNBC “The future of homeownership is Latino” by Janet Alvarez (2021)
population. According to U.S. Census Bureau in 2021, data indicates that about 33% of Latinos buy their homes during the ages of 25-44 years old. Homeownership rates lean in favor of Latinos. Despite the data discussed above, Latinos face new barriers to purchasing a home.

On average, Latinos buy their homes with a 3.5% down payment with a median credit score of 668. Additionally, the ratio of median debt-to-income is about 41%, and a borrower profile. According to the NAHREP study, this makes Latinos more susceptible to changes in mortgage underwriting and standards cut-offs. In addition to that, a booming real estate market and a low home inventory create more issues for entry-level buyers considering people put in multiple offers for homes. This presents the issue of people paying over the listed price which makes it more difficult for people looking to purchase a home in those areas. In 2021, the prices of buying a home will increase 10-15%. As a result, buyers have to place a higher down payment and borrowing costs, in addition to interest rates.

According to the NAHREP & Urban Institute reports, the rate of growth for homeownership for Latinos will continue to increase despite these issues. On the contrary, homeownership rates will decrease during this time for Black and White populations. According to a new report by Redfin, about 52% of Latinos have lived with their family rent-free making it easier to save for a house in comparison to 39% of Black participants & 38% of White participants. In addition, Latinos are more likely to receive support from their family members to pay rent or mortgages compared to other populations.

Although it may appear that Latinos have an advantage in comparison to other groups when purchasing a home, they are more likely to make more financial sacrifices to buy their homes compared to other races. According to the report by Redfin, 40% of Latino homeowners have worked additional hours to afford their first home. In addition to that data, 39% of Latinos worked another job and 38% used an older car to be able to afford their first home.

Many Latinos have no choice but to make sacrifices to buy a home. This is even more true for undocumented immigrants who do not have financial help from the government available to them. This means they have to rely on the support from their families, adding to the economic sacrifices.

Data from the report by Redfin indicates that 10% of Latino homeowners did not make any sacrifices when purchasing their first home compared to 23% of white homeowners. Unfortunately, since Latinos make up a large amount of the household owners, they will continue to reap the consequences of these economic challenges. This is even more true considering 39% of Latinos reported that their largest source

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15 From CNBC "The future of homeownership is Latino" by Janet Alvarez (2021)
16 From Forbes "Hispanic and Latino Homeowners More Likely to Receive Financial Help Buying a Home" by Brenda Richardson (2021)
of household wealth is their home. This leaves them more vulnerable to the market sector fluctuations of a recession. Additionally, they will be the population most affected by the housing/financial crisis.

**Policy Recommendations to Increase Homeownership**

In order to boost homeownership among the Latinx community, recommendations by the Urban Institute are listed below:

1) Implement tactics to drive wage growth. Despite the rapid growth of Hispanic Americans in the U.S. population, their growth in their wealth, income, or homeownership has not been as consistent. In fact, about 49% of Hispanic households are considered to have low wealth. We can address this by expanding career pathways for Hispanic workers. This could be done by investing in postsecondary education and workforce training. Increasing their participation in postsecondary education and workforce training will allow Latinos to enter higher-paying jobs which will allow them to increase their wealth and assets making it feasible to own a home.

2) Support other forms of asset building. In general, Latinos tend to have fewer assets compared to White people. Latinos are also more likely to accumulate debt because they are less likely to have parental wealth to fall back on. This makes it difficult to invest in wealth-building assets which is important when purchasing a home. Therefore, it is vital to implement asset-building programs such as the Family Self-Sufficiency program. It is important to implement automatic savings in retirement plans to increase individuals' savings rates. This makes it easier to build retirement savings over time. Implementing subsidies that promote emergency savings is also important as well for emergency relief in difficult times. Lastly, universal children's savings accounts should also be implemented to help Latinos build a stable financial foundation when buying a home.

3) Help improve credit scores. The rigid credit market has been a significant barrier for Latinx households. Latinos tend to have a younger median age and lower credit scores compared to other racial/ethnic groups. To help improve credit scores among Latinos, models for financial coaching and credit building could serve as a tool to help Latinos have more access to financial products.

4) Increase the housing supply. The housing supply is not keeping up with demand in most housing markets. Inadequate supply causes rent and home prices to increase which creates a cost burden on residents more specifically low-to-moderate-income families. High costs hinder families from saving for investments making homeownership more inaccessible for
low-to-moderate-income families. In order to reduce prices and the housing cost burden, as well as make homeownership more accessible to low-to-moderate-income families, it is important to build more housing in undersupplied areas and protect current affordable housing.

5) Expand small-dollar mortgages. Financial products to purchase low-cost properties are lacking. This poses barriers for low-to-moderate-income families because, without accessible financial products, creditworthy families have a difficult time competing with investors and cash buyers. Developing new financial products for low-cost markets would help low-to-moderate-income families. It would allow for low-to-moderate-income families to be prominent competitors in the market. It will also help with transitioning from renting to home owning.

6) Leverage federal down payment assistance dollars. Since recovering from the effects of the recession on the housing market and rising interest rates affording mortgages has been a significant issue. This affects Latinos in particular because the mortgage cost burden tends to be higher in states with large Hispanic populations. The use of federal down payment assistance programs could help make the mortgage more affordable for Latino households. Mortgage affordability would help about 50 % of Hispanic households that qualify for down payment assistance.

Invisible Homelessness

Experiencing homelessness is an issue that disproportionately affects the position of Latinos in California’s economy. California is the state with the highest rate of homelessness in the United States with an estimated 151,278 people experiencing homelessness. A rapidly growing demographic in this category is Latinx people. In fact, Latinx people account for about 36% of the homeless population in Los Angeles which makes up about 20,523 people experiencing homelessness. This is a huge jump compared to numbers from 2013. In 2013, about 22% of the population experiencing homelessness were Latinx people, accounting for roughly 11,750 Latinx people.

This growth can partially be explained by the overall growth in the homeless population in Los Angeles, which is a result of higher rent prices accompanied by stagnant wages. Due to this growth rate of the Latinx population experiencing homelessness, the city of Los Angeles conducted data analysis and qualitative case studies in a Federally Qualified Health Center (FQHC) to uncover more information on improving services for Latinx people and in general assessing the quality of services available. Findings suggest that Latinx people deal with a combination of
distinctive challenges that result in lower enrollment in public benefit programs and less engagement with service providers compared to other racial/ethnic groups. These challenges include culturally-rooted stigmas, a lack of trust in homeless services, language barriers, and issues regarding immigration status. Moreover, Issues with server provider capacity, inefficient intake processes, immigration status paperwork, lack of cultural competence, and Spanish-speaking constituents serve as institutional barriers to service receipt for Latinx people who experience homelessness.

Homelessness identification & unsheltered patterns appeared to be one of the themes associated with Latinx people experiencing homelessness. Participants in focus groups stated that Latinx people have a feeling of shame associated with homelessness and seeking assistance. Some participants indicated that Latinx people may not identify as homeless despite demonstrating patterns of homelessness such as couch surfing, car living, and staying in homeless shelters.

The issue with this is that it is difficult to provide people experiencing homelessness with services and shelters if their housing status is unknown or unclear. In 2019, about 86% of Latinx people in Los Angeles experiencing homelessness were unsheltered. In fact, Figure 1 illustrates that Latinx people experiencing homelessness were more likely to be unsheltered compared to the general population. This fact is also true for Black people experiencing homelessness.

**Figure 1:**

![Adult Sheltered vs. Unsheltered by Race/Ethnicity](source)

Source by Homelessness Policy Research Institute (2021)

Credit: Latina Republic and Itzel Nunez

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17 From Homelessness Policy Research Institute “Latinx Homelessness in Los Angeles by Melissa Chinchilla et al. (2021)
Invisible Homelessness-Continued.

Furthermore, about 63% of Latinx people report living on the street compared to 68% of White people and 70% of Black people. Despite that, Latinx people reported living in tents, encampments, or makeshift shelters more than White people. Additionally, it was more likely for Latinx unsheltered adults to report living in their cars (13%) compared to Black adults (8%). The use of a shelter is associated with better outcomes compared to unsheltered individuals.

The use of shelters increases access to support services, increases social support, and decreases substance use and risky sexual behaviors (De Rosa et al., 1999). In contrast, Unsheltered individuals are more likely to experience longer increments of homelessness as well as require higher service needs (Petrovich et al., 2019). Having access to the homeless service system has the potential to be helpful for individuals experiencing homelessness, however, factors regarding lack of trust could pose a barrier that prevents Latinx adults from using these services.

An additional barrier to Latinx experiencing homelessness is problems associated with service receipts. Participants from the qualitative studies indicated that relationship building is a key factor in getting through the initial feelings of shame associated with experiencing homelessness. Researchers found that trust plays a prominent role in the comfort level of identifying as experiencing homelessness. In addition, it plays a large role in receiving help from service providers and enrolling in benefits programs.

Findings suggest that Unsheltered status for Latinx individuals decreases the probability of them enrolling in public benefits programs. Furthermore, Figure 1 depicts that Latinx people who are sheltered have substantially higher rates of enrollment in public benefits compared to those that are identified as unsheltered. For example, Latinx individuals with shelter are 88% more likely to be enrolled in Medicaid compared to unsheltered which is about 21%. Similar patterns are shown in other areas such as Supplemental Nutrition Assistance Program (96% compared to 38%), Women Infants and Children (5% compared to 0%), and Medicare (6% compared to 2%) enrollment.

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18 From Homelessness Policy Research Institute “Latinx Homelessness in Los Angeles by Melissa Chinchilla et al. (2021)
19 From Homelessness Policy Research Institute “Latinx Homelessness in Los Angeles by Melissa Chinchilla et al. (2021)
Figure 2:

Building trust is vital in increasing these enrollment rates in services and benefit programs. However, new challenges arise once individuals are assigned to homeless service providers. When navigating the homelessness service system, Latinx people tend to encounter issues with language access and limited resources. Despite some organizations reporting bilingual services, their services tend to be limited due to the low number of staff available to provide translation, this includes the quality of translation services available as well.

Participants indicated that the lack of cultural competence is a large contributor to this issue as well because of the limited resources associated with services. This leads to the question, “what does cultural competence look like?” Cultural competence in this case involves staff that looks like you, accessible materials and paperwork available in native languages, providing physical spaces that reflect the culture of the people being served, and having the presence of other people that share similar backgrounds to the individuals. It is much more difficult for Latinx individuals experiencing homelessness to engage with these services if they do not feel represented and comfortable. Immigration status is also a large concern for Latinx people. Some participants expressed their concerns that local community members could spread misinformation. Some misinformation includes rumors on service receipts affecting immigration status which is not true. This ignites more fear when seeking assistance programs and services.
An additional barrier to service receipt for Latinx people experiencing homelessness is a lack of citizenship and/or mixed family status. Unfortunately, the Work Opportunity Reconciliation Act of 1996 prevents undocumented status individuals from access to most federal public benefits including Section 8 housing vouchers, SSI, or Medicaid. Most services available to undocumented immigrants are restricted to state, local, and non-profit programs.

Many participants voiced instances of individuals losing their residency card or work permit or failing to renew them as a result of the cost of renewal or uncertainties surrounding the renewal process. According to Service providers, many Latinx people had fears concerning their future status resulting in avoiding enrollment in public benefit programs altogether (Bernstein et. al, 2019).

All these issues and barriers pose a threat to Latinx individuals experiencing homelessness. Homeless service provides a need to do a better job at being more responsive to the needs of Latinx individuals experiencing homelessness.

**Policy Recommendations for Supporting Individuals Experiencing Homelessness:**

According to the Homeless Policy Research Institute, in order to address the needs of Latinx people experiencing homelessness, recommendations for survival providers are:

1) Homelessness Identification. Identifying culturally relevant screening processes when identifying Latinx people experiencing homelessness to avoid stigmas surrounding homelessness and mental health problems. For example, building rapport and asking a person where they live instead of directly asking if they are experiencing homelessness.

2) System Navigation. There needs to be a new system of navigation for Latinx people experiencing homelessness. The system is difficult to navigate for non-English speakers and for people experiencing homelessness for the first time, therefore service providers should facilitate access to the homeless services system by improving language access and providing stronger support in initial navigation. This includes translation and interpreter services.

3) Legal Status Considerations. Service providers should increase their collaboration with legal aid services. Legal aid would be incredibly helpful for Latinx people who are undocumented or lack citizenship. Fears surrounding proof of status like verification of residency or work permits can be difficult when trying to access resources. Additionally, some families may need
assistance in renewing their status. There is also a need for providing accommodating funds for the renewal and documenting status in the U.S.
### Differences in selected CHRONIC DISEASE BURDEN for Non-Hispanic Whites vs. Hispanics

<table>
<thead>
<tr>
<th></th>
<th>Non-Hispanic Whites</th>
<th>Hispanics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heart Disease</td>
<td>8%</td>
<td>5%</td>
</tr>
<tr>
<td>Cancer</td>
<td>4%</td>
<td>2%</td>
</tr>
<tr>
<td>High Blood Pressure</td>
<td>20%</td>
<td>17%</td>
</tr>
<tr>
<td>Poorly controlled High Blood Pressure</td>
<td>54%</td>
<td>68%</td>
</tr>
</tbody>
</table>

**Sources:** National Health Interview Survey, 2009-2013, National Health and Nutrition Examination Survey, 2009-2012.

Source: CDC
Credit: Latina Republic and Itzel Nunez
Assessing and prioritizing the health status and health needs of Latinos is vital to creating and informing health policy formulation and program implementation. Furthermore, it is important for the improvement of Latino health outcomes. Latinos differ in health risks compared to other racial/ethnic groups. According to the Centers for Disease Control And Prevention (CDC), Latinos are 35% less likely to develop heart disease and 49% less likely to develop cancer compared to white people\textsuperscript{20}. Additionally, Latinos also have a lower death rate overall. However, Latinos tend to suffer from a 50% higher death rate from diabetes meaning one in two Latinos are estimated to develop diabetes in their lifetime. Latinos have a 66% greater risk of getting type 2 diabetes. Latinos tend to have worse outcomes once diagnosed compared to their white counterparts.

\textbf{Figure 3:}

\begin{figure}[h]
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\includegraphics[width=0.5\textwidth]{diabetes_rate_race.png}
\caption{Diagnosed Diabetes Rate by Race}
\end{figure}


\textbf{Mental Health}

Mental health is another health concern that is often overlooked in the context of health and healthcare. The discussion of mental health is a taboo topic within many race/ethnic groups. For the Latinx community, this stigma could be extremely harmful for those struggling with their mental health and mental illness leaving them to suffer in silence. According to the National Alliance of Mental Health (NAMI) in California, the most common mental health conditions among Latinos are generalized anxiety disorder, major depression, post-traumatic stress disorder (PTSD), and excessive use of alcohol and drugs.

\textsuperscript{20} From Centers for Disease Control and Prevention "Hispanic Health" (2015)
Suicide is also another concern among Latinx youth. The U.S average for those receiving treatment for mental illness each year is about 43%. However, this number is lower for Latinos averaging about 33%. Not receiving proper treatment can worsen an individual’s quality of life. In order to adequately address this issue, we must inform ourselves about the barriers that contribute to receiving mental health care for Latinos.

Some barriers that contribute to the mental health of Latinos are factors concerning: inequity, stigma, privacy concerns, language barriers, lack of health insurance, and legal status. In regards to inequity, many people within the Latinx community experience disparities when attempting to access treatment. Additionally, they also experience disparities in regard to the quality of treatment. This puts them at high risk for developing more critical forms of mental health conditions.

It is not uncommon for the Latinx community to overlook or ignore concerns regarding mental health. Unfortunately, this stems from many members in the community not having much information on what mental health truly is. Oftentimes, lack of treatment comes from not recognizing the signs and symptoms of mental health conditions or having resources readily available to help. Another concern with seeking treatment is not wanting to be labeled as “crazy.” There may be some shame associated with mental health and seeking treatment.

Privacy concerns tend to be another factor that contributes to the lack of treatment. Many people within the Latinx community do not like to publicly discuss their struggles. However, receiving mental health treatment does not mean a loss of privacy. Any information regarding your mental health is confidential and cannot be shared without your consent.

Language barriers also make it difficult to access treatment. Communicating with providers could become an issue. Although there are many professionals that do speak medical Spanish, there are still many places in the U.S. that do not. Luckily, individuals that do not know English can receive language-access services from institutions receiving funding from the federal government. This allows non-English speakers to request a trained interpreter and get their documents in Spanish.

Lack of health insurance is a huge issue that contributes to accessing these services. In 2017, According to the Kaiser Family Foundation, about 19% of Latinos had no form of health insurance. The lack of health insurance among the Latinx community will be addressed later. In regards to legal status, there is a lot of fear surrounding deportation that prevents many undocumented Latino immigrants from accessing mental health services. Although many undocumented Latinos are eligible to apply for health insurance under the Affordable Care Act, many families are afraid to do so.
Access to Healthcare

In order to adequately address these health risks and ensure Latinos get the quality care any human being deserves, issues regarding healthcare need to be addressed. Access to quality healthcare is vital to the health of Latinos. There is a bidirectional relationship between health and healthcare meaning that inadequate health care will lead to poorer health. That being said, Latinos are 3 times more likely compared to their white counterparts to not have insurance or be uninsured.

**Figure 4:**

![Percentage of Adults without health insurance by Race](source)

*Source: American Community Survey Public Use Microdata Sample (ACS PUMS). 2013-2018 Credit: Latina Republic and Itzel Nunez*

Although there have been significant efforts to expand healthcare coverage for Latinos, issues of accessibility continue to prevail. Take the COVID-19 pandemic, Latinos were disproportionately affected by unemployment and layoffs during the country’s economic recession. According to a survey conducted by Abriendo Puertas/Latino Decisions in June 2020, 37% of Latinos suffered from losing both their job and employer-provided health insurance benefits or had someone in their household experienced these effects of the recession.²¹

²¹ From Brookings “COVID-19 is having devastating impact on the economic well-being of Latinos” by Gabriel R. Sanchez et al. (2020)
Additional obstacles that continue to impact the accessibility to healthcare for the Latino community are cultural barriers. According to the U.S. Department of Health and Human Services (HHS), 28.4% of Latinos are not fluent in English making it more difficult to navigate the healthcare system and access services\(^\text{22}\). Latinos make up a large demographic of California’s population and have largely contributed to the U.S. success for countless years. Latinos deserve to have their health prioritized as well as have coverage for their healthcare needs.

**Healthcare for undocumented immigrants:**

Extending healthcare coverage for undocumented immigrants is vital to the health and success of Latinos. About half of non-native, non-citizen Latinos do have access to health insurance. Unfortunately, undocumented immigrants were disproportionately affected by the lack of health care services during the COVID-19 pandemic. In fact, undocumented immigrants were not eligible to receive benefits from the first COVID-19 stimulus bill since they do not qualify for Medicaid due to citizenship status.

This excluded undocumented immigrants from services such as COVID-19 testing and treatment options, making them vulnerable to health risks while working essential jobs. This is why it is vital for policymakers to expand Medicaid eligibility for undocumented citizens for future bills. The Democrats’ HEROES Act works towards expanding immigrants’ access to Medicaid; therefore the expansion and passing of this bill is vital to the health of undocumented Latinos.

In order to improve the health of Latinos across the nation, radical policies and improvements to current policies must be made. These policy recommendations address systemic issues that all pertain to all Americans including Latinos.

**Recommendation Policies for better Latino health**

In order to address these systemic issues that affect the health and healthcare of Latinos, stakeholders must strive for policy change and improvement in various areas of health needs at a large scale. Additionally, it is important to advance community-level endeavors that are specifically aimed at serving Latino populations. A few ideas are discussed below:

1) Expand Medicaid. Healthcare coverage through Medicaid has helped many Americans maintain their health and address their health needs making it easier to navigate life. Medicaid serves as a prominent aid for medical expenses. It provides over 71 million low-income people in the United States with health insurance. In regards to Latinos’ health, Medicaid is an important provider of healthcare coverage and insurance for Latinos who are

\(^{22}\) From U.S. Department of Health and Human Services Office of Minority Health “Profile: Hispanic/Latino Americans” 2019
low-income. According to The Commonwealth Fund, the Affordable Care Act helped level the gap in uninsured rates for Latinos in States that expanded Medicaid. In 2018, Latinos made up about a third of the Medicaid enrollment numbers. Expanding Medicaid is essential for improving healthcare access for Latinos.

2) A national tax on sugary drinks. Considering Latinos are disproportionately at high risk for developing diabetes, it is important to address these health concerns. Daily consumption of sugary drinks could make Latinos vulnerable to developing diabetes. According to a research article published by the Society Journal, the lifetime risk of getting diabetes goes up by 30% for every one to two servings of sugary beverages consumed daily. This is even more alarming considering the rate of sugary drinks consumption in Latino infancy and childhood compared to white children. Therefore, a national tax on sugary beverages would serve as a great source to reduce levels of sugary drink consumption for Latinos. More specifically it will significantly aid in improving health outcomes related to diabetes among the Latinx community.

3) Expand Therapy Services. In regards to access to healthcare, Mental health services are another area that is typically not available or used by Latinx people. Like any demographic, Latinx people suffer from common mental health conditions that impact their quality of life. However, as mentioned in more detail earlier, Latinx people face barriers to mental health care that prevent them from fully accessing services that could help them. Therefore, policymakers should strive to provide universal free access to therapy in the U.S. This request could be difficult to implement, however many individuals, not just Latinx people, would benefit from this proposal. This would help with the stigmatization of mental health while increasing access to therapy.

4) Promotores de Salud (community health workers). Many Latinos are not fluent in English, therefore it is important to have and invest in Promotores de Salud, or community health workers. Community health workers serve as an outreach service to primarily Spanish-speaking communities and aid in providing health education. Typically, Promotores serve the communities they grew up in, making them suitable to help their community navigate the healthcare system. They help alleviate any barriers associated with language and cultural barriers. Programs with community health workers have been proven to be helpful in improving health behaviors. Some improvements include the prevention of cardiovascular disease and cervical cancer. Additionally, community health workers are also promoting COVID-19 safety practices in Latinx communities. These programs receive funding from the CDC’s Racial and Ethnic Approaches to Community Health (REACH) program. Therefore the expansion and increased funding for the REACH program is essential for the health and healthcare access of Latinos.
Invisible Education

Our education systems have made significant strides in making education more attainable for diverse groups. Although educational attainment has improved among Latinas, issues continue to persist that prevent Latinas from achieving their educational goals. Let's take a look at the structures in the K-12 education system that may make it difficult for Latinas to achieve success.

There are a series of systemic issues that exist within K-12 education. Many K-12 schools are under-resourced which presents challenges for Latina students early on in education demonstrating that this idea of “invisibility” among Latinas starts from a young age.

Typically schools that serve the majority of diverse racial/ethnic groups are schools that are often the most under-funded, offer less rigorous courses, have less accessibility to gifted education, have more English language learners, less teachers that are qualified, and other factors that contribute to lower academic outcomes. The combination of these factors contribute to the opportunity gap. As a result, on average, these students score lower on standardized tests. Additionally, they are less likely to be college-ready compared to predominantly White schools. This is not a reflection of student aptitude; this reflects structural issues that continue to exist within our educational system that make it difficult for diverse racial/ethnic groups to succeed.

The COVID-19 pandemic only exasperated these issues. With school closures, Latino students faced obstacles surrounding accessibility to online instruction thus leaving them vulnerable to falling behind. Early studies demonstrated that Latinos were suffering primarily in these areas:

1) Latino students were receiving less teacher instruction.
2) Latinos had less support available for English language learners.
3) Lots of Latino students came from a Spanish speaking home and had difficulty with Spanish-speaking parents understanding instructions sent from schools.

In addition to that, Latino students were also less likely to have access to computers and the internet. However despite these intensified disparities, Latinos continue to make strides in improving and making due with their circumstances.

Despite those disparities, the Latino population is predicted to increase and grow in our education systems. Between the years 2014 and 2026, Latino enrollment in U.S. public elementary and secondary schools is predicted to increase by 17%. Likewise, between 2013 and 2027. The Latino graduation rate is projected to increase by 30% which is a huge stride compared to the 3% overall high school graduation increase.
This demonstrates how Latinos will continue to make progress and dominate K-12 enrollment and graduation rates\textsuperscript{23}.

In 2019, about 86% of Latinas graduated from beating the all-time high of 85% high school graduation rate. However, students with English proficiency had a lower graduation rate of 73%. Likewise, for Latina English learners (ELs), the graduation rate is even lower with 71%. The graduation rate for Latina foster youth is even lower with 61%.

As students are on their journey to become high school graduates, college enrollment is the next focus in this process. Despite racial/ethnic gaps, Latino college enrollment continues to rise. In 2017, 61% of Latinos enrolled in college. It is important to note that the trend in attending college appears to be higher in Latinas than Latinos. According to a report by Hispanics Organized for Political Equality (HOPE), in 2018, 63% of Latinas enrolled in college compared to 75% of White women.

For Latina foster youth, this number drops to 57%. Similar patterns are found for Latina English learners with 40% enrolling in college. These numbers demonstrate the growth in diversity in our higher education systems. This leads to the question pertaining to retention\textsuperscript{24}. As Latinas transition into college, how many complete and earn their bachelor degrees?

According to the Education Trust, in 2017, about 11% of Latino adults earned a bachelor’s degree compared to White adults with 23.7%\textsuperscript{25}. Furthermore, according to a report by Hispanics Organized for Political Equality (HOPE), about 18% of Latinas in the U.S. had a Bachelor’s degree, compared to White women at 36% in 2018. This number was smaller in California with 15% of Latinas having a Bachelor’s degree, compared to White women at 43%. Although there has been growth in degree attainment among Latinos over the years, these gains have not been sufficient to close the opportunity gap between Latinos and White adults. However, it is predicted that the gap will close in the upcoming years as Latinas increasingly enroll in college. Let’s examine factors that influence college enrollment and college completion.

Historically, standardized tests have played a significant role in our educational systems. While standardized tests are designed to test the abilities and knowledge of students, these exams are biased towards White people since they were originally designed with White people in mind. Additionally, the validity of these tests has also been a frequent critique. According to a report by Hispanics Organized for Political Equality:

\textsuperscript{23} From Hispanics Organized for Political Equality: Economic Status of Latinas Report (2020)
\textsuperscript{24} From Hispanics Organized for Political Equality: Economic Status of Latinas Report (2020)
\textsuperscript{25} From The Education Trust “Degree Attainment for Latino Adults: National and State Trends” by J. Oliver Schak & Andrew Howard Nichols (2017)
Political Equality (HOPE). Studies have shown that standardized test scores are not accurate predictors of student success or aptitudes.

Students of color and of diverse racial/ethnic groups tend to underperform on these exams compared to their White counterparts. This creates stereotypes around groups and their ability to perform on these exams. For example, if there is a belief that Latinos are not good at math, some students may perform to the expectations put on them as opposed to their actual abilities.

Therefore, stereotype threats can also contribute to the racial/ethnic gaps in academic performance. Despite these flaws, standardized testing has been a widely used indicator of students’ performance and success in our educational system. On average, Latino students score lower on standardized tests than their White and Asian American peers. In 2017, in California, Latinos average score on the National Assessment of Educational Progress (NAEP) mathematics assessment was 31 points lower than White students' average score and 50 points lower than Asian American students' average score.

Another example includes scores from the American College Testing (ACT) & the Scholastic Aptitude test (SAT). These standardized tests are heavily weighed in the college admission process. Latinos tend to also score lower on the SAT and ACT compared to their other students. Compared to other students, on average, Latinos earn 133 points less for the total score of the SAT in 2018.

According to a report by Hispanics Organized for Political Equality (HOPE), Multiple studies have indicated that SAT/ACT exams are more associated with family resources and race as opposed to undergraduate success. Considering the demographic of people that can afford test preparation and tutoring is more exclusive among White people; additional factors and areas should be weighed in as reliable predictors of college readiness.

Lower test scores leaves Latinos at a disadvantage in earning scholarships and internships, entry into elite programs and institutions, and a variety of other opportunities. Additionally, Latino students are more likely to have additional responsibilities or deal with external conditions that can result in lower test scores. This sets them up to attend under resourced schools that are primarily taught by underprepared teachers. These factors among many others result in Latinos earning lower standardized test scores compared to their White classmates.

Due to the COVID-19 pandemic, over 1,200 colleges across the country, including the University of California (UC) system, decided to revoke the mandatory submission SAT/ACT scores during their admissions process. Many colleges today including the UC system have decided to completely waive the requirement of

SAT/ACT scores. This shift in policy could largely benefit Latino students such that they can focus on their other areas of strength during the admission process. In fact, a report from the campaign for college opportunity demonstrated that the elimination of standardized testing will make postsecondary education more accessible to students.

Even though Latino students make up a large number of California’s public universities, Latinos are still underrepresented in faculty positions. Between 2014 and 2019, Latino tenured faculty decreased by 13.3% compared to 8.4% of White tenured faculty. However, in 4-year public institutions in California, the ratio of students per faculty averaged to 16.4 compared to 14.4 across the country. This ratio is higher for students at 2-year institutions with 23.4 students per faculty compared to 18.7 nationwide.

This plays a significant role in supporting the success of Latino students. Many diverse racial/ethnic groups may experience imposter syndrome when attending university, however, representation in faculty and university leadership provides a sense of belonging for these students. It also allows for faculty to be able to connect with students at a much personal level. This also allows for a greater understanding of the experiences of Latino students in regards to their strengths and needs. This would encourage faculty and students to create policies that better serve their students.

Success in higher education institutions is also heavily influenced by the students’ experience at the university. One challenge that impacts college access and completion among Latinos is the transition to high school from college. Many Latino students who attend college are first generation college students who may not have a good understanding of college-going culture. In California, about 3 million people attend higher education institutions. Of those 3 million, 338,000 are first-generation immigrant students. Additionally, about 1,014,000 are second-generation immigrant students. First and second-generation students make up 28% of the population enrolled in higher education.

This means that, unlike many other students, many Latinos do not have their parents as a resource when it comes to assistance during the selection/admission process. Additionally, when they arrive at college, they do not have the academic support from their parents compared to their peers who are not first generation. This could make it difficult to navigate the undergraduate system and the resources available to students. Higher education institutions are designed to support all students, which

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27 From Independent Educational Consultants Association “Challenges and Strategies for Assisting Latino students with College Access and Completion” by Nicole Lincoln (2014)

28 From Higher ED Immigration Portal “student data, economic contributions, state policies, effective practices, and other resources…undocumented, other immigrant, and international students in higher education” (2022)
includes immigrant students, and fill critical career and skills gaps to prepare them for the workforce.

In fact, First-generation immigrants make up a share of 39.1% of workers in STEM, 35.8% of nurses, 45.5% of health aides etc. Another factor relating to the experience of Latinas in higher education is feeling as if they are academically inferior compared to their other classmates. As discussed earlier, stereotype threats can be extremely harmful for diverse racial/ethnic groups. These stereotypes in combination with lower academic expectations serve as significant obstacles for Latinos in higher education.

According to a study from 2016, many Latina administrators in higher education reported unspoken racial prejudice that limited their access to higher positions. Additionally once in these positions, Latinas were shown a differential treatment. These stereotypes and expectations could be projected onto Latinos making it difficult to succeed in higher education.

**Recommendation to improve Educational Outcomes**

In order to improve educational outcomes and experiences for Latinas in our education systems, a few recommendations by the Hispanics Organized for Political Equality provided that could serve as a guide for K-12 & Higher education institutions:

1) **Fidelity & Oversight of Local Control Funding Formula (LCFF).** LCFF is California's equity-designed school funding formula that districts use to identify English learners, foster youth, and low-income students. After identifying these students, the districts work on providing those students with additional support, addressing the opportunity gap. It is recommended for The California Department of Education (CDE) to provide additional assistance for programs that are built to support all students' subgroups. Furthermore the CDE should be required to divide the English Learner subgroup into two groups: current English learners and reclassified English learners. Dividing up the English Learner subgroup in those groups allows for school sites and the CDE to observe their development and advancement in academics to supplement the learning of English learners.

2) **Increasing college Readiness and Access through rigorous courses and student supportive programs.** Making student support services more accessible is vital for increasing college readiness. Many students benefit from academic counseling and the Advancement Via Individual Determination (AVID) program. In California, about 70% of participants in the AVID program are Latinos. Additionally, about 91% of participants have earned

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29 From Journals of Latinos and Education "Intersectionality in the field of education: A critical look at race, gender, treatment, pay, and leadership" by Angela Macias and Sofia Stephens (2019)
a bachelor’s degree. It is also important to expand the access of AP courses and Concurrent Enrollment programs. This will help better the chances of Latinos attending colleges, earning college credit and reducing financial concerns of college-level courses.

3) Advocate to replace SAT/ACT exams for College Admission with more equitable sources. As discussed earlier, SAT/ACT exams have their fair share of flaws. These standardized tests were not created with diverse racial/ethnic groups in mind and are biased toward White students. Many students who succeed on these exams tend to have access to tutoring services or additional tools to help them achieve desirable scores.

However many Latinos, especially those from a low socioeconomic background, do not have access to the same resources making it difficult to achieve desired scores. Replacing the SAT/ACT exams with more equitable standards, which include GPAs, in the admission process would encourage more Latino students to attend college. Additional recommendations to promote the success of Latina college students based on recommendations from manuscript published in NASPA Journal:

4) Increase Financial Aid Packages. Institutions of higher education should be required to give financial aid packages that sufficiently support students' needs. Restructuring how they create financial aid packages is vital to enable graduation amongst Latinas. On the university’s end, this will require them to reduce loans and increase grants and scholarships. This will also require universities to find additional sources of grants and scholarships. If Latinos students are awarded a larger financial aid package with multiple sources of aid, they are 15% more likely to go to college. This will help in reducing hours of employment for Latina students, as well as reduce financial related stress.

5) Strengthen Academic Support Systems. Latinas benefit largely from individual guidance and assistance when it comes to their academics and are especially helpful for those that struggle in their academics. Administrators must acknowledge economic and social barriers that hinder academic success and postpone graduation. Latinos have a higher retention rate when they participate in assistance programs that focus on addressing college transition stress and worries. Therefore, it is important for advising staff to make sure these programs are accessible to Latinas and that they address their needs. Programs that are helpful include but are not limited to: faculty-student mentoring, tutoring and peer study.

6) Create Social/Cultural Support Systems. Many Latinas struggle with alienation and feelings of belonging in their campus. One way to promote social/cultural support systems is through cultural centers. Through cultural centers, students have the opportunity to interact with their peers both
socially and academically. This would give Latinas a space to discuss life experiences and struggles, share tools and strategies amongst eachother, learn about their own culture, reconceptualize sex roles, engage with individuals of similar experiences etc. In fact, research indicates that peer groups play an important role in growth and development during college. Additionally, it is important to create activities and programs that encourage collaboration among different groups and people.

7) Promote Diversity among Campus environments. Promoting diversity among college environments is important to encourage Latina college student success. Universities should focus on increasing the number of Latino students, staff, and faculty. This would be beneficial for the university as well because they would be demonstrating a greater variety of educational, cultural, and social interactions that will foster a diverse campus community. Increasing Latinos in the administrator role is vital to make informed decisions on minority issues pertaining to Latinos.

Faculty should also make a larger effort in making their class form an environment that is welcoming for diverse racial/ethnic groups. Student and Academic affairs should also continue providing their students with multicultural social and academic activities that caters to minority and majority students. This encourages students' collaboration and meaningful interactions among different racial/ethnic groups.

Discussion on Unseen Latinas

As explored above, there are many barriers in areas of government, economy, health, healthcare and education that hinder the success and visibility of Latinas in our country. As demonstrated by the 2020 presidential election, Latinas pay a vital role in supporting the U.S. economy and are critical leading voters. The well-being of Latinas in educational, health and economic systems is linked to the future of the United States. Latinas fill critical jobs in our economy that preserve America’s global competitiveness, and with their growing presence Latinas will fuel the economy and swing elections. Latinos will continue to grow in the U.S. population\(^\text{30}\). With the increase of Latina participation in a variety of roles and areas, investing in increasing the visibility and support of Latinas in our systems are steps closer to closing gaps that hinder their success in our country. It is important for policymakers, legislative officials, companies, organizations and individuals to intervene in these inequitable disparities by exploring the recommendations above and supporting Latinas at every level.

\(^{30}\) From American Association of University Women “Status of Latinas in the United States” (2021)
Conclusion and Closing Thoughts

The concept surrounding the Unseen Latinas initiative is to increase the visibility of Latinas in these areas of government, economy, health, healthcare, education and other areas not discussed above. While efforts have been made to improve these areas, investing in rigorous change as listed from the recommendations are vital for the success and prosperity of Latinas in a variety of areas.
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Recommendations to Increase Latinas’ Visibility in Government

- Remove structural and legal barriers that prevent the participation of girls and women in politics and decision-making and hold these structures and those participating in them accountable.

- Invest in Education programs to teach young women how to run for political office.

- Offer training programs for our youth and, in general, women to get them engaged in our political systems. Introduce inclusive, gender-sensitive leadership to promote pathways for girls and women into political spaces.

- Fund grassroots organizations that aim to improve the participation and the capacity of girls and women in social, economic, political, and public life.

- Actively recruit women of color and candidates outside of traditional networks.

- Enlist Political action committees’ support, as well as donors and politicians, to create plans and goals to increase the percentage of women on ballots. Increase funding for women candidates in open-seat elections. This creates the best opportunities for marginalized candidates.

- Reduce the role of big money in elections. To reduce the role of big money in elections, cities and states should adopt small-donor public financing of elections. This would make it possible for more Latinas to run for office. Additionally, Congress should also pass relevant legislation like the For the People Act which addresses voter access, election integrity and security, campaign finance, and ethics for the three branches of government.

- Improve wages for public service professionals. Improving wages for public service professionals would also give the opportunity for larger demographics to run for office. It would allow individuals on a living wage to pursue careers in public service.
• Improve work-family policies. Legislatures should also work toward adopting family-friendly workplace policies. To retain women in government, access to lactation rooms, fair scheduling, and benefits like paid leave and affordable and flexible childcare should be provided. Improving these factors would make it easier for women to fully participate in government.

• Foster a culture of equity and respect during campaigns. To retain and increase the visibility of women candidates, campaigns must eliminate sexual harassment, racism, homophobia, and other harmful biases. It is important for campaigns to create a standard that adopts an explicit and concrete respectful workplace policy. Anti-sexual harassment and other anti-bias training should also be required for staff to prevent any sort of harassment and discrimination.

Recommendations to Improve Latinas’ Status in our Economy

Wage Gap

• Support the Paycheck Fairness Act. The Paycheck Fairness Act is a bill that is designed to address any ambiguities in the Equal Pay Act. It is currently awaiting action in the U.S. Senate. Signing names to petitions to support the pay equity act is a way to support this bill.

• Urge candidates and representatives to secure a plan to close the gender and racial pay gap. Voters should push for candidates running for office to address the pay gap and the inequalities that come with the pay gap. In fact, voters agree that ending pay inequality should be an initiative that policymakers and candidates should focus on when being elected or making laws. This goes for candidates at all levels: president, mayor, city council, etc. They have the power to enact change in these areas of government.

• When deciding what leaders to elect in office, voters should push and vote for candidates who are working toward equal pay. When deciding on candidates, it is important to educate yourself on their platforms and stances in specific areas. Voters can check representative and candidate websites, as well as news coverage, to evaluate where they stand and how they voted on the Paycheck Fairness Act.

• Push companies & workplaces to eliminate the pay gap. Employers and companies have the power to make a change in salaries regardless of laws. For example, employers have the authority to conduct an annual assessment of the median pay gap. After conducting this assessment employers can identify gender or racial pay gaps and develop a plan to close those gaps. Additionally, employers could stop using salary history information during the hiring process and when paying their employees. Employers can support pay transparency within their companies by abolishing regulations that prevent workers from asking about pay salaries.
• Be an advocate within your own company. Within their own companies, individuals can ask for a raise in their salaries through negotiation and research. In order to advocate for Latinas in the workplace, hiring and amplifying Latina voices can help enact change. This could be done by creating or joining groups within companies that could work toward demanding change in areas like posting salary ranges for positions, organizing regular pay audits, getting rid of salary history and allowing employees to discuss their wages.

Homeownership

• Implement tactics to drive wage growth. Despite the rapid growth of Hispanic Americans in the U.S. population, their growth in their wealth, income, or homeownership has not been as consistent. In fact, about 49% of Hispanic households are considered to have low wealth. We can address this by expanding career pathways for Hispanic workers. This could be done by investing in postsecondary education and workforce training. Increasing their participation in postsecondary education and workforce training will allow Latinos to enter higher-paying jobs which will allow them to increase their wealth and assets making it feasible to own a home.

• Support other forms of asset building. In general, Latinos tend to have fewer assets compared to White people. Latinos are also more likely to accumulate debt because they are less likely to have parental wealth to fall back on. This makes it difficult to invest in wealth-building assets which is important when purchasing a home. Therefore, it is vital to implement asset-building programs such as the Family Self-Sufficiency program. It is important to implement automatic savings in retirement plans to increase individuals’ savings rates. This makes it easier to build retirement savings over time.

• Implement subsidies that promote emergency savings for relief in difficult times. Universal children’s savings accounts should also be implemented to help Latinos build a stable financial foundation when buying a home.

• Help improve credit scores. The rigid credit market has been a significant barrier for Latinx households. Latinos tend to have a younger median age and lower credit scores compared to other racial/ethnic groups. To help improve credit scores among Latinos, models for financial coaching and credit building could serve as a tool to help Latinos have more access to financial products.

• Increase the housing supply. The housing supply is not keeping up with demand in most housing markets. Inadequate supply causes rent and home prices to increase which creates a cost burden on residents more specifically low-to-moderate-income families. High costs hinder families from saving for investments making homeownership more inaccessible for low-to-moderate-income families. To reduce prices and the housing cost burden, as well as make homeownership more accessible to low-to-moderate-income families, it is important to build more housing in undersupplied areas and protect current affordable housing.
Expand small-dollar mortgages. Financial products to purchase low-cost properties are lacking. This poses barriers for low-to-moderate-income families because, without accessible financial products, creditworthy families have a difficult time competing with investors and cash buyers. Developing new financial products for low-cost markets would help low-to-moderate-income families. It would allow for low-to-moderate-income families to be prominent competitors in the market. It will also help with transitioning from renting to home ownership.

Leverage federal down payment assistance dollars. Since recovering from the effects of the recession on the housing market and rising interest rates affording mortgages has been a significant issue. This affects Latinos in particular because the mortgage cost burden tends to be higher in states with large Hispanic populations. The use of federal down payment assistance programs could help make the mortgage more affordable for Latino households. Mortgage affordability would help about 50% of Hispanic households that qualify for down payment assistance.

Homelessness

Homelessness Identification

- Identify culturally relevant screening processes when identifying Latinx people experiencing homelessness to avoid stigmas surrounding homelessness and mental health problems. For example, building rapport and asking a person where they live instead of directly asking if they are experiencing homelessness.

System Navigation

- There needs to be a new system of navigation for Latinx people experiencing homelessness. The system is difficult to navigate for non-English speakers and for people experiencing homelessness for the first time, therefore service providers should facilitate access to the homeless services system by improving language access and providing stronger support in initial navigation. This includes translation and interpreter services.

Legal Status Considerations

- Service providers should increase their collaboration with legal aid services. Legal aid would be incredibly helpful for Latinx people who are undocumented or lack citizenship.

- Fears surrounding proof of status like verification of residency or work permits can be difficult when trying to access resources. Additionally, some families may need assistance in renewing their status. There is also a need for providing accommodating funds for the renewal and documenting status in the U.S.
Recommendations to Improve Latinas’ Health & Healthcare Accessibility

Expand Medicaid

- Healthcare coverage through Medicaid has helped many Americans maintain their health and address their health needs making it easier to navigate life. Medicaid serves as a prominent aid for medical expenses. It provides over 71 million low-income people in the United States with health insurance. Regarding Latinos’ health, Medicaid is an important provider of healthcare coverage and insurance for Latinos who are low-income. According to The Commonwealth Fund, the Affordable Care Act helped level the gap in uninsured rates for Latinos in States that expanded Medicaid. In 2018, Latinos made up about a third of the Medicaid enrollment numbers. Expanding Medicaid is essential for improving healthcare access for Latinos.

A National Tax on Sugary Drinks

- Considering Latinos are disproportionately at high risk for developing diabetes, it is important to address these health concerns. Daily consumption of sugary drinks could make Latinos vulnerable to developing diabetes. According to a research article published by the Society Journal, the lifetime risk of getting diabetes goes up by 30% for every one to two servings of sugary beverages consumed daily. This is even more alarming considering the rate of sugary drinks consumption in Latino infancy and childhood compared to white children. Therefore, a national tax on sugary beverages would serve as a great source to reduce levels of sugary drink consumption for Latinos. More specifically it will significantly aid in improving health outcomes related to diabetes among the Latinx community.

Expand Therapy Services

- Regarding access to healthcare, Mental Health Services are another area that is typically not available or used by Latinx people. Like any demographic, Latinx people suffer from common mental health conditions that impact their quality of life. However, as mentioned in more detail earlier, Latinx people face barriers to mental health care that prevent them from fully accessing services that could help them. Therefore, policymakers should strive to provide universal free access to therapy in the U.S. This request could be difficult to implement, however many individuals, not just Latinx people, would benefit from this proposal. This would help with the stigmatization of mental health while increasing access to therapy.

Promotores de Salud (Community Health Workers)

- Many Latinos are not fluent in English; therefore it is important to have and invest in Promotores de Salud, or community health workers. Community health workers serve as an outreach service to primarily Spanish-speaking communities and aid in providing health education. Typically, Promotores serve the communities they grew up in, making them suitable to help their community navigate the healthcare system. They help alleviate any barriers associated with language and cultural barriers. Programs with community health workers have been proven to be helpful in improving health behaviors. Some improvements include the prevention of cardiovascular disease and cervical cancer. Additionally, community health workers are also promoting COVID-19 safety practices in Latinx communities. These programs receive funding
from the CDC’s Racial and Ethnic Approaches to Community Health (REACH) program. Therefore, the expansion and increased funding for the REACH program are essential for the health and healthcare access of Latinos.

Recommendations to improve outcomes for Latinas in Education

Fidelity & Oversight of Local Control Funding Formula (LCFF)

- LCFF is California’s equity-designed school funding formula that districts use to identify English learners, foster youth, and low-income students. After identifying these students, the districts work on providing those students with additional support, addressing the opportunity gap. It is recommended for The California Department of Education (CDE) to provide additional assistance for programs that are built to support all students’ subgroups. Furthermore, the CDE should be required to divide the English Learner subgroup into two groups: current English learners and reclassified English learners. Dividing up the English Learner subgroup into those groups allows for school sites and the CDE to observe their development and advancement in academics to supplement the learning of English learners.

Increasing college Readiness and Access through rigorous courses and student support programs

- Making student support services more accessible is vital for increasing college readiness. Many students benefit from academic counseling and the Advancement Via Individual Determination (AVID) program. In California, about 70% of participants in the AVID program are Latinos. Additionally, about 91% of participants have earned a bachelor’s degree. It is also important to expand access to AP courses and Concurrent Enrollment programs. This will help better the chances of Latinos attending colleges, earning college credit, and reducing the financial concerns of college-level courses.

Advocate replacing SAT/ACT exams for College Admission with more equitable sources

- As discussed earlier, SAT/ACT exams have their fair share of flaws. These standardized tests were not created with diverse racial/ethnic groups in mind and are biased toward White students. Many students who succeed on these exams tend to have access to tutoring services or additional tools to help them achieve desirable scores.

Increase Financial Aid Packages

- Institutions of higher education should be required to give financial aid packages that sufficiently support students’ needs. Restructuring how they create financial aid packages is vital to enable graduation amongst Latinas. On the university’s end, this will require them to reduce loans and increase grants and scholarships. This will also require universities to find additional sources of grants and scholarships. If Latino students are awarded a larger financial aid package with multiple sources of aid, they are 15% more likely to go to college. This will help in reducing hours of employment for Latina students, as well as reduce financial-related stress.
Strengthen Academic Support Systems

- Latinas benefit largely from individual guidance and assistance when it comes to their academics and is especially helpful for those that struggle in their academics. Administrators must acknowledge economic and social barriers that hinder academic success and postpone graduation. Latinos have a higher retention rate when they participate in assistance programs that focus on addressing college transition stress and worries. Therefore, it is important for advising staff to make sure these programs are accessible to Latinas and that they address their needs. Programs that are helpful include but are not limited to faculty-student mentoring, tutoring, and peer study.

Promote Diversity among Campus Environments

- Promoting diversity in college environments is important to encourage Latina college student success. Universities should focus on increasing the number of Latino students, staff, and faculty. This would be beneficial for the university as well because they would be demonstrating a greater variety of educational, cultural, and social interactions that will foster a diverse campus community. Increasing Latinos in the administrator role is vital to making informed decisions on minority issues pertaining to Latinos.