



2011 BRINGING OPPORTUNITY HOME:
A Latino Public Policy Agenda for the 112th Congress

The National Council of La Raza (NCLR)—the largest national Hispanic civil rights and advocacy organization in the United States—works to improve opportunities for Hispanic Americans. Through its network of nearly 300 affiliated community-based organizations, NCLR reaches millions of Hispanics each year in 41 states, Puerto Rico, and the District of Columbia. To achieve its mission, NCLR conducts applied research, policy analysis, and advocacy, providing a Latino perspective in five key areas—assets/investments, civil rights/immigration, education, employment and economic status, and health. In addition, it provides capacity-building assistance to its Affiliates who work at the state and local level to advance opportunities for individuals and families.

Founded in 1968, NCLR is a private, nonprofit, nonpartisan, tax-exempt organization headquartered in Washington, DC. NCLR serves all Hispanic subgroups in all regions of the country and has regional offices in Chicago, Los Angeles, New York, Phoenix, and San Antonio.

Copyright © 2011 by the National Council of La Raza

Raul Yzaguirre Building
1126 16th Street, NW, Suite 600
Washington, DC 20036-4845
(202) 785-1670
www.nclr.org

Printed in the United States of America.
All rights reserved.

BRINGING OPPORTUNITY HOME:
A Latino Public Policy Agenda for the 112th Congress



ACKNOWLEDGMENTS

The National Council of La Raza's (NCLR) public policy agenda is the culmination of a collaborative effort by staff. Sections of this policy briefing book were written by Laura Vazquez, Immigration Legislative Analyst; Elena Lacayo, Immigration Field Coordinator; Graciela Aponte, Senior Policy Analyst; Erika Beltran, Senior Policy Analyst; Catherine Singley, Senior Policy Analyst; Josef Lukan, Policy Analyst; Marisabel Torres, Policy Analyst; Nancy Wilberg Ricks, Policy Analyst; Marguerite Moeller, Policy Associate; Marlene Sallo, Policy Fellow; Sara Benitez, Research Analyst; Kara Ryan, Senior Research Analyst; Leticia Miranda, Associate Director, Economic and Employment Policy Project; Patricia Foxen, Associate Director of Research; Liany Arroyo, Associate Director, Education and Children's Policy Project; Janis Bowdler, Director, Wealth-Building Policy Project; Jennifer Ng'andu, Deputy Director, Health Policy Project; and Clarissa Martínez-De-Castro, Director of Immigration and National Campaigns.

Raul González, Director of Legislative Affairs, coordinated the development of this publication. Eric Rodriguez, Vice President, Office of Research, Advocacy, and Legislation, reviewed this report and provided substantive oversight and guidance. Gregory Wersching, Senior Editor, provided editorial oversight, and Kelly Isaac, Production Assistant and Graphic Designer, was responsible for design and layout. The content of this paper is the sole responsibility of NCLR and may not reflect the views of NCLR's funders or any other individual or organization that assisted in its preparation.



TABLE OF CONTENTS

INTRODUCTION	1
CIVIL RIGHTS	4
• English as the Official Language of the United States	
• Executive Order 13166: Language Access	
EDUCATION	6
• Early Childhood Education	
• Education Funding	
• Elementary and Secondary Education	
• Teen Pregnancy	
EMPLOYMENT AND ECONOMIC SECURITY	9
• Job Creation	
• Job Quality and Worker Protections	
• Social Security Reform	
• Taxes	
• Transportation	
• Workforce Development	
HEALTH AND NUTRITION	15
• Health Care Reform Implementation	
• Child Nutrition	
IMMIGRATION	18
• College Access for Immigrant Students	
• Comprehensive Immigration Reform	
• Immigration Enforcement Policies	
• Naturalization	
• State and Local Policies	



JUVENILE JUSTICE..... 22

- Delinquency Prevention and Alternatives to Detention
- Disproportionate Minority Contact
- Gang Prevention

WEALTH-BUILDING..... 25

- Auto Ownership and Financing
- Credit Cards
- Fair Housing
- Financial Counseling
- Foreclosures and Homeownership

TABLES..... 29

- States Ranked by Size of Hispanic Population, 2010
- States Ranked by Growth of Hispanic Population, 2000–2010
- States Ranked by Size of Hispanic Population Under 18, 2010
- States Ranked by Growth of Hispanic Population Under 18, 2010

SELECTED REFERENCES..... 38

ENDNOTES..... 43



INTRODUCTION

Latinos* have been a part of the United States since our country's founding, and as one of the fastest-growing segments of the population, they will play a significant role in shaping its future. Data from the 2010 Census show that, over the last decade, the Latino population grew from 35.3 million to 50.5 million,[†] accounting for more than half of the nation's growth since the 2000 Census. Latinos now make up 16% of the total U.S. population and 23% of the population under 18 years of age.¹ The 2010 Census also revealed that Latinos are a national presence, living in every region of the country and every type of community, from the largest cities and suburbs to the smallest rural towns.

While the 2010 Census provides important information, the data are not unexpected. Demographic projections over the past several decades have pointed consistently to a growing Latino population. What the Census makes clear is that Latinos not only compose a larger share of the nation's population but also serve as major stakeholders in policy debates, and any long-term vision of our nation cannot neglect to consider the role of Hispanic Americans. In this respect, the future is bright for the United States because it is intertwined with the prospects of the Hispanic community.

Hispanics make up a young and vibrant group that contributes to our nation's economy through hard work. Young Latinos are reinvigorating America's aging workforce, representing 15% of American workers, and by 2050 one in three workers will

be Latino.² Yet Latinos are not just supporting the economy as workers and consumers³—they are also contributing as entrepreneurs. For example, the number of Hispanic-owned companies grew over the past five years by nearly 44% (as opposed to 14.5% for non-Hispanic-owned companies).⁴

Latinos are also becoming more active participants in our nation's civic life. Nearly ten million Latinos voted in the 2008 presidential election, and the number of Latino voters is projected to increase, with an additional 1.3 million Latinos expected to vote in the 2012 elections.⁵ Half a million Latinos reach the voting age each year, indicating that the electorate will become more defined by this group.⁶

In describing the status and prospects of Hispanic Americans, researchers, policy advocates, and policymakers are also discussing the future of our nation as a whole. Thus, an objective and thorough examination of the challenges faced by this community is vital in order to develop appropriate, effective policies. For example:

- **Latino poverty is increasing.** While the poverty rate among all Americans increased from 13.2% in 2008 to 14.3% in 2009, the Latino poverty rate increased from 23.2% in 2008 to 25.3% in 2009.⁷
- **High unemployment among Latino workers is the key factor.** The increase in poverty among Latino families between 2008 and 2009 was due to high

* The terms "Hispanic" and "Latino" are used interchangeably by the U.S. Census Bureau and throughout this document to refer to persons of Mexican, Puerto Rican, Cuban, Central and South American, Dominican, Spanish, and other Hispanic descent; they may be of any race.

† This number does not include the 3.7 million residents of Puerto Rico.



unemployment among Latino workers. The unemployment rate among Latino workers hovered over 12% for most of 2009, compared to approximately 7% to 10% for all workers.⁸

- **Poverty is highest among Latino children.** The Latino child poverty rate was 33.1% in 2009, an increase from 30.6% in 2008. The share of all poor children who are Latino increased slightly to 36.7%.⁹

These data do not describe predestined results but rather are a set of complex challenges that the community faces—preventable outcomes which require thoughtful policy responses, as well as a sense of urgency. The issues affecting Latinos the most are those in front of policymakers today:

- A budget gap that threatens to service the current generation’s debt with the next generation’s income
- An economy that has created few jobs both too slowly and unevenly among workers
- A foreclosure crisis that has pushed families out of their homes and erased years of hard-earned wealth
- A public education system that has failed to prepare cohort after cohort of low-income, minority children for college or careers

These are “kitchen table” issues affecting all Americans. For Hispanic Americans, the list also includes:

- A broken immigration system that, among other things, results in the racial profiling of our youth¹⁰

- Anti-immigrant sentiment that allows disrespectful and dehumanizing terms such as “anchor babies” to proliferate
- Lack of investment in integration policies that would strengthen our nation in both the short term and the long term

The strength and vitality of our nation is at risk if these issues persist unaddressed. The 2010 Census tells the story of a nation at a crossroads and a Latino community poised to make even greater contributions. Despite the challenges noted above, Latinos remain optimistic about the future and continue to believe strongly in the American Dream.¹¹ We must dedicate ourselves to promoting the ideal of equal opportunity. This means investments in policy areas such as high-quality education and health care, fair housing, job creation and training, equal justice under the law, a dignified retirement, and a rational and humane immigration system. It also means that we must work responsibly to close as much of the budget deficit as possible in this generation while making investments in those programs that effectively prepare today’s young Hispanic Americans for tomorrow’s challenges.

These and other public policy issues highlighted in this agenda are critical to the well-being of the Latino community. Solving these difficult matters will require Americans to work together. We must identify and pursue our shared interests rather than take entrenched ideological positions. At the same time, we must confront those who choose to advance their political agenda at our expense. Hispanics are at a critical juncture and refuse to take steps backwards, especially considering that nearly one in four U.S. children is now Hispanic.



NCLR is optimistic that much can be accomplished on behalf of Latinos and immigrants in the 112th Congress, and we look forward to working with policymakers and their staff to achieve meaningful outcomes. This publication is not meant to provide a detailed, comprehensive analysis of complex policy issues but rather an overview of the salient topics; further detail about the issues and NCLR’s analyses of them are available at www.nclr.org and in other NCLR publications. Major topics are presented in alphabetical order, followed by specific concerns that NCLR has identified as important to Latinos. Reference materials are listed in “Selected References” section.



CIVIL RIGHTS

Hispanics, like all Americans, are entitled to fair and equal treatment by other individuals, private employers, and federal and state governments. As the immigration debate has unfolded in Congress and taken hold more visibly in a number of states and localities, more Latinos—immigrants and citizens alike—have experienced discrimination. Existing civil rights protections must be enforced and new protections established so that Hispanics can take advantage of the economic and educational opportunities that our nation provides. Many civil rights issues deserve immediate attention. Below we outline policies critical to the Latino community.

English as the Official Language of the United States

“Official English” legislation may require that government forms, documents, signage, and other communications be only in English. Such proposals are often based on myths and misinformation about immigrants, particularly Latino immigrants. However, the fact is that 92% of Latinos believe that teaching English to the children of immigrants is very important.¹² In addition, even though immigrants are eager to learn English, they face long waiting lists for adult English-as-a-second language (ESL) classes. In New York City, for example, English courses are so oversubscribed that in 2005 only 41,347 adults—out of an estimated one million adult English language learners—had the opportunity to enroll.¹³

In addition, the U.S. government already conducts business almost exclusively in English. Studies by the Government Accountability Office have consistently shown that the U.S. government prints an overwhelming majority of its documents

in English only. In fact, it prints only about 200 government documents (less than 1%) in a language other than English.¹⁴

While not helping a single limited-English-proficient (LEP) person learn English, “Official English” legislation would place the health and safety of all Americans at risk. By restricting communication with LEP individuals, such proposals could weaken the delivery of public health and safety messages that are intended to protect all Americans. For example, these proposals could make it more difficult for local first responders and agencies such as the Federal Emergency Management Agency (FEMA) and the Centers for Disease Control and Prevention to respond to a pandemic flu, a natural disaster similar to Hurricane Katrina, or another terrorist attack.

NCLR believes that “Official English” proposals are a bad solution to a problem that does not exist and urges Congress to reject them. NCLR supports proposals intended to help LEP individuals learn English and immigrants effectively and quickly integrate into American society.

Executive Order 13166: Language Access

Executive Order 13166, “Improving Access to Services for Persons with Limited English Proficiency,” was signed by President Bill Clinton on August 11, 2000, and full implementation was supported by the Bush administration. The Executive Order is intended to improve access to government services for LEP individuals while at the same time reducing financial, legal, and paperwork burdens on government agencies and service providers. In order to facilitate compliance with the executive order, the U.S. Department of



Justice (DOJ) provided guidance to federal agencies and federal funds recipients “to determine when language assistance might be required to ensure meaningful access, and in identifying cost-effective measures to address those identified language needs.” DOJ identified the following factors to help agencies and federal funds recipients make this determination: 1) the number or proportion of LEP persons in the eligible service population, 2) the frequency with which LEP individuals come into contact with the program, 3) the importance of the program or activity to the LEP person (including the consequences of a lack of language services or inadequate interpretation/translation), and 4) the resources available to the recipient and the costs of providing language assistance. After considering these factors, if federal agencies and federal funds recipients determine that they should provide language assistance, then they must develop a plan to do so. DOJ guidance for implementation of the executive order states that its goal is “to achieve voluntary compliance.” In other words, the executive order is intended to provide a framework for federally conducted and supported programs to provide services to LEP persons.

NCLR believes that Executive Order 13166 is beneficial not only to service recipients but also to government agencies and federal funds recipients by clearly identifying the circumstances under which they must provide language assistance. This makes programs more effective and reduces potential litigation. NCLR supports LEP guidance measures that adhere to the DOJ template guidance. NCLR urges Congress to reject efforts to weaken or discard Executive Order 13166.

Contact

Raul González
Director of Legislative Affairs
(202) 776-1760
rgonzalez@nclr.org



EDUCATION

The Latino community understands that a quality education is essential for climbing the economic ladder. In fact, 87% of Latinos believe it is important for someone to have a college education to get ahead in life.¹⁵ However, the education system must be improved to ensure that these expectations are fulfilled. Moreover, the growing number of Latino children means that addressing Latino academic achievement and attainment will define how successful our public schools are overall.

More than one in five (22%) children enrolled in public schools are Hispanic,¹⁶ and these students will represent a large segment of the future workforce. The growth of the Latino community presents opportunities for our nation to remain competitive in a global economy. However, policymakers must address challenges in the education system for Latinos to fulfill their promise. For example, Latino children are concentrated in the nation's poorest schools, representing 46% and 44% of students in such elementary and secondary schools, respectively.¹⁷ Latino students also compose a large portion of the nation's English language learners (ELLs). Currently, 80% of ELLs are native Spanish speakers,¹⁸ and the schools they attend are often not prepared to provide appropriate instruction, resulting in poor academic outcomes.¹⁹ In addition, many Latino children enter public schools with academic gaps,²⁰ too few are participating in preschool programs which can address them,²¹ and too many are experiencing challenges such as teen parenthood, which affect their academic outcomes. These factors, among others, contribute to a low Latino graduation rate (55.5%).²² To overcome these challenges, Congress must prioritize education reform that addresses the needs of Latino students and focus on the issues below.

Early Childhood Education

The Latino child population is increasing at a rapid rate. The percentage of children under five who are Latino grew from 19.5% to 25.2% between 2000 and 2008—a growth rate of 41.2%—dramatically outpacing the growth of other ethnic subgroups of children.²³ Latino children's ability to enter school ready for success is affected by factors such as low household income, low levels of maternal education, and limited English proficiency. However, policies designed to improve the early education system can help prepare Latinos to excel academically.

NCLR supports the effective implementation of provisions in the Improving Head Start for School Readiness Act (P.L. 110-134), which address the quality of services for Latino and ELL children and families. NCLR urges Congress to provide resources to states and school districts to develop and pilot prekindergarten to fifth grade dual language instructional programs. Additionally, NCLR urges Congress to include early learning priorities in the Elementary and Secondary Education Act (ESEA), including incentivizing states to use Title I funding for preschool and aligning professional development strategies between early learning programs and elementary schools. Finally, NCLR supports expanded access to effective early education programs for Latinos, such as the William F. Goodling Even Start Family Literacy Program, Head Start, and Early Head Start.

Education Funding

Education reform, together with prudent investments in effective federal programs, will enable the public school system to address the academic achievement and educational



attainment of Latinos. These programs include Even Start, Head Start, Title III of ESEA, and Parent Assistance. Congress and the administration must ensure that sufficient funding is provided for these education programs, which are critical to Hispanic student achievement.

NCLR supports \$10.9 billion for Head Start for fiscal year 2012 in order to guarantee expanded access to Early Head Start programs for infants and toddlers and \$100 million for the William F. Goodling Even Start Family Literacy Program for early education funding. NCLR also recommends a funding level of \$850 million for Language Acquisition State Grants under Title III of ESEA. Moreover, we recommend a funding level of \$100 million per year for Parent Assistance programs, including \$25 million for Local Family Information Centers (LFICs), community-based centers that provide parents of Title I students, including ELLs, with information about their children's schools so they can hold their local and state school officials accountable. Such funding would make it possible to establish LFICs in every state.

Elementary and Secondary Education

Low academic standards, weak accountability for producing better student outcomes, and ineffective instruction have led to predictably poor results for Hispanic children and youth. Currently, slightly more than half of Latino students graduate from high school. Many of those who graduate are unprepared to succeed in college. The Elementary and Secondary Education Act is currently designed to improve the academic achievement of all children through high standards, assessments to measure student performance, ensuring that disadvantaged students are taught by qualified

teachers, and public school system accountability. High schools are held accountable for students' graduation rates in addition to their academic performance. Furthermore, ESEA is intended to improve education for all students and to close achievement gaps among students.

ESEA currently contains flaws that need to be addressed. For example, among the imperfections is that its system of accountability would measure one year's group of fourth-graders against the previous year's group rather than tracking their achievement and progress from year to year. In addition, while ESEA is intended to provide better instruction through teacher quality requirements, states have found loopholes around those provisions. Finally, robust parental involvement—the backbone of any accountability system—was undermined by a lack of funding for programs created in ESEA to prepare parents for this important role. ESEA is overdue for reauthorization, which provides Congress with an opportunity to reform the accountability system and focus on improving the quality of education provided to Latino students.

NCLR urges Congress to reauthorize ESEA this year. Reauthorization must include improvements to the law's accountability system, a requirement that states use appropriate testing instruments for assessing ELL students, more robust parental involvement, improved teacher evaluation systems, and professional development that will lead to better student outcomes. Further, NCLR urges Congress to provide equitable resources to high schools and include uniform and disaggregated graduation rates in ESEA reauthorization.



Teen Pregnancy

In 2006, 750,000 women under the age of 20 became pregnant.²⁴ The most recent data available show that more than half (nearly 410,000) of those pregnancies resulted in a teen birth.²⁵ Among racial and ethnic minorities, Latinas ages 15–19 have the highest teen pregnancy rate (126.6 per 1,000)²⁶ and highest teen birth rate (70.1 per 1,000).²⁷ To put this in perspective, 52% of Latinas get pregnant at least once before the age of 20,²⁸ and Latinas accounted for nearly 33% of births to teens ages 15–19 in 2009.²⁹ Women who become pregnant as a teenager face a host of challenges, particularly as they relate to education. Data show that only 51% of teen mothers have earned their high school diploma, compared to 89% of women who did not have a teen birth.³⁰ Furthermore, the effects of a teen pregnancy go beyond the teen mother. Children of teen mothers have higher rates of poverty and are more likely to repeat a grade and drop out of school, compared to children of women who did not give birth during their teenage years.³¹ Many of these factors have a disproportionate effect on Latina teenagers given the challenges they already face in obtaining a quality education. Thus, it is critically important to prevent teen pregnancy in the Latino community and find mechanisms to support the education of those Latinas who do become pregnant as teens.

NCLR supports efforts to create culturally competent teen pregnancy programs such as the Teen Pregnancy Prevention Initiative to help reduce teen pregnancy in the Latino community. NCLR also calls for collecting data on pregnant and parenting students and their educational outcomes as part of ESEA reauthorization. Finally, teen pregnancy and parenting should be included as a risk factor for high school dropouts so that

school systems have the flexibility to address these populations with existing funding streams.

Contact

Raul González
Director of Legislative Affairs
(202) 776-1760
rgonzalez@nclr.org

Liany Arroyo
Associate Director, Education and
Children's Policy Project
(202) 776-1722
larroyo@nclr.org

Erika Beltran
Senior Policy Analyst, Education and
Children's Policy Project
(202) 776-1815
ebeltran@nclr.org



EMPLOYMENT AND ECONOMIC SECURITY

The strength of the United States economy is increasingly dependent on the ability of Latinos to earn a living, pay taxes, and save for the future. There are nearly 23 million Latino workers in the U.S.³² Hispanics currently account for 15% of the labor force and are expected to make up one in three American workers by 2050.³³ They sustain hundreds of American industries, including agriculture (20.3% Latino), construction (23.5% Latino), food manufacturing (28.8% Latino), recycling (29.9% Latino), and buildings services (33.9% Latino).³⁴ In addition to their labor market contributions, Latinos pay taxes that support vital government programs such as the Social Security system and make investments that contribute to economic growth.

Hispanic workers today face significant employment challenges which, if not addressed through public policy, will weaken American productivity, global competitiveness, and long-term economic vitality. The most immediate challenge is weak job growth. Two years after the official end of the recession, unemployment remains unacceptably high—around 9% for the nation overall and 12% among Hispanic workers. Despite persistent unemployment, however, Latino employment did manage to grow in several states and industries. Targeted policies that build on this momentum are essential to accelerating job creation and economic recovery.

The second major employment challenge for Latinos is insufficient formal education and training to qualify for good jobs—jobs that offer family-supporting wages, employer-sponsored benefits, and a pathway to economic mobility. As the segment of the workforce with the lowest levels of educational attainment and English language proficiency, Latinos are caught in what many refer

to as the “skills gap,” underprepared to meet the needs of the 21st-century workplace. As a result, 41.8% of Hispanics earn poverty-level wages³⁵ and are disproportionately working in areas of the labor market where violations of labor laws are more common.³⁶

In addition, while Latino workers have a 68% participation rate in the workforce, they are less likely to receive Social Security benefits than other groups. In 2008, 73.4% of Latino seniors age 65 and older received income from Social Security, compared to 85.8% of the general population age 65 and older. Social Security benefits are important to Latinos because only one-third (34%) of Latino workers in 2008—compared to 50% of all workers—worked for an employer who sponsored a retirement plan such as a 401(k).³⁷ Moreover, Social Security benefits are often the sole source of income for many Latino seniors because Latino workers lack access to traditional employer-sponsored retirement savings accounts. In 2008, 44.2% of older Hispanics who received Social Security benefits relied on it as their sole source of income, compared to 20.1% of older White and 39.5% of older Black beneficiaries.³⁸

Improving Latinos’ employment and economic outlook can be achieved through the policy issues outlined below.

Job Creation

Latinos share Americans’ collective anxiety about the slow pace of economic recovery and are eager to do their part to get the economy back on track.³⁹ Although the recession officially ended in June 2009, more than three million Latinos still cannot find work. In fact, November 2010 was the worst month of unemployment



for Latinos since August 1983. The November 2010 unemployment rate for Latinos was 13.2%, compared to 9.8% nationally.⁴⁰

The acute consequences of unemployment and underemployment are already measurable for Latino workers and families. Unemployment is now the leading cause of foreclosure for Latinos, erasing decades of progress in narrowing the wealth gap between Latinos and Whites.⁴¹ In addition, the long-term effects on the economic and social well-being of workers and families who have experienced unemployment, prolonged periods of poverty or near-poverty, or losing a home to foreclosure will be difficult to overcome without immediate policy action.

NCLR supports policies to create jobs, including those that are accessible to low- and medium-skill workers. Congress should continue funding the Temporary Assistance for Needy Families (TANF) Emergency Fund, which at least 33 states have used to subsidize employment and on-the-job training for low-income workers.⁴² NCLR also recommends that community-based organizations be involved in recruiting and training workers for employment in energy sectors, including green construction, energy efficiency and production, and manufacturing.

Job Quality and Worker Protections

All workers deserve—and, in most cases, are legally guaranteed—decent wages, a safe workplace, and a voice on the job. All too often, however, low-wage workers, including Latinos and immigrants, are denied these rights by their employers, and this has serious implications for workers, including workplace safety. Despite the decline in total fatal work injuries in 2009,

Latino workers still had the highest work-related fatality rate at 3.7 incidents per 100,000 workers, compared to 3.4 for Whites and 3.0 for Blacks.⁴³

Moreover, for a large portion of Latino workers, access to basic health care and a retirement plan is dwindling. Hispanic workers lost 23.1 percentage points of employer-sponsored health insurance (ESI) coverage between 1979 and 2006, compared to a 10.7-point drop for White and Black workers.⁴⁴ In 2009, only 36.5% of all Hispanics (workers and their families) had ESI, compared to approximately two-thirds (62.5%) of non-Hispanic Whites and 44% of Blacks.⁴⁵ In terms of retirement savings, 34.6% of Latino workers ages 21–64 had access to an employer-sponsored pension plan, compared to 60.6% of their White peers.⁴⁶

Job quality and safety can be improved through a range of administrative, legislative, and regulatory changes. NCLR supports the vigorous enforcement of labor laws as a critical part of this strategy. Without a vigilant and nimble Department of Labor (DOL), unscrupulous employers are more likely to violate the law, thereby lowering wages and working conditions for all workers. NCLR supports strong investments in the enforcement capacity of DOL's Wage and Hour Division (WHD) and the Occupational Safety and Health Administration (OSHA). These agencies should target inspections toward high-violation industries such as construction and food service. In addition, policies and regulations should preserve the anonymity of workers who submit complaints about wages and working conditions, make linguistically appropriate legal resources available to limited-English-proficient workers, and actively track complaints from third parties, including community-based organizations.



Finally, NCLR supports measures aimed at making health care and retirement plans more accessible to low-income workers. Implementation of the new health care reform law should result in more employees receiving coverage either from ESI plans, through new health insurance exchanges, or as a result of tax benefits and incentives provided to small employers. NCLR is also in favor of providing small employers with incentives for retirement savings plans and access to free independent retirement savings financial counseling once a year.

Social Security Reform

Social Security provides financial support to retirees, survivors of deceased workers, and workers who become disabled, as well as members of their families. In 2009, more than 52 million Americans, including more than two million Hispanic seniors, received Social Security benefits. For the Hispanic community, the benefits from Social Security are critical. Social Security kept one million Latino seniors and children out of poverty in 2009.⁴⁷ With Social Security income, 18% of Hispanic seniors were poor in 2009; without Social Security income almost half (48%) would be poor.⁴⁸ This is the case in part because Latino beneficiaries of Social Security are more likely to rely on Social Security for all of their income. In 2008, more than two out of five (44%) Hispanic seniors receiving Social Security had no other source of income, compared to 20% of White and 40% of Black recipients.⁴⁹

The Social Security Disability Insurance program is also very important to the Hispanic community. Hispanics age 60–61 are more likely than comparable Whites to report poor health, work in a physically demanding job, and have a work-limiting condition.⁵⁰ Among Hispanics age

60–61, 21% have applied for disability benefits or Supplemental Security Income, compared to 13% of Whites.⁵¹ A recent study by the Government Accountability Office showed that a significant share of older adults may elect to retire at the earliest retirement age of 62 because they have poor health but do not qualify for disability benefits.⁵² The study also showed that older adults with lower income levels were more likely to be in poor health and not working compared to their wealthier peers. Thus, efforts to raise the retirement age must be scrutinized to understand the impact on economically vulnerable seniors facing work-limiting disabilities in their 60s.

Although Social Security is a beneficial program for Hispanics overall, they have lower levels of access to benefits. For example, Latino seniors are less likely than the general senior population to receive Social Security income.⁵³ This is caused, in part, by the underreporting of wages and misclassification of workers as independent contractors in certain low-wage industries where Latinos are disproportionately employed. In addition, while Social Security's progressive benefit formula favors lower-wage workers, Latino seniors receive lesser benefits on average compared to other seniors, reflecting lesser lifetime earnings among Hispanic workers.⁵⁴

NCLR supports strengthening Social Security over the long term so that it is solvent for future generations. Social Security is self-funded, currently has a large and growing surplus, and does not contribute to the overall federal deficit. However, it does have a long-range funding shortfall that should be addressed separately from debates about how to reduce the federal budget deficit. In examining proposed reforms to ensure the long-term solvency of Social Security, NCLR



supports maintaining elements that work well, such as the progressive nature of Social Security, the guaranteed lifetime benefit, the universal reach, and the ability of those who pay into the system to access benefits from the program. NCLR also supports reforms to improve the adequacy of benefits for low-income workers and greater access to the program for workers who currently face barriers, such as domestic workers and agricultural workers. In addition, NCLR believes that low- and moderate-income workers should be protected from benefit cuts. NCLR does not support efforts to achieve solvency that decrease economic security among low- and moderate-income seniors. Lastly, NCLR believes that the burden of achieving long-term solvency within Social Security should be distributed equitably across generations.

Taxes

Latino workers contribute to the tax system through sales, payroll, and income taxes. However, the tax system is acutely burdensome to low-income workers, including many Latino workers. For this reason, it is critical that federal income tax policies are progressive to account for the impact of the tax burden on low-income working families. Tax credits that are refundable can help low-income workers keep more of their income, which they need to pay for out-of-pocket medical costs, child care, and food. The Earned Income Tax Credit (EITC) is a refundable tax credit that has helped reduce poverty in many communities. In addition, the Child Tax Credit (CTC) is a partially refundable tax credit that helps offset some of the costs of raising children. Most Latino families (77.6% in 2009) are in the bottom 60% of income earners, meaning that they are more likely than other families to be eligible for the EITC and the CTC.⁵⁵

According to estimates from NCLR, the White House, the Center on Budget and Policy Priorities, and the Tax Policy Center, the 2011 extension of the American Recovery and Reinvestment Act (ARRA) expansions of the EITC, which removed the marriage penalty and retained additional benefits for larger families, could benefit 2.1 million Latino families and 5.2 million Latino children (out of the 14.9 million children affected by this policy). Extending the ARRA expansion of the CTC could benefit 3.3 million Latino families and 6.1 million Latino children (out of the 18.1 million children affected by this policy).⁵⁶

Despite their disproportionate eligibility for these tax credits, many low-income families do not apply due to a lack of awareness. One survey found that among low-income parents, 27.1% of Hispanics had heard of the EITC, while 68% of non-Hispanic Blacks and 73.5% of non-Hispanic Whites had heard of it.⁵⁷ Increasing take-up of the EITC and CTC would help increase Latino economic security.

Finally, the U.S. tax system can be used to provide incentives for American families to save and build wealth, but its policies tend to disproportionately reward those who have the greatest wealth over low-income families struggling to save and build wealth. One encouraging step was the enactment of the Saver's Credit in 2001, which effectively provides a higher government match rate for lower-income individuals who contribute to retirement plans, the opposite of traditional tax incentive structures. Still, the Saver's Credit provides no benefit for households with no income tax liability.

NCLR believes that tax credits for American families should be refundable to enable all workers, regardless of income, to offset tax burdens and improve their economic security. Specifically, NCLR supports maintaining the expanded income



eligibility for the EITC and the CTC as established by the American Recovery and Reinvestment Act and extended in 2010. One critical component is the increase in the EITC amount for low-income working families with three or more children. NCLR also supports making the Saver's Credit refundable. NCLR opposes tax policies that would make the tax system less fair for low-income families.

Transportation

Approximately 1.1 million Latinos are employed in the transportation sector. However, Latino transportation workers and families face lower economic security even when employed because Latinos are overrepresented in jobs that pay below the median wage for transportation and material-moving occupations (\$13.46 per hour).⁵⁸ For example, 41.3% of packers and packagers are Hispanic. The median wage for packers and packagers is \$9.36 per hour, with a mean annual income of \$21,780. Latinos compose 35.6% of vehicle and equipment cleaners, an occupation that pays a median wage of \$9.47 per hour and a mean annual salary of \$22,110.

Due to their presence in transportation-related occupations, Latinos have an opportunity to contribute to the “greening” of transportation. In order for Latinos to be qualified to meet the needs of green transportation businesses, they will need additional formal training and education. Unfortunately, the federally funded job training and adult education system has been slow in adapting to meet the needs of Latinos, who tend to have lower levels of formal education and skills and are more likely to face language barriers.⁵⁹ Without effective training programs that better serve the Latino workforce, Latinos risk being locked out of emerging employment opportunities in transportation.

The pending reauthorization of SAFETEA-LU, the federal transportation law, is an opportunity to capture the major job creation potential of transportation-related projects. In order to ensure that Latinos fully contribute to the growth and greening of the economy through the transportation sector, federal transportation policy should seek to raise wages in the transportation sector and balance incentives for green transportation projects with investments in workforce development programs.

Workforce Development

Education has long been an important component of labor market success, but technological advancement and changes to the economy have increased employers’ need for workers with greater skills, reducing the availability of low-skill jobs. It is projected that by 2018 only 10% of jobs will be accessible to workers without a high school diploma and 28% to those with just a high school diploma.⁶⁰ Yet 88 million working-age Americans either lack education beyond a high school diploma or have limited English proficiency.⁶¹

Latino adults have even more ground to cover in order to meet the demands of 21st-century employers. Nearly one in five (18.3%) young Latinos are not enrolled in school and have not earned a high school credential, compared to 4.8% of White youth and 9.9% of Black youth.⁶² Latino immigrants, representing more than half of the Latino workforce, tend to have difficulty speaking English and have significantly fewer years of formal education: 73.4% of foreign-born Latino adults speak English less than “very well” and only 49% have completed a high school diploma.⁶³



Despite these disparities and the growing presence of Latinos in the workforce, the U.S. public primary and secondary education systems have struggled to prepare Latino workers for the demands of the labor market, continuing education, and training, leaving many trapped in low-wage jobs with limited upward mobility.⁶⁴ In addition, access to high-quality adult education is limited by inadequate funding.

NCLR supports improved access to workforce development programs for individuals with low educational and English language attainment. Congress should reauthorize the Workforce Investment Act (WIA) to include provisions to fund community-based organizations to carry out integrated job training programs that combine English-language acquisition with occupation-specific learning and contextual training. This model has shown outstanding results for workers with limited English proficiency and has the potential to significantly reduce Hispanic unemployment. If Congress does not reauthorize WIA, the U.S. Department of Labor should use existing funds for this purpose. NCLR also supports integrating Title I and Title II of the WIA to streamline basic education and ESL programs. Finally, NCLR supports expanding access to meaningful workforce development services for Latino and other vulnerable youth.

Contact

Eric Rodriguez
Vice President, Office of Research, Advocacy,
and Legislation
(202) 776-1786
erodriguez@nclr.org

Leticia Miranda
Associate Director, Economic and
Employment Policy Project
(202) 776-1791
lmiranda@nclr.org

Catherine Singley
Senior Policy Analyst, Economic and
Employment Policy Project
(202) 776-1793
csingley@nclr.org

Emma Oppenheim
Manager of Workforce Development
Policy Initiatives
(202) 776-1710
eoppenheim@nclr.org



HEALTH AND NUTRITION

Simply put, good health is essential to success in life. Healthy children have more opportunities for cognitive and physical development and are far more likely than children in poor health to become high achievers in school. Healthy adults are better prepared than their counterparts to contribute in the workforce and ultimately gain financial security. Fractures in the U.S. health system and broad inequality for racial and ethnic minorities jeopardize the health status of Latinos and other Americans. There were nearly 51 million Americans who went without health coverage for the entirety of 2009.⁶⁵ One-third (32.4%), or almost 16 million, were Latino.⁶⁶ Many Americans are also paying more for less, forced to struggle with escalating health costs as the quality of health care declines and employer-based coverage erodes. In the most recent *National Healthcare Disparities Report*, Latinos were the ethnic group most likely to cite that financial issues substantially inhibited their access to necessary medical care.⁶⁷

Latinos, particularly children and youth, also experience poor nutrition. Two-fifths (38.2%) of Latino children under the age of 18 were overweight or obese and one in three (32.1%) Hispanic households with children was food insecure.⁶⁸ The Centers for Disease Control and Prevention project that one out of three Americans born in 2000 will develop diabetes in their lifetime as a result of childhood obesity and other health challenges.⁶⁹ One-half of Latino youth in the same cohort are at risk of becoming diabetic.⁷⁰

Policymakers and other leaders have recognized the need to change the direction of health and nutrition for all Americans. In 2010, the enactment of major health care reform proposals paved the way for a transformation of our health

care system. The laws have the potential to provide coverage for up to 32 million Americans, including millions of Latinos. NCLR supports the administrative and legislative actions addressed below, which have the potential to improve the ability and opportunity of Latinos to be healthy.

Health Care Reform Implementation

In March 2010, Congress and the president made the first commitment to overhaul a broken health care system, enacting major insurance and health care delivery reforms. The Patient Protection and Affordable Care Act (P.L. 111-148) and Health Education and Reconciliation Act (P.L. 111-152), known together as the Affordable Care Act (ACA), are expected to not only provide more access to insurance for the majority of uninsured individuals in the United States but also shift the paradigm of health care by adjusting health care payments and services to incentivize a focus on preventive care and higher-quality services. New insurance marketplaces, or state-based exchanges, will generate additional insurance options for many Hispanics who are uninsured. Moreover, for the first time since 1996, lawmakers extended equitable access to a federally administered health insurance initiative to legal immigrants. In addition, the law requires that national prevention and health quality strategies take into account the needs of health disparity populations and focus on the delivery of culturally and linguistically appropriate services. This is complemented by strengthened nondiscrimination provisions and a requirement of all federally related health programs to collect data on the race, ethnicity, and primary language of their users.



The potential of ACA to address the needs of Latinos will be hindered if barriers to insurance are not addressed during implementation. While legal immigrants can access the new marketplace, adult immigrants continue to be statutorily restricted from Medicaid and other public insurance programs for their first five years in a “qualified” immigrant status, creating a confusing eligibility dynamic, as these immigrants are still required to purchase insurance. Additionally, indistinct provisions on affordability must be clarified to ensure that these legal immigrants are able to access fair levels of subsidies. Furthermore, measures that exclude undocumented immigrants from unsubsidized insurance access could also substantially undermine access for eligible American citizens and legal immigrants if verification systems are not crafted carefully. This is a particular problem for Latino families with mixed immigration status, where eligibility may be varied. About four million citizen children live with an unauthorized immigrant parent and nine million citizen children lived with an immigrant parent.

NCLR urges the administration to implement health care reform so that Latinos may benefit. This includes issuing strong rules for nondiscrimination in health settings, such as federal guidance to prohibit discrimination by race, ethnicity, and national origin in health programs, services, exchanges, and insurance contracts; the development of outreach and enrollment programs that target the Latino community and invest in community-based organizations to deliver culturally and linguistically competent services; and guidance to ensure guarantees of insurance affordability. NCLR also supports full funding of key components of ACA, including the health equity initiatives, community health centers, health education and promotion programs such as

the Racial and Ethnic Approaches to Community Health, and training to ensure accurate verification of lawful presence and eligibility. Finally, NCLR supports fixes to the law including restoring equitable access to Medicaid for legal immigrants and removing restrictions designed to keep undocumented immigrants from paying for insurance with their own money in the new health insurance exchanges, which will only keep U.S. citizens and legal immigrants from receiving the health care they need.

Child Nutrition

In 2010, President Obama signed into law the Healthy, Hunger-Free Kids Act of 2010 (P.L. 111-296). The law, which reauthorizes and enhances the country’s child nutrition programs, makes important investments in improving the nutrition of school lunches and supports a number of national initiatives to facilitate access to nutrition assistance programs. However, the bill was paid for by cuts to the Supplemental Nutrition Assistance Program (SNAP). Beginning in 2013, it will reduce food assistance benefits to the level prior to the American Recovery and Reinvestment Act, hampering the ability of participants to buy healthy foods. Latinos participate in both child nutrition programs and SNAP; thus, it is important to invest in both.

NCLR supports strong rules to address application barriers in school meal programs under the Healthy, Hunger-Free Kids Act of 2010; restoration of SNAP benefits to the level under ARRA; adequate investment in the State Childhood Hunger Grants designed to improve the delivery of SNAP benefits; elimination of the five-year bar to SNAP for legal immigrants; investment in the infrastructure to bring affordable food options to communities,



including bringing to scale state, regional, and national initiatives that seek to improve accessibility to healthy foods; and community-based nutrition promotion efforts, including a program authorized in ACA to provide \$25 million per year to develop a systematic model to reduce childhood obesity within affected communities.

Contact

Jennifer Ng'andu
Deputy Director, Health Policy Project
(202) 776-1762
jngandu@nclr.org

Kara Ryan
Senior Research Analyst, Health Policy Project
(202) 776-1703
kryan@nclr.org

Sergio Eduardo Muñoz
Senior Policy Analyst, Health Policy Project
(202) 776-1562
smunoz@nclr.org



IMMIGRATION

To ensure that America's immigration system is aligned with its best values and traditions, federal policymakers need to address its complexities while resisting rhetoric or political posturing, which has delayed solving what has become a national policy problem. Americans, particularly Hispanic Americans, are experiencing firsthand the consequences of Congress' failure to approve commonsense solutions to fix the broken immigration system. In the absence of federal action, many states are pursuing a patchwork of inconsistent measures that have the potential to result in the racial profiling of Latinos and others.

Hispanic Americans pay attention to how immigration is debated and demonstrate their preferences at the polls. For many Latinos, the discussion of immigration policy and immigrants is a proxy for how Latinos are viewed by politicians. Candidates in key congressional races who negatively portray immigrants in their ads have consistently failed to win the Latino vote.⁷¹ Additionally, as the debate on immigration became more negative in 2010, the issue became a higher priority for Latinos.⁷² For some candidates for national office, their positions and rhetoric on immigration became significant factors in their races.⁷³

NCLR's immigration policy agenda supports a workable and humane immigration system that restores the rule of law and protects workers and families, measures that uphold civil rights and due process and keep the nation safe, and integration strategies that help immigrants become fully participating and contributing Americans. At the core of this discussion should be the realization that the future success of the nation as a whole is intrinsically linked to enacting a sound immigration policy.

College Access for Immigrant Students

Every year, high schools throughout the country graduate talented immigrant students, many of whom have grown up in the United States, attended the same elementary and secondary schools as native-born students, and excelled at the same academic requirements as their classmates. Like their U.S.-born peers, these students share the dream of pursuing a higher education. Unfortunately, many of these immigrant students with stellar academic records are denied the opportunity to pursue a postsecondary education due to their immigration status and unaffordable out-of-state tuition, and they are prohibited from working in the only country that they have ever called home. In effect, through no act of their own, they are denied the opportunity to share in the American Dream, thwarting the aspirations of potential teachers, doctors, nurses, and engineers.

Providing these youth with postsecondary opportunities through legislation such as the "DREAM Act" would address this issue. The "DREAM Act" would allow certain immigrant students—those who have lived in the United States for a long period of time and have demonstrated good moral character—to adjust their status to that of a legal permanent resident. It would also help our economy through increased tax payments. The Congressional Budget Office and Joint Committee on Taxation estimate that enacting the "DREAM Act" would "reduce deficits by about \$1.4 billion over the 2011–2020 period."⁷⁴ In addition, polls show that the "DREAM Act" is supported by a large majority (70%) of Americans.⁷⁵



NCLR supports both state and federal legislation enabling longtime U.S.-resident immigrant children to attend their state public university or college at the in-state tuition rate. In addition, NCLR believes that federal legislation such as the “DREAM Act” is critical to improving the pipeline from high school to college and providing meaningful employment for Latinos.

Comprehensive Immigration Reform

There is widespread agreement across the political spectrum that our current immigration system is inefficient, inadequate, and inhumane. Polls show that Americans support a comprehensive approach to addressing the problem—an approach that includes border security and a path to citizenship, among other measures. Fixing our country’s broken immigration system would generate needed economic growth, create jobs, and increase tax contributions by ensuring that everyone working in the United States does so legally. Currently, we have a system where unscrupulous employers exploit undocumented workers to the disadvantage of all workers and good employers. By trying to enforce broken laws, we spend billions of dollars on ineffective tactics that do little to curb immigration but terrorize communities and decrease national security. In contrast, immigration reform would allow us to take full advantage of the opportunities for economic growth that immigrants bring.

NCLR supports enacting immigration reform that restores the rule of law, reunites families, and strengthens our commitment to basic fairness, opportunity for all, and equal treatment under the law.

Immigration Enforcement Policies

Failure to enact comprehensive immigration reform has left us with an ineffective federal system of enforcement that attacks the symptoms but not the problem. A sound law-and-order approach requires fixing the dysfunctional legal immigration system, putting smart enforcement measures in place, and having a mechanism to bring those who are here illegally into the system so that everyone plays by the same rules. These elements are interlocking pieces for restoring the rule of law.

Over the past decade, we have seen significant increases in the budgets of the Customs and Border Patrol (CBP) and Immigration and Customs Enforcement (ICE) agencies, yet the factor that has had the most impact in reducing the numbers of undocumented immigrants entering the country is the downturn in our economy. Despite this reality, in the last two years alone there have been significant increases in resources and personnel at the southwestern border. The Border Patrol has more than doubled in size since 2004, the number of CBP agents has increased at the ports of entry, and the number of ICE agents along the border has increased as well.⁷⁶ Many of these increases meet the requirements that were set by members of Congress who in 2007 refused to support immigration reform until they were met.⁷⁷

Few Americans believe that it is realistic to deport 11 million people, many of whom have been in the U.S. for a decade or more, or that they will deport themselves if policies designed to make their lives miserable are enacted.⁷⁸ A more achievable approach includes a thorough examination of enforcement practices and policies to provide a cost-benefit analysis in terms of the effectiveness,



resource efficiency, and ethics of U.S. Department of Homeland Security (DHS) operations. In 2010, DHS spent nearly \$5 billion to deport approximately 393,000 people.⁷⁹ In difficult economic times, billions of taxpayer dollars cannot continue to be spent on initiatives that do not solve the problem and trample our own laws. Due process and humane policies must be restored at every stage of the immigration system. Families and vulnerable populations, such as children, should receive special consideration. Congress must require meaningful reporting from and oversight of all federal immigration enforcement programs, including programs such as Secure Communities.

NCLR believes that the United States can and should enforce its immigration laws by making the best use of available resources in removing dangerous criminals from communities. This requires an examination of the costs and benefits of particular enforcement strategies to ensure that the priorities and tactics pursued by Congress and the Obama administration do not undercut other important laws, values, and goals.

Naturalization

Naturalization is the critical last step that new Americans take in order to participate in the civic life of the United States and become fully engaged partners in our nation's success. As such, it is important that the naturalization process is accessible and efficient, without unnecessary backlogs and waiting periods. In addition, it is obvious that increased availability of English classes and civics education would help immigrants achieve this step, as wait lists abound for these programs. Enlisting the support and participation of community-based organizations in these efforts would maximize outreach and outcomes.

NCLR supports policies that streamline the naturalization process by setting reasonable processing periods, improving document status checks, and ensuring that citizenship remains accessible to eligible immigrants. Naturalization policies should promote the integration of immigrants wishing to pursue citizenship by addressing existing procedural barriers and providing individuals with appropriate educational and institutional support throughout the process.

State and Local Policies

With the failure of the federal government to pass comprehensive immigration reform, states and localities have played an increasingly prominent role in immigration regulation. For many years, states have increasingly restricted immigrants' access to health care, licenses, and public benefits. State and local laws have also included measures that would penalize persons who employ or provide assistance and services to undocumented immigrants, require local police to enforce federal immigration laws, and make English the official language. On April 23, 2010, Arizona enacted SB 1070, the nation's most punitive immigration bill, causing a ripple throughout the nation. Among other things, SB 1070 criminalizes undocumented immigrants, requires law enforcement officials to demand citizenship documentation from anyone they suspect of being an undocumented immigrant, and permits Arizonans to sue enforcement agencies if they believe the law is "not enforced." Most significantly, the law makes all Latinos in Arizona suspect in their own communities, regardless of their immigration status.

In recent months, following the passage of SB 1070, immigration has entered into the debate at the state and local levels along with an effort



to challenge birthright citizenship as outlined by the 14th Amendment. Although a number of state politicians have announced their intention to pass Arizona-like punitive measures and challenge the 14th Amendment, these initiatives have failed in many of the states where they have been proposed. Nonetheless, it is expected that this kind of legislation will continue to be debated in a number of states in 2011.

As states and localities adopt these measures, the U.S. becomes a country with a patchwork of laws and regulations that are often unconstitutional, costly, and misguided. These measures wreak havoc on communities, creating mistrust, fear, discrimination, and intolerance among its residents, which holds particularly dire implications for Hispanic Americans.

NCLR believes that the federal government has jurisdiction over immigration laws and must pursue a federal solution to immigration reform. Congress and the Obama administration should offer support to state and local communities to achieve successful immigrant integration and support actions that foster safe communities.

Contact

Clarissa Martínez-De-Castro
Director, Immigration and National Campaigns
(202) 776-1561
cmartinez@nclr.org

A. Elena Lacayo
Field Coordinator, Immigration Policy Project
(202) 776-1576
elacayo@nclr.org

Laura Vazquez
Legislative Analyst, Immigration Policy Project
(202) 776-1563
lvazquez@nclr.org



JUVENILE JUSTICE

Latino youth, like all youth in our country, should receive fair and equal treatment in our juvenile justice system. Reducing Latinos' contact with the juvenile justice system is important because the share of youth ages 10–17 in the U.S. who are Hispanic rose from 15.4% in 2000 to 20.2% in 2009.⁸⁰ However, the juvenile justice system is not currently designed to achieve this. The result is a system that places more young people at risk. Hispanic youth currently face a number of challenges in the juvenile justice system that will likely become more pronounced in the absence of positive policy change.

Although poor data collection methods often hide their presence in the system, available data indicate that Latinos have disproportionately high contact with the system at all points. Moreover, Latinos would benefit from greater access to community-based preventive services and alternatives to detention that would deter their contact with the system.⁸¹ In addition, antigang laws that do not address the roots of the problem and provide for effective holistic services too often harm youth rather than prevent gang involvement. NCLR supports the juvenile justice reform policies below, which would emphasize preventing and reducing Latino involvement in the justice system.

Delinquency Prevention and Alternatives to Detention

Latinos' contact with the juvenile justice system could be reduced through better access to delinquency prevention services and alternatives to detention provided by community-based organizations (CBOs) that meet their cultural and linguistic needs. Many CBOs run delinquency prevention services such as tutoring programs, home visits, and mentoring programs that keep

Latino youth from entering the juvenile justice system by offering much-needed support, positive structured activities, and safe places to spend time. CBOs also provide alternatives to detention, such as regular contact with case managers and evening reporting centers, that protect youth from the dangers of incarceration, allow them to remain in their communities, and provide them with important social services. Such programs cost taxpayers less than incarceration,⁸² help reduce disproportionate minority contact in the system,⁸³ and produce lower recidivism rates for youth.⁸⁴

One of the most important aspects of many prevention and alternative to detention programs provided by Latino-serving CBOs is that they are culturally and linguistically accessible to the youth they serve. Providing youth with programming that fits their specific needs keeps them from having initial or further contact with the juvenile justice system. Existing programs have been proven effective and should be widely available to more youth.

NCLR believes that community-based organizations which provide culturally and linguistically competent services play a vital role in preventing youth from entering the juvenile justice system or from moving more deeply into the system. The Juvenile Justice and Delinquency Prevention Act of 1974 should be reauthorized and include increased resources for community-based prevention services and alternatives to detention that are specifically required to be culturally and linguistically competent. Congress should also support the "Youth PROMISE Act," which provides much-needed resources for community-based delinquency prevention services.



Disproportionate Minority Contact

Latino youth compose nearly 19% of all youth ages 10–17 in the United States, but they make up one-quarter (25%) of all incarcerated youth.⁸⁵ While data on Latinos in the juvenile justice system are scant, the data that are available demonstrate that Latino youth experience disproportionate minority contact (DMC) throughout the juvenile justice system, at points including petition, detention, adjudication, and waiver to the adult criminal system. DMC occurs when the proportion of youth of color involved in the juvenile justice system is greater than the proportion of youth of color in the community. Moreover, Latino youth receive harsher punishments than their White peers charged with the same offense.⁸⁶

While available data suggest that Latinos experience DMC, local jurisdictions are not required to collect data on the ethnicity and English proficiency of youth at each contact point of the juvenile justice system, and most do not. Best practices suggest that having—and using—accurate data about youth in the system is an important part of reducing DMC. Lacking good data, it is difficult for communities to measure how many Latino youth are in the juvenile justice system and why they are there. Moreover, it is difficult for jurisdictions to implement targeted, culturally competent policies and practices—such as community-based prevention, diversion, and alternative to detention programs—that can effectively reduce the disproportionate contact of Latino youth with the juvenile justice system.

NCLR supports federal and state legislation that aims to reduce the disproportionate contact that Latino youth have with the juvenile justice system. In particular, NCLR supports strengthening the

DMC core requirement in the Juvenile Justice and Delinquency Prevention Act of 1974. A reauthorized JJDP Act should require states to take specific steps to identify and reduce the DMC of Latino youth. It should include a requirement to collect data on the ethnicity (disaggregated from race) and English proficiency of youth at every point of the juvenile justice system, upon which jurisdictions can base targeted, culturally and linguistically competent policies and programs to reduce DMC.

Gang Prevention

According to the Office of Juvenile Justice and Delinquency Prevention (OJJDP), there was a 16% decline in overall juvenile arrests from 1999 to 2008, including a 9% decline in arrests for violent offenses.⁸⁷ Despite this decline in crime perpetrated by youth, 47 states and the District of Columbia have enacted some form of legislation related to gangs. At the national level, the proposed “Gang Abatement and Prevention Act of 2009” seeks to deter and punish violent gang crime by enacting new definitions for gangs and gang crimes and increasing the potential sentences for them. However, it also exposes youth, particularly youth of color, to federal prosecution and imprisonment as adults in federal facilities for nonviolent gang crimes. Overarching antigang legislation, policies, and practices have a disproportionate and negative impact on youth of color, particularly Latino youth, who are subjected to racial profiling, “gang enhanced” sentencing guidelines, and imprisonment in adult facilities where they are abused, assaulted, and ultimately groomed into hardened criminals. Gang crime remains a serious issue in the Latino community, but punitive measures designed only to punish and not to reform exacerbate the problem.



Examining the risk factors for gang involvement is essential to building a comprehensive strategy that provides the requisite framework for effective policy. Understanding how factors such as individual and family demographics, personal traits, peer group relationships, school engagement, and community involvement contribute to gang formation and gang affiliation increases awareness and helps to shape gang prevention measures. Legislation that incorporates these measures and focuses on intervention and prevention rather than incarceration shifts the emphasis from punishment to prevention and rehabilitation, contributes to a decrease in recidivism, and reduces youth gang involvement. Implementation of community-based treatment and prevention programs that involve the family, community-based service providers, mentors, and law enforcement have proven to be successful in reducing gang involvement.

NCLR opposes a punishment-only strategy for gang suppression. Instead, NCLR supports a comprehensive approach that gets at the root causes of youth violence and includes prevention, treatment, intervention, and effective alternatives to incarceration. Furthermore, an effective strategy to eradicate youth violence must involve community members, youth, law enforcement, schools, faith-based organizations, and community-based service providers. Finally, effective programming must be both culturally and linguistically competent in order to reach limited-English-proficient youth and their families.

Contact

Marlene Sallo
Policy Fellow, Juvenile Justice Policy Project
(202) 776-1572
msallo@nclr.org

Marguerite Moeller
Policy Associate, Juvenile Justice Policy Project
(202) 776-1574
mmoeller@nclr.org



WEALTH-BUILDING

Most Americans share the goal of buying a home and building wealth that they can share with their children. To achieve this goal, they rely on financial products that allow them to safeguard their income, build a credit history, and purchase assets. This is especially critical for Latino households, which are disproportionately unbanked, lack a traditional credit history, and own relatively few assets. Over the last century, millions of Americans have climbed the ladder to the middle class with the help of federal policies such as tax incentives, land distribution, and home mortgage insurance through the Federal Housing Administration and Department of Veterans Affairs. Unfortunately, a variety of barriers have prevented Hispanic families from tapping those same pathways. As a result, Hispanic households own just 12 cents for every dollar owned by White households—a figure known as the racial wealth gap. The picture is even more dismal for Hispanic women, who own one cent for every dollar owned by their male counterparts and a fraction of a penny for every dollar owned by White women. Since the beginning of the foreclosure crisis in 2008, more than one million Latino families have either lost their home to foreclosure or are likely to by 2012, putting an entire generation’s financial security at risk.

These gaps will only widen absent targeted federal intervention. Like all Americans, Hispanic families need access to safe and affordable credit and banking tools that promote wealth and financial security, enabling them to move permanently into the American middle class.

Auto Ownership and Financing

For many Americans, auto ownership opens the path to better jobs that can help low-income

families progress into a more stable financial position. Places of viable employment are often distant from low-income neighborhoods and can be difficult to access through public transportation. However, making a large purchase such as a vehicle or home can be complicated even in the best of circumstances. Unfortunately, some families face additional obstacles. Numerous studies indicate that while buying a car, low-income Latino families can fall prey to predatory practices such as inflated markups (hidden kickbacks to dealers for securing higher interest rates). According to a study by the Consumer Federation of America, hidden markups result in discriminatory treatment of Blacks and Latinos, costing them \$1 billion annually. A separate study found that 57.9% of Hispanic customers who financed their car through one auto company in particular were charged an unwarranted markup, compared to 40.2% of White customers. On average, a markup on loans for Latino customers was \$715; White consumers paid an average of \$464.⁸⁸

Although auto dealers compete directly with community banks and credit unions for auto loan customers, they were exempted from consumer protections mandated in the recent Dodd-Frank Act. They are often directly involved in setting the price, terms, and structure of the auto loans they sell. Moreover, research has shown that Latino and Black borrowers are disproportionately charged higher markups than their White counterparts. Closing this loophole is one of several strategies for reducing unnecessarily high costs for Latino car buyers.

NCLR believes that providing auto dealers with a special exemption in the Dodd-Frank Act was shortsighted and urges Congress to hold auto lenders more accountable by making dealers that



broker auto loans subject to the same oversight as community banks and finance companies. Congress should also begin collecting annual demographic data on auto loans of all types and make the data available for public analysis.

Credit Cards

Credit cards are often an individual's first entry into the U.S. credit market. Wise use of a credit card with favorable terms can help families build credit and prepare for large asset purchases such as a car or home. However, a card with high rates and fees can have a devastating effect on a family's budget and a lasting impact on its credit history and financial potential. Nearly one-quarter of Latinos do not have enough credit information available to generate a credit score, and more than one-third do not maintain traditional banking or savings accounts.⁸⁹ Because creditors generally rely on automated data mining, the fact that Latinos are less likely to have robust credit files leaves them at a disadvantage. As a result, many mainstream banks do not solicit Latino communities with their best-priced credit cards. This leaves Latinos vulnerable to predatory lenders, whose credit practices trap families in debt and jeopardize markets. Making affordable and safe credit sources more widely available is vital to helping Latinos build a credit history and achieving greater long-term financial security.

NCLR supported the Credit Card Accountability, Responsibility, and Disclosure (CARD) Act that was enacted in 2008 and urges Congress to monitor the regulations promulgated as a result to ensure that they improve oversight and consumer protections, mandate transparent contract terms, and create a system for more accurate credit reporting standards.

Fair Housing

According to the *2008 Fair Housing Trends Report*, more than four million incidences of housing discrimination occur annually. Latinos often receive different terms, conditions, or privileges for the sale or rental of a home, as well as in the mortgage lending process where, in many cases, they are not provided with equal housing or loan information. Black and Latino borrowers have long been targeted by predatory mortgage lenders and are 75% more likely than their White counterparts to experience foreclosure. These conditions are made more precarious for Latino families in geographic areas that are not welcoming of immigrants. Since 2007, city and county laws that prohibit or discourage landlords from leasing property to undocumented immigrants have expanded rapidly throughout the country. So-called "do not rent laws" and other ordinances that target immigrant populations explicitly or implicitly run a high risk of interfering with the mobility of Latino families—citizens and noncitizens alike—and their right to live in the neighborhoods of their choice. Hispanic residents of these jurisdictions have reported harassment, and Hispanic neighborhoods have been singled out for enforcement.

The Obama administration and Congress must ensure that the federal fair housing programs address the needs of immigrant communities. This can be accomplished by creating targeted outreach programs to educate foreign-born individuals or those speaking a language other than English on their housing rights. In addition, the Department of Housing and Urban Development should conduct rigorous testing in areas where restrictive ordinances may interfere with the ability of Latino families to move to the home or neighborhood of their choice.



Financial Counseling

The economic crisis has left many families reliant on high-cost credit and vulnerable to financial scams and deceptive lenders. Congress can help prevent future economic catastrophes for families by improving access to sound, one-on-one financial guidance that puts families back on the path to a fiscally secure future. An NCLR report found that most financial education programs consist of broad, generic information in the form of classroom-style lectures, workbooks, Internet-based seminars, and financial literacy outreach campaigns.⁹⁰ Although these efforts contribute to increasing awareness, there is no evidence to suggest that these methods help low-income Latino families accumulate assets and build wealth. In contrast, an evaluation of the NCLR Homeownership Network, which provides one-on-one housing counseling to potential homebuyers, found that individualized advice provided by homeownership counselors was critical to clients' ability to purchase their first home.⁹¹ This suggests that one-on-one counseling is a meaningful and effective tool for both building financial knowledge and improving wealth levels.

Congress and the administration must make available to communities knowledgeable, objective financial planners who can provide families with free or low-cost guidance and help them develop better financial plans. Doing so will not only reduce the influence of predatory lenders; it would create jobs and give households the tools they need to regain control of their finances. Federal investment is imperative to helping community-based organizations with existing and scalable programs hire and train additional staff.

NCLR supports increased funding for the financial counseling program created in the Dodd-Frank Act.

Known as the Community Development Financial Institution (CDFI) Fund's Financial Education and Counseling (FEC) program, it has already proven to be successful. It would serve a great purpose by providing the unbanked and those without a traditional credit history with financial advice, assistance to rebuild after a foreclosure or a bankruptcy, and incentives to save for retirement.

Foreclosures and Homeownership

For too many families, the foreclosure crisis is far from over. Research shows that as of 2006, 17% of Latino homeowners have already lost their homes or are at imminent risk of losing their homes.⁹² Troubled borrowers continue to be relegated into a dual-track system that processes loan modification applications while at the same time processing their foreclosure forms at a quicker pace. The Latino community, along with other Americans, still seeks relief from unsustainable loans, a market rife with fraud, and wrongful foreclosures. Congress and the administration must renew their efforts to prevent foreclosures.

While the housing crisis has stalled the American Dream for many, policymakers should avoid making extreme decisions that would negatively impact qualified families who seek to purchase a home in the future. The housing market must be balanced, allowing creditworthy borrowers to connect to safe and affordable home loans. Though foreclosures are on the rise, this is largely due to faulty underwriting and predatory lending. When matched with a fairly priced home loan, families will see their homes build equity and their neighborhoods stabilize. Access to fair and sustainable credit opportunities is crucial to our economic recovery. Yet Latinos have long been



underserved by the housing markets, targeted by predatory lenders, and denied opportunities to build housing wealth. The current policy debate surrounding the structure of our housing system, including the government-sponsored enterprises Fannie Mae and Freddie Mac, provides a unique opportunity to make improvements. In 2011, Congress and the administration are expected to address the fate of the secondary housing market,* which is currently dominated by Fannie Mae and Freddie Mac. Because many minority homebuyers are impacted by the secondary market, it is critical that policymakers keep their needs in mind.

NCLR supports a balanced national housing policy that facilitates a stable, liquid secondary market—accessible to small and large lenders alike—that will extend credit and capital on an equitable basis to all qualified borrowers in all communities. Fair housing goals to protect against discrimination should be prominent in new federal housing finance policy. In addition, the secondary mortgage market should promote residential integration, the elimination of housing discrimination, and the provision of safe, decent, and affordable housing for all.

NCLR also advocates for a national response to the foreclosure crisis, including a meaningful program that will keep struggling families in their homes. NCLR supports successful programs that contribute to sustainable homeownership in Latino communities, such as the Department of Housing and Urban Development’s Housing Counseling Program.

Contact

Janis Bowdler
Director, Wealth-Building Policy Project
(202) 776-1748
jbowdler@nclr.org

Graciela Aponte
Senior Legislative Analyst, Wealth-Building Policy Project
(202) 776-1578
gaponte@nclr.org

Nancy Wilberg Ricks
Policy Analyst, Wealth-Building Policy Project
(202) 776-1754
nwilberg@nclr.org

Marisabel Torres
Policy Analyst, Wealth-Building Policy Project
(202) 776-1751
mtorres@nclr.org

* The mortgage industry consists of two main markets: the primary market and the secondary market. Mortgage lenders originate loans in the primary market and then bundle them and sell them to the secondary market. Government-sponsored agencies such as Fannie Mae and Freddie Mac are a part of the secondary market and purchase a substantial portion of mortgage loans from banks in the primary market. Selling loans to the secondary market provides banks in the primary market with the needed capital to make mortgage loans to qualified families.

TABLES



Table 1. States Ranked by Size of Hispanic Population, 2010

State	Hispanic Population, 2010	Hispanic Population, 2000	Hispanic Percent of Population, 2010	Hispanic Percent of Population, 2000	Percent Change in Hispanic Population, 2000–2010
California	14,013,719	10,966,556	37.62%	32.38%	27.79%
Texas	9,460,921	6,669,666	37.62%	31.99%	41.85%
Florida	4,223,806	2,682,715	22.47%	16.79%	57.45%
New York	3,416,922	2,867,583	17.63%	15.11%	19.16%
Illinois	2,027,578	1,530,262	15.80%	12.32%	32.50%
Arizona	1,895,149	1,295,617	29.65%	25.25%	46.27%
New Jersey	1,555,144	1,117,191	17.69%	13.28%	39.20%
Colorado	1,038,687	735,601	20.65%	17.10%	41.20%
New Mexico	953,403	765,386	46.30%	42.08%	24.56%
Georgia	853,689	435,227	8.81%	5.32%	96.15%
North Carolina	800,120	378,963	8.39%	4.71%	111.13%
Washington	755,790	441,509	11.24%	7.49%	71.18%
Pennsylvania	719,660	394,088	5.67%	3.21%	82.61%
Nevada	716,501	393,970	26.53%	19.72%	81.87%
Virginia	631,825	329,540	7.90%	4.66%	91.73%
Massachusetts	627,654	428,729	9.59%	6.75%	46.40%
Connecticut	479,087	320,323	13.40%	9.41%	49.56%
Maryland	470,632	227,916	8.15%	4.30%	106.49%
Oregon	450,062	275,314	11.75%	8.05%	63.47%
Michigan	436,358	323,877	4.41%	3.26%	34.73%
Indiana	389,707	214,536	6.01%	3.53%	81.65%
Utah	358,340	201,559	12.97%	9.03%	77.78%
Ohio	354,674	217,123	3.07%	1.91%	63.35%
Wisconsin	336,056	192,921	5.91%	3.60%	74.19%
Oklahoma	332,007	179,304	8.85%	5.20%	85.16%
Kansas	300,042	188,252	10.52%	7.00%	59.38%



State	Hispanic Population, 2010	Hispanic Population, 2000	Hispanic Percent of Population, 2010	Hispanic Percent of Population, 2000	Percent Change in Hispanic Population, 2000–2010
Tennessee	290,059	123,838	4.57%	2.18%	134.22%
Minnesota	250,258	143,382	4.72%	2.91%	74.54%
South Carolina	235,682	95,076	5.10%	2.37%	147.89%
Missouri	212,470	118,592	3.55%	2.12%	79.16%
Louisiana	192,560	107,738	4.25%	2.41%	78.73%
Arkansas	186,050	86,866	6.38%	3.25%	114.18%
Alabama	185,602	75,830	3.88%	1.71%	144.76%
Idaho	175,901	101,690	11.22%	7.86%	72.98%
Nebraska	167,405	94,425	9.17%	5.52%	77.29%
Iowa	151,544	82,473	4.97%	2.82%	83.75%
Kentucky	132,836	59,939	3.06%	1.48%	121.62%
Rhode Island	130,655	90,820	12.41%	8.66%	43.86%
Hawaii	120,842	87,699	8.88%	7.24%	37.79%
Mississippi	81,481	39,569	2.75%	1.39%	105.92%
Delaware	73,221	37,277	8.15%	4.76%	96.42%
District of Columbia	54,749	44,953	9.10%	7.86%	21.79%
Wyoming	50,231	31,669	8.91%	6.41%	58.61%
Alaska	39,249	25,852	5.53%	4.12%	51.82%
New Hampshire	36,704	20,489	2.79%	1.66%	79.14%
Montana	28,565	18,081	2.89%	2.00%	57.98%
West Virginia	22,268	12,279	1.20%	0.68%	81.35%
South Dakota	22,119	10,903	2.72%	1.44%	102.87%
Maine	16,935	9,360	1.27%	0.73%	80.93%
North Dakota	13,467	7,786	2.00%	1.21%	72.96%
Vermont	9,208	5,504	1.47%	0.90%	67.30%
United States	50,477,594	35,305,818	16.35%	13%	42.97%

Source: NCLR calculation using U.S. Census Bureau, "American FactFinder," 2000 and 2010 Decennial Census, <http://www.factfinder2.census.gov/faces/nav/jsf/pages/index.html> (accessed May 2011).



Table 2. States Ranked by Growth of Hispanic Population, 2000–2010

State	Hispanic Population, 2010	Hispanic Population, 2000	Hispanic Percent of Population, 2010	Hispanic Percent of Population, 2000	Percent Change in Hispanic Population, 2000–2010
South Carolina	235,682	95,076	5.10%	2.37%	147.89%
Alabama	185,602	75,830	3.88%	1.71%	144.76%
Tennessee	290,059	123,838	4.57%	2.18%	134.22%
Kentucky	132,836	59,939	3.06%	1.48%	121.62%
Arkansas	186,050	86,866	6.38%	3.25%	114.18%
North Carolina	800,120	378,963	8.39%	4.71%	111.13%
Maryland	470,632	227,916	8.15%	4.30%	106.49%
Mississippi	81,481	39,569	2.75%	1.39%	105.92%
South Dakota	22,119	10,903	2.72%	1.44%	102.87%
Delaware	73,221	37,277	8.15%	4.76%	96.42%
Georgia	853,689	435,227	8.81%	5.32%	96.15%
Virginia	631,825	329,540	7.90%	4.66%	91.73%
Oklahoma	332,007	179,304	8.85%	5.20%	85.16%
Iowa	151,544	82,473	4.97%	2.82%	83.75%
Pennsylvania	719,660	394,088	5.67%	3.21%	82.61%
Nevada	716,501	393,970	26.53%	19.72%	81.87%
Indiana	389,707	214,536	6.01%	3.53%	81.65%
West Virginia	22,268	12,279	1.20%	0.68%	81.35%
Maine	16,935	9,360	1.27%	0.73%	80.93%
Missouri	212,470	118,592	3.55%	2.12%	79.16%
New Hampshire	36,704	20,489	2.79%	1.66%	79.14%
Louisiana	192,560	107,738	4.25%	2.41%	78.73%
Utah	358,340	201,559	12.97%	9.03%	77.78%
Nebraska	167,405	94,425	9.17%	5.52%	77.29%
Minnesota	250,258	143,382	4.72%	2.91%	74.54%
Wisconsin	336,056	192,921	5.91%	3.60%	74.19%



State	Hispanic Population, 2010	Hispanic Population, 2000	Hispanic Percent of Population, 2010	Hispanic Percent of Population, 2000	Percent Change in Hispanic Population, 2000–2010
Idaho	175,901	101,690	11.22%	7.86%	72.98%
North Dakota	13,467	7,786	2.00%	1.21%	72.96%
Washington	755,790	441,509	11.24%	7.49%	71.18%
Vermont	9,208	5,504	1.47%	0.90%	67.30%
Oregon	450,062	275,314	11.75%	8.05%	63.47%
Ohio	354,674	217,123	3.07%	1.91%	63.35%
Kansas	300,042	188,252	10.52%	7.00%	59.38%
Wyoming	50,231	31,669	8.91%	6.41%	58.61%
Montana	28,565	18,081	2.89%	2.00%	57.98%
Florida	4,223,806	2,682,715	22.47%	16.79%	57.45%
Alaska	39,249	25,852	5.53%	4.12%	51.82%
Connecticut	479,087	320,323	13.40%	9.41%	49.56%
Massachusetts	627,654	428,729	9.59%	6.75%	46.40%
Arizona	1,895,149	1,295,617	29.65%	25.25%	46.27%
Rhode Island	130,655	90,820	12.41%	8.66%	43.86%
Texas	9,460,921	6,669,666	37.62%	31.99%	41.85%
Colorado	1,038,687	735,601	20.65%	17.10%	41.20%
New Jersey	1,555,144	1,117,191	17.69%	13.28%	39.20%
Hawaii	120,842	87,699	8.88%	7.24%	37.79%
Michigan	436,358	323,877	4.41%	3.26%	34.73%
Illinois	2,027,578	1,530,262	15.80%	12.32%	32.50%
California	14,013,719	10,966,556	37.62%	32.38%	27.79%
New Mexico	953,403	765,386	46.30%	42.08%	24.56%
District of Columbia	54,749	44,953	9.10%	7.86%	21.79%
New York	3,416,922	2,867,583	17.63%	15.11%	19.16%
United States	50,477,594	35,305,818	16.35%	13%	42.97%

Source: NCLR calculation using U.S. Census Bureau, “American FactFinder,” 2000 and 2010 Decennial Census, <http://www.factfinder2.census.gov/faces/nav/jsf/pages/index.html> (accessed May 2011).



Table 3. States Ranked by Size of Hispanic Population Under 18, 2010

State	Hispanic Population Under 18, 2010	Hispanic Population Under 18, 2000	Hispanic Percent of Population Under 18, 2010	Hispanic Percent of Population Under 18, 2000	Percent Change in Hispanic Population Under 18, 2000–2010
California	4,756,220	4,050,825	51.17%	43.79%	17.41%
Texas	3,317,777	2,386,765	48.32%	40.54%	39.01%
Florida	1,104,624	702,539	27.60%	19.27%	57.23%
New York	972,522	893,032	22.49%	19.04%	8.90%
Illinois	723,181	552,310	23.11%	17.02%	30.94%
Arizona	703,946	493,143	43.21%	36.08%	42.75%
New Jersey	461,001	338,794	22.32%	16.23%	36.07%
Colorado	374,225	258,722	30.53%	23.50%	44.64%
Georgia	314,687	135,969	12.63%	6.27%	131.44%
North Carolina	307,790	120,090	13.49%	6.11%	156.30%
New Mexico	302,077	258,806	58.24%	50.89%	16.72%
Washington	299,435	177,410	18.94%	11.72%	68.78%
Nevada	261,967	146,234	39.39%	28.57%	79.14%
Pennsylvania	260,239	148,664	9.32%	5.09%	75.05%
Massachusetts	210,879	157,726	14.86%	10.51%	33.70%
Virginia	204,968	102,700	11.06%	5.91%	99.58%
Oregon	180,314	107,775	20.81%	12.73%	67.31%
Michigan	171,847	123,381	7.33%	4.75%	39.28%
Connecticut	160,140	115,659	19.60%	13.74%	38.46%
Indiana	154,338	76,154	9.60%	4.84%	102.67%
Maryland	148,324	72,096	10.96%	5.32%	105.73%
Utah	143,846	78,195	16.51%	10.88%	83.96%
Wisconsin	136,234	75,239	10.17%	5.50%	81.07%
Ohio	135,750	80,338	4.97%	2.78%	68.97%
Oklahoma	132,550	70,078	14.26%	7.85%	89.15%
Kansas	122,100	73,913	16.80%	10.37%	65.19%



State	Hispanic Population Under 18, 2010	Hispanic Population Under 18, 2000	Hispanic Percent of Population Under 18, 2010	Hispanic Percent of Population Under 18, 2000	Percent Change in Hispanic Population Under 18, 2000–2010
Tennessee	108,053	38,899	7.22%	2.78%	177.78%
Minnesota	101,422	55,640	7.90%	4.32%	82.28%
South Carolina	81,506	27,954	7.54%	2.77%	191.57%
Missouri	80,658	42,630	5.66%	2.99%	89.20%
Arkansas	74,956	32,016	10.54%	4.71%	134.12%
Idaho	73,115	42,902	17.04%	11.63%	70.42%
Nebraska	69,184	37,218	15.07%	8.27%	85.89%
Alabama	67,266	24,875	5.94%	2.21%	170.42%
Iowa	63,207	32,727	8.68%	4.46%	93.13%
Louisiana	54,469	30,655	4.87%	2.51%	77.68%
Kentucky	49,949	18,878	4.88%	1.90%	164.59%
Rhode Island	45,940	35,002	20.51%	14.12%	31.25%
Hawaii	45,268	35,165	14.90%	11.89%	28.73%
Delaware	27,085	13,565	13.16%	6.97%	99.67%
Mississippi	26,504	12,060	3.51%	1.56%	119.77%
Wyoming	18,161	11,658	13.41%	9.05%	55.78%
Alaska	14,812	10,264	7.90%	5.38%	44.31%
New Hampshire	13,770	7,787	4.79%	2.52%	76.83%
District of Columbia	12,041	11,428	11.94%	9.94%	5.36%
Montana	11,145	7,350	4.99%	3.19%	51.63%
South Dakota	9,202	4,521	4.54%	2.23%	103.54%
West Virginia	7,504	3,879	1.94%	0.96%	93.45%
Maine	6,410	3,590	2.33%	1.19%	78.55%
North Dakota	5,403	3,203	3.61%	1.99%	68.69%
Vermont	2,880	1,836	2.23%	1.24%	56.86%
Total	17,130,891	12,342,259	23.09%	17.07%	38.80%

Source: NCLR calculation using U.S. Census Bureau, “American FactFinder,” 2000 and 2010 Decennial Census, <http://www.factfinder2.census.gov/faces/nav/jsf/pages/index.html> (accessed May 2011).



Table 4. States Ranked by Growth of Hispanic Population Under 18, 2000–2010

State	Hispanic Population Under 18, 2010	Hispanic Population Under 18, 2000	Hispanic Percent of Population Under 18, 2010	Hispanic Percent of Population Under 18, 2000	Percent Change in Hispanic Population Under 18, 2000–2010
South Carolina	81,506	27,954	7.54%	2.77%	191.57%
Tennessee	108,053	38,899	7.22%	2.78%	177.78%
Alabama	67,266	24,875	5.94%	2.21%	170.42%
Kentucky	49,949	18,878	4.88%	1.90%	164.59%
North Carolina	307,790	120,090	13.49%	6.11%	156.30%
Arkansas	74,956	32,016	10.54%	4.71%	134.12%
Georgia	314,687	135,969	12.63%	6.27%	131.44%
Mississippi	26,504	12,060	3.51%	1.56%	119.77%
Maryland	148,324	72,096	10.96%	5.32%	105.73%
South Dakota	9,202	4,521	4.54%	2.23%	103.54%
Indiana	154,338	76,154	9.60%	4.84%	102.67%
Delaware	27,085	13,565	13.16%	6.97%	99.67%
Virginia	204,968	102,700	11.06%	5.91%	99.58%
West Virginia	7,504	3,879	1.94%	0.96%	93.45%
Iowa	63,207	32,727	8.68%	4.46%	93.13%
Missouri	80,658	42,630	5.66%	2.99%	89.20%
Oklahoma	132,550	70,078	14.26%	7.85%	89.15%
Nebraska	69,184	37,218	15.07%	8.27%	85.89%
Utah	143,846	78,195	16.51%	10.88%	83.96%
Minnesota	101,422	55,640	7.90%	4.32%	82.28%
Wisconsin	136,234	75,239	10.17%	5.50%	81.07%
Nevada	261,967	146,234	39.39%	28.57%	79.14%
Maine	6,410	3,590	2.33%	1.19%	78.55%
Louisiana	54,469	30,655	4.87%	2.51%	77.68%
New Hampshire	13,770	7,787	4.79%	2.52%	76.83%
Pennsylvania	260,239	148,664	9.32%	5.09%	75.05%



State	Hispanic Population Under 18, 2010	Hispanic Population Under 18, 2000	Hispanic Percent of Population Under 18, 2010	Hispanic Percent of Population Under 18, 2000	Percent Change in Hispanic Population Under 18, 2000–2010
Idaho	73,115	42,902	17.04%	11.63%	70.42%
Ohio	135,750	80,338	4.97%	2.78%	68.97%
Washington	299,435	177,410	18.94%	11.72%	68.78%
North Dakota	5,403	3,203	3.61%	1.99%	68.69%
Oregon	180,314	107,775	20.81%	12.73%	67.31%
Kansas	122,100	73,913	16.80%	10.37%	65.19%
Florida	1,104,624	702,539	27.60%	19.27%	57.23%
Vermont	2,880	1,836	2.23%	1.24%	56.86%
Wyoming	18,161	11,658	13.41%	9.05%	55.78%
Montana	11,145	7,350	4.99%	3.19%	51.63%
Colorado	374,225	258,722	30.53%	23.50%	44.64%
Alaska	14,812	10,264	7.90%	5.38%	44.31%
Arizona	703,946	493,143	43.21%	36.08%	42.75%
Michigan	171,847	123,381	7.33%	4.75%	39.28%
Texas	3,317,777	2,386,765	48.32%	40.54%	39.01%
Connecticut	160,140	115,659	19.60%	13.74%	38.46%
New Jersey	461,001	338,794	22.32%	16.23%	36.07%
Massachusetts	210,879	157,726	14.86%	10.51%	33.70%
Rhode Island	45,940	35,002	20.51%	14.12%	31.25%
Illinois	723,181	552,310	23.11%	17.02%	30.94%
Hawaii	45,268	35,165	14.90%	11.89%	28.73%
California	4,756,220	4,050,825	51.17%	43.79%	17.41%
New Mexico	302,077	258,806	58.24%	50.89%	16.72%
New York	972,522	893,032	22.49%	19.04%	8.90%
District of Columbia	12,041	11,428	11.94%	9.94%	5.36%
Total	17,130,891	12,342,259	23.09%	17.07%	38.80%

Source: NCLR calculation using U.S. Census Bureau, “American FactFinder,” 2000 and 2010 Decennial Census, <http://www.factfinder2.census.gov/faces/nav/jsf/pages/index.html> (accessed May 2011).



SELECTED REFERENCES

Civil Rights

Tuyet Duong and Sam Jammal, *Language Rights: An Integration Agenda for Immigrant Communities* (Washington, DC: Asian American Justice Center and Mexican American Legal Defense and Educational Fund, 2007).

James T. Tucker, *Waiting Times for Adult ESL Classes and the Impact on English Learners* (Washington, DC: National Association of Latino Elected and Appointed Officials Educational Fund, 2006)

U.S. House of Representatives Committee on Education and the Workforce, Subcommittee on Education Reform, *Examining Views on English as the Official Language*, 109th Cong., 2nd sess., July 24, 2006.

Education

Ana Hageage, *Plugged In: Positive Development Strategies for Disconnected Latino Youth* (Washington, DC: National Council of La Raza, 2011).

Patricia Foxen and Sara Benitez, *Nationwide Growth in the Latino Population Is a Boon for the Country* (Washington, DC: National Council of La Raza, 2011).

Mark Mather and Patricia Foxen, *America's Future: Latino Child Well-Being in Numbers and Trends* (Washington, DC: National Council of La Raza, 2010).

Erika Beltran, *Responding to the Needs of Young Latino Children: State Efforts to Build Comprehensive Early Learning* (Washington, DC: National Council of La Raza, 2010).

Josef Lukan, *Strengthening Accountability to Ensure Latino Success: An Analysis of NCLB Title I*

Regulations (Washington, DC: National Council of La Raza, 2009).

Sarah L. Dolan, *Missing Out: Latino Students in America's Schools* (Washington, DC: National Council of La Raza, 2009).

Melissa Lazarín, *Improving Assessment and Accountability for English Language Learners in the No Child Left Behind Act* (Washington, DC: National Council of La Raza, 2006).

Erika Beltran and Amy Goldwasser, *A Renewed Head Start: New Opportunities for Latino Children* (Washington, DC: National Council of La Raza, 2008).

Miriam Calderón, *Buenos Principios: Latino Children in the Earliest Years of Life* (Washington, DC: National Council of La Raza, 2007).

Employment and Economic Opportunities

Catherine Singley, *Fractures in the Foundation: The Latino Worker's Experience in an Era of Declining Job Quality* (Washington, DC: National Council of La Raza, 2009).

Elizabeth Moore and Emma Oppenheim, *Learning in Context: Preparing Latino Workers for Careers and Continuing Education* (Washington, DC: National Council of La Raza, 2010).

Leticia Miranda, Melissa Boteach, and Katie Wright, *A Challenge to Our Nation: Improving the Economic Well-Being of Latino Kids* (Washington, DC: Half in Ten and National Council of La Raza, 2010).

Catherine Singley, *Steering Economic Recovery: Latinos in the Transportation Sector* (Washington, DC: National Council of La Raza, 2011).



National Council of La Raza, *Latinos Well-Represented in Growth Industries, Insecure in Employment* (Washington, DC: National Council of La Raza, 2011).

National Council of La Raza, *Build an Economy That Works for Latinos* (Washington, DC: National Council of La Raza, 2011).

National Council of La Raza, *Better Buildings, More Jobs? How President Obama's Energy Plan Could Affect Latino Workers* (Washington, DC: National Council of La Raza, 2011).

National Council of La Raza, *NCLR's Principles on Social Security* (Washington, DC: National Council of La Raza, 2011).

Leticia Miranda, *Improving Retirement Security for Latinos: Overview of Racial and Ethnic Disparities and Ideas for Improvement* (Washington, DC: National Council of La Raza, September 2010).

Leticia Miranda, *Insecure Retirements: Latino Participation in 401(k) Plans* (Washington, DC: National Council of La Raza, 2009).

Kathy Ruffing and Paul N. Van de Water, *Bowles-Simpson Social Security Proposal Not a Good Starting Point for Reforms* (Washington DC: Center on Budget and Policy Priorities, 2011).

Health and Nutrition

National Council of La Raza, *Critical Things You Should Know about Health Reform* (Washington, DC: National Council of La Raza, 2010).

National Council of La Raza, *NCLR Priorities to Strengthen Food Assistance Programs in the 2012 Farm Bill Reauthorization* (Washington, DC: National Council of La Raza, 2011).

National Council of La Raza, *Profiles of Latino Health: A Closer Look at Child Nutrition* (Washington, DC: National Council of La Raza, 2010).

National Council of La Raza, *Profiles of Latino Health: The Top Twelve Questions about Latinos and Health Care* (Washington, DC: National Council of La Raza, 2009).

National Council of La Raza, *Profiles of Latino Health: Community Responses to Latino Health Needs* (Washington, DC: National Council of La Raza, 2008).

Jennifer Ng'andu and Emilia M. Leal Gianfortoni, *Sin Provecho: Latinos and Food Insecurity* (Washington, DC: National Council of La Raza, 2006).

National Council of La Raza, *Where We Stand: Hispanic Health Coverage at the National Level* (Washington, DC: National Council of La Raza, 2010).

National Council of La Raza, *Where We Stand: The State of Hispanic Health Insurance* (Washington, DC: National Council of La Raza, 2010).

Immigration

Patricia Foxen, *Speaking Out: Latino Youth on Discrimination in the United States* (Washington, DC: National Council of La Raza, 2010).

Ricardo Ramírez and Olga Medina, *Catalysts and Barriers to Attaining Citizenship: An Analysis of ya es hora ¡CIUDADANIA!* (Washington, DC: National Council of La Raza, 2010).

A. Elena Lacayo, *The Impact of Section 287(g) of the Immigration and Nationality Act on the Latino Community* (Washington, DC: National Council of La Raza, 2010).



Raul Hinojosa-Ojeda, *Raising the Floor for American Workers: The Economic Benefits of Comprehensive Immigration Reform* (Washington, DC: Center for American Progress and Immigration Policy Center, 2010).

National Council of La Raza, *Dangerous Business: Implications of an EEVS for Latinos and the U.S. Workforce* (Washington, DC: National Council of La Raza, 2008).

Appleseed, *Forcing Our Blues into Gray Areas: Local Police and Federal Immigration Enforcement* (Washington, DC: Appleseed, revised 2008).

Randy Capps et al., *Paying the Price: The Impact of Immigration Raids on America's Children* (Washington, DC: The Urban Institute for the National Council of La Raza, 2007).

Juvenile Justice

National Council of La Raza, *Latino Youth, Immigration, and the Juvenile Justice System* (Washington, DC: National Council of La Raza, 2011).

National Council of La Raza, *Latino Youth in the Juvenile Justice System* (Washington, DC: National Council of La Raza, 2011).

Marguerite Moeller, *Reauthorizing the Juvenile Justice and Delinquency Prevention Act: The Impact on Latino Youth* (Washington, DC: National Council of La Raza, 2011).

José D. Saavedra, *Just the Facts: A Snapshot of Incarcerated Hispanic Youth* (Washington, DC: National Council of La Raza, 2010).

National Council of La Raza and Campaign for Youth Justice, *Inequality Persists: Latest Information on Latino Youth in the U.S. Justice*

System (Washington, DC: National Council of La Raza and Campaign for Youth Justice, 2009).

Neelum Arya et al., *America's Invisible Children: Latino Youth and the Failure of Justice* (Washington, DC: Campaign for Youth Justice and National Council of La Raza, 2009).

Angela M. Arboleda et al., *Lost Opportunities: The Reality of Latinos in the U.S. Criminal Justice System* (Washington, DC: National Council of La Raza, 2004).

Overcoming Language and Culture Barriers Using Evidence-Based Practices (workshop transcript, 2007 National Council of La Raza Annual Conference, Miami, FL, July 2007).

Wealth-Building

Beatriz Ibarra and Eric Rodriguez, *Latino Credit Card Use: Debt Trap or Ticket to Prosperity?*, Issue Brief 17 (Washington, DC: National Council of La Raza, 2007).

Janis Bowdler for the National Council of La Raza, *Harnessing the Power of the Community Reinvestment Act to Connect Latinos to Banking Services*, Access to Financial Services Joint Public Hearing on the Community Reinvestment Act Regulation, August 2010.

Janis Bowdler, Roberto Quercia, and David Andrew Smith, *The Foreclosure Generation: The Long-Term Impact of the Housing Crisis on Latino Children and Families* (Washington, DC: National Council of La Raza, 2010).

Janis Bowdler, *Survival Spending: The Role of Credit Cards in Hispanic Households* (Washington, DC: National Council of La Raza, 2010).



U.S. House Committee on Financial Services,
*Improving Loan Servicing to Prevent Latino
Foreclosures*, 110th Cong., 2nd sess., July 25, 2008.

U.S. House Committee on Financial Services,
Subcommittee on Oversight and Investigation,
*Credit-Based Insurance Scoring: Why Latinos Pay
More for Auto Insurance Than They Should*, 110th
Cong., 1st sess., October 2, 2007.



ENDNOTES

- 1 NCLR calculation using U.S. Census Bureau, "Table P2: Hispanic or Latino and Not Hispanic or Latino by Race," American FactFinder, 2010 Census National Redistricting Data SF, <http://factfinder2.census.gov> (accessed March 2011); and U.S. Census Bureau, "Table: P4 Hispanic or Latino and Not Hispanic or Latino by Race for the Population 18 Years and Over," American FactFinder, 2010 Census National Redistricting Data SF, <http://factfinder2.census.gov> (accessed March 2011).
- 2 Jeffrey S. Passel and D'Vera Cohn, *U.S. Population Projections: 2005-2050* (Washington, DC: Pew Research Center, 2008), <http://pewhispanic.org/files/reports/85.pdf> (accessed March 25, 2011).
- 3 See *Latino Shoppers: Demographic Patterns and Spending Trends Among Hispanic Americans*, 8th ed. (Rockville, MD: Packaged Facts, 2011), <http://www.packagedfacts.com/Latino-Consumers-Demographic-2848314> (accessed April 15, 2011).
- 4 U.S. Census Bureau, *Hispanic-Owned Businesses: 2007, Survey of Business Owners*. Washington, DC, 2010. The definition of Hispanic-owned is a business in which Hispanics of any race own 51% or more of the stock or equity of the business.
- 5 Lindsay Daniels, *Engaging the Latino Electorate* (Washington DC: National Council of La Raza, 2011), http://www.nclr.org/images/uploads/publications/Latino_Vote_Report_Final_041411.pdf (accessed April 18, 2011).
- 6 Ibid.
- 7 Catherine Singley, *Recession Drives Up Poverty Levels among Latino Families* (Washington DC: National Council of La Raza, 2010), http://www.nclr.org/images/uploads/publications/2009_Latino_Poverty_Analysis.pdf (accessed April 18, 2011).
- 8 Ibid.
- 9 Ibid.
- 10 Patricia Foxen, *Speaking Out: Latino Youth on Discrimination in the United States* (Washington, DC: National Council of La Raza, 2010).
- 11 "impreMedia-Latino Decisions Tracking Poll Results - April 2011," http://faculty.washington.edu/mbarreto/ld/Apr7_banners.html (accessed April 18, 2011).
- 12 Pew Hispanic Center, *Hispanic Attitudes toward Learning English* (Washington, DC: Pew Hispanic Center, 2006).
- 13 James T. Tucker, *Waiting Times for Adult ESL Classes and the Impact on English Learners* (Washington, DC: National Association of Latino Elected and Appointed Officials Educational Fund, 2006).
- 14 Government Accountability Office, *Letter to Honorable Richard Shelby, GAO/GGD-98-99 Federal Non-English-Language Documents 1995-1997*. Washington, DC, 1998.
- 15 The Associated Press-Univision Poll, conducted by NORC at the University of Chicago, 2010, http://surveys.ap.org/data%5CNORC%5CAP-Univision%20Topline_posting.pdf (accessed March 23, 2011).
- 16 Susan Aud et al., "Participation in Education: Elementary/Secondary Education," *The Condition of Education 2010* (Washington, DC: National Center for Education Statistics, 2010), <http://nces.ed.gov/pubs2010/2010028.pdf> (accessed August 31, 2010).
- 17 Ibid.
- 18 Office of English Language Acquisition, *Biennial Report to Congress on the Implementation of the Title III State Formula Grant Program, School Years 2004-06*. U.S. Department of Education. Washington, DC, 2008, 12, Table 3.
- 19 Sarah L. Dolan, *Missing Out: Latino Students in America's Schools* (Washington, DC: National Council of La Raza, 2009).
- 20 Russell W. Rumberger and Brenda Arellano Anguiano, *Understanding and Addressing the California Latino Achievement Gap in Early Elementary School* (Santa Barbara, CA: University of California at Santa Barbara, 2004).
- 21 NCLR calculation using U.S. Census Bureau, "School Enrollment-Social and Economic Characteristics of Students: October 2008," <http://www.census.gov/population/www/socdemo/school/cps2008.html> (accessed February 7, 2011), Table 1.
- 22 Christopher B. Swanson, "Progress Postponed Graduation Rate Continues to Decline" in *Diplomas Count 2010* (Washington, DC: Education Week, 2010), http://www.edweek.org/media/ew/dc/2010/digital/Diplomas_Count_2010_Digital_Edition.pdf?r=1851131211 (accessed August 31, 2010).
- 23 NCLR calculation using Mark Mather and Patricia Foxen, *America's Future: Latino Child Well-Being in Numbers and Trends* (Washington, DC: National Council of La Raza, 2010).
- 24 Kathryn Kost, Stanley Henshaw, and Liz Carlin, *U.S. Teen Pregnancies, Births, and Abortions: National and State Trends and Trends by Race and Ethnicity* (Washington, DC: Guttmacher Institute, 2010), <http://www.guttmacher.org/pubs/USTPtrends.pdf> (accessed January 20, 2011), Table 2.5.
- 25 Centers for Disease Control and Prevention, "About Teen Pregnancy in the United States," <http://www.cdc.gov/TeenPregnancy/AboutTeenPreg.htm> (accessed January 20, 2011).
- 26 Kathryn Kost, Stanley Henshaw, and Liz Carlin, *Teen Pregnancies*. This rate includes the estimated number of pregnancies ending in miscarriage or stillbirth.
- 27 The National Campaign to Prevent Teen and Unplanned Pregnancy, *Summary of 2009 Preliminary Birth Data from the National Center for Health Statistics (NCHS)* (Washington,



2011 **BRINGING OPPORTUNITY HOME:**
A Latino Public Policy Agenda for the 112th Congress

- DC: The National Campaign to Prevent Teen and Unplanned Pregnancy, 2011), http://www.thenationalcampaign.org/resources/pdf/FastFacts_NCHSBirthData2009.pdf (accessed January 20, 2011). This rate includes the estimated number of pregnancies ending in miscarriage or stillbirth.
- 28 The National Campaign to Prevent Teen and Unplanned Pregnancy, *Teen Pregnancy and Childbearing among Latino Teens* (Washington, DC: The National Campaign to Prevent Teen and Unplanned Pregnancy, 2011), http://www.thenationalcampaign.org/resources/pdf/FastFacts_TPChildbearing_Latinos.pdf (accessed April 21, 2011).
- 29 NCLR calculation using Brady E. Hamilton, Joyce A. Martin, and Stephanie J. Ventura, "Births: Preliminary Data for 2009," National Vital Statistics Reports 59, no. 3 (Washington, DC: National Vital Statistics System, 2010).
- 30 The National Campaign to Prevent Teen and Unplanned Pregnancy, *Why It Matters: Teen Pregnancy and Education* (Washington, DC: The National Campaign to Prevent Teen and Unplanned Pregnancy, 2010), <http://www.thenationalcampaign.org/why-it-matters/pdf/education.pdf> (accessed January 20, 2011).
- 31 Ibid.
- 32 U.S. Department of Labor, *The Hispanic Labor Force in the Recovery*. Washington, DC, 2011, http://www.dol.gov/_Sec/media/reports/hispaniclaborforce (accessed April 4, 2011).
- 33 Jeffrey S. Passel and D'Vera Cohn, *U.S. Population Projections*. Not all working-age adults are in the labor force.
- 34 U.S. Department of Labor, Bureau of Labor Statistics, "18. Employed persons by detailed industry, sex, race, and Hispanic or Latino ethnicity," Current Population Survey, <ftp://ftp.bls.gov/pub/special.requests/lfaat18.txt> (accessed December 28, 2010).
- 35 Lawrence Mishel, Jared Bernstein, and Heidi Shierholz, *The State of Working America 2008/2009* (Ithaca, NY: Cornell University Press, 2009).
- 36 For more information about disparities in wages and employer-based benefits, see Catherine Singley, *Fractures in the Foundation: The Latino Worker's Experience in an Era of Declining Job Quality* (Washington, DC: National Council of La Raza, 2009), http://www.nclr.org/images/uploads/publications/FracturesInFoundation_FINAL.pdf (accessed December 28, 2010).
- 37 Craig Copeland, *Employment-Based Retirement Plan Participation: Geographic Differences and Trends, 2006*, EBRI Issue Brief 311 (Washington, DC: Employee Benefit Research Institute, 2007), Figure 2.
- 38 Social Security Administration, *Income of the Population 55 or Older, 2008*. U.S. Government Printing Office. Washington, DC, 2010, Table 9.A3.
- 39 Latino Decisions, "Latino Election Eve Poll Results: November 2, 2010," <http://latinodecisions.wordpress.com/2010/11/02/latino-election-eve-poll-results-november-2-2010> (accessed March 23, 2011).
- 40 U.S. Department of Labor, Bureau of Labor Statistics, "The Employment Situation—November 2010," news release, May 6, 2011, <http://www.bls.gov/news.release/empsit.nr0.htm> (accessed December 4, 2010).
- 41 Graciela Aponte, *Saving Homes and Homeownership: Perspectives from Housing Counselors* (Washington, DC: National Council of La Raza, 2010), http://www.nclr.org/index.php/publications/saving_homes_and_homeownership_perspectives_from_housing_counselors (accessed April 2011).
- 42 Liz Schott, *Using TANF Emergency Funds to Help Prevent and Address Family Homelessness* (Washington, DC: Center on Budget and Policy Priorities, 2010), <http://www.cbpp.org/files/7-13-10tanf.pdf> (accessed December 29, 2010).
- 43 U.S. Department of Labor, *The Hispanic Labor Force in the Recovery*.
- 44 Lawrence Mishel, Jared Bernstein, and Heidi Shierholz, *The State of Working America*.
- 45 U.S. Census Bureau, 2010 Annual Social and Economic Supplement, Current Population Survey, Table HI01.
- 46 Craig Copeland, *Employment-Based Retirement Plan Participation: Geographic Differences and Trends, 2006*, Issue Brief 311 (Washington, DC: Employee Benefit Research Institute, 2007), Figure 1.
- 47 Arloc Sherman, email to NCLR citing unpublished data from the Center on Budget and Policy Priorities, October 1, 2010.
- 48 Ibid.
- 49 NCLR calculation using Social Security Administration, *Income of the Population 55 or Older, 2008*, Table 9.A3
- 50 U.S. Government Accountability Office, *Social Security Reform: Raising the Retirement Ages Would Have Implications for Older Workers and SSA Disability Rolls*. Washington, DC, 2010, <http://www.gao.gov/new.items/d11125.pdf> (accessed January 2011).
- 51 Ibid.
- 52 Ibid.
- 53 NCLR calculation using Social Security Administration, *Income of the Population 55 or Older, 2008*, Table 1.1.
- 54 Social Security Administration, *Social Security Is Important to Hispanics*, 2010. Washington, DC, 2010, <http://www.ssa.gov/pressoffice/factsheets/hispanics.htm> (accessed April 2011).



- 55 NCLR calculation using U.S. Census Bureau, 2010 Annual Social and Economic Supplement, Current Population Survey, http://www.census.gov/hhes/www/cpstables/032010/faminc/new06_000.htm (accessed December 9, 2010), Table FINC-06.
- 56 Leticia Miranda, Melissa Boteach, and Katie Wright, *A Challenge to Our Nation: Improving the Economic Well-Being of Latino Kids* (Washington, DC: Half in Ten and National Council of La Raza, 2010), <http://www.americanprogressaction.org/issues/2010/10/pdf/childpovertybrief.pdf> (accessed April 2011).
- 57 Elaine Maag, *Disparities in Knowledge of the EITC* (Washington, DC: Tax Policy Center, Urban Institute, and Brookings Institution, 2005), <http://www.urban.org/publications/1000752.html> (accessed March 23, 2011).
- 58 U.S. Bureau of Labor Statistics, “May 2010 National Occupational Employment and Wage Estimates, United States,” Occupational Employment Statistics, http://www.bls.gov/oes/current/oes_nat.htm (accessed March 30, 2011).
- 59 Elizabeth Moore and Emma Oppenheim, *Learning in Context: Preparing Latino Workers for Careers and Continuing Education* (Washington, DC: National Council of La Raza, 2010), http://www.nclr.org/index.php/publications/learning_in_context_preparing_latino_workers_for_careers_and_continuing_education (accessed March 30, 2011).
- 60 Anthony P. Carnevale, Nicole Smith, and Jeff Strohl, *Help Wanted: Projections of Jobs and Education Requirements through 2018* (Washington, DC: Georgetown Center on Education and the Workforce, 2010).
- 61 National Commission on Adult Literacy, *Reach Higher, America: Overcoming Crisis in the U.S. Workforce* (New York, NY: Council for Advancement of Adult Literacy, 2008).
- 62 Chris Chapman, Jennifer Laird, and Angela KewalRamani, *Trends in High School Dropout and Completion Rates in the United States: 1972–2008* (Washington DC: National Center for Education Statistics, 2010), <http://nces.ed.gov/pubspubs2011/2011012.pdf> (accessed June 6, 2011).
- 63 NCLR calculation using U.S. Census Bureau, *American Community Survey*, 2009 Public Use Microdata Sample. Adults are between ages 16 and 65.
- 64 For more information on program models to effectively target Latinos who face significant barriers to employment and career advancement, see Elizabeth Moore and Emma Oppenheim, *Learning in Context*.
- 65 U.S. Census Bureau, 2010 Annual Social and Economic Supplement, Current Population Survey, Table HI01.
- 66 NCLR calculation using U.S. Census Bureau, 2010 Annual and Social Economic Supplement, Current Population Survey, Table HI01.
- 67 Agency for Healthcare Research and Quality, *2010 National Healthcare Disparities Report*. U.S. Department of Health and Human Services. Washington, DC, 2011.
- 68 Mark Mather and Patricia Foxen, *America’s Future*; and Mark Nord, Margaret Andrews, and Steven Carlson, *Household Food Security in the United States, 2008*. U.S. Department of Agriculture, Economic Research Services. Washington, DC, 2009.
- 69 K. M. Venkat Narayan et al., “Lifetime Risk for Diabetes Mellitus in the United States,” *Journal of the American Medical Association* 290, no. 14 (2003): 1884–1890.
- 70 Ibid.
- 71 Clarissa Martínez-De-Castro, *Latino Voters and the 2010 Election: Numbers, Parties, and Issues* (Washington DC: National Council of La Raza, 2010), http://www.nclr.org/images/uploads/publications/REPORT_-_NCLR_Latino_Vote_in_2010_JK.pdf (accessed April 18, 2011).
- 72 Arturo Vargas, “The 2010 Latino Vote” (presentation, National Association of Latino Elected and Appointed Officials Educational Fund, July 20, 2010), <http://www.naleo.org/downloads/Latino%20Vote%20in%202010%207-20-10.pdf> (accessed April 18, 2011).
- 73 Lindsay Daniels, *Engaging the Latino Electorate*.
- 74 Congressional Budget Office Cost Estimate, “S. 3992: Development, Relief, and Education for Alien Minors Act of 2010,” December 2, 2010, <http://www.cbo.gov/ftpdocs/119xx/doc11991/s3992.pdf> (accessed April 21, 2011).
- 75 First Focus, “Public Support for the Dream Act,” http://www.firstfocus.net/sites/default/files/dreampollbreakdown_0.pdf (accessed April 21, 2011).
- 76 Janet Napolitano, “Remarks on Border Security at the University of Texas at El Paso” (speech, University of Texas at El Paso, January 31, 2011), http://www.dhs.gov/ynews/speeches/sp_1296491064429.shtm (accessed February 1, 2011).
- 77 Center for American Progress, *Immigration Enforcement Benchmarks* (Washington, DC: Center for American Progress, 2010), http://www.americanprogress.org/issues/2010/08/pdf/dhs_factsheet.pdf (accessed February 1, 2011).
- 78 Memorandum, “Voter Support for Comprehensive Immigration Reform,” November 10, 2010, Lake Research Partners, Washington, DC, http://americasvoiceonline.org/page/-/americasvoice/reports/LakeMemo_November2010.pdf (accessed April 18, 2011).
- 79 “Government Spent About \$5 Billion to Remove Almost 393,000 people in 2010,” Associated Press, <http://finance.yahoo.com/news/Feds-estimate-deportation-apf-3120662642.html?x=0&.v=1> (accessed February 1, 2011).



2011 BRINGING OPPORTUNITY HOME:
A Latino Public Policy Agenda for the 112th Congress

- 80 NCLR calculation using U.S. Census Bureau, 2009 American Community Survey, Table B01001 and Table B010011.
- 81 For more information see Marguerite Moeller, *Reauthorizing the Juvenile Justice and Delinquency Prevention Act: The Impact on Latino Youth* (Washington, DC: National Council of La Raza, 2011), www.nclr.org/jj (accessed March 23, 2011).
- 82 Barry Holman and Jason Ziedenberg, *The Dangers of Detention: The Impact of Incarcerating Youth in Detention and Other Secure Facilities* (Washington, DC: Justice Policy Institute, 2006), http://www.cfj.org/Pdf/116-JPI008-DOD_Report.pdf (accessed February 25, 2010), 10–11.
- 83 Neelum Arya et al., *America's Invisible Children: Latino Youth and the Failure of Justice* (Washington, DC: Campaign for Youth Justice and National Council of La Raza, 2009), 58.
- 84 Barry Holman and Jason Ziedenberg, *The Dangers of Detention*, 7.
- 85 José D. Saavedra, *Just the Facts: A Snapshot of Incarcerated Hispanic Youth* (Washington, DC: Nation Council of La Raza, 2010).
- 86 Neelum Arya et.al. *America's Invisible Children*, 6.
- 87 Charles Puzanchera, *Juvenile Arrests 2008*. OJJDP Juvenile Justice Bulletin. Washington, DC, December 2009, <http://www.ncjrs.gov/pdffiles1/ojjdp/228479.pdf> (accessed June 7, 2011), 3.
- 88 Mark Cohen, *Preliminary Report on the Racial Impact of Primus' Finance Charge Markup Policy, in the Matter of Latonya Claybrooks et al. v. Primus Automotive Financial Services, Inc. and Primus Financial Services (PRIMUS)*, September 20, 2004.
- 89 Michael Stegman et al., "Automated Underwriting: Getting to Yes for More Low-Income Applicants" (presentation, 2001 Conference on Housing Opportunity, Chapel Hill, University of North Carolina, 2001).
- 90 Brenda Muñiz, *Financial Education in Latino Communities: An Analysis of Programs, Products, and Results/Effects* (Washington, DC: National Council of La Raza, 2004).
- 91 Ryan Johnson and Elsa Macias, *Home to Own: A New Model for Community-Based Low-Income Mortgage Lending* (Tempe, AZ: Morrison Institute for Public Policy, 1995).
- 92 Debbie Gruenstein Bocian, Wei Li, and Keith S. Ernst, *Foreclosures by Race and Ethnicity: The Demographics of a Crisis* (Washington, DC: Center for Responsible Lending, 2010).

