



2015 INVESTING IN OUR FUTURE:
A LATINO POLICY AGENDA FOR THE 114TH 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, serving all Hispanic subgroups in all regions of the country. It has state and regional offices in Chicago, Los Angeles, Miami, New York, Phoenix, and San Antonio.

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Printed in the United States of America

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ACKNOWLEDGMENTS

The National Council of La Raza's (NCLR) public policy agenda is the culmination of a collaborative effort by staff within the Office of Research, Advocacy, and Legislation (ORAL). Sections of this book were written by Lindsay Daniels, Manager, Wealth-Building Initiative; Catherine Singley Harvey, Manager, Economic Policy Project; Steven Lopez, Manager, Health Policy Project; Leticia Tomas Bustillos, Associate Director, Education Policy Project; Brenda Calderon, Policy Analyst, Education Policy Project; Laura Vazquez, Senior Immigration Legislative Analyst; Nancy Wilberg Ricks, Senior Policy and Communications Strategist, Wealth-Building Initiative; Marisabel Torres, Senior Policy Analyst, Wealth-Building Initiative; and Clarissa Martínez-De-Castro, Deputy Vice President, ORAL.

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INTRODUCTION

As we look toward the 2016 presidential election, it is important to consider the influence of the Latino* electorate on the political landscape of this country. In the 2012 presidential election, minority voters, women, and other critical demographics helped secure President Obama's path to victory. President Obama received 71% of Latino votes in 2012, while Governor Romney received just 27%.¹

Shortly after, the Republican National Committee (RNC) undertook a comprehensive review of the 2012 election and made several recommendations for growing the party's influence and achieving success in subsequent elections.² Noting the influence and effect of Hispanic Americans on Obama's victory, the report recommended embracing an agenda that focuses on topics of importance to Latinos. For example, the RNC identified comprehensive immigration reform as a Latino priority that was consistent with the party's economic policies of promoting job growth and opportunity for all.

Arguments like this created momentum at the start of the 113th Congress toward an agenda that would focus on comprehensive immigration reform, comprehensive tax reform, and an end to governing from one crisis to the next. However, tensions rose as the leadership of the House of Representatives failed to bring immigration reform to the floor and battles continued over the Affordable Care Act, among other things; consequently, political gridlock resurfaced. Latino voters entered the 2014 midterm elections with a sense that their representatives in Congress had failed their community. An election eve poll by Latino Decisions found that, across the country,

the majority of Latino voters did not believe that either party truly cared about their interests.³

Elected officials face a critical choice about how to engage and appeal to Latino voters. Unless candidates speak to Latino priorities, their path to victory will be narrow. In 2014, there were over 25 million eligible Hispanic voters, representing 11% of all eligible voters.⁴ While a smaller number of Latinos are registered to vote—about 14 million in 2012—the large number of Latinos not yet registered highlights the formidable potential of this population's influence.⁵ **Further, 93% of Hispanic children in this country are U.S. citizens⁶ and they will be a main driver of growth in the Hispanic electorate: roughly 900,000 U.S.-born Hispanics will turn 18 each year over the next decade.⁷**

The growing Latino population is changing the political profile of the country, particularly in states and districts that were once racially and ethnically homogenous and loyal to only one political party. A recent study by the Center for American Progress details how shifting state demographics substantially increase the influence of the minority vote, noting that success in the 2016 elections—both for the presidency and for Senate seats—will likely depend on support from racial and ethnic minority voters. For example, by 2016 voters of color will compose about 36% of all voters in Arizona, and Hispanics are projected to account for 23% of the total electorate in that state. As in Arizona, Latino voters in Colorado, Nevada, the Southeast, the Midwest, and

* 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 American, Dominican, Spanish, and other Hispanic descent; they may be of any race.



beyond will influence the outcome of elections. Therefore, the success of political candidates across the nation will increasingly reflect their responsiveness to the concerns and priorities Hispanics in every community.⁸

State of Latino America

Latinos are one of the fastest-growing segments of the population and will have a significant role in shaping our nation's future. In 2013, the U.S. Latino population reached 54 million, accounting for about 17% of the U.S. population.⁹ Rapid growth is projected to continue, with Latinos reaching nearly 130 million individuals, or about 31% of the total population, by 2060.¹⁰ The geographic distribution of Hispanics is also changing. While the majority remains concentrated in California, Texas, and Florida, Latinos have become a national community. For example, states in the American Southeast, including South Carolina, Kentucky, Arkansas, and Mississippi, have experienced Latino population growth of more than 110% over the last decade.¹¹ See the Appendix for a breakdown of the Hispanic population by state.

While the majority of Latinos in this country are U.S. citizens, a substantial number are foreign-born, and many Hispanic households consist of individuals with a mix of immigration statuses. In 2012, 64.3% of the population was native-born and another 11% had been naturalized.¹² In 2014, 93% of Latino children were U.S. citizens.¹³ The proportional difference between citizen adults and citizen children affirms the existence of mixed-status households.

The intersection of immigration status and other policy areas affects millions of Latino families across the country. Tasks such as tax preparation or enrolling in health insurance become complex

legal questions that many fear could threaten their families with separation. For immigrant and citizen family members alike, English language proficiency also remains a challenge for accessing services, advancing in the workplace, and fully participating in civic life.

The hard work of Latinos has resulted in gains in many areas, but overall this progress is muted as they continue to lag behind other Americans.

- **Latino poverty is decreasing but remains higher than that of other racial and ethnic groups.** The Latino poverty rate decreased slightly, from about 26% to 24% between 2012 and 2013, while the poverty rate among all Americans remained steady at about 15%.¹⁴ Despite this modest improvement, nearly one in four Latinos still lives in poverty, even though Latinos have the highest labor force participation rate (66%) of any racial or ethnic group.¹⁵
- **Hispanic students are attending college in record numbers, but degree completion lags.** The share of Hispanic 18- to 24-year-olds enrolled in college programs increased by 24% between 1972 and 2012.¹⁶ However, Latino students are not graduating at the same rates as their racial and ethnic peers. Slightly more than half (52%) of all Latino students complete bachelor's degrees within six years, which is less than the completion rates in the same time period for Asians/Pacific Islanders (70%) and Whites (63%).¹⁷
- **The Affordable Care Act has reduced the number of uninsured Latinos, but millions remain uninsured.** Since 2013, about 2.6 million Latinos gained health insurance, resulting in an 8% drop in the overall uninsurance rate among this group.¹⁸ However, Latinos remain the most



uninsured population in the United States, with about 25% of all Latinos lacking health coverage, compared to the national average of 10%. Twenty million Latinos live in states that have not expanded Medicaid to cover more individuals, with more than two-thirds (14 million) living in Texas and Florida.¹⁹

While improvements in the state of the Latino community are undeniable, long-standing inequities persist and affect the overall well-being of Latinos. **Given the significance of Latino contributions to our workforce and national prosperity, investing in an agenda that promotes the ideal of equitable treatment makes sound political and economic sense.**

Policy Priorities

Over the next two years, policymakers have an opportunity to build on recent socioeconomic gains to help lead the nation toward greater equity. To reach this end, policymakers must protect programs that have already improved the lives of millions and embrace policies that will benefit more Americans evenly. They must also work together to thoroughly and objectively examine the socioeconomic challenges and resulting disparities faced by the Hispanic community. Only then can they develop a targeted policy agenda that addresses critical issues—including fixing the outdated immigration system, promoting economic security, and investing in education—and promotes the ideal of equitable treatment and growing opportunity.

Solving these and other public policy issues highlighted in this agenda are critical not only to the well-being of the Latino community but also to the future of our country, because a stronger Latino community means a stronger America. NCLR is optimistic that much can be accomplished on behalf of Latinos in the 114th Congress, should lawmakers choose to do so. We look forward to working with policymakers to invest in the future of our country by improving opportunities for Latinos.

This publication provides an overview of NCLR’s policy priorities; for more detailed analyses of these complex issues, please visit www.nclr.org and consult other NCLR publications. The following sections examine major topics that are relevant to Latinos, including specific concerns and, when applicable, examples of proposed legislation that embody the progress that NCLR supports. Topics are presented in alphabetical order. Additional materials are listed in the “Recent Publications” section.



CIVIL RIGHTS AND CRIMINAL JUSTICE

Fairness and equality are core American ideals, and over the last few decades the nation has made advancements in civil rights and criminal justice. That said, there is much more work to be done to eradicate racial and ethnic discrimination, reduce racial and ethnic disparities, advance equal rights, and improve overall relations across many segments of society. In 2013, one in five Hispanics said that they had recently experienced discrimination because of their race or ethnicity.²⁰ Discrimination based on race, ethnicity, nativity, gender, sexual orientation, or gender identity, especially at the hands of law enforcement, limits socioeconomic opportunity and individual freedom and harms the social fabric of American society.

Persistent disparities and unequal treatment of individuals are most egregious in employment, housing, education, health, and the criminal and juvenile justice systems. **For example, youth of color represent 65% of all incarcerated juvenile offenders, and Latino youth are almost twice as likely as their White peers to be incarcerated.**²¹

Disproportionate minority contact (DMC)—which occurs when the proportion of individuals of color involved in the criminal justice system is greater than the proportion of individuals of color in the community—is pronounced among Latino youth at all points in the system. Incarceration has been shown to negatively affect youth's opportunities to become successful adults by presenting barriers to educational attainment, workforce participation, wage trajectory, and societal reintegration.

NCLR believes it is imperative to continue advancing a civil rights policy agenda that focuses on recent threats to voting rights, continued

housing and employment discrimination, racial profiling, and disparities in key areas, including access to technology. Furthermore, NCLR supports reforming the criminal justice system to decrease the disproportionate number of Latinos in both the juvenile and the adult systems, prevent initial contact, support fairer sentencing, encourage rehabilitation, and reduce reincarceration of ex-offenders.

Protecting Voting Rights

Nearly 50 years ago, strong protections for all Americans were established in the Voting Rights Act of 1965. However, some of these protections were threatened when the U.S. Supreme Court struck down part of the act. The Court's decision in *Shelby County v. Holder* halted part of the requirement for federal review of voting rule changes previously mandated in jurisdictions with a history of voter discrimination. This change is particularly important to Latinos. Prior to the *Shelby* decision, seven million Latino voters lived in areas subject to federal review of voting policies due to an established history of voting rights violations in those jurisdictions.²² As such, there is an urgent need for federal policy changes to address threats to voting accessibility and protect against discriminatory voting rules.

NCLR supports reauthorization of the Voting Rights Act to enact a new formula to determine federal review of voting rights violations. Provisions worth consideration include "known practices coverage," which would subject laws most closely linked to voter discrimination to review, even if those laws were passed or implemented in a jurisdiction not already subject to the review process.²³ Reauthorization should also address language access issues for limited-



English-proficient voters and methods to make voter registration easier for all.

Spotlight on State Policy: NCLR opposes any state effort to restrict eligible voters from voting. In recent years, several states, including Texas and North Carolina, passed restrictive voting laws. These include voter identification laws, laws shortening early voting, and other laws that would prevent individuals from voting.

Enhancing Employment Nondiscrimination

Mistreatment based on sexual orientation or gender identity occurs nationally, but there is no federal law that consistently protects lesbian, gay, bisexual, and transgender (LGBT) individuals. Moreover, only 21 states and the District of Columbia have laws prohibiting employer discrimination based on sexual identity.²⁴ In a 2011 survey, 78% of respondents identifying as transgender reported having experienced harassment or mistreatment at work because of their gender identity.²⁵

Transgender Hispanics also report experiencing these challenges. For example, they have an unemployment rate of 20% (nearly three times the national rate), 26% lost a job due to bias, and 47% were not hired for a job due to bias.²⁶ Therefore, protections from discrimination and harassment are necessary to ensure equal treatment and opportunity for this extremely vulnerable population.

NCLR supports legislation and regulatory action to restore and expand safeguards against discriminatory practices across all sectors of society, including in the workplace, in schools, and during

interactions with law enforcement, to address disparate treatment of individuals. Advancing equal rights for Latino LGBT individuals is crucial to uplifting all communities and strengthening ties that bring communities and families together.

Ending Racial Profiling

The practice of racial and ethnic profiling by local, state, and federal government law enforcement officials remains widespread in the U.S. Studies and reports have shown that profiling based on race, ethnicity, or national origin against Latinos has increased in recent years, and immigration enforcement and policing practices toward Latinos are inherently linked. The last decade has marked the blurring of historical federal authority over immigration law, exacerbating already widespread profiling and abusive policing practices in Latino communities and eroding trust in police among Latinos. A recent Kellogg Foundation poll found that 68% of Latinos reported concern that the police will use excessive force against them.²⁷

In December 2014, the U.S. Department of Justice issued new guidance for federal law enforcement agencies regarding the use of race, ethnicity, gender, national origin, religion, sexual orientation, and gender identity. Unfortunately, the new guidance exempts U.S. Customs and Border Protection and the Transportation Security Administration, and it does not prohibit state and local law enforcement agencies from profiling. Legislation in Congress that would address racial profiling has languished in recent years while such practices continue to erode trust and undermine community safety.

NCLR supports comprehensively ending the racial profiling of Latinos, as well as advocating for legislative reform to dismantle pervasive practices



by local, state, and federal law enforcement agencies that threaten the civil rights and safety of the Hispanic community.

Closing the Digital Divide

Advances in the development of new information and communication technologies have created enormous social and economic benefits.²⁸ However, digital disparities among Hispanic households persist, preventing these benefits from being more widely shared. In 2011, only 56% of Latino households had adopted home broadband, compared to 74% of Whites.²⁹ Government and private investments have been successful in wiring 98% of American homes to broadband infrastructure,³⁰ evidencing that digital disparities are the result of low adoption rates rather than lack of access.

Businesses, universities, government agencies, and health facilities are increasingly transitioning products and services to exclusive online delivery. Latinos without home Internet risk being shut out of economic and educational opportunities, and they are unable to access government benefits and services.

NCLR supports efforts to enhance use of telecommunications and Internet Services. This includes support for programs such as the Lifeline program and the Federal Communication Commission’s E-Rate program.

Maintaining Language Access Services

Access to information in one’s native language is an issue of particular importance to the Latino community. Recent data show that nearly 12 million adult citizens speak English less than

“very well,”³¹ and the Migration Policy Institute calculated that in 2011 63% of all limited-English-proficient (LEP) individuals in the U.S. were of Latino origin.³² Language access is a cross-cutting issue that increasingly affects Latinos every day. English language classes, educational resources, culturally and linguistically sensitive health care treatment and information, and the option to examine important financial matters such as bank statements or phone bills in various languages are all necessary for the success and security of LEP individuals.

NCLR supports legislation, agency guidance, and regulations to increase access to resources for LEP individuals, enabling their full participation and integration into society. NCLR urges Congress to reject efforts to weaken or discard policies that assist the LEP community in utilizing services.

Reforming the Criminal Justice System

The United States incarcerates more individuals than any other developed country, with over 2.2 million Americans currently behind bars.³³ This can be attributed to decades of “tough-on-crime” policies, including mandatory minimum prison sentences, “three-strike” rules, and insufficient access to ex-offender reintegration resources and support. These policies, together with a lack of culturally competent prevention programs, result in higher rates of incarceration among racial and ethnic minorities. **In 2012, 22%³⁴ of the state and federal prison population was Hispanic, even though Latinos only represent 17%³⁵ of the total U.S. population.**



The criminal justice system relies on incarceration and mandatory minimum sentences for punishing largely nonviolent crimes. This is of concern to the Latino community, given Latinos' disproportionate minority contact in the criminal justice system. For example, in 2010, 69.8% of all offenders convicted of a federal offense carrying a mandatory minimum were either Black or Hispanic.³⁶ Sentencing reform has wide public support, with 77% of Americans favoring initiatives to eliminate mandatory minimum prison sentences for nonviolent offenders.³⁷

Lengthy sentences that disproportionately affect racial and ethnic minorities undermine community stability and separate families without achieving greater community safety or reducing crime. Public policy must also address high instances of recidivism. For example, training programs can enhance skills necessary for an individual's employment upon release, and efforts to allow criminal records to be sealed or expunged for future employment prospects will help those who have served their time reintegrate into society.

NCLR supports federal- and state-level sentencing reform legislation that reduces mandatory minimum and disparate drug sentences and discontinues the inefficient use of federal, state, and local resources on the incarceration of low-level offenders. NCLR also supports legislation to enhance programs and services for ex-offenders to encourage successful reintegration and reduce repeat offenses.

Keeping Youth Out of the Criminal Justice System

All youth, including youth of color, should receive fair and equal treatment in our juvenile justice system, but racial and ethnic minorities are disproportionately represented and treated more harshly in the system than their White peers who commit the same offenses.^{38,39} Hispanic youth face a number of challenges resulting from heightened contact and harsher sentencing. For example, a youth referred to the juvenile system is less likely to graduate high school, more likely to experience unemployment, and more likely to face reincarceration. As such, these youth face significant barriers that decrease their likelihood for success as adults.

Efforts to reduce DMC must include strategies to prevent entry into the criminal justice system and encourage reintegration into society upon release. Community-based organizations are often on the front lines of preventing youth from entering the system. They also help reintegrate juvenile offenders and reduce the repeat incarcerations that are all too common among Latino youth.

NCLR supports reauthorization of the Juvenile Justice and Delinquency Prevention Act (JJDPA) to reduce the number of youth in the criminal justice system and increase opportunities for these youth after they are released from detention. Specifically, NCLR urges policymakers to strengthen requirements in the JJDPA to reduce DMC in the juvenile justice system, including by requiring states to take specific steps to identify and reduce DMC. Reauthorization of the JJDPA must also include provisions to increase data collection and dissemination on race, ethnicity, and language.



Spotlight on State Policy: NCLR supports state-level efforts to achieve sentencing reform. For example, California passed the California Fair Sentencing Act (SB 1010) to correct the disparity in criminal penalties against persons charged with possession of crack cocaine versus powder cocaine. This change is a positive step in addressing challenges that disproportionately affect Latinos.

Legislation

In addition to the broad policy recommendations in this section, NCLR supports the following types of legislative and regulatory actions:

- **Equal Rights:** The “Employment Non-Discrimination Act of 2013” (ENDA) is a bipartisan bill introduced by Senator Merkley (D–OR) that passed the Senate in the last Congress; Congressman Polis (D–CO) previously introduced a House companion with 206 co-sponsors. This bill prohibits discrimination by employers based on actual or perceived sexual orientation or gender identity and helps ensure that treatment of LGBT workers is equitable and nationally consistent.

- **Criminal Justice:** The “REDEEM Act,” introduced by Senator Paul (R–KY) and Senator Booker (D–NJ), would automatically expunge and seal criminal records for nonviolent crimes for youth of a certain age, help ex-offenders successfully reintegrate into society, and help prevent reentry into the criminal justice system for ex-offenders.
- **Criminal Justice:** The “Smarter Sentencing Act of 2014,” a bipartisan bill sponsored by Senator Durbin (D–IL) and Senator Lee (R–UT), would, among other things, reduce mandatory minimum prison sentences for certain offenses, including nonviolent drug offenses.
- **Juvenile Justice:** The “Youth PROMISE Act” is a bipartisan bill sponsored by Congressman Scott (D–VA) to amend the JJDP Act to increase research and implementation of evidence-based practices to prevent juvenile delinquency and gang activity.

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ECONOMIC SECURITY

The U.S. economy is in the midst of an economic resurgence, but outcomes have been uneven, particularly between Latinos and other Americans. Recent gains are clear: the economy grew by 5% in the third quarter of 2014 and there was monthly net job growth of over 200,000 jobs since February 2014.⁴⁰ Gains of this magnitude last occurred in the 1990s.⁴¹ As the largest minority group in the U.S., Latinos have also experienced gains. They have seen strong job growth and a drop in poverty, and Latinos account for 56% of the total net increase in homeownership in the U.S. since 2010.⁴²

However, recent economic gains have not been enough to counteract long-standing economic inequities, and Latinos still lag behind other racial and ethnic groups in several key areas that are essential to attaining economic security. Recent data show that not all households have benefitted from the recovery following the Great Recession; consequently, wealth inequality has deepened along racial and ethnic lines. Specifically, in 2013 the wealth of White households was more than 10 times that of Hispanic households, an increase from nine times the wealth in 2010.⁴³

Latino unemployment is at its lowest level since February 2008; however, Latinos continue to feel economic anxiety as wages stagnate. The Latino unemployment rate is 6.6%, higher than the overall unemployment rate of 5.5% as of February 2015.⁴⁴ Further, Latinos are concentrated in industries dominated by low-wage jobs, and about two in three (67%) Latinos reported that they did not earn enough to meet their basic expenses in 2014.⁴⁵ There are currently few pathways out of low-wage jobs for Latinos; recent changes to public workforce

development plans are promising but may lack adequate funding to make a significant difference. As wages stagnate, policies that help low-income individuals keep more of their wages, such as refundable tax credits, are important to make low-wage work pay. Specifically, the Earned Income Tax Credit (EITC) and the Child Tax Credit (CTC) provide relief to millions of working families, yet low-income Americans stand to lose these critical refunds in 2017 unless Congress acts to extend these provisions or make them permanent.

Latinos share in the American Dream of building a nest egg and attaining financial security. Americans rely on financial products that help them make daily financial transactions to safeguard their savings, build a credit history, and purchase large assets. However, Latinos experience challenges in accessing these wealth-building tools. Most Latinos have banking accounts, but too many do not have access to financial services such as a checking, savings, or retirement account. Even qualified Latinos encounter difficulty in securing traditional financing products, including loan products. Without access to safe financial products, Latinos are more likely to resort to alternative financial products, such as payday lending, that often come with predatory and discriminatory lending practices. Together, these challenges highlight the urgent need for a targeted economic agenda that invests in our nation's future by ensuring that the hard work of all Americans, including Latinos, is translated into fair opportunities to participate and excel in our economy.

NCLR supports policies which ensure that hard work helps families achieve a better quality of life for themselves and the next generation. The economy must work for all Americans. It should spur upward mobility and help families move beyond living from paycheck to paycheck.



Increasing Income and Job Quality

Expanding Workforce Opportunities

Currently, there are few pathways for Latinos to progress beyond low-wage jobs; absent change, the workforce of the future may struggle to remain competitive in a global economy. In addition to ensuring access to educational opportunities, job training and other workforce development opportunities are essential to strengthening the workforce. The Workforce Innovation and Opportunity Act (WIOA), which was signed into law in 2014, includes several provisions that aim to assist jobseekers in accessing employment opportunities, education, training, and support services needed to succeed in the labor market.⁴⁶ However, congressionally imposed federal budget caps may prevent full investment in the American workforce. To ensure that the specific needs of Latinos are addressed, Latino and immigrant-serving community-based organizations should be actively involved in the regulatory process to implement WIOA.

NCLR supports legislation that expands career opportunities for Latinos and raises workplace standards. Alternative education and training programs can enable many with basic educational attainment to perform meaningful, productive work. Additionally, NCLR supports the provision of flexible resources for community-based efforts to address Latino youth unemployment, as well as additional funding for workforce training and English language acquisition.

Improving Wages

While indicators show improved prospects for Latinos in the workforce, they continue to contend with low wages and eroding workplace

standards. **Latino workers have the highest labor force participation rate (66%) of any racial or ethnic group, but they are overrepresented in low-wage occupations.**⁴⁷ Because Latinos are overrepresented in low-wage jobs, the effect of wage stagnation on their sense of economic well-being is particularly profound, with 67% of Latinos reporting in a recent poll that they are not earning enough to meet their basic expenses.⁴⁸

NCLR supports legislation that expands career opportunities for Latinos and raises workplace standards. To restore the value of the minimum wage, NCLR supports raising the federal minimum wage to \$12.50 per hour by 2020, followed by automatic increases to keep pace with rising wages. Given the overrepresentation of Latinos in restaurants and other industries with a tipped minimum wage, NCLR also supports a gradual phase-out of the subminimum wage for tipped workers, which has been frozen at \$2.13 for decades.

Preserving Tax Credits

Latinos, like all Americans, have come to believe that the current tax system does not work for them. There is a sense that it is overly complex and designed to benefit top earners and certain business interests. As members of Congress consider rewriting the tax code, it is important to remember that this has long been an instrument to promote economic mobility and asset-building among low- and middle-income Americans, including Latinos. A broad tax overhaul should reduce poverty, raise sufficient revenue to build a strong economy, and invest in our future by including incentives for homeownership, retirement security, and saving for higher education.



The future of refundable tax credits is at the center of the tax policy debate. **As wages stagnate, refundable tax credits—particularly the EITC and CTC—have provided relief to millions of working families. These tax credits incentivize work, help to support children, and produce lifelong health and economic benefits for low- and moderate-income working families.** Vital expansions to these credits are set to expire in 2017, and if Congress fails to extend these expansions or make them permanent, millions of Americans will be adversely affected. For example, up to three million Latinos could lose access to the CTC⁴⁹ and 16 million Americans could fall into, or deeper into, poverty.⁵⁰

NCLR supports efforts to make permanent the 2009 expansions of the EITC and CTC. NCLR also supports innovative efforts to expand access to refundable tax credits to more taxpayers, including workers without children and noncustodial parents. NCLR opposes efforts to penalize U.S. citizen children in response to concerns about errors in the tax system.

Asset-Building and Financial Stability

Enhancing Financial Access

Many Latino and immigrant families cannot access mainstream financial products. This is no small hardship, and it has consequences in the Latino community. Families who cannot gain access to safe credit and financial products are forced to operate outside mainstream markets, resorting to less regulated and often unsafe financial offerings such as payday loans. The Federal Deposit Insurance Corporation (FDIC) reports that 25.6%

of all U.S. households are either unbanked or underbanked,⁵¹ with substantially higher rates among minority populations: 54% for Blacks, 43% for Latinos, and 45% for Native Americans. American families deserve better opportunities to secure their long-term financial stability and, in turn, that of the national economy as a whole.

NCLR supports efforts to increase access to responsibly designed small-dollar loans and credit for underserved consumers. This is particularly critical for consumers with atypical profiles such as immigrants and borrowers with thin credit files, who can get on the road to long-term financial stability. With this essential credit, we support enforced accuracy and accountability of credit reporting entities to ensure that individuals are not harmed by reporting errors. Additionally, NCLR believes that stronger nonbank regulations are needed, such as those supervising remittances and payday lending. In addition, legislation and regulations should be developed to eliminate discrimination in automobile loan lending.

Increasing Retirement Security

Dedicated savings for retirement is essential to financial security in old age and a core component of household and intergenerational wealth. After Social Security, employer-sponsored retirement savings plans such as 401(k) plans are the most common way Americans save for retirement, **yet in 2013 only 35.9% of Latinos worked for an employer who sponsored a retirement plan, the lowest access rate of any demographic group.**⁵² The gap in plan access is due in large part to the fact that retirement plan sponsorship rates are lower for small businesses and in



agriculture, service, and construction, where Latinos are overrepresented.⁵³

Limited access to workplace retirement plans can have a significantly negative effect on the Latino community. When taking into account employer-based plans and other types of retirement savings accounts, such as individual retirement accounts (IRAs), 69.2% of Latino working-age households do not own a retirement savings account of any kind, compared to 36.6% of White households.⁵⁴ Therefore, a significant share of working Latinos fail to achieve the financial stability necessary to retire. In fact, many Latinos rely solely on Social Security in old age; without Social Security, the poverty rate among Latino seniors would reach nearly 50%.⁵⁵ Limited access to retirement plans also leads the majority of Latino workers to miss the tax benefits associated with retirement savings.

NCLR supports policies to ensure that Latinos realize better returns on their hard work and increase their ability to invest in their own future. NCLR supports maintaining the Social Security system and expanding access to private retirement savings plans for more workers through initiatives such as MyRA. Additionally, NCLR supports the creation of a savings system that encourages, through the tax code and other means, higher rates of low- and moderate-income families saving for their children's education, to buy a home, and to pay off debt.

Spotlight on State Policy: NCLR supports California's state retirement initiative—California Secure Choice—enacted in 2012 by SB 1234. California Secure Choice, like the federal MyRA, allows workers without access to an employer-based retirement savings account to save for their future.

Protecting Consumers

Strong consumer protections are necessary to ensure that individuals are shielded from predatory and discriminatory lending practices and financial products. Americans are eager to see more consumer-focused gains such as those implemented in recent years by the Consumer Financial Protection Bureau (CFPB). The work of the CFPB is especially important as Latino families continue to encounter barriers to sound financial products. For example, a recent evaluation by the CFPB and the Department of Justice found that over 235,000 minority borrowers paid higher interest rates for their auto loans due to one auto lender's discriminatory pricing system.⁵⁶

NCLR believes that legislation and regulatory actions to increase access to credit, provide strong consumer protections from predatory and discriminatory practices, and support individualized financial counseling are essential aspects of a strong economy. NCLR opposes any efforts to dismantle, weaken, or undermine the structure of the CFPB. As such, Congress must not impair the CFPB's ability to protect consumers by changing its leadership structure or altering its independent funding.

Supporting Homeownership

Millions of Latino families are still struggling to rebuild wealth lost during the Great Recession. Latino homeownership, the single greatest source of wealth in the Hispanic community, reached a high of 50% in 2006.⁵⁷ By 2009, 66% of the community's housing wealth disappeared due to the foreclosure crisis.⁵⁸ As the economy improved, the Latino homeownership rate increased to about 46%, but this figure remains lower than rates for other demographic groups.⁵⁹



This lagging recovery is concerning for the prospects of the Latino community because, historically, homeownership has been one of the only meaningful paths to financial stability and opportunity for Latinos. In 2010, home equity accounted for 67% of net wealth for the median Hispanic homeowner, compared to 38% for the median White homeowner.⁶⁰

Following the housing crisis, access to credit remains unnecessarily tight and has locked out many qualified Latino homebuyers. For example, in 2013 Hispanics were denied home loans at about twice the rate of White borrowers.⁶¹ As such, the prospects for qualified Latinos to attain more secure financial footing through homeownership remains severely limited, jeopardizing the future of the market as a whole. As Latinos and other underserved populations become the majority of the market, policymakers have an obligation to encourage lenders to serve these borrowers and ensure that Latinos can secure and protect their assets.

NCLR will continue to advocate for housing finance system reform so that it works for all creditworthy borrowers, especially first-time buyers, communities of color, and other underserved populations. Further, NCLR will continue to encourage Fannie Mae and Freddie Mac to implement principal reduction, adjust mortgages to the current value of underwater borrowers' homes, and incorporate pre- and post-purchase housing counseling into programs. Finally, NCLR supports efforts to increase funding for housing counseling programs.



Legislation

In addition to the broad policy recommendations in this section, NCLR supports the following legislative actions:

- **Job Quality:** The “Protect Our Workers from Exploitation and Retaliation (POWER) Act,” sponsored by Congressman Miller (D–CA) and Congresswoman Chu (D–CA), protects immigrant workers from exploitation.
- **Tax Credits:** The “Working Families Tax Relief Act” (S. 836), sponsored by Senator Brown (D–OH), makes permanent the 2009 expansions to EITC and CTC scheduled to expire in 2017. Congressman Neal (D–MA) introduced the House companion legislation, the “Earned Income Tax Credit Improvement and Simplification Act of 2013” (H.R. 2116).
- **Homeownership:** The “National Homeowner Bill of Rights Act of 2014” (H.R. 4963), sponsored by Congresswoman Lujan Grisham (D–NM), nationalizes similar state laws to protect homeowners in foreclosure proceedings.
- **Financial Access:** The “Stop Errors in Credit Use and Reporting (SECURE) Act” (S. 2224), sponsored by Senator Schatz (D–HI) and Senator Brown (D–OH), would require credit bureaus to follow strict rules to ensure that credit reports are accurate and consumers can access these annually free of charge.

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EDUCATION

Decades have passed since two pivotal court rulings—*Brown v. Board of Education* in the U.S. Supreme Court and *Mendez v. Westminster* in the California Supreme Court—affirmed that education is a necessary condition for success that must be available to all students on equal terms. However, many Latino children remain underserved in our educational system, and action must be taken to support students’ success in the classroom and beyond.

Strong federal oversight and a commitment to equity will yield improved educational outcomes for Latinos, bolster the country’s workforce, and strengthen the economy. Promising educational gains are evident among Latinos, as students are graduating from high school at higher rates than ever before and more are going to college. Still, research shows that Latinos continue to lag behind others in critical areas: they are less likely to be enrolled in early childhood education programs, they have the highest reported high school dropout rate of all racial or ethnic groups, and they enroll in college in disproportionately low numbers.

There are currently more than 24 million Latinos age 24 or younger in the United States, composing 23% of the total Latino population.

By 2025, 65% of all jobs will require postsecondary credentials, yet less than one-quarter of Latinos today have a bachelor’s degree.^{62,63} These demographic trends highlight the vital role that Hispanics will play in the economic development and prosperity of the country. For these reasons, policymakers must invest in strategies that aim to achieve equitable outcomes for the growing population of Latino students.

NCLR is committed to a comprehensive and coordinated system that effectively moves Latino students through all levels of education, from early childhood to postsecondary completion. NCLR therefore supports administrative and legislative action to improve the opportunities and outcomes of Latinos and English language learners (ELLs).

Improving Access to and Quality of Early Childhood Education

Access to early childhood education is essential to the future educational success of Latino and ELL students. Although Latino children are the fastest-growing segment of the child population, they have the least access to early childhood education programs, with only 46.3% of three- to four-year-olds enrolled in school.⁶⁴ Children with early access to these programs are more likely to have the behavioral, cognitive, and language skills development necessary for success both in school and in life.⁶⁵ However, access is compromised by financial, linguistic, and educational barriers within the Latino community.⁶⁶ Learning begins at birth, so it is imperative that sufficient resources are dedicated to ensuring that background or lack of means do not restrict Latino children from fully reaching their potential and contributing to our nation.

NCLR supports legislation that invests in early education to increase access to and improve the quality of early childhood education programs, helping children acquire the necessary developmental skills to succeed in school and beyond. In addition, NCLR believes that these programs should be fully funded to increase access to and foster the social and academic development of children from low-income and rural communities.



Strengthening K–12 Education

Latino students are a significant and growing presence in K–12 classrooms, and they occupy a critical position in promoting the economic, political, and social well-being of our country in the coming decades. Today’s Latino youth are our nation’s future workers, taxpayers, and voters. In 2011–2012 Latino students made up nearly one-quarter of all public school enrollments.⁶⁷ Their success or failure is a clear testament to the effectiveness of our country’s schools and our commitment to securing their equitable right to learn.

However, recent austerity measures and declining investments in education compromise the ability of states to adequately and equitably support the needs of Latino and ELL students. These trends are especially troubling in regions experiencing substantial Latino population growth.⁶⁸ While a range of opportunities exist to increase their chances for academic success, such as the broad adoption of college- and career-ready standards, Latino and ELL students continue to lag behind their peers in academic achievement. In 2013, national assessments revealed that 47% of Latino fourth-graders and 32% of eighth-graders read below basic levels.⁶⁹ While improvements to high school completion among Latinos are evident, these gains are tempered by the fact that Latinos’ 73% graduation rate trails the national average of 80%.⁷⁰

NCLR urges Congress to reauthorize the Elementary and Secondary Education Act (ESEA) to ensure strong transitions at every level of education and enforce accountability provisions that promote increased equity in education. This includes the provision that all students are entitled to a high-quality education and assessed annually

to ensure that academic progress is made, learning targets are met, and achievement gaps are detected and eliminated.

Spotlight on State Policy: NCLR supports the implementation of the Common Core State Standards (CCSS) for College and Career Readiness. By raising expectations for all students, the CCSS have the potential to level the playing field and improve learning outcomes for Latino and ELL students. NCLR is working with parents, teachers, and other stakeholders on effective implementation in Arizona, California, Colorado, Florida, Illinois, Louisiana, and New York.

Achieving Success in Higher Education

More Latino students are entering college than ever before. While increased participation in postsecondary education represents a positive trend, inequalities in higher education are becoming evident. Evidence shows that 45% of Latino students are enrolled in public two-year colleges and 17% are enrolled in public four-year institutions.⁷¹ Students beginning their postsecondary careers in four-year institutions are more likely to attain degrees than those beginning in two-year and other types of institutions.⁷²

Despite increased participation in postsecondary education, Latinos have low levels of postsecondary degree attainment. In 2012, only 9.8% of bachelor’s degrees,⁷³ 7.7% of master’s degrees,⁷⁴ and 6.1% of doctoral degrees⁷⁵ were conferred on Latinos. The need to improve the postsecondary attainment rates of Latinos has never been greater; projections suggest that 65% of jobs will require some form of



postsecondary credentials by 2020.⁷⁶ Yet research indicates that not all students arrive at college adequately prepared to succeed, and many find themselves enrolled in and paying for coursework that will not result in college credit.⁷⁷

NCLR calls on Congress to reauthorize the Higher Education Act to safeguard affordability, minimize debt burdens, and hold postsecondary systems accountable for the increased retention and graduation of Latino students. NCLR supports legislation focused on access, transition, and completion in higher education, with an emphasis on equity to ensure that students attain their postsecondary objectives. NCLR also supports initiatives that encourage innovative learning practices (e.g., competency-based education, dual enrollment), enhance access to science, technology, engineering, and mathematics (STEM) courses, and support public-private partnerships to provide Latinos with the foundation to succeed in postsecondary programs and the workforce.

Legislation

In addition to the broad policy recommendations in this section, NCLR supports the following legislative and regulatory actions:

- **Early Childhood:** The “Strong Start for America’s Children’s Act,” sponsored by Senator Harkin (D–IA), Congressman Miller (D–CA), and Congressman Hanna (R–NY) in the last Congress, increases access to and improves the quality of early childhood education programs.
- **K–12 Education:** The “Strengthening America’s Schools Act of 2013,” sponsored by Senator Tom Harkin (D–IA) in the last Congress, calls for the broad and effective implementation of college- and career-ready standards, improves the quality

and delivery of assessments, including native language assessments, and promotes a strong accountability system to ensure that students achieve at their fullest potential.

- **Higher Education:** The “Supporting College Success Through Dual Enrollment Act,” sponsored by Senator Sanders (I–VT), would enable moderate- and low-income students to get a head start on earning college credit while in high school.
- **Higher Education:** The “Bank on Students Emergency Loan Refinancing Act,” sponsored by Senator Warren (D–MA), provides refinancing options for borrowers with the greatest financial need.
- **Higher Education:** The “Investing in States to Achieve Tuition Equality for Dreamers Act of 2014,” sponsored by Senator Murray (D–WA) and Congressman Polis (D–CO), supports the continuing education of DREAMers, providing them with access to the necessary resources to ensure their success in postsecondary settings.

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HEALTH AND WELLNESS

In 2010, the enactment of major health care reform paved the way for the transformation of our health care system, providing access to health insurance and health care services to millions of Americans. While the overall number of uninsured individuals has decreased since the implementation of the Affordable Care Act (ACA), a large portion of Latinos continues to lack health coverage.

In 2013, there were nearly 41 million Americans without health coverage, including about 15 million (37%) Hispanics.⁷⁸ This means that about 24% of all Hispanics were uninsured in 2013, compared to less than 10% of non-Hispanic Whites.⁷⁹ Additionally, Latino children are more likely to lack health coverage than their White peers, and in 2012 more than two million Hispanic children in the U.S. were uninsured.⁸⁰ Nearly two-thirds of these children are eligible for coverage through existing programs but not enrolled.⁸¹ These differences persist despite increased coverage among most Americans and highlight the urgency of developing targeted solutions that will help more Latinos secure health coverage.

Limited access to health insurance, among other factors, can contribute to worse health outcomes for Latinos. As a population, Latinos are more likely than other racial and ethnic groups to experience chronic and largely preventable diseases. For example, Latino children and youth experience poor nutrition, and they are overweight or obese at a rate of 38.9%, compared to 28.5% for Whites.⁸² Health consequences from being overweight or obese also affect Hispanic youth at higher rates than their White counterparts. Among children born in 2000, Hispanic boys have a 45.4% lifetime risk of developing diabetes, compared to 26.7% for White boys born that same year. For girls, the

lifetime risk of developing diabetes is 52.5% for Latinas, compared to 31.2% for Whites.⁸³

NCLR supports policies that provide health coverage for all Latinos, ensure equitable access to health services for minorities, and provide quality health care and nutrition services to our nation's children.

Implementing Health Care Reform

Despite the many challenges to the ACA and barriers to accessing health insurance, the law provides coverage to about seven million Americans,⁸⁴ including over two million Latinos.⁸⁵ While the number of uninsured Latinos has decreased since the law's implementation, about one in four Latinos remains uninsured.

Policymakers in 28 states and the District of Columbia have expanded Medicaid eligibility to their residents under the ACA, yet millions more Americans are living in the "coverage gap." These individuals are not eligible under their state's current Medicaid eligibility rules, nor do they qualify for the health insurance subsidies provided in the ACA.⁸⁶ Large portions of the Latino population across the country experience the coverage gap and remain uninsured. For example, policymakers in Texas and Florida—states with large uninsured Hispanic populations—have not expanded Medicaid. **Specifically, 600,000 Latinos in Texas and 200,000 in Florida would be eligible for Medicaid under ACA Medicaid expansion provisions.**

Additionally, families with immigrants experience additional barriers to accessing health care. Under current law, immigrants who are authorized to live and work in the United States and pay taxes are not eligible for federally funded health care



services. Even with health care reform, lawfully present immigrants remain uncovered because the U.S. Department of Health and Human Services determined that recipients of Deferred Action for Childhood Arrivals (DACA) are not eligible for coverage under the ACA. Eliminating barriers to health coverage for lawfully present immigrants, including a five-year waiting period, would enable them to continue contributing to their communities and our country as healthy individuals. Further, individuals in mixed-immigration-status families who are otherwise eligible for coverage under ACA may not apply because they fear that information used to determine eligibility could be used for immigration enforcement. Thus, many Latinos remain unable to access coverage through ACA.

As implementation continues and the second enrollment period covers millions more Americans, there are still policymakers who seek to undermine the progress made due to the ACA. Several legislative proposals to amend or repeal discrete portions of the law have been considered by Congress. If successful, these proposals will ultimately deny coverage to those who need the protections of the law most. Therefore, policymakers must maintain the gains made under the ACA and ensure that even more Americans, including Latinos, experience the new options for quality, affordable, and accessible health coverage and care that the ACA offers.

NCLR urges the administration to continue implementing health care reform and include strong rules for nondiscrimination so that all Americans can access health care services. NCLR also calls for improved and targeted enrollment efforts to meet the needs of Latinos,

including additional capacity-building work, funding for community-based organizations, and more culturally and linguistically appropriate information available for organizations trying to enroll this population.⁸⁷ Finally, NCLR supports legislation to ensure accessibility of insurance for immigrants, especially women and children, and recognize the “lawfully present” status of DACA recipients for the purposes of the ACA.

Spotlight on State Policy: NCLR urges all state governors and lawmakers to accept federal funds to expand Medicaid under the ACA. This would extend coverage to hundreds of thousands of Americans, including Latinos.

Enhancing Health Care Quality and Access

Achieving health equity—the highest level of health for everyone—is necessary not only to achieve a sustainable, cost-effective health care system, but also to uphold our nation’s shared values of fairness, justice, and equal opportunity. Persistent inequities in health care services are still evident in the United States. For example, the 2011 National Healthcare Quality and Disparities Report found that Hispanics received worse care than non-Hispanic Whites in 39% of quality measures and had less access to care than non-Hispanic Whites in 63% of access measures.⁸⁸ This report also showed that individuals with limited English proficiency, many of whom are Latino, experienced lower access to quality services because of language barriers. Efforts to address inequities have been limited by inadequate resources for funding, staffing, and accountability.



NCLR urges policymakers to advance legislation which ensures that Latinos receive culturally competent, linguistically appropriate, high-quality, and effective health coverage.

Maintaining the Children's Health Insurance Program

Since its inception in 1997, the Children's Health Insurance Program (CHIP) has been a vital program for low-income children in working families whose parents earn too much to qualify for Medicaid but too little to purchase private health insurance. It has helped cut the number of uninsured children by half while improving health outcomes and access to care for children and pregnant women across the nation. In fiscal year 2012, more than eight million children relied on CHIP for their health coverage. This program is particularly important for Hispanic children, who are more likely to be covered by CHIP than by private coverage.⁸⁹ **A 2012 evaluation of CHIP showed that in the ten states examined, more than half of the children enrolled in the program were Hispanic.**⁹⁰

While CHIP has been successful in helping to cover low-income children, funding for CHIP is not permanent and will be cut dramatically next year unless Congress acts to reauthorize this program. CHIP has strong bipartisan roots and is popular among governors because it gives states significant flexibility to design their programs to meet the needs of their populations. This unique structure has helped states tackle the costs of uncompensated care while reducing the number of uninsured kids. According to estimates by the Congressional Budget Office, inaction by Congress would put 12.7 million children enrolled in fiscal

year 2015 at risk of losing their CHIP coverage in 2016.

NCLR supports the reauthorization of CHIP and provisions that maintain the gains made to ensure the eligibility of as many children as possible.

Ensuring Adequate Nutrition

Millions of American children are suffering from poor nutrition and are at greater risk of developing health conditions that could plague them in adulthood. The concerns of vulnerable communities whose children are most at risk for poor nutrition outcomes must be represented in the national debate. Among children, Hispanics are the most likely to live with food insecurity; 29.5% of Latino children live in food-insecure households, compared to 15% of White children.⁹¹

Although Latinos face higher rates of food insecurity than others, they remain underenrolled in key nutrition programs. For example, in 2012 more than six million Hispanics took part in the Supplemental Nutrition Assistance Program (SNAP), making up about one in seven (14.1%) of all SNAP participants. While the number of total SNAP recipients has been on the rise, the relative proportion of Latino participants has remained generally stable, between 14% and 16% since 2007.⁹²

Several factors beyond the individual or family influence the nutrition and health of Latino children. A growing body of research shows that the food environment—the availability of nutritious foods at affordable prices in the local neighborhood—significantly affects individuals.⁹³ Other factors such as food marketing to children can influence nutrition and health. Further, recent studies show that food and beverage marketing increasingly targets Latino and Black children,



who are disproportionately at risk for overweight and obesity.^{94,95} Consequently, it is important to understand how communities help shape decisions concerning healthy lifestyles and address these external factors to support healthy children.

NCLR supports reauthorization of the Healthy, Hunger-Free Kids Act of 2010 to maintain enhanced child nutrition programs. Without congressional action, critical nutrition programs could expire on September 30, 2015. Further, NCLR calls on Congress to strengthen rules to address application barriers in school meal programs, bring affordable food options to communities, and support community-based nutrition efforts.

NCLR also supports efforts to protect the integrity of SNAP. NCLR urges the restoration of SNAP benefits to the levels prior to recent cuts and adequate investment in the State Childhood Hunger Grants designed to improve the delivery of SNAP benefits. Additionally, NCLR urges efforts at the federal and state levels to simplify the SNAP rules for low-income families with immigrant parents to minimize the complexity of restoring full and equal access to the program for all lawfully present immigrants.



Legislation

In addition to the broad policy recommendations in this section, NCLR supports the following legislative and regulatory actions:

- **Quality and Access:** Congresswoman Lujan Grisham’s (D–NM) “Health Equity and Access under the Law (HEAL) for Immigrant Women and Families Act” (H.R. 4240) restores access to important federal health programs, including Medicaid, to lawfully present immigrants, removes the five-year waiting period for this population, and ends the exclusion of DACA recipients from eligibility for federal health programs.
- **Quality and Access:** The “Health Equity and Accountability Act” (HEAA), sponsored by Congresswoman Roybal-Allard (D–CA) in the last Congress, provides federal resources, policies, and infrastructure to eliminate health disparities, with a focus on racial and ethnic minorities.
- **CHIP:** The “CHIP Extension Act of 2014” (S. 2461, known as CHIPRA), sponsored by Senator Rockefeller (D–WV) in the last Congress, would fund CHIP through 2019, expand coverage for children, streamline enrollment, and provide administrative enhancements for states. Under S. 2461, states could choose to expand coverage for pregnant women, raise income eligibility levels, offer CHIP coverage to children of state employees, and extend and enhance quality provisions.

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IMMIGRATION

The nation's immigration system is experiencing a systemic failure due to legislative neglect. Over the last two decades, legislation has not been enacted to ensure that our immigration system meets the 21st-century needs of the country. While enforcement strategies are an essential component of maintaining a legal and orderly immigration system, these strategies alone will not fix the system, and this exclusive approach is having adverse consequences. Policymakers have already diverted an exorbitant amount of resources to this approach, fueling racial profiling practices that affect U.S. citizens and legal residents while destabilizing families and communities through the arrest, detention, and deportation of otherwise law-abiding immigrants who pose no threat to public safety or national security.

Although the Senate passed bipartisan immigration reform legislation in 2013 that would have addressed many of these elements, House leadership refused to bring legislation to the floor, and mounting pressure to address the need for relief prompted President Obama to take executive action, something presidents of both parties have done in the past. Such action will not only bring relief to millions of American families living under threat of losing a loved one to deportation, it will also generate economic benefits for the country as a whole and enhance national security.⁹⁶ Administrative relief, however, is not a permanent solution, and the overhaul of the immigration system remains a critical task that Congress must undertake.

The toxic nature of the immigration debate and the consequences of a failing immigration system affect most Hispanics, regardless of immigration status. That is why immigration has become

a galvanizing issue for the nation's Hispanics, 76% of whom were United States citizens in 2012.⁹⁷ **Over 60% of Latino voters know someone who is undocumented and have witnessed first-hand the devastating effects of wholesale deportation policies on families and communities.**⁹⁸ Additionally, the manner in which current policies are implemented affects a significant number of U.S. citizens and lawful residents. For example, too many U.S. citizens and lawful residents are stopped, detained, and even deported as a result of the overzealous application of immigration measures that have violated the civil rights of all Latinos.

NCLR supports an immigration system that achieves (1) a legal and regulated flow of workers and the reunification of families; (2) enforcement measures that advance national security and public safety and maintain a legal workforce; (3) the successful integration of immigrants into society; and (4) an approach to uphold the nation's values and traditions of respecting the legal and civil rights of America's diverse people.

Reforming an Outdated Immigration System

Sensible and effective immigration reform will boost our economy, benefit our workforce, and strengthen family unity. The Congressional Budget Office estimated that the Senate-passed comprehensive reform bill, S. 744, would increase the real Gross Domestic Product of the U.S. by roughly \$700 billion in 10 years and by about \$1.4 trillion over two decades.⁹⁹ This would be due, in part, to a boost in job creation. A report by the American Action Network found that the Senate



bill would add an average of 14,000 jobs per congressional district in the United States.¹⁰⁰

Moreover, we must abandon the notion of a mass deportation that would attempt to forcefully remove 11 million people from the country, the majority of whom have lived here for more than 10 years, have formed families with U.S. citizens and legal residents, and are contributing to the economy. Such an approach would not only be prohibitively costly, it would require destabilizing whole communities to the detriment of millions of families and our most cherished American values.

Finally, immigration policies must support the successful integration of immigrants into American society. This includes making available and accessible programs that help immigrants learn English and civics and become full participants in their communities. It also requires a streamlined naturalization process that eliminates procedural barriers, provides support to navigate the process, and remains affordable and accessible to eligible immigrants. Attempts to restrict or bar eligible immigrants from programs to which they contribute taxes, including Social Security, the Earned Income Tax Credit, and the Child Tax Credit, not only create an unfair two-tiered system but also are detrimental to the success and security of millions of families, including a large number of Latino U.S. citizens.

NCLR supports immigration reform policies that:

- **Restore the rule of law** by creating a roadmap to legalization and earned citizenship for 11 million aspiring Americans and promoting smart enforcement that improves safety, supports legal immigration channels, and prevents discrimination.

- **Preserve the rule of law** by creating workable legal immigration channels that reunite families, strengthen our economy, and protect workers' rights.
- **Strengthen the fabric of our society** by adopting proactive measures that advance the successful integration of new immigrants.

Providing Relief through Executive Action

Although legislation is the best solution to fix our outdated immigration system, gridlock in Congress has left communities across the country grappling with an untenable situation. As a result, President Obama used his discretionary powers to provide some relief—an accepted aspect of American policy that presidents have exercised since World War II.¹⁰¹ The president's action expanded the highly successful Deferred Action for Childhood Arrivals (DACA) program and created Deferred Action for Parents of Americans and Lawful Permanent Residents (DAPA). Together, these programs will bring temporary protection to over five million individuals and relieve millions of American families living under threat of losing a loved one to deportation. The newly established DAPA program will provide a temporary work permit for a period of three years after applicants pass a background check and demonstrate residency in the U.S. for five or more years, providing relief for approximately 3.7 million individuals.¹⁰²

These programs are a commonsense, albeit impermanent and partial, remedy to the outdated immigration system. Further, these actions are expected to generate economic benefits, as those who are currently working will be able to do so legally; **individuals granted**



deferred action would contribute an additional \$6.1 billion in payroll tax revenue in the first year and up to \$45 billion over the next five years.¹⁰³

Notably, history shows that executive action has quite often been the precursor to congressional action. Presidents of both parties have used their discretionary powers on multiple occasions to protect various groups from deportation, and in virtually every case Congress acted to ratify those actions, except for those clearly linked to temporary conditions abroad.¹⁰⁴

NCLR strongly supports executive action by President Obama to provide relief to millions of American families, including DACA and DAPA. NCLR will oppose any attempts to block, discontinue, defund, or debilitate these programs, which represent the most significant progress on immigration policy in decades.



Legislation

In addition to the broad policy recommendations in this section, NCLR supports the following legislation:

- **Immigration Reform:** The “Border Security, Economic Opportunity, and Immigration Modernization Act of 2013” (S. 744), sponsored by Senators Schumer (D–NY), Bennet (D–CO), Durbin (D–IL), Flake (R–AZ), Graham (R–SC), McCain (R–AZ), Menendez (D–NJ), and Rubio (R–FL), should be used as a basis for future efforts to reach a permanent legislative solution. S. 744 would have updated our immigration system to provide the majority of undocumented immigrants with a pathway to citizenship.

NCLR opposes immigration legislation that separates families, criminalizes civil immigration offenses, harms the integrity of communities, and threatens worker protections. Unfortunately, most of the bills that have been voted on by the House, or that have been under consideration in the House Judiciary Committee, have largely failed to advance sensible immigration solutions. In many cases, they would worsen an already precarious situation. These include:

- The “Strengthen and Fortify Enforcement (SAFE) Act” (H.R. 2278), now renamed the “Michael Davis, Jr. in Honor of State and Local Law Enforcement Act,” would nationalize Arizona’s widely condemned law, SB 1070, which was blocked by the Supreme Court of the United States. The state and local enforcement of federal immigration law pursued by this bill

could lead to the increased racial profiling of Latinos, regardless of immigration status, and harm public safety, as people would be less likely to report crimes for fear of deportation.

- The “Agricultural Guestworker Act” (H.R. 1773) would reduce worker protections for farmworkers, who are already some of the most vulnerable workers in our economy. Without protections, employers could exploit farmworkers and consequently undermine wage and safety conditions for all workers in this sector, including U.S. citizen workers.¹⁰⁵
- The “Supplying Knowledge-based Immigrants and Lifting Levels of STEM Visas Act” (H.R. 2131), also known as the “SKILLS Act,” would increase STEM, H-1B, and investor visas. The bill unnecessarily eliminates the diversity and family preference visas, which would affect family reunification, a cornerstone of our immigration system, and it closes a legal immigration channel to immigrants from countries with low rates of immigration to the U.S.¹⁰⁶

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Appendix: States Ranked by Size of Hispanic Population, 2000–2013

State	Hispanic Population, 2000*	Hispanic Population, 2013†	Change in Hispanic Population, 2000–2013‡	Hispanic Percentage of Population, 2000§	Hispanic Percentage of Population, 2013**
California	10,966,556	14,719,326	25.50%	32.38%	38.40%
Texas	6,669,666	10,153,145	34.31%	31.99%	38.40%
Florida	2,682,715	4,619,316	72.19%	16.79%	23.60%
New York	2,867,583	3,606,786	25.78%	15.11%	18.40%
Illinois	1,530,262	2,121,248	38.62%	12.32%	16.50%
Arizona	1,295,617	2,005,117	54.76%	25.25%	30.30%
New Jersey	1,117,191	1,684,010	50.74%	13.28%	18.90%
Colorado	735,601	1,108,428	50.68%	17.10%	21.00%
New Mexico	765,386	986,555	28.90%	42.08%	47.30%
Georgia	435,227	916,395	110.56%	5.32%	9.20%
North Carolina	378,963	872,805	130.31%	4.71%	8.90%
Washington	441,509	832,249	88.50%	7.49%	11.90%
Pennsylvania	394,088	808,318	105.11%	3.21%	6.30%
Nevada	393,970	767,050	94.70%	19.72%	27.50%
Virginia	329,540	712,790	116.30%	4.66%	8.60%
Massachusetts	428,729	703,679	64.13%	6.75%	10.50%
Maryland	227,916	532,374	133.58%	4.30%	9.00%
Connecticut	320,323	527,161	64.57%	9.41%	14.70%
Oregon	275,314	483,758	75.71%	8.05%	12.30%
Michigan	323,877	466,594	44.07%	3.26%	4.70%
Indiana	214,536	422,454	96.92%	3.53%	6.40%
Ohio	217,123	389,271	79.29%	1.91%	3.40%
Utah	201,559	387,569	92.29%	9.03%	13.40%
Oklahoma	179,304	369,646	106.16%	5.20%	9.60%
Wisconsin	192,921	363,925	88.64%	3.60%	6.30%
Kansas	188,252	323,560	71.88%	7.00%	11.20%



State	Hispanic Population, 2000*	Hispanic Population, 2013†	Change in Hispanic Population, 2000–2013‡	Hispanic Percentage of Population, 2000§	Hispanic Percentage of Population, 2013**
Tennessee	123,838	319,737	158.19%	2.18%	4.90%
Minnesota	143,382	270,545	88.69%	2.91%	5.00%
South Carolina	95,076	254,780	167.98%	2.37%	5.30%
Missouri	118,592	232,947	96.43%	2.12%	3.90%
Louisiana	107,738	216,840	101.27%	2.41%	4.70%
Arkansas	86,866	204,402	135.31%	3.25%	6.90%
Alabama	75,830	198,019	161.14%	1.71%	4.10%
Idaho	101,690	190,250	87.09%	7.86%	11.80%
Nebraska	94,425	185,419	96.37%	5.52%	9.90%
Iowa	82,473	168,806	104.68%	2.82%	5.50%
Kentucky	59,939	145,761	143.18%	1.48%	3.30%
Rhode Island	90,820	142,853	57.29%	8.66%	13.60%
Hawaii	87,699	138,065	57.43%	7.24%	9.80%
Mississippi	39,569	87,327	120.70%	1.39%	2.90%
Delaware	37,277	80,944	117.14%	4.76%	8.70%
District of Columbia	44,953	65,560	45.84%	7.86%	10.10%
Wyoming	31,669	56,363	77.98%	6.41%	9.70%
Alaska	25,852	48,499	87.60%	4.12%	6.60%
New Hampshire	20,489	41,992	104.95%	1.66%	3.20%
Montana	18,081	33,689	86.32%	2.00%	3.30%
South Dakota	10,903	28,725	163.46%	1.44%	3.40%
West Virginia	12,279	25,702	109.32%	0.68%	1.40%
North Dakota	7,786	20,771	166.77%	1.21%	2.90%
Maine	9,360	19,258	105.75%	0.73%	1.40%
Vermont	5,504	10,587	92.35%	0.90%	1.70%
United States	35,305,818	54,071,370	53.15%	13.00%	17.10%

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