



LATINOS IN THE SUNSHINE STATE: BUILDING A BRIGHTER ECONOMIC FUTURE



NCLR
NATIONAL COUNCIL OF LA RAZA



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

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This report was made possible through generous support from The Prudential Foundation. The views and conclusions expressed here are those of NCLR alone and do not necessarily reflect the opinions of our funders.



A photograph of a young man and woman smiling and embracing each other. The man is wearing a straw hat and a white tank top, and the woman has long, curly hair and is wearing a colorful top. They are outdoors, with a blurred background of buildings and trees.

Introduction

Today, more than one in six Americans is Latino,* representing one of the fastest-growing segments of the U.S. population. As a younger population with substantial projected growth, U.S. Hispanics will have a significant role in shaping the nation's future. In 2014, the U.S. Latino population reached 55 million, accounting for about 17% of the U.S. population.¹ By 2050, the U.S. Hispanic population is estimated to reach 106 million, representing one out of every four individuals in this country.²

Overall, national demographic projections show that major changes will continue. An increasing number of states will become majority-minority and the United States will become a majority-minority nation by 2050.³ The millennial population—young people ages 18–34—is the country's largest living generation and will continue to grow with Latinos being the fastest-growing subset.⁴ One group—children younger than five—is already majority-minority in the United States and the Latino proportion of that group is projected to increase.⁵








The Hispanic community's size and hard work have the potential to greatly strengthen the U.S. economy. With respect to economic contributions, Latinos lead the country in labor force participation, Latino unemployment is at its lowest level since March 2007, and Latino buying power is projected to reach a staggering \$1.7 trillion by 2019. At the same time, Latinos make up the largest share of workers earning poverty-level wages, continue to see wages stagnate, and feel the effects of deepening wealth inequality.⁶ In 2013, the wealth of White households, based on median net worth, was \$141,900 versus \$13,700 for Hispanic households. The gap in wealth, \$128,200 in 2013, represents an increase from 2010 when there was a gap of \$122,600.⁷

A national snapshot of the Hispanic community's economic well-being provides an important gauge for the economic health of the nation overall. However, a state-level analysis can provide an in-depth look into the successes and struggles of the Latino community and signal upcoming national trends. This report describes the Latino population in Florida,[†] focuses on economic indicators for the well-being of Florida's Latino community, and offers recommendations for public policies at the national and state level that can boost the economic security of the community.

* 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.

† The National Council of La Raza (NCLR) aims to advance its dedicated presence in Florida and continues to build on what has already been accomplished by partnering with its Florida Affiliates, a group of 14 Latino-serving organizations, on a range of civic engagement, programs, and policy projects in the state.

Florida Hispanic Snapshot

	Latinos in Florida	All of Florida
 Population ⁸	4.8 million	19.8 million
 Labor force participation rate ⁹	63.9%	60.6%
 Unemployment rate ¹⁰	5.5%	5.1%
 Median household income ¹¹	\$40,903	\$47,463
 Poverty rate ¹²	21.7%	16.5%
 Renters facing high rental costs*	62% ¹³	57% ¹⁴
 Registered voters ¹⁵	1.7 million	12 million



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



A Closer Look at Florida

A growing number of Latino families in Florida face a mixed picture of progress, setbacks, and stalled growth. A number of demographic characteristics influence the state's economic situation. Examining Latinos' status across a range of opportunity indicators in Florida can help other states prepare for coming demographic shifts and ensure that more individuals, including Latinos, have greater opportunity. Demographic trends of note in Florida include:

- Florida has the third-largest Latino population in the nation, with one in every four Floridians identifying as Latino (4.8 million individuals). By 2028, Florida is projected to join the growing list of majority-minority states across the country.¹⁶
- Growth of the Latino population in Florida has been fueled by a recent migration of individuals and families leaving Puerto Rico in hopes of finding increased economic stability amid the fiscal crisis of the commonwealth. The characteristics of the Puerto Rican population recently moving to Florida will have an effect on the overall economic status of the state. Puerto Rican migrants are U.S. citizens and are eligible for all services and programs offered.

- Women in Florida account for just over half of the state's total population (51.1%) and Floridian men constitute 48.9%.¹⁷ Florida women's median annual earnings for full-time, year-round work is \$34,000 compared to \$40,000 for men.¹⁸ Women in Florida earn an average of 85 cents on the dollar compared with men. Across nearly every major industry, the median earnings of women in Florida are less than those of men.¹⁹
- Florida has a large immigrant population. One-fifth of the total population is foreign-born (3,973,515 residents) and more than half of these individuals are naturalized U.S. citizens. Immigrants represent nearly one-quarter of the state's workforce.²⁰
- Nearly 40% of the total Florida population is either younger than 18 years old (4,054,023 residents) or older than 65 years old (3,790,954 residents).²¹



Puerto Rican Fiscal Crisis Drives Record Number of Residents to Florida

The commonwealth of Puerto Rico is in a deep fiscal crisis, resulting in immense economic hardship for the 3.5 million American citizens living there. Puerto Rico has lost more than a quarter of a million jobs in recent years, the unemployment rate is twice that of the national rate, and nearly half of the population lives in poverty. Residents are expected to suffer even more as Puerto Rico's budget for the current fiscal year reduces public investments by \$674 million.²² This move will likely cost many more jobs, cripple public transportation, close even more schools than the hundreds that have already shuttered, and end health care for millions of residents on the island. All families, especially the poorest and most vulnerable, are at risk of even deeper financial risk.

As a result of these conditions, the flow of Puerto Ricans to the continental United States has increased to levels not seen in more than 50 years.²³ Since 2014, Florida has received the greatest number of Puerto Ricans moving from the island, and is now tied with New York for the state with the largest Puerto Rican population—with about one million individuals in each state.²⁴ As they seek opportunity on the mainland, movers face significant disparities when compared to the general population and other Latinos. Understanding the characteristics of newly arrived Puerto Ricans is critical to Florida's future economy. NCLR will explore the demographic characteristics of recent arrivals from Puerto Rico to Florida in a forthcoming statistical brief.

While certain indicators point to recovery of the state economy in the wake of the Great Recession, those positive trends have not resulted in a recovery of wealth for all racial and ethnic groups. In fact, wealth inequality in Florida has risen since the recession with the typical Hispanic family now having only 6% of the wealth of a typical White family.²⁵ The effect of this situation is reflected in a recent NCLR survey of registered Latino voters in Florida: 63% reported that personal finances have either remained stagnant or worsened, while half have reported concern over not having enough money to pay their monthly bills.²⁶ In line with these issues, Hispanic voters in Florida identified job creation and fixing the economy as their top priority.

Florida Economic Snapshot



GDP (in billions)

Florida

\$839²⁷

National

\$17,947²⁸



2015 budget (in billions)

\$78.7²⁹

\$3,687.4³⁰



Civilian labor force (in millions)

9.5³¹

157.1³²



Labor force participation rate

60.6%³³

62.7%³⁴



Unemployment rate³⁵

5.1%

5.0%



Minimum wage (hourly)

\$8.05³⁶

\$7.25³⁷



Median household income³⁸

\$47,463

\$53,657



Poverty rate

16.5%³⁹

15.5%⁴⁰



Renters facing high rental costs*

57.9%⁴¹

51.8%⁴²



Median home sale price

\$200,000⁴³

\$296,200⁴⁴

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



Trends that Support Improved Economic Security

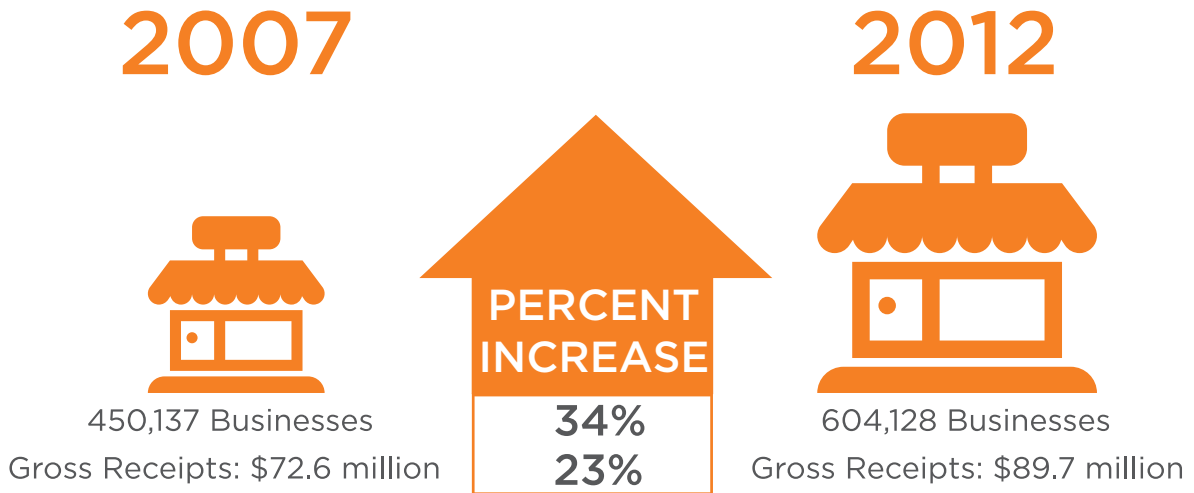
Hispanics in Florida have enjoyed positive gains in areas that can help support economic security and mobility:

Hispanics Lead Florida in Labor Force Participation: Latinos in Florida lead the state in the percentage of the population in the labor force (63.9% compared to 60.6% overall).⁴⁵ In 2015, Latino men in Florida had the highest employment-to-population ratio among men of all other racial and ethnic groups in Florida at 68.2% compared to White men at 55.3% and 61.3% for all Florida men.⁴⁶ The share of Latinas in Florida's labor force increased from 53% in 2000 to 59% in 2014.⁴⁷ Furthermore, Latina labor force participation (59%) surpassed the total labor force participation rate for all Florida women (54%) in 2014.

Growth in Latino-Owned Businesses and Purchasing Power: The number of businesses owned by Latinos in Florida increased by 34% between 2007 and 2012.⁴⁸ In 2012, Latinos in Florida owned 604,128 businesses, compared to 1.7 million White-owned businesses. Latino-owned businesses in Florida generated \$89.7 million in gross receipts in 2012, a 23% increase from \$72.6 million in 2007. Additionally, Latino purchasing power in Florida increased by 980% between 1990 and 2012.⁴⁹

Figure 1. Growth in Florida Hispanic-Owned Businesses

Businesses Owned by Latinos in Florida and Gross Receipts, 2007, 2012



Source: NCLR calculations of data from the 2007 and 2012 Survey of Business Owners accessed through the U.S. Census Bureau's American Fact Finder. Table SB0700CSA01 and SB1200CSA01: Statistics for All U.S. Firms by Industry, Gender, Ethnicity, and Race for the U.S., States, Metro Areas, Counties, and Places.

Increase in Hispanic College Degree Attainment: The number of Latinos aged 25 or older in Florida who had a bachelor's degree or higher was 669,459 in 2014, up from 549,190 in 2010.⁵⁰ The number of Hispanic Floridians with a bachelor's degree or higher increased by 21.9% from 2010 to 2014, greater than the increase for Floridians overall (13.6%).⁵¹ Latino Floridians also experienced a nearly 30% increase in the number of associate's degrees over the same period.

Gains in Children's Health Coverage: The Latino child uninsurance rate in Florida is 12.1%, compared to 9.3% for all children, and about 8% for non-Hispanic Whites.⁵² Between 2013 and 2014, Florida was one of 11 states that had a significant decrease in both the uninsured rate (16%) and number of uninsured Hispanic children (25,000 fewer).⁵³ Access to health coverage is critical for children, as those with coverage are more likely to surpass the economic status of their parents than those who lack coverage.



Trends that Hinder Economic Security

Latino communities in Florida continue to encounter challenges that hinder their ability to share in the nation's economic prosperity. Long-standing inequities in key areas continue to affect overall economic well-being and include:

Decline in Median Household Income, Increase in Poverty Rate: Median income for Hispanic households in Florida was \$40,903 in 2014 compared to \$50,336 for White households and \$47,463 for all households.⁵⁴ Between 2007 and 2014, Hispanics in Florida experienced a decline of \$1,191 in annual median household income.⁵⁵ Reflecting this trend, poverty in Florida increased 6.7 percentage points since 2007.⁵⁶ The Hispanic poverty rate in Florida (21.7%) is higher than the 17% rate for the state as a whole, and is nearly twice the rate of White households in poverty (12%).⁵⁷

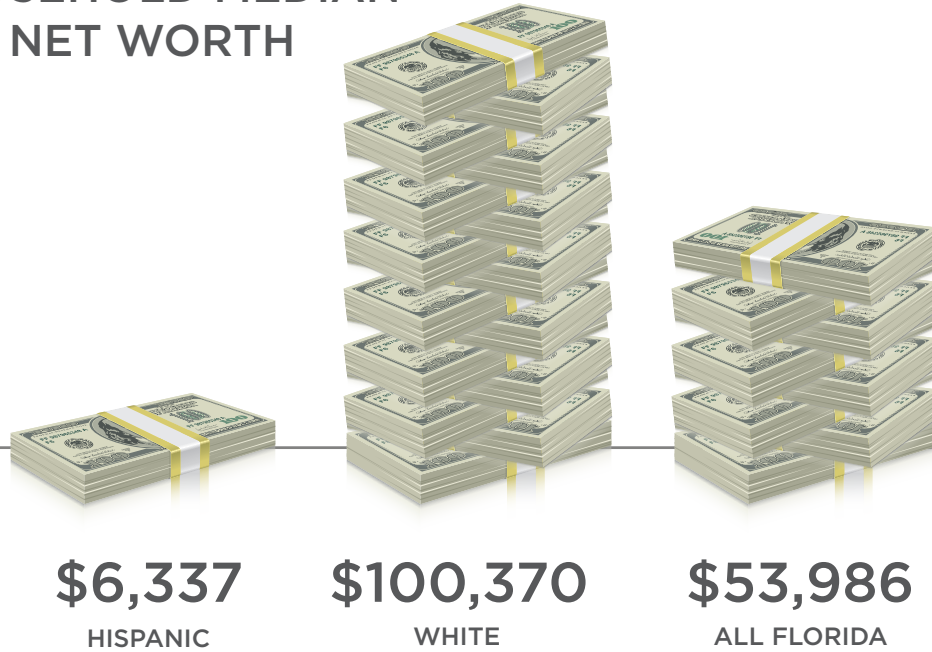
Latinas Face the Largest Wage Gap: Hispanic women in Florida have the lowest median earnings compared to other women and men of all other major racial groups and are also less likely than other groups to work in higher-paying managerial or professional occupations. Latina women in Florida earn an average of \$28,410 for full-time year-round work, and earn 59 cents for every dollar White men in Florida earn.⁵⁸ Women in Florida are projected to reach pay parity with men in 2038.⁵⁹

Latino Households Have Six Cents in Wealth on the Dollar Compared with White Households: In 2011, Hispanic household median net worth in Florida was just \$6,337, compared to \$100,370 for White households and \$53,986 for all Florida households.⁶⁰ Three out of every four (75.6%) Latino households in Florida do not have enough savings to live at poverty level for three months without income.⁶¹

Figure 2. Latino Households Have Less Wealth than Other Floridians

Value of Assets Held by Households Minus Liabilities at the Middle of the Wealth Distribution, Florida, 2011

HOUSEHOLD MEDIAN NET WORTH



Source: CFED, "Racial Disparity Report: Florida" (Washington, DC: CFED 2016), <http://scorecard.assetsandopportunity.org/latest/report/racial-disparity-report>.

Latinos Remain Outside of the Financial Mainstream: Latinos in Florida face issues accessing safe and affordable financial products. In 2013, 11% of Latino households were unbanked, and 24% were underbanked,* compared to 3% and 14% of White households.⁶² In 2013, 5.7% of Latinos, 4.6% of Whites, and 6.3% of all Floridians had used an alternative financial service (payday loan, pawn shop, rent-to-own, refund anticipation loan, or auto title loan) in the last 12 months.⁶³ Payday stores are concentrated in high-minority areas in Florida with approximately 8.1 stores per 100,000 people in heavily Black and Latino communities, compared to four stores for neighborhoods that are mostly White.⁶⁴ Since 2005, payday lenders have stripped a staggering \$2.5 billion in fees from Floridians, including many Latinos.⁶⁵

* Those who are underbanked are typically defined as account holders who own accounts but use them infrequently. This group also includes bank account holders who also use nonbank services like payday loans, check cashing, or prepaid cards.

Decline in Homeownership and High Prevalence of Underwater* Homeowners: The rate of Hispanic homeownership continues to lag behind the overall rate of homeownership in Florida, at 49.9% compared to 64.1%.⁶⁶ After a high water mark in 2007, Hispanics in Florida witnessed an 8.2 percentage point decline in the rate of homeownership while Florida as a whole witnessed a 6.6 percentage point decline between 2005 and 2014.⁶⁷ In 2014, there were a total of 1.4 million Latino homeowners in Florida.⁶⁸ A large portion of Floridians still live under the threat of foreclosure, with 25 of Florida's 67 counties having rates twice the national rate of seriously delinquent mortgages (3.5%).⁶⁹ In May 2015, Florida had the nation's highest foreclosure rate and four of the five metropolitan areas with the highest foreclosure rates in the nation were in Florida.⁷⁰ Although home prices have rebounded in other parts of the country, many Florida homeowners remain underwater.⁷¹ Latino and Black communities were hit especially hard during Florida's housing crisis. In the nine Florida cities among the top 55 cities with the highest incidence of negative equity over half of these cities were made up of more than 50% Latino and Black residents, three were over 80%, and one was made up of entirely Latino and Black residents.⁷² Lack of access to financing options and negative equity are all issues affecting Latinos' ability to become homeowners in Florida.⁷³

Lowest Retirement Access and Participation Rate in the Country: Florida is among the bottom four states for Hispanic retirement access and participation.⁷⁴ Hispanics in Florida accounted for nearly one-third (1.1 million) of the nearly four million employees statewide without a workplace-based retirement plan.⁷⁵ Only 31% of Latinos in Florida have access to an employer-provided retirement plan, the lowest access rate among all racial and ethnic groups in the state. This gap mirrors national disparities in access to retirement savings tools between Hispanic and non-Hispanic workers.⁷⁶ 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. Only 25% of Latinos who have access to a plan in Florida participate, the lowest participation rate among all racial and ethnic groups in the state.

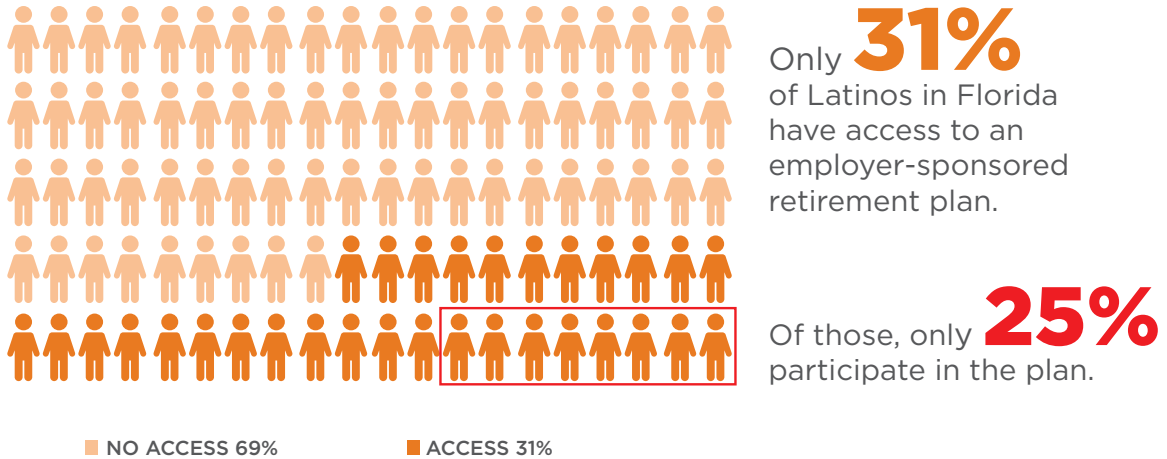


* These homes have negative equity, meaning their mortgages are worth more than the value of the home.

† Miami Gardens, Palm Bay, Jacksonville, Port Saint Lucie, Hialeah, Miramar, Orlando, Tampa, and Brandon

Figure 3. Latinos in Florida Have Limited Access to and Participation in Workplace Retirement Plans

Share of Latino Workers with Access to and Participation in Employer-Sponsored Retirement Plans, Florida, 2014



Source: Pew Charitable Trusts, "Data Visualization: Employer-Based Retirement Plan Access and Participation Across the 50 States" (Washington, DC: Pew Charitable Trusts 2016), <http://www.pewtrusts.org/en/multimedia/data-visualizations/2016/employer-based-retirement-plan-access-and-participation-across-the-50-states>.

Third-Highest Health Uninsured Rate in the Country: At 16.6%, Florida has the third-highest uninsured rate in the country. Florida's uninsured population includes more than one million Hispanics.⁷⁷ In 2014, one-fourth (25.6%) of Hispanics were not covered by health insurance, compared to one-sixth (16.6%) of all Floridians and one-eighth (12.1%) of non-Hispanic Whites.⁷⁸ Florida's lack of Medicaid expansion has left 850,000 people, including 200,000 Latinos, in the Medicaid coverage gap: earning too much to qualify for Medicaid, but not enough to qualify for premium tax credits through the Health Insurance Marketplace.⁷⁹

Disparities in K-12 Educational Achievement: One in every four children in Florida classrooms is Hispanic. As such, addressing their educational needs is important to close achievement gaps. Less than half of Florida's Hispanic fourth grade students were reading at proficient levels in 2015. Hispanic fourth grade reading proficiency at 34% is also far below the proficiency rate of Whites at 49%.⁸⁰ Reading proficiency at the fourth-grade level is an important indicator of educational success for young students. While the percentage of Hispanic fourth graders below mathematics proficiency declined slightly between 2011 and 2015 (from 13% to 11%), Hispanic English learners experienced a small increase from 12% at proficiency to 14% during this time.⁸¹



Policies to Support Economic Security

State Policies

In addition to the hard work of the Latino community, there are several areas where public policy can strengthen the economic prospects of Hispanics and their families. Florida policymakers have the opportunity to ensure economic security for all Floridians by embracing state policies that can improve key indicators. In particular, state policymakers should:

- **Raise the State Minimum Wage.** A statewide minimum wage increase to \$15 by 2020 can help ensure that more Latinos can afford the basics and help the economy grow. The state minimum wage of \$8.05 is slightly higher than the national minimum of \$7.25. However, despite Florida's indexed minimum wage, the minimum wage did not increase between 2015 and 2016 and it is expected to remain less than \$9 by 2018.⁸² Most recently, two states have moved to increase the minimum wage to \$15 per hour. Increasing Florida's minimum wage to \$15 per hour would benefit more than 2.5 million of Florida's lowest-earning workers.⁸³



State Policy Recommendations

- Raise the State Minimum Wage
- Establish a State-Sponsored Retirement Savings Plan for Private Sector Workers
- Close the Medicaid Coverage Gap
- Create a State-Based Refundable Earned Income Tax Credit
- Preserve Homeownership for Distressed Borrowers and Keep Rent Affordable
- Enhance Educational Investment and Promote Greater Accountability

- Establish a State-Sponsored Retirement Savings Plan for Private Sector Workers.** A state-sponsored plan can help provide access to a retirement savings plan for millions of individuals who do not currently have access. Nearly half of the states have passed or are considering legislation to offer workplace-based retirement savings plans for individuals whose employers do not offer one. For example, nearly four million Latinos stand to gain access through California's Secure Choice Retirement Savings Plan, a safe, low-cost, tax-deferred individual retirement account (IRA) that workers contribute to automatically through payroll deductions.⁸⁴ A similar program in Florida could provide more than one million Latinos, and three million others, the opportunity to save for retirement through the workplace.
- Close the Medicaid Coverage Gap.** Florida can improve the health and economic well-being of Latino families by supporting efforts to increase health care access to uninsured Floridians, which includes expanding its Medicaid program as part of its implementation of the Affordable Care Act and enrollment efforts for Florida KidCare. Medicaid expansion in Florida would provide coverage for 850,000 Floridians, including 200,000 Latinos. Additionally, efforts to simplify procedures for enrolling in Medicaid and the Children's Health Insurance Program can help ensure that eligible Latinos can enroll in these programs.
- Create a State-Based Refundable Earned Income Tax Credit.** In 2014, Latinos in Florida comprised 32.5% of federal EITC-eligible tax filers.⁸⁵ Florida lawmakers can implement a state-based tax credit based on the federal Earned Income Tax Credit (EITC). Like the federal EITC, a state refundable credit would help keep people working, help low-income families make ends meet, and reduce poverty. Across the country, 26 other states and the District of Columbia have already created or enacted a state-based EITC program, including Washington,* a state without an income tax.⁸⁶ A Florida state EITC program matching the federal credit could benefit up to an estimated six million Florida households.⁸⁷
- Preserve Homeownership for Distressed Borrowers and Keep Rent Affordable.** Many Florida homeowners remain underwater, yet Florida has been slow to release its U.S. Department of Treasury Hardest Hit Funds (HHF); consequently only 20% of homeowners who applied for foreclosure relief through the program actually receive it.⁸⁸ The state agency in charge of the program, Florida Housing Finance Corporation, should move quickly to distribute its newest round of HHF funds and help struggling borrowers stay in their homes. In addition, Florida lawmakers should ensure that Florida's rental housing market remains affordable by fully funding the Local Government Housing Trust Fund and the State Housing Trust Fund during the annual appropriations process.
- Enhance Educational Investment and Promote Greater Accountability.** To ensure that Florida students, including the 692,000 Hispanic students enrolled in Florida's K-12 schools, have equal opportunity to meet rigorous academic standards, more needs to be done to address disparities in educational resources. Additionally, strong accountability for schools and districts are needed so that all children, including English learners, are provided with timely supports if they fall behind.

* Due to budgetary challenges, Washington has enacted a state EITC but has not yet begun implementation.

Federal Policies

In addition to state-level policies that respond to lagging economic indicators in Florida, federal policies can play a crucial complementary role to existing state policies and lift up hardworking individuals in the absence of specific state policies. Some key federal policies to consider to support greater economic security include:

- **Restore the Value of the Federal Minimum Wage.** The federal minimum wage should be raised to \$15 per hour by 2020, followed by automatic increases to keep pace with rising wages. Such an increase would greatly benefit Latino workers, who tend to be concentrated in low-wage occupations. Nationally, the effects of a higher minimum wage would benefit more than 35 million workers.⁸⁹
- **Enhance Latino Retirement Security.** At the national level, there has been bipartisan congressional support for an automatic individual retirement account to reach workers whose employers do not sponsor a retirement plan. Latinos are especially likely to work for employers who do not offer retirement plans, leaving more than 60% of Latinos without access to an employer-based retirement plan nationally.⁹⁰ Federal level efforts to expand Social Security and expand access to and incentivize private retirement savings can improve the retirement security outlook for low- and moderate-income workers.
- **Enact Comprehensive Immigration Reform.** Granting legal status and citizenship would have a positive economic effect for individuals and the country. Research shows that legal status and citizenship enable undocumented immigrants to produce and earn significantly more than they do when they are on the fringes of the economy.⁹¹ In the absence of immigration reform, deferred action to undocumented immigrants through Deferred Action for Childhood Arrivals (DACA), Deferred Action for Parents of Americans and Lawful Permanent Residents (DAPA), and DACA expansion would allow undocumented individuals to work legally, creating enormous economic benefits. Granting deferred action to undocumented immigrants would create an average of 28,814 new jobs per year nationally and increase U.S. GDP by \$230 billion over 10 years.⁹² In Florida, the state GDP would increase by \$9.4 billion, cumulative earnings for all Floridians would increase by \$6.2 billion, and 1,180 new jobs would be created each year, on average.⁹³



Federal Policy Recommendations

- Restore the Value of the Federal Minimum Wage
- Enhance Latino Retirement Security
- Enact Comprehensive Immigration Reform
- Ensure Effective Implementation of the Every Student Succeeds Act
- Expand the Earned Income Tax Credit
- Establish Strong Lending Protections
- Enable Latino Homeownership

- **Ensure Effective Implementation of the Every Student Succeeds Act.**

This recently passed legislation takes important steps to ensure equitable achievement among more students, including the 13 million Latino students in U.S. schools and five million English learners across the country. It is now critical that stakeholders work together to ensure the law is implemented effectively, enhances accountability and achievement, and results in more students ready to succeed in college and career.

- **Expand the Earned Income Tax Credit.**

A legislative change to expand eligibility for the EITC could provide a much-needed boost to an estimated 13.5 million hardworking individuals, including 3.3 million Latinos and more than 100,000 Floridians.⁹⁴ Expanding eligibility for childless and non-custodial parents to receive the EITC could increase the average filer's credit by more than \$340 and help support many Latinos' financial well-being.⁹⁵

- **Establish Strong Lending Protections.** Strong consumer protections like the CFPB's forthcoming rule on payday loans, vehicle title loans, and certain high-cost installment loans are necessary to ensure that individuals are shielded from predatory and discriminatory lending practices and financial products. Legislation and regulatory actions are needed to increase access to credit, provide strong consumer protections from predatory and discriminatory practices, and support individualized financial counseling, all essential aspects of a strong economy.

- **Enable Latino Homeownership.** Projections show that by 2030, Hispanic families will account for 56% of new homeowners.⁹⁶ However, the rate of homeownership for Latinos (45%)—down from a peak of 50% in 2006⁹⁷—still lags behind the overall rate of homeownership of 63.1%.⁹⁸ To ensure Latino households are able to enter the mortgage market, federal policies should reform the housing finance system so that it works for all creditworthy borrowers, especially first-time purchasers, communities of color, and other underserved communities. Further, federal funding for housing counseling programs is essential to ensure Latinos can protect what, for many, is their greatest financial asset: their home.





Conclusion

Demographic trends have long predicted that Latinos will be a large and growing proportion of the country's population, workforce, and economy. As states with large Latino populations, like Florida, move in that direction, they provide a glimpse, good or bad, into what the future of the nation might look like. In Florida, it is clear that the hard work of Latinos is resulting in some positive indicators. Also evident, however, is that hard work alone is not enough to support the economic security of Latinos in Florida as they struggle to recover from the Great Recession and face growing wealth inequality.

As the Latino community continues to drive growth, it is critical that national, state, and community leaders create and advance solutions that reward hard work and address long-standing inequities facing Latino households.

- Nationally, efforts to extend equitable opportunity to more individuals in this country should be a priority. National leaders must come together to develop and implement policies to boost job quality and enhance economic security.
- As a community, Latinos can and should continue contributing economically, culturally, and politically to enrich their communities and make their voices heard.
- As an organization, the National Council of La Raza will continue supporting its network of nearly 300 community-based organizations to promote economic opportunity, provide essential services, and work toward a vibrant future for Latinos.

Endnotes

All digital sources were accessed in February and March 2016.

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NOTES

