








Latino* Nevadans represent a growing and influential population in the Silver State.† One out of every three Nevadans is now Hispanic and that number is on the rise. These demographic trends fuel estimates that Nevada will reach a majority-minority status by 2019, long before the estimate for the nation as a whole to reach that status in 2050.¹ The Hispanic community's youth, strong work ethic, and entrepreneurial spirit contribute to Nevada's success. Yet a growing number of Latino families in Nevada face a mixed picture of progress, setbacks, and stalled growth.

Examining Latinos' status across a range of opportunity indicators in Nevada can help other states prepare for coming demographic shifts and ensure that more individuals, including Latinos, have greater opportunity. NCLR is proud of its long-term presence and impact in Nevada and is committed to advocating for economic policies that allow Latinos in the Silver State to thrive.

NEVADA HISPANIC SNAPSHOT

	Latinos in Nevada	All of Nevada
 Population ²	752,049	2,761,584
 Labor Force Participation Rate ³	66.1%	58.3%
 Unemployment Rate ⁴	7.9%	6.5%
 Median Household Income ⁵	\$46,640	\$51,450
 Poverty Rate ⁶	20.8%	15.2%
 Renters Facing High Rental Costs ⁷	48.8%	49.3%
 Eligible Voters ⁸	328,000	1,905,000

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

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TRENDS THAT SUPPORT IMPROVED ECONOMIC SECURITY

- **Hispanics Lead Nevada in Labor Force Participation:** Latinos in Nevada lead the state in percentage of the population employed in the labor force (66.1% of Latinos compared to 58.3% of Nevadans).⁹ Hispanic men and women had the highest employment-to-population ratio among all other men and women of other racial and ethnic groups.
- **Increase in Latino-Owned Businesses:** The number of Latino-owned businesses in Nevada has nearly doubled from 18,035 to 33,678 between 2007 and 2012. This amounts to an 86.7% increase in the number of Latino-owned businesses in that time period. During that same period, there was only a 2.7% rise in the overall number of self-owned businesses in Nevada.¹⁰
- **Gains in Children's Health Coverage:** Between 2013 and 2014, Nevada's rate of uninsured Hispanic children dropped from 20% to 13.3%, the largest drop in the country.¹¹ Health coverage not only helps keep children healthy but it can also insulate parents from an unexpected financial burden of being solely responsible for health care costs when no insurance coverage is available.

TRENDS THAT HINDER ECONOMIC SECURITY

- **Latinos Remain Outside of Financial Mainstream:** The number of Latino households in Nevada that were unbanked increased by 6.4 percentage points as opposed to a 1.3 percentage-point increase in unbanked households overall from 2009 to 2013. Additionally, in 2013, 41% of Latino households in Nevada used an alternative financial service like payday lending, compared to 30% of the total state population and 25% of White households.¹²
- **Latinos Have Lower Household Income:** Latino household income in Nevada in 2014 was \$46,640 compared to \$51,450 for the state as a whole.¹³ In 2014, 19% of Latino households in Nevada had incomes below the federal poverty line, compared to only 10% of White households in the state.¹⁴ Despite having a state minimum wage higher than the federal standard, the \$8.25 minimum wage in Nevada has failed to keep up with worker productivity and hurts Latinos who are disproportionately likely to earn poverty-level wages. Additionally, the minimum wage does not apply to agricultural and domestic workers—industries with a high concentration of Latinos.¹⁵
- **Fewer Latinos Own a Home:** Currently, 44% of Latinos in Nevada own homes versus 63% of Whites, which mirrors the national trend.¹⁶ The overall foreclosure rate remains higher in Nevada at 2.73% versus 2.09% in the United States.¹⁷ This rate ranks Nevada as the state with the 11th-highest foreclosure rate in the country. Latinos were hit particularly hard during the recession and subsequent foreclosure crisis: in 2012, 20% of Nevada's foreclosures were among Latino borrowers, compared to 14% of White borrowers.¹⁸
- **Latinos Have Limited Access to Employer-Sponsored Retirement Plans:** In 2015, only 41% of Latinos in Nevada had access to retirement funds compared to 51% of the total Nevada population.¹⁹ This low rate overall ranks Nevada at 47th out of 50 states in terms of access.²⁰ Additionally, of those with access to an employer-sponsored retirement plan, only 30% of Latinos participate, compared to 39% for the state as a whole.
- **Hispanics Least Likely to Have College Degree:** Less than 10% of Latinos ages 25 or older in Nevada have a bachelor's degree or higher, representing the group with the lowest percentage of college degree recipients among all other racial and ethnic groups. Asians and Whites lead college degree attainment in Nevada at 37.4% and 27.7% respectively.



WHAT REGISTERED VOTERS IN NEVADA ARE SAYING²¹

- The top two most important issues facing the Latino community that are tied in the minds of Hispanic voters in Nevada are fixing the economy (39%) and immigration reform (40%).
- 55% of Latino voters say the economy is moving in a better or much better direction.
- 63% of Latino voters in Nevada report having had trouble paying their bills at least once in the past year.
- A vast majority (95%) of Hispanic voters in Nevada believe that hard work should be rewarded and many others (89%) see tax credits as a key to helping working families.

CONCLUSION

It is clear that the hard work of Latinos in Nevada is resulting in some positive change. Also evident, however, is that hard work alone is not enough to overcome the long-standing inequities that affect the overall well-being of Latinos. As the Latino community continues to drive growth and contribute to our workforce and national prosperity, it is critical that national, state, and community leaders create and advance solutions that reward hard work and help reverse course on deepening inequality.

Community leaders, state leaders, and national leaders have a tremendous opportunity to build on recent socioeconomic gains to help lead the nation toward greater equity by supporting policies that:

- Expand access to refundable tax credits.
- Restore the value of the minimum wage.
- Increase access to safe financial products.
- Enhance access to workplace-based retirement plans.
- Result in more students ready to succeed in college and career.

Investing in an agenda that promotes the ideal of equitable treatment makes sound political and economic sense. Improving Latino economic security is essential 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.

ENDNOTES

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