



ECONOMIC STATUS OF

LATINAS

REPORT

**INCREASING OPPORTUNITY IN EDUCATION TO
ADDRESS BARRIERS TO ECONOMIC PROSPERITY**

ADVANCED PRAISE FOR HOPE'S ECONOMIC STATUS OF LATINAS REPORT



"The HOPE "Economic Status of Latinas Report" makes clear the pain and anxiety of 2020 has often fallen hardest on Latinas in Santa Clara County. The report makes clear not only that Latinas face economic and health inequities in connection with the COVID-19 pandemic, but also that it will take far longer for Latinas to regain the ground they have lost, and far too many of them will never get back the momentum they had in 2019. HOPE has provided us with a valuable snapshot of our Latina community that can be used to help us focus on equity as we make public policy decisions going forward."

Santa Clara County Board of Supervisors President Cindy Chavez

"As a Families First advocate, one of my biggest concerns is the burden COVID-19 is putting on low-income women who are having to choose between working and staying home to take care of their children. Latinas are making those choices with often devastating repercussions each and every day. I thank HOPE for this report, as we look to illuminate the economic disparities that exist for Latinas so that we can continue to address them and emerge from this pandemic with clear goals and objectives to lift Latinas up."

Los Angeles City Council President Nury Martinez

"Latinos make up 53%3 of the population in Riverside and yet we are far from having political representation on boards, commissions, school boards, and other elected seats."

Riverside City Councilmember Gabriela Plascencia

"Investing in Latinas needs to be a critical part of our post-COVID economic recovery plan as the Economic Status of Latinas Report by HOPE suggests. On average every Latina will make about 1.1 million dollars less in their productive careers, which in turn will rob America of trillions of dollars in taxes that they would otherwise be contributing to pay for schools, urban infrastructure, parks, hospitals, social security, etc. So when Latinas get paid less, America ultimately loses. We can no longer afford to rely only on Latina's strong work ethic and resiliency, we must actively and intentionally provide Latinas with the aid, mentorship, capital, education, and opportunities they need to thrive so that America can continue to thrive as well."

Beatriz Acevedo, Chief Executive Officer & Co-Founder, Suma Wealth

"The third report in the HOPE series provides a very timely and comprehensive economic analysis of Latinas in California. In this historically unprecedented time, the policy recommendations for reducing the education opportunity gap and improving health and economic well being offer a pathway for a better future for California."

Mark Baldassare, President & Chief Executive Officer, Public Policy Institute of California

"With the release of this eye opening study, HOPE once again offers thoughtful analysis. Ongoing demographic and economic trends attest to Latinas' increasing impact on business, education, political and government sectors; however, effects of the pandemic on Latinas are exacerbating the opportunity gap that extends from disparities in educational attainment, barriers to successful entrepreneurship and a persistent wage gap that affects Latinas' overall economic well-being. This report not only informs us. It also motivates us to take action. Every sector from government, corporate and philanthropy needs to make a large investment in the future of Latinas."

Antonia Hernández, President & Chief Executive Officer, California Community Foundation

"The data from COVID-19 are becoming increasingly clear: the Latino community in California has been especially hard-hit by both the disease itself and by the economic aftermath. Latinas are facing some of the toughest pressures: women have been more likely to lose employment than men and also far more likely to be saddled with child care responsibilities, including a new role as at-home instructors. In that context comes this timely and well-researched report on Latinas in California. And while it does its share of chronicling problems, the report more importantly points to what the Golden State can gain from the entrepreneurial and civic spirit of Latinas. If you're looking for hope in these troubled times, look no further than the work of HOPE in promoting Latina education, well-being, and leadership."

Manuel Pastor, Professor, Sociology / American Studies & Ethnicity, USC | Director, USC Equity Research Institute

ECONOMIC STATUS OF LATINAS REPORT

INCREASING OPPORTUNITY IN EDUCATION TO ADDRESS BARRIERS TO ECONOMIC PROSPERITY

A REPORT BY HISPANAS ORGANIZED FOR POLITICAL EQUALITY

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Executive Summary

Many Latinas found success during California's sustained economic growth over the decade since the 2008 recession. As a group, however, they remain vulnerable to economic downturns. Latinas have suffered disproportionately greater financial losses since the beginning of the pandemic-induced recession, exacerbated by worse COVID-19 health outcomes. It remains to be seen if California's Latinas will follow the pattern from the previous recession of making greater strides early in the recovery period, but taking longer to recoup lost gains than other demographic groups over the subsequent decade. What is evident is that they remain determined and resilient. Latinas are young, civic-minded and entrepreneurial, making up a large proportion of California's school-aged children and the college-going population. In the midst of uncertainties and challenges posed by the worst public health crisis in a century and protests against racial injustice, this report establishes a historical baseline of the economic well-being of Latinas against which the effects of the current financial downturn can be compared.



Key Population Findings

- There were **7.72 million Latinas in California in 2018**, 19.5% of the state's total population. One in every five people in the state is a Latina. **The number of Latinas in the U.S. increased to 29.6 million in 2018**, 9% of the total US population, and up from 27.9 million in 2015.

Key Education Findings

- The **Latina statewide high school graduation rate is at a high of 86% in 2019**, although a gap with White women (91%) persists. Graduation rates are lower for Latina English Learners (71%).
- In 2018, **63% of Latina recent high school completers enrolled in college**, compared to 73% of White females. Only 40% of Latina English Learners and 57% of Latina foster youth enrolled in college.
- **The gap in the 6-year college graduation rate from the UC system between Latinas (81.5%) and White women (88.8%) declined from 10 percentage points for the 2003 cohort to 7.3 percentage points for the 2013 cohort.**
- In California, **15% of Latinas had at least a Bachelor's degree**, a 2% increase between 2015 and 2018, but considerably lower than 43% of White women who have at least a Bachelor's degree— a gap of 28 percentage points. The gap nationally is 18 percentage points.

Key Economic Findings

- Latinas have been disproportionately affected by the economic downturn and by the health effects caused by the COVID-19 pandemic: **28.9% of Latinas lost their jobs through May 2020, compared to 9.4% for White women.** One in three (36.3%) undocumented Latinas in California lost their job. As of September 2020, **Latinos in the state have accounted for 61% of confirmed COVID-19 cases and 48% of deaths despite being 39% of the population.**
- The gap between Latino and White household income is still wide, but narrowed between 2015 and 2018. **The average Latino household income in California was only 68% of White household income in 2018.** Latino household income nationally was 76% of White household income in 2018, up from 69% of White household income in 2010.
- In California, **Latinas earned only 42 cents for every dollar earned by a White man in 2019**, a wider pay gap than in 2011 when Latinas earned 45 cents for every dollar earned by a White man. The lifetime cost of the wage gap over a 40-year career for the average Latina in California is \$1,787,640 compared to the average White man.
- **Latino purchasing power in California rose to \$453 billion in 2019, up 70% since 2010**, and representing a 20% share of the total buying power in the state. The U.S. Latino consumer market was \$1.74 trillion, nearly the size of Canada and larger than Mexico.

Key Economic Findings Cont.

- The 2019 gap in homeownership rates between Latinos (47.5%) and total homeownership rates (54.8%) in California was at an all-time low of 7 percentage points as **Latinos have purchased homes at above-average rates for several years.**
- Latino households maintain substantially less wealth on average than White, non-Hispanic households: \$20,700 compared to \$171,000. **U.S. household wealth fell by 30% in the first three years of the 2008 Great Recession, but held steady in the next three years for white, non-Hispanic households while dropping an additional 20% for Hispanic households.**
- **For 39% of Latinos the largest source of household wealth is their home;** the lack of diversification of assets leaves them more vulnerable to the market sector fluctuations of a recession.
- **Latinas created 2.3 million new firms nationwide representing 18% of all women-owned businesses between 2014 and 2019.** Most Latina-owned businesses (89%) are microbusinesses with five to no employees, yet their number of employees increased by 30%, close to 700,000 workers.

Recommendations Snapshot

Pressing our educational systems to address inequities that contribute to an Opportunity Gap for young Latinas, supporting Latina business owners, promoting homeownership and diversification of investment portfolios, increasing access to health insurance, and ensuring that those with the greatest need and the least access to resources have opportunities to climb out of poverty ultimately benefits California's economy. HOPE offers decision makers the following policy recommendations to facilitate the ability of Latinas to recover in the short-term, and to help them reimagine their future in the longer term.

K-12 Education | Higher Education | Career Pathways

- Address unequal educational outcomes that Latina students face due to structural inequities.

Economic Parity

- Support Latina business ownership and homeownership.
- Diversify investment portfolios beyond homeownership.

Healthcare Access

- Promote better health outcomes through greater access to insurance.

Representation & Leadership

- Ensure that those with the greatest need and least resources are getting access to opportunity.

[Jump to Full Policy Recommendations, including COVID-19 Rapid Response Recommendations](#)

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Introduction

Hispanas Organized for Political Equality (HOPE) presents this third report in its series on the Economic Status of Latinas in California. This report, which updates national, state and regional indicators on Latina economic progress compared to other major demographic groups, comes at a critical historic moment as the United States and the globe face a three-fold crises of public health, economic recession, and social upheaval in the face of enduring racism. As such, these findings represent a key touchstone in an economic and social reality that is quickly shifting, and serves to document a historical baseline for the economic status of Latinas before the impact of the coronavirus pandemic, providing the context for how they might fare and respond to the current financial losses to individuals and households, schools, and the greater corporate and public sectors.

The devastating economic fallout of the COVID-19 pandemic beginning in mid-March 2020 has been called “America’s first female recession,” as women largely make up the low-income workforce most heavily impacted by pandemic restrictions. Mothers have reduced their work hours four to five times more than fathers to care for children who are no longer in school, and with no viable childcare options.¹ The economic gains made by women and Latinas as a group over the past decade were erased in the span of months as the country is on track to experience the worst financial losses since the Great Depression.

Historically marginalized groups have been disproportionately affected, facing extreme economic insecurity as they lost low paying jobs in restaurants and hotels and as domestic workers. Latinos are over-represented in the large service industry sector of the economy where the toll was most immediately felt when non-essential businesses in the hospitality and retail industries closed, jobs at risk of never returning.^{2, 3} Latinos are also less likely to have savings for small emergencies, much less for an economic shock with an uncertain timeline. The profound and broad-based economic impact of the pandemic has resulted in unanticipated costs and state budget deficits at an unimaginable scale.

California benefitted from sustained economic growth over the past decade since the Great Recession of 2008. Latinos have become the majority demographic group in the state, with strong growth in educational attainment and purchasing power, positioning them as a significant force in the economy. While that growth was uneven among the Latino community and less robust than for white, non-Hispanic and most Asian American populations who tend to have higher educational attainment and hold higher-paying jobs, indicators of economic health were trending upward for Latinos. But even as many Latinas were finding success, Latinas as a group remain more vulnerable to economic downturns than others due to lower incomes, educational attainment and job skills than other demographic groups. It took seven years after the onset of the 2008 recession for the gap in median income between Latinas and White Americans to decrease. In examining Latino and White household wealth, significant gaps derive from differential rates of homeownership and home equity, investments, and small business equity.⁴ For 39% of Latinos the largest source of household wealth is their home; the lack of diversification of assets leaves them more vulnerable to the market sector fluctuations of a recession.

LATINOS HAVE MADE UP A DISPROPORTIONATE SHARE OF CONFIRMED COVID-19 CASES IN CALIFORNIA: 61% OF CASES AND 48% OF DEATHS, DESPITE BEING ONLY 39% OF THE POPULATION.



COVID-19 lays bare the social and economic structural inequities Latinas face. The effects of the pandemic are exacerbating the opportunity gap that extends from disparities in educational attainment, to barriers to successful entrepreneurship and the persistent wage gap that affects Latinas' overall economic well-being. The estimated 2.4 million undocumented workers in California in 2017⁵ bear an additional burden since they do not qualify for unemployment benefits or federal stimulus funds from Congress that served as a lifeline for others. Those undocumented workers equate to about 6% of the state's total population, over 70% of whom are Latin American and nearly half of whom are women. As of August 2020, Latinos made up a disproportionate share of confirmed COVID-19 cases in California: 61% of cases and 48% of deaths, despite being only 39% of the population, compared to 17% of cases and 30% of deaths for the 38% of the population that is White.⁶

The summer of 2020 brought protests against the racist behavior in policing to the forefront of the national stage and to the center of our local communities. The protest movement served to underscore racist structures and persistent inequity already exposed by the pandemic. The country's reckoning with race has also spurred non-Black Latinos to identify their own struggles with racism with those of the Black community, a struggle that Afro-Latinos know all too well. As reported in HOPE's 2020 California Community Poll study, racism and sexism are experienced by both African American women and Latinas at substantially higher rates than other demographic groups.⁷ Understanding how racism and sexism directly impact Black women and Latinas is key to solving the barriers Latinas face in the workplace, running for office and exceling economically in the United States.

As the Latino population continues to grow nationwide and has become the largest demographic group in California, an increase in Latino representation in elected, appointed and corporate leadership positions has become a more urgent indicator of political parity. Latinas continue to make strides in political representation at the local and state levels, yet are nowhere near reaching a rate that is representative of California's population. The 2020 California Citizens Redistricting Commission, a body tasked with re-establishing fair geographic boundaries of Congressional, State Senate, State Assembly, and State Board of Equalization districts to reflect new population data, selected zero Latinos in the first slate of commissioners. Only after persistent advocacy efforts by various organizations, including HOPE's call for a minimum of three Latinas to be added to the commission, was Latino representation achieved with the selection of one Latino man and three Latina women. As of 2020, of the California public company board positions held by women only 3% were Latinas, compared to 78% held by White women.⁸

Early evidence shows that Latinas are the demographic hardest hit by the current pandemic-related economic downturn, as they were during the 2008 recession. Latinas in previous recessions have proved to be resilient survivors eager to turn to entrepreneurialism when jobs have been scarce and low-paying. Latinas also represent the largest young population in California, holding the key to the future of our state.

This report will outline indicators of Latina economic progress with an emphasis on educational metrics that illustrate the extent of the opportunity gap they face even as they make progress in that and other areas. Better educational outcomes will help to shield them from some of the effects of the global pandemic, but both the short- and long-term effects are yet to be seen.

As we chart a path forward, the health and economic well-being of California’s Latinas must be at the center of recovery efforts. Uplifting our communities through this moment will require a bold reimagining of systems, and bold leaders to chart a path forward. Progress will not only require innovative leadership, but leaders that are representative of our communities.

Population Trends

Latinosⁱ are the second-largest demographic group in the United States. The number of Latinos in the U.S. rose to 60.1 million in 2019, or 18.3% of the country’s total population, compared to 60.4% non-Hispanic whites. By 2060, the Latino population is projected to increase to 111 million, or 27% of the total U.S. population. The U.S. Latino population increased 70% from 35.3 million in 2000 to 60.1 million in 2019, and is predicted to increase an additional 85% from 2019 to 2060 (Table 1). Today, one out of every six Americans in the U.S. is Latino, and by 2060 one out of every four will be Latino.^{9, 10}

The nation as a whole is aging, with a median age of 38.2 years in 2018, up from 37.4 in 2014, but the non-Hispanic White population is aging more quickly than the Latino population due to rapid growth of the Latino population under the age of 18. Latinos are, on average, fourteen years younger than non-Hispanic White people: 29.5 years versus 43.6, respectively. The disparity in age for women is even higher. The median age of Latinas in the U.S. was 30.1 years compared to 45.2 for White women in 2018, or fifteen years younger. Latinos are the youngest demographic group in the country, and the Latino population under the age of 18 is growing even more quickly.¹¹

The number of Latinas in the U.S. increased to 29.6 million in 2018—9% of the total U.S. population—up from 27.9 million in 2015.¹² Latinas also have a long life expectancy at birth of 84 years, second only to Asian American women (85.8 years) and higher than non-Hispanic White women (81.1 years).



ⁱ The terms Hispanic and Latino are used interchangeably in this report to refer to a person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin regardless of race, as defined by the U.S. Census Bureau. The terms carry socio-political and historical connotations that can determine preference of one term over another. In this report Hispanic is used when referring to government data or to help distinguish between genders, for example, Latino men and Hispanic men versus Latinas and Hispanic women.

Table 1. Hispanic Population in U.S. and California, 2000 to 2060

Year	U.S. Hispanic Population		California Hispanic Population	
	Population in millions	% of Total U.S. Population	Population in millions	% of Total CA Population
2060	111.2	27.5%	20.6	45.6%
2019	60.1	18.3%	15.5	39.3%
2018	59.9	18.0%	15.5	39.3%
2015	56.7	17.7%	15.2	38.8%
2014	55.0	17.0%	15.0	38.2%
2013	54.0	17.0%	14.7	37.9%
2010	50.5	16.3%	14.0	37.6%
2000	35.3	12.5%	11.0	32.4%

California is the most populous state in the nation, and has the largest Latino population of any state. Latinos made up the largest demographic group of the state’s population at 15.5 million, or 39.3%, in 2019.^{13, 14} The Latino population increased by 41% between 2000 and 2019, with growth of 33% predicted between 2019 and 2060 (Table 1). Although California as a whole experienced close to zero net growth between 2018 and 2019, in metropolitan statistical areas (MSA) where Latinos are most concentrated, both the number and percentage of Latinos grew 3% or more between 2015 and 2018, including the Bay Area, Modesto, Merced, and Bakersfield, with the Inland Empire just behind at 2.7% growth (Table 2).

Table 2. Population of Hispanics in CA in Top MSAs, 2015 to 2018

Metro Region of California	2015 Pop in millions	% of Pop	2018 Pop in millions	% of Pop	% Increase 2015 to 2018
Los Angeles-Long Beach-Anaheim	5.91	44.9%	6.00	45.2%	0.3%
Riverside-San Bernardino (Inland Empire)	2.15	48.9%	2.39	51.6%	2.7%
San Francisco-Oakland-San Jose	1.27	19.7%	1.56	23.2%	3.5%
San Diego-Carlsbad	1.06	32.9%	1.14	34.0%	1.1%
Fresno	0.49	51.6%	0.53	53.5%	1.9%
Sacramento-Roseville-Arden	0.47	20.8%	0.51	21.8%	1.0%
Bakersfield	0.44	51.0%	0.48	54.0%	3.0%
Oxnard-Thousand Oaks-Ventura	0.35	41.6%	0.37	43.0%	1.4%
Stockton-Lodi	0.28	40.1%	0.32	41.9%	1.8%
Modesto	0.23	43.6%	0.26	47.0%	3.4%
Merced	0.15	56.9%	0.17	60.2%	3.3%

Latinas in the state numbered 7.72 million, or 19.5% of California’s total population in 2018.¹⁵ One in every five people in the state is a Latina. In the Fresno metropolitan region and the Inland Empire, one out of every four people was a Latina in 2018, and the Los Angeles metropolitan region is approaching the same ratio (Table 3).

Table 3. Population of Latinas by MSA and Nativity, 2018¹⁶

Metropolitan Statistical Area (MSA)	Latina Percent of Total Population of Metro Area	Percent of All Latinas who are Native-born
Fresno	26.5%	75.2%
Los Angeles-Long Beach-Anaheim	22.6%	61.9%
Riverside-San Bernardino (Inland Empire)	25.7%	71.0%
San Diego-Carlsbad	17.1%	64.3%
San Francisco-Oakland-Hayward	10.8%	64.4%
San Jose-Sunnyvale-Santa Clara	13.0%	69.0%

The native-born population has been on the rise in California as Latinas are increasingly born in the U.S. and immigration has slowed. In 2018, 66.5% of all Latinas in the state were U.S.-born, up from 64% in 2014. This upward trend is repeated in the largest metropolitan regions in the state. As a major gateway city for Latin American immigrants, the Los Angeles-Long Beach-Anaheim metropolitan region had the lowest percentage of Latinas who are native-born, 61.9% in 2018, but up from 59.1% in 2015, while Fresno continues to have the highest percentage in the same period. The San Francisco metropolitan region experienced the largest percentage increase in native-born Latinas, from 60.5% in 2015 to 64.4% in 2019, or nearly 4 percentage points.

California’s Latino population skews much younger than its White population (Figure 1). The median age of California’s total Latino population was 29.7 years in 2018, compared to the non-Hispanic White population’s median age of 46.2, a difference of 16.5 years. Latinas in the state are even younger than non-Hispanic White women by 17.5 years (47.7 vs 30.2), a wider age gap than the gap nationally. Metropolitan Fresno had the youngest median Latina age at 27.4 years, more than 20 years younger than the median age of non-Hispanic White women.¹⁷

FIGURE 1. AGE OF LATINAS AND NON-HISPANIC WHITE WOMEN IN CALIFORNIA, 2018

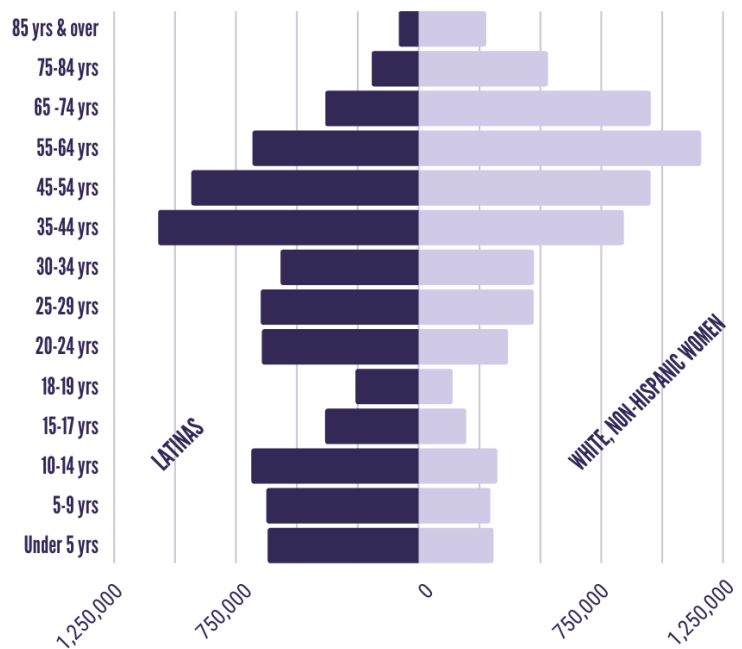


FIGURE 2. AGE OF WOMEN IN CALIFORNIA BY RACE & ETHNICITY, 2018

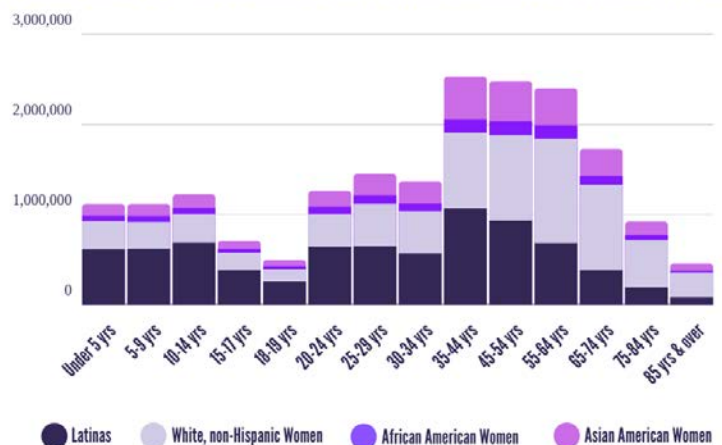


FIGURE 3. LATINAS ELECTED TO CALIFORNIA CITY COUNCILS, THE CALIFORNIA STATE ASSEMBLY AND STATE SENATE, 2015 AND 2020

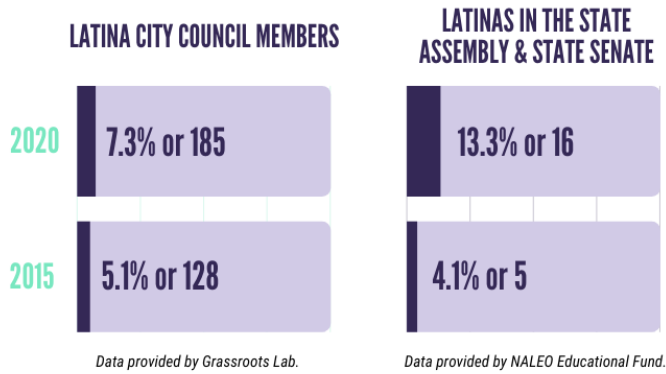
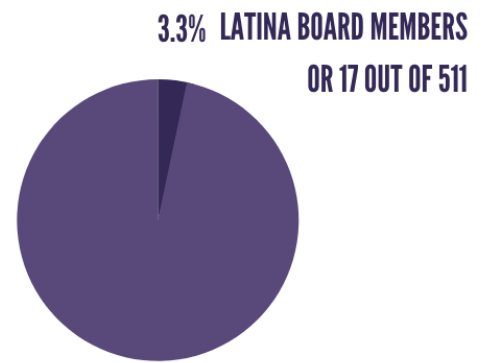


FIGURE 4. LATINAS APPOINTED TO CALIFORNIA PUBLICLY TRADED COMPANY BOARDS, 2020



The young and growing Latina population is increasingly poised to fill leadership roles in elected office and corporations, and hold a proportionally larger share of the workforce across all sectors of our society, especially as the older non-Hispanic White population retires. It is critical to ensure that Latinas have the educational preparation, training and job skills to be successful in those roles.

The statewide number of Latina council members increased by 57 between 2015 and 2020, or over two percentage points.¹⁸ The number of Latinas elected to statewide office is much smaller, but more than tripled both in number and percentage between 2015 and 2020 (Figure 3).¹⁹ Representation of Latinas on the boards of publicly traded companies in California is still very low at 3.3% of all women appointed since October 2018,²⁰ when legislation was passed to require more women directors (Figure 4).ⁱⁱ More needs to be done to increase gender and racial/ethnic diversity of boards in a state where Latinas are 19.5% of all women.



1,248 LATINAS

HAVE PARTICIPATED IN HOPE'S LEADERSHIP PROGRAMS:

- THE HOPE BINATIONAL FELLOWSHIP
- THE HOPE LEADERSHIP INSTITUTE
- THE HOPE COLLEGE LEADERSHIP PROGRAM
- THE HOPE YOUTH LEADERSHIP PROGRAM

+1,750

NON-PROFIT BOARD POSITIONS AND GOVERNMENT APPOINTED AND ELECTED OFFICES HAVE BEEN SERVED BY HOPE LEADERSHIP INSTITUTE ALUMNAE.

ⁱⁱ Based on an analysis of corporate board appointments following the enactment of Senate Bill (SB) 826, the first law in the nation mandating female participation on publicly held corporate boards in order to diversify them. SB 826 was implemented first in California in 2018.

The State of Latina Education

The Opportunity Gap in Education

Latinas have made significant progress in educational attainment. Still, our national and state educational systems must address persistent disparities in outcomes with White, non-Hispanic women that result in an opportunity gap preventing them from reaching their educational and life goals.²¹ Systemic issues such as under-resourced K-12 schools that many Latina students attend present crucial challenges to the sustainability and ongoing success of our schools, and the broader ecosystem of our economy.

K-12 schools with a majority of students from diverse racial/ethnic groups and students who are eligible for free and reduced lunch are less likely to provide the constellation of resources necessary for student success. For example, they are often under-funded, offer fewer rigorous math, science, and AP courses, provide less access to gifted and talented education, have larger numbers of English learners, and less qualified teachers, among other characteristics that tend to lower academic outcomes.²² These characteristics contribute to the opportunity gap as these students, on average, score lower on standardized tests and are less likely to be college-ready than students at majority White schools, reflecting structural problems in our educational system rather than student aptitude.

Concern about the opportunity gap is heightened by school closures during the pandemic as Latino students face much greater obstacles than non-Hispanic White students in accessing online instruction and risk falling farther behind.²³ Schools' transition to distance learning under quarantine had uneven results; the actual effect on educational attainment and the opportunity gap will not immediately be known. Early studies show that Latino students are receiving less teacher instruction, fewer supports are available for English language learners, and a third of their Spanish-speaking parents do not understand instructions sent from schools. Further exacerbating these issues, Latino students are less likely to have reliable access to computers and broadband internet. As distance learning becomes the primary medium of educational instruction, the pandemic emerges as a long-term threat to educational opportunity.

THE OPPORTUNITY GAP

REFERS TO THE CONDITIONS AND BARRIERS THAT STUDENTS FACE THROUGHOUT THEIR EDUCATIONAL CAREERS THAT ARE **INHERENT IN SYSTEMS THAT DISADVANTAGE SPECIFIC COMMUNITIES**. UNLIKE THE TERM **"ACHIEVEMENT GAP,"** WHICH SHIFTS THE FOCUS ON THE STUDENT INSTEAD OF THE SYSTEMS, **THE "OPPORTUNITY GAP"** REFERS TO SYSTEMATIC REFORMS THAT ARE NEEDED TO ENSURE THAT EACH STUDENT HAS THE **OPPORTUNITY TO THRIVE AND SUCCEED.**



A July 2020 HOPE survey of Californians' attitudes towards COVID-19 found **79% of Latinos feel that unequal access to the internet and up-to-date technology for students is a major problem when it comes to distance learning.**

Experts predict that low-income, K-12 Latino students will fall as much as 9 months— a full academic year— behind non-Hispanic White and higher-income students from classes missed in Spring 2020 alone. The disparity will only intensify with schools potentially closed again for at least part of the next academic year.^{24, 25}

Although total enrollment in California K-12 schools is on a slight downward trend, the percentage of Latino students has increased by one percentage point since 2015. In 2018, 53% of K-12 students enrolled in all California schools were Latino, and 55% in K-12 public schools (Table 4).²⁶ The Latino K-12 enrollment figures were even higher in the Fresno (65%) and Riverside (63%) metropolitan regions, reflecting the strong growth in Latino youth in both of these regions. More than half (52%) of California’s children ages 0-17 are Latino, representing a significant input into the K-16 educational pipeline today and for the foreseeable future.²⁷ Additionally, Latino youth in California represent 71% of K-12 public school students from socioeconomically disadvantaged households, 55% of foster youth, and the primary language of 81% of English Learners is Spanish.²⁸

Table 4. Latino Enrollment in California Schools as a Percentage of All Students Enrolled, 2018

	Pre-K	K-8	High School	College/ Undergraduate	Graduate or Professional
California	44.7%	52.8%	52.2%	42.6%	22.9%

The growth in the Latino population is predicted to increase Latino enrollment in U.S. public elementary and secondary schools by 17% between 2014 and 2026 compared to an overall enrollment increase of 3%. Likewise, the number of Latinos graduating from public U.S. high schools between 2013 and 2027 is projected to increase by 30%, compared to the overall high school graduation increase of 3%.²⁹ It is clear that Latinos will drive both K-12 enrollment and graduation rates. But public school teachers in California are not as diverse as the state’s K-12 public school students. In the 2019 school year, 21% of K-12 public school teachers were Latino, with 15% Latina teachers and 6% Latino male teachers, far below the 55% of all K-12 public school students who were Latino.³⁰

Table 5. Public High School Graduation Rates, 2017-2019

	Total in U.S.	Hispanics in U.S.	Non- Hispanic White in U.S.	Total in CA	Hispanics in CA	Non- Hispanic White in CA	Latinas in CA	Non- Hispanic White women in CA	Latina English Learners in CA	Latina Foster Youth in CA
2019	88%	*	*	85%	82%	88%	86%	91%	71%	61%
2018	85%	81%	89%	83%	81%	87%	85%	90%	72%	61%
2017	85%	80%	89%	83%	80%	87%	85%	90%	71%	58%

**Data not available as of August 2020.*

The national high school graduation rate jumped to just over 88% in 2019 from 85% in 2017 and 2018, although the gap in graduation rates between Latino and White students stood at 8-9 percentage points in 2017 and 2018 (Table 5).³¹ California produces more high school graduates than any other state in the nation, and Latino students make up more than half of all of the state's high school graduates. The 2019 high school graduation rate in California was at an all-time high of 85% while Latinas graduated at the higher rate of 86%.³² The racial/ethnic gap in graduation rates between Latino and White students in California has persisted at 6-7 percentage points over several years. The gap between Latinas and non-Hispanic White women is smaller at 5 percentage points and has also persisted over time.

86% OF LATINAS IN CALIFORNIA GRADUATED FROM HIGH SCHOOL IN THE 2018-19 ACADEMIC YEAR, HIGHER THAN THE OVERALL HIGH SCHOOL GRADUATION RATE IN THE STATE OF 85%.



The graduation rate for all students with limited English proficiency is substantially lower, 15 percentage points less than the average for all students. The graduation rate for Latina English Learners (ELs) is even lower than the average for all ELs, 71% versus 73% and the gap also increased in the previous two years.³³ The 2019 graduation rate is even lower for Latina foster youth, although it improved since 2017, from 58% to 61%. However, the gap between the Latina and White female foster youth graduation rates more than doubled in the same time period from 3.2 to 6.6 percentage points as the White female foster youth graduation rate increased from nearly 59% to over 65%.³⁴

THE PERCENTAGE OF LATINO HIGH SCHOOL STUDENTS WHO COMPLETED COURSES REQUIRED FOR UC OR CSU ADMISSION INCREASED BY AN IMPRESSIVE 10 POINTS, FROM 29% IN 2014 TO 39% IN 2017.

Latino high school graduates are increasingly enrolling in college, but racial/ethnic gaps remain. Of recent high school completers in the U.S. in 2017, 61% of Latinos enrolled in college, compared to 69% of non-Hispanic White students.³⁵

In California, 58% of Latino recent high school completers enrolled in college in 2018, compared to the statewide rate of 64% and 70% of White recent completers. Female recent high school completers are more likely to enroll in college than male completers: 63% of Latinas and 75% of White women completers enrolled in 2018, although the figure drops to 57% for Latina foster youth and a much lower 40% for Latina ELs.³⁶ Latino high school graduates are also increasingly meeting course requirements for admission into the University of California (UC) and California State University (CSU) systems, rising to 39% in 2017 from 29% in 2013.³⁷ The percentage of Latino senior high school students who completed courses required for UC or CSU admission with a grade of C or better increased by an impressive 10 percentage points within four years.

Table 6. Recent High School Completers Enrolled in College by Type of Institution, 2018

	University of California	California State University	California Community College	Private 2- and 4-Year College	Out-Of-State 2- and 4-Year College
Latinas	8.2%	22.7%	60.1%	4.7%	3.8%
White women	9.4%	16.7%	46.2%	6.7%	20.2%
All Latino	7.2%	20.4%	64.2%	3.9%	3.7%

Our nation’s postsecondary institutions are growing more diverse. The percentage of Latinos enrolled in public four-year undergraduate institutions across the country was 17%, and 27% in public two-year institutions.³⁸ In California, 42% of students enrolled in all degree-granting postsecondary institutions in Fall 2017 were Latino.³⁹ Of the Latina recent high school completers who enrolled in college in 2018, 8% enrolled in the UC system, 23% enrolled in the CSU system, and 60% enrolled in a California community college (Table 6).⁴⁰ Of all the California community college students enrolled in the Fall 2019 quarter, 50% were Latino, and 52% of the total enrolled female population were Latinas.⁴¹ Latino male and female students made up 43% of all CSU students in Fall 2019.⁴²

Latino male and female students made up nearly 25% of all UC undergraduate students in Fall 2019, up from 22.5% in 2015. Latinas were 15% of all UC undergraduate students and 28% of all UC undergraduate women, up from 13% and 25%, respectively, in 2015.⁴³ According to preliminary Fall 2020 data, Latinos are the leading group of prospective freshmen accepted into the University of California, part of the system’s largest and most diverse first-year class ever admitted, representing 36% of nearly 80,000 admitted students.⁴⁴

Non-Hispanic White female recent completers were considerably less likely to enroll in a California community college and more likely to enroll in an out-of-state college. In contrast, Latinas were more likely to enroll in a 2-year than a 4-year institution. Despite being eligible, too few Latina students are being admitted to and enrolling in UC and CSU system institutions, and the effects of COVID-19 may seriously affect future enrollment of talented, qualified Latina students.



98% HYP GRADUATE HIGH SCHOOL COMPARED TO 86% OF LATINAS IN CA

92% HYP ENROLL IN COLLEGE COMPARED TO 63% OF LATINAS IN CA

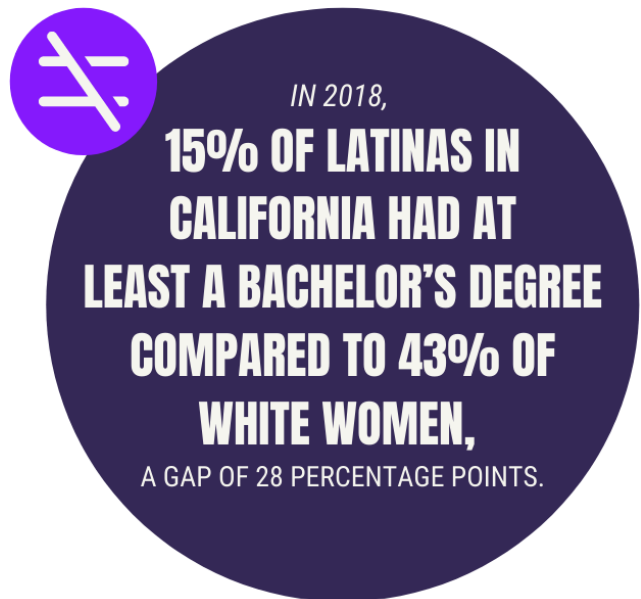
The HOPE Youth Leadership Program (HYP) is a statewide program designed to prepare low-income, high school-age Latinas for a self-sufficient future that will allow for economic and political parity through a college education. Two strong indicators of the program’s success are the participants’ higher than average high school graduation rates and college enrollment.

Early indications are that students in general plan to enroll in institutions that are closer to home and present a lower cost – placing a premium on California’s community colleges – in the face of uncertainty about the effects of the pandemic in Fall 2020.

Table 7. Educational Attainment, ages 25 and older, 2018⁴⁵

	Total in U.S.	Hispanics in U.S.	Latinas in U.S.	Non-Hispanic White women in U.S.	Latino men in U.S.	Total in CA	Hispanics in CA	Latinas in CA	Non-Hispanic White women in CA	Latino men in CA
Less than High School Graduate	11.7%	30.3%	29.1%	6.4%	31.6%	16.2%	34.3%	33.5%	5.0%	35.1%
High School Graduate	26.9%	28.2%	26.7%	26.2%	29.6%	20.7%	26.7%	25.2%	17.9%	28.2%
Some College (includes AA)	28.9%	24.5%	25.7%	30.8%	23.3%	28.8%	25.4%	26.3%	33.5%	24.5%
Bachelor Degree	20.0%	11.5%	12.6%	22.3%	10.4%	21.3%	9.6%	10.5%	26.2%	8.7%
Graduate or Professional Degree	12.6%	5.5%	6.0%	14.3%	5.0%	12.9%	3.9%	4.4%	17.4%	3.4%

In 2018, 18% of Latinas in the U.S. had at least a Bachelor’s degree, compared to 36% of White women—a gap of 18 percentage points. In California, 15% of Latinas had at least a Bachelor’s degree, compared to 43% of White women—an even larger gap of 28 percentage points, or nearly two and a half times larger (Table 7). While significant gaps between Latinas and White women persist, baccalaureate degree attainment for Latinas has improved by at least two percentage points since 2015 when 16% in the nation and 12.9% in California had at least a Bachelor’s degree. The gap is predicted to close further as Latinas increasingly enroll in college.



The largest gains in college degree attainment have been in urban regions of California where the concentration of Latinas is highest. Latinas made impressive strides in earning Bachelor’s degrees or higher in the Fresno region, increasing by 88% from 7.3% in 2014 to 13.7% in 2018, while Latinas in the Silicon Valley and the Inland Empire saw growth of 46% and 44% respectively in the same period. The percentages of Latinas with less than a high school education simultaneously decreased (Table 8).

Table 8. Latina Educational Attainment by Metropolitan Region, 25 and older, 2014 and 2018⁴⁶

	Fresno		Los Angeles-Long Beach-Anaheim		Riverside-San Bernardino-Ontario		San Diego-Carlsbad		San Francisco-Oakland-Hayward		San Jose-Sunnyvale-Santa Clara	
	2014	2018	2014	2018	2014	2018	2014	2018	2014	2018	2014	2018
Less than High School Graduate	42.8%	33.7%	41.6%	36.6%	36.4%	30.2%	32.8%	30.1%	32.5%	25.2%	32.1%	27.7%
High School Graduate	24.9%	22.7%	24.4%	24.5%	28.1%	29.6%	23.9%	22.3%	24.8%	24.3%	28.6%	26.2%
Some College (includes AA)	26.0%	29.9%	22.7%	24.5%	26.8%	27.6%	27.2%	28.3%	24.8%	25.4%	25.8%	26.4%
Bachelor Degree or Higher	7.3%	13.7%	11.4%	14.4%	8.7%	12.5%	16.1%	19.3%	17.9%	25.0%	13.6%	19.8%

Of the Associate of Art (AA) degrees awarded to all women in the U.S., 21.4% were awarded to Latinas in 2016-17,⁴⁷ and 12.8% of certificates below the associate’s degree in the U.S. were awarded to Latinas in 2016-17.⁴⁸ The percentage of AA degrees earned by White women and men has decreased since 1989 as they have instead earned Bachelor’s and more advanced degrees (Table 9).⁴⁹ However, the field of study for associate’s degrees and certificates can significantly affect their potential for future earnings, even to out-earning that of Bachelor’s degrees in engineering and construction trades.⁵⁰ With lower costs and less time to earn a degree or certificate, they can be cost-effective and rewarding career pathways that should be supported.

Table 9. Composition of Postsecondary Degrees Awarded in U.S., 2018

	Latinas	Latino Men	White Women
% of All AA Degrees	13.6%	8.1%	30.6%
% of All Bachelor’s Degrees	7.8%	5.1%	33.2%
% of All Master’s Degrees	5.3%	2.8%	31.3%
% of All Ph.D. Degrees	2.9%	2.2%	24.4%

Since 1989, Latinas consistently attain greater levels of education than Latino men. Latinas have out-earned Latino men for Associate’s, Bachelor’s, and Master’s degrees by approximately 2 percentage points, except at the graduate or professional degree level, where Latino men lag Latinas by only one percentage point. Latinas have earned a greater percentage of Ph.D. degrees than Latino men since 1999, with the gap, while fluctuating over time, widening. The gaps for all postsecondary degrees are predicted to gradually widen as Latinas make steady gains in educational attainment.

The national 6-year graduation rate for first-time, full-time undergraduate students who first enrolled at 4-year degree-granting institutions in the fall of 2012 was 62%. The 6-year graduation rate for Latino male and female students was lower at just under 57%. Latinas approached the national average at 60.4%, below the 68.6% graduation rate for White women; however, the gap in graduation rates between Latinas and White women decreased from 10 percentage points for the 2006 cohort to 8.2 percentage points for the 2012 cohort.⁵¹

The 2017 California community college completion rate was 42% for Latino students compared to 54% for White students, a gap of 12 percentage points. The CSU system 6-year graduation rate for the 2010 cohort was 53% for Latinos compared to 67% for White students, or a difference of 14 percentage points.⁵²

Graduation rates for Latinas have outpaced those of White women in the UC system over the past ten cohorts, reducing the gap between them. The 6-year graduation rate for the 2013 cohort was 78.9% for Latinos compared to 87.3% for White students, or a difference of 8.4 percentage points. This gap has decreased since the 2003 cohort gap of 10.1 percentage points. The gap between the Latina 2013 cohort 6-year graduation rate (81.5%) and that of White women (88.8%) of 7.3 percentage points also decreased from 10 percentage points for the 2003 cohort (Table 10).⁵³ While Latinos have made strides in increasing acceptance and graduation rates, once they are in, colleges and universities have a long way to go to ensure students have programs and resources for completion.

Table 10. Six-year Graduation Rates, UC System, 2003 and 2013 Cohorts

	2003	2013
Latino Men and Women	72.2%	78.9%
Non-Hispanic White	82.3%	87.3%
Latinas	74.0%	81.5%
White Women	84.0%	88.8%

A college education continues to be the best investment towards a rewarding career, with considerably higher annual and lifetime earnings than high school graduates.⁵⁴ The average annual income for college graduates increases dramatically with each degree. While the median lifetime earnings for women are about two-thirds that of men, women with a graduate degree will out-earn, by as much as double, women with only a high school diploma. Yet, as Table 11 highlights, the disparities between Latinas and other groups for annual earnings at every degree level are glaring. These disparities across degree attainment evidence the importance of improving workplace protections like equal pay for equal work provisions so that women who have the same education, the same occupation and equal qualifications in the workplace are not paid less or driven away from moving up to more advanced positions.⁵⁵

Employers increasingly demand a more educated and better-trained workforce for new jobs. In 2018, 70% of all jobs required at least some postsecondary education, up from 59% in 2010 due to automation. By 2027, the percentage of jobs predicted to require a Bachelor’s degree (25%), Master’s degree (15%) and no degree (30%) will remain unchanged while jobs requiring an AA degree are predicted to increase from

10% to 13% and jobs requiring some college and no degree will decrease from 21% to 17%.⁵⁶ Despite concerns in recent years about high tuition costs and student debt, the traditional college pathway resulting in a combination of higher starting salaries and earnings trajectories represents the best opportunity for Latinas to improve their quality of life. The large numbers of Latinas with a high school degree or less currently in the workforce will be at an increasing disadvantage for new jobs throughout their working years, particularly during recessions when a tight job market results in a higher demand for postsecondary and advanced degrees.

Table 11. Average Annual Earnings in the U.S. by Degree, 2018⁵⁷

	Latinas	Latino Men	White Women	White Men	Average for Workforce
High School Degree	\$29,650	\$38,050	\$32,650	\$44,400	\$37,327
Associate Degree	\$36,850	\$46,100	\$39,050	\$54,050	\$44,350
Bachelor’s Degree	\$46,700	\$59,350	\$55,350	\$74,450	\$62,363
Advanced Degree	\$67,650	\$77,550	\$67,950	\$94,000	\$78,313

Individuals who hold STEM degrees in engineering, computer science, and information technology earn higher than average starting salaries and have significant employment opportunities in the growing sector.^{58, 59} There is a difference in pay of over \$4,400 annually for women with Bachelor of Science degrees versus Bachelor of Arts degrees. The wage gap between men and women with degrees in Computer Science and Mechanical Engineering is only a quarter (25%) of the wage gap found between men and women holding all other Bachelor degrees. STEM degree holders are somewhat protected from larger wage gaps experienced by other female college graduates.⁶⁰ Yet Latinas were only 2% of all people employed in computing and mathematical occupations, and 1.7% of all undergraduate students who earn a computer and information sciences degree, compared with 7.7% of Latino men and 8.4% of White women in 2019. Starting salaries in 2020 have dropped amid the economic slowdown as employers slash positions just as recent graduates hit the job market, but the technology industry is shielded, for now, continuing to offer above-average starting salaries for engineers.⁶¹

Postsecondary Faculty

Despite the high representation of Latino students in California’s public universities, Latinos are underrepresented in faculty positions where they can play a critical role in supporting Latino student success. When students see themselves reflected in faculty and university leadership, students are able to find a deeper sense of belonging that can contribute to a successful college experience. At the same time, faculty that is representative of a student body is more likely to understand the experiences, needs, and strengths of students, enabling them to design policies and practices that better serve them.⁶²

In California’s community colleges, 17% of tenured or tenure-track faculty were Latino men and women compared to over 58.5% of White faculty in 2019. Latinas represented 9.4% of all tenured or tenure-track faculty, and 17% of all female tenured or tenure-track faculty compared to 31% and 57.5% of White female faculty, respectively.

While Latinas are still underrepresented among faculty, they have increased by 1 percentage point since 2015, compared to a decrease of 1.7 percentage points for White women faculty (Table 12). Among women community college faculty, Latina tenured, or tenure-track faculty, have increased by 1.8 percentage points since 2015, while White women have decreased by 3.2 percentage points.⁶³

Table 12. Tenured or tenure-track faculty, California Community Colleges, Fall 2015 and 2019

	2015	2019
Latinas	8.4%	9.4%
Latino Men	6.6%	7.7%
White Women	32.9%	31.2%
White Men	28.9%	27.3%

Tenured and tenure-track faculty at the California State University system have decreased for all demographic groups between 2014 and 2019, as less expensive adjunct faculty have increasingly been hired, but Latino tenured faculty shrank disproportionately by 13.3 percentage points compared to 8.4 percentage points for White tenured faculty.⁶⁴

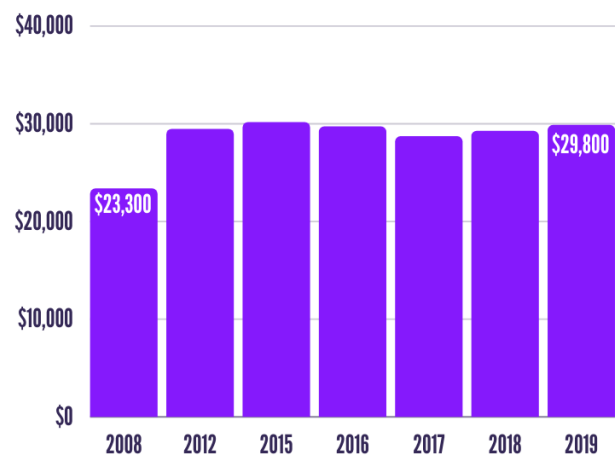
The student to faculty ratio was higher in California than nationwide in 2016. The California ratio averaged 16.4 students per faculty at 4-year public institutions compared to 14.4 nationally, and 23.4 students per faculty at 2-year institutions compared to 18.7 nationally.⁶⁵ Community college faculty are responsible for teaching on average seven more students per course than faculty at 4-year institutions. This is especially relevant to Latinos given their high proportion among community college students in California in 2019.

Educational Debt

Student debt continues to be a financial burden for many college graduates, especially for graduates from the past decade when tuition and other costs were rising quickly. Paying monthly student loan payments can leave little disposable income to save towards a down payment on a house, to start a business, or save for retirement. Nevertheless, incurring student loan debt is less likely to cut into future earnings than not having a postsecondary degree at all—a college education is still a good investment.

Two-thirds of the 2018 cohort of graduating college undergraduates had student loan debt. Although the growth of student loan debt has slowed down since the high of 2015, the total amount of debt has reached a record \$1.64 trillion owed by 45 million borrowers in 2019—more than the credit card debt of the entire nation and second only to mortgage debt. The average undergraduate owed \$29,800 when they graduated in 2019 (Figure 5).^{66, 67} Student debt in California is lower than the national average due to better financial aid packages (\$22,585 in 2018), but unmet need means many students still borrow.

FIGURE 5. AVERAGE DEBT FOR GRADUATING SENIORS WITH STUDENT LOANS IN U.S.



In 2016, 33% of Latinos graduated from college with no debt, compared to 30% of White students, and 7% of Latinos graduated \$50,000 or more in debt compared to 10% of White students. Graduating Latino students borrowed at 23 percentage points less than White students and on average borrowed \$4,000 less.⁶⁸

Standardized Tests

The role that standardized tests play in our educational system and how they are developed has been increasingly criticized. Standardized tests designed to test the ability and knowledge of students are inherently biased, disadvantaging low-income students and students of color. Studies show that standardized test scores are less or not at all predictive of student success or aptitudes compared to course grades.⁶⁹ Additionally, stereotype threat, the risk of confirming a negative stereotype about one's group, can contribute to racial/ethnic gaps in academic performance.^{70, 71} Nevertheless, standardized testing is integrated into our educational system to evaluate student performance.

Latino students on average score lower on standardized tests than their White and Asian American peers, and lower test scores place students at a disadvantage for scholarships and internships, entry into elite programs and institutions, and many other opportunities. Latino students are more likely to face external conditions that can lower test scores, making them less indicative of a student's innate abilities or preparation. For example, they are more likely to live in poverty and attend under-resourced schools with underprepared teachers, and in high schools they are also more likely to hold part-time jobs and less able to afford outside test preparation courses, among many factors that result in lower standardized test scores compared to their White peers.^{72,73,74}

The eighth grade National Assessment of Educational Progress (NAEP) mathematics assessment measures student knowledge and skills in mathematics. In 2017, the average score for Latino students in California lagged 31 points behind White students and 50 points behind Asian American students. Both gaps had increased since 2015, when Latino students scored on average 41 and 28 points behind Asian American and White students, respectively.⁷⁵

The California Assessment of Student Performance and Progress (CAASPP) math and English language arts/literacy 11th grade proficiency tests of Common Core concepts assess high school students' likelihood of success in college-level courses. In 2019, 57% of all 11th grade students met or exceeded English state standards of proficiency, and 32% met or exceeded math standards. Based on these tests, Latino students are less prepared at 48.3% for English and 20.3% for Math, but improved by two percentage points since 2015. However, the gap in scores for both tests between Latino and White students during the same period remained unchanged at over 20 percentage points.⁷⁶

Latino students also score lower than their peers on SAT and ACT exams, standardized assessment tests for the college admission process— by 68 points on the Math portion, and 133 points for the total score of the SAT in 2018.⁷⁷ The gap in test scores increased between the 2017 and 2018 school years as Latino student test scores remained unchanged while scores for White students rose.⁷⁸ Studies show that SAT/ACT exams correlate more closely with family resources and race than with undergraduate success since well-to-do students can afford test preparation courses and tutoring to significantly increase scores; GPAs are much more reliable predictors of college readiness.⁷⁹

The University of California nine-campus system and over 1,200 other colleges across the country acted to drop mandatory submission of SAT/ACT scores from their admissions process beginning Fall 2020 due to COVID-19 disruptions. This policy shift away from reliance on standardized test scores would benefit Latino students for whom GPAs better reflect their academic abilities and lead to greater student body diversity.

STUDIES SHOW THAT SAT/ACT EXAMS CORRELATE MORE CLOSELY WITH FAMILY RESOURCES AND RACE THAN WITH UNDERGRADUATE SUCCESS SINCE WELL-TO-DO STUDENTS CAN AFFORD TEST PREPARATION COURSES AND TUTORING TO SIGNIFICANTLY INCREASE SCORES; GPAS ARE MUCH MORE RELIABLE PREDICTORS OF COLLEGE READINESS. A REPORT FROM THE CAMPAIGN FOR COLLEGE OPPORTUNITY IDENTIFIED AMPLE EVIDENCE THAT ELIMINATING STANDARDIZED TESTING IN THE ADMISSIONS PROCESS WILL ENSURE THAT MORE TALENTED STUDENTS CAN ACCESS POSTSECONDARY INSTITUTIONS.⁸⁰

High school students with more Advanced Placement (AP) credit are at a considerable advantage over students with no or fewer AP credits. AP classes are weighted higher than regular classes resulting in higher grade point averages (GPAs) that make students more competitive in the college admissions process. Average GPAs of freshmen admitted to six UC campuses in 2018 was 4.0, indicating that AP credit are essential to be competitive. Once in college, students can skip introductory college courses and graduate more quickly, saving tuition and other colleges costs for the cost of the exam fee. Students who take AP exams in any of over 30 subject areas are also more likely to take college coursework in that subject, gaining exposure to potential college majors, including those with higher earning potential.⁸¹

Yet Latino high school students are less likely to be enrolled in AP classes and other advanced classes than their White peers. In California, the enrollment of Latino students in AP courses would need to increase by 26% for the state to achieve fair representation.⁸² High schools in lower socioeconomic areas and with higher numbers of Latino and other minority students are less likely to offer the same range of AP and other advanced courses as those in better-resourced schools. Even when courses are available, Latino students, regardless of their abilities, are underrepresented among AP test takers and in the advanced courses that prepare students for college, due in part to discrepancies in college counseling and the effects of stereotype threat.⁸³

Many U.S. colleges grant credit and/or advanced placement only for AP scores of 3 and above (on a scale of 1 to 5). In 2018 and 2019, Latinas in California and nationally on average scored below a 3 across all AP exams. The gap between Latina scores and the scores of White women is much higher in California than in the U.S.—Latinas score 31% lower than White women in California compared to 21% lower in the U.S. in 2019 (Table 13).⁸⁴ The average scores of African American women AP test takers were also higher in California than in the U.S., and their mean scores improved since 2018, although they are still much lower than those of the other groups shown. Absent proactive policies to mitigate the many external factors that together work to disadvantage Latina students, dual enrollment courses and early college programs are additional pathways toward college credit for many otherwise college-ready Latinas with scores below three.

Table 13. Female AP Exam Mean Scores, U.S. and CA, 2018 and 2019

	U.S. 2018 Total Exams	U.S. 2019 Total Exams	CA 2018 Total Exams	CA 2019 Total Exams
Latinas	2.39	2.42	2.39	2.42
White Women	2.96	2.97	3.14	3.16
Asian American Women	3.24	3.27	3.23	3.27
African American Women	2.05	2.07	2.17	2.21

Differences in AP testing scores persist between two high schools within the same school district in San Bernardino County, one (Chaffey High School) with 89% Latino students and 86% free/reduced-price-lunch rate as a proxy measure of poverty, and another (Los Osos High School) with 36% Latino students (Table 14). Students at the majority Latino high school scored 26% lower than students where Latinos were only 36% of the total student body.⁸⁵ Many colleges grant credit only for scores of three and higher, and often only for scores of four and higher. The scores of students at the majority Latino high school are on average below the lower limit, meaning that many fewer students will earn college credit than at the high school with fewer Latino students.

Yet despite lower AP test scores at the majority Latino high school, 60% of Latino students at Chaffey High School met UC/CSU requirements compared to 50% of White students, highlighting the disconnect between standardized test scores and the eligibility of Latino students as qualified, talented college students. While the demographics of AP test takers are starting to better reflect that of their schools, it is all the more important to provide high schools with a high percentage of Latinos and other underrepresented students with the funding and support they need to ensure that they are preparing students to reach their educational goals.⁸⁶

Table 14. Comparison of AP Mean Scores by Percentage of Latino Students, Chaffey Joint Union High School District, San Bernardino County, 2018-19

	Chaffey High School	Los Osos High School
Percentage of Latino/a students	89.0%	36.0%
Percentage of White students	4.9%	33.7%
Free/reduced-price-meals	86.2%	34.2%
AP Mean Scores	2.61	3.29
AP Enrollment⁸⁷	15%	31%
AP Course Availability	13	20

English Learners

California has a large population of foreign-language speakers; 42.6% of the population spoke a language other than English in 2018. By far, the most common language spoken after English was Spanish (28.9%), followed by Mandarin/Cantonese (3.4%), and Tagalog/Filipino (2.2%).⁸⁸ Statewide, 11% of Spanish speakers five years old and over were reported as speaking English less than “very well” on U.S. Census surveys.⁸⁹ Over 35% of the populations of the Fresno, Los Angeles, and Riverside MSAs speak Spanish and the percentage of the populations that speak English less than “very well” are higher than the state average, with the highest percentage in Fresno (14.5%).

The number of English Learners (ELs) in California K-12 public schools has decreased since 2015 as the number of foreign-born residents decreased. However, the state still has the largest number of EL students in the nation, as assessed by a statewide proficiency test administered to K-12 students whose primary language is not English.⁹⁰ The top three foreign languages spoken by EL students in the 2019-20 K-12 school year are Spanish (81%), Vietnamese (2.2%), and Mandarin (1.9%). Of the Spanish-speaking EL students, 426,116 or 45.6%, are Latinas.⁹¹ Standardized test scores and graduation rates of students whose first language was not English are lower than students whose first language was English, setting the stage for lower educational attainment and lower expectations for economic security. EL populations are more likely to face economic inequities, lower educational attainment, and higher levels of illiteracy that can serve as barriers to their socioeconomic well-being. The stakes are high for students who are assessed as EL to gain English-language proficiency as quickly as possible.

ENGLISH LEARNERS
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WELL-BEING.



Income and Buying Power

Nationally, annual Latino household incomes are lower than those of White, non-Hispanic households by over \$16,500 on average (Table 15). However, that gap has narrowed since 2014 due to above-average growth in median incomes for Latino households between 2014 and 2017, although growth in household income slowed between 2017 and 2018 for all groups.⁹² The average Latino household income was only 69% of non-Hispanic White household income in 2010, 72% by 2015, and 76% in 2018.^{93, 94}

Table 15. Median Household Incomes in the U.S. and CA, 2018 adjusted

U.S.	Hispanics in U.S.	White in U.S.	CA	Hispanics in CA	White in CA
\$61,937	\$51,404	\$67,937	\$75,277	\$59,440	\$87,078

The median household income in California in 2018 was \$75,277, while for Latinos it was considerably lower at \$59,440, a gap of nearly \$16,000. The average statewide Latino household income was only 68% of the average White household, much lower than for the country.

Since Latino households tend to be larger than other households and include contributions from more people living in that household, a useful measure of economic well-being is median per capita income, or income earned per person (Table 16). The U.S. Latino median per capita income (for those 16 and older with earnings) in 2018 was \$20,590, only half (51.4%) of the per capita income of non-Hispanic Whites. In California, Latino per capita income was even lower at 38.5% of White per capita income—Latino per capita income was only 38.5 cents for every \$1 for Whites. The starkest racial/ethnic gaps in per capita income are in the Los Angeles and San Jose metropolitan regions (Silicon Valley) where it is less than 35 cents for Latinos for every dollar for Whites.

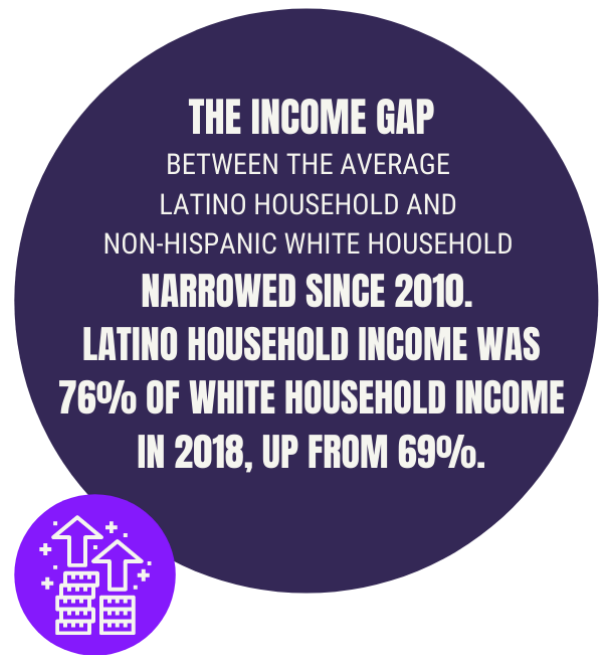


Table 16. Median annual per capita income, 2018⁹⁵

	Hispanic	White, non-Hispanic	Per capita income gap (cents to the dollar)
U.S.	\$20,590	\$40,027	51.4¢
California	\$20,722	\$53,830	38.5¢
Fresno	\$16,239	\$37,882	42.9¢
Los Angeles-Long Beach-Anaheim	\$20,767	\$59,545	34.9¢
Riverside-San Bernardino	\$19,244	\$40,115	48.0¢
San Diego-Carlsbad	\$22,196	\$50,961	43.6¢
San Francisco-Oakland-Hayward	\$29,293	\$78,112	37.5¢
San Jose-Sunnyvale-Santa Clara	\$27,987	\$80,451	34.8¢

Despite lower median incomes, the U.S. Latino market surged during the past decade of economic expansion. In 2019, U.S. Latinos held \$1.74 trillion in purchasing power—accounting for 10.7% of the total purchasing power in the country—with a projected growth of over \$2 trillion by 2024.⁹⁶ Latinos experienced the second-largest percent increase in buying power, behind only Asian Americans. The U.S. Latino consumer market constituted the 10th largest economy in the world in 2019, with a GDP of \$1.74 trillion, nearly the size of Canada, and far ahead of Mexico, Latin America’s largest economy, at \$1.27 trillion.⁹⁷

THE U.S. LATINO MARKET CONSTITUTED THE 10TH LARGEST ECONOMY IN THE WORLD IN 2019, WITH A GDP OF \$1.74 TRILLION, FAR AHEAD OF MEXICO, LATIN AMERICA’S LARGEST ECONOMY, AT \$1.27 TRILLION.



At \$453 billion, the Latino consumer market in California has a 20% share of the total buying power. It is projected to be an even greater driver of the state’s economy as the proportion of Latinos increases. California is also the state with the largest Latino market in the nation. According to the Selig Center for Economic Growth, the rise in consumer buying power was due to more than the effects of population growth; higher-than-average labor force participation, increased entrepreneurialism, and educational attainment and higher-than-average spending are also driving the growth of Latino buying power. Women are already responsible for much of the household decision-making regarding purchases and poised to control up to 75% of discretionary spending within the next few years.⁹⁸

Table 17. U.S and California Hispanic Buying Power

	U.S. Hispanic Buying Power	CA Hispanic Buying Power
2024 (projected)	\$2.34 trillion	\$608 billion
2019	\$1.74 trillion	\$453 billion
2010	\$1.03 trillion	\$267 billion
2000	\$495 billion	\$139 billion
1990	\$213 billion	\$69 billion



WOMEN ARE RESPONSIBLE FOR MUCH OF THE HOUSEHOLD DECISION-MAKING ON PURCHASES, AND ARE POISED TO CONTROL UP TO 75% OF DISCRETIONARY SPENDING WITHIN THE NEXT FEW YEARS.

Wage Inequality

The average woman in the U.S. working full-time and year-round earns less than the average man—82 cents for every dollar earned by a man in 2019. This pay- or wage-gap is considerably wider between Latinas and White, non-Hispanic men at 54 cents for every dollar earned. The cumulative effects of this wage gap are reflected in significant differences in lifetime earnings. Because of the wage gap, the average White man will earn more than 1.1 million more over his lifetime than the average Latina in the U.S.⁹⁹

The wage gap varies by state and region; in California women earn 88 cents for every dollar earned by a man, but the gap is much larger for Latinas (Table 18). Latinas in California were paid only 42 cents for every dollar earned by a White man in 2019, the most significant wage gap in the nation, a persistent trend for well over a decade.

The wage gap between Latinas and White men has widened since 2011 when they earned 45 cents for every dollar earned by a White man, returning to the 2007 low of 42 cents per dollar. By comparison, White women have experienced a narrowing wage gap over the same period. Latina gains in eroding the wage gap have been lost over the decade since the 2008 recession, while White women have made steady gains.

Based on this wage gap, the average Latina working full-time, year-round faces lifetime career losses of nearly \$1.8 million compared to the average White man. Latinas would have to work until the age of 116 to equal what White men would earn by the age of 60. The implications of these economic losses for Latinas’ quality of life, their ability to provide for their families and save for retirement, and their Social Security benefits are dramatic and exacerbated by the high cost of living in California. The loss of each woman’s potential contributions to the economy means that the harm caused by the wage gap extends beyond the individual to our entire society.

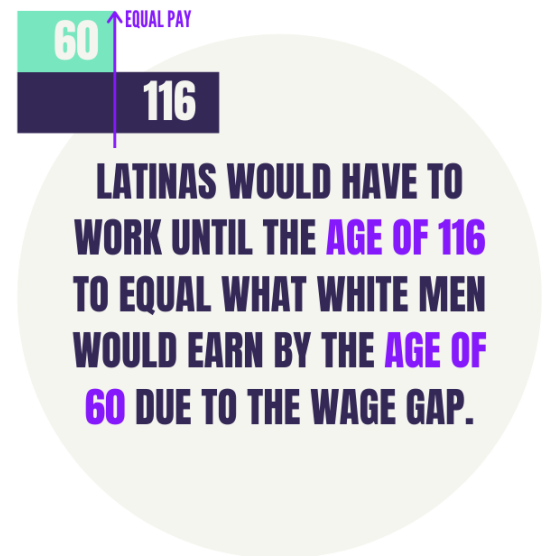


Table 18. Trends in Wage Gap in CA Compared to White, non-Hispanic Women, 2007-2019

	2007	2011	2015	2019
Latinas	\$0.42	\$0.45	\$0.43	\$0.42
White women	\$0.76	\$0.77	\$0.78	\$0.79

Latinas in the San Jose metropolitan region of Silicon Valley earned 33.5 cents for every dollar earned by a White man in 2018, down from 35.5 cents in 2015. In both the Los Angeles and San Francisco metropolitan regions, they earned only 38.2 cents, up slightly from 2015, but still down from 40 cents in 2011. Latinas in other urban areas of the state also faced a wide disparity in wages between White men and women (Table 19).¹⁰⁰ The largest wage gaps for Latinas, Hispanic men, and White women are in the San Jose metropolitan region/Silicon Valley.

LATINAS IN THE SILICON VALLEY EARNED ONLY 33.5 CENTS FOR EVERY DOLLAR EARNED BY A WHITE MAN, DOWN 2 CENTS FROM 2015.

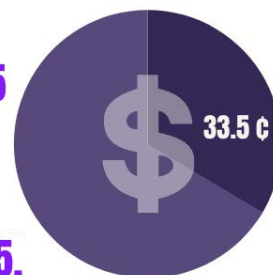


Table 19. Wage Gap as a Percentage of Non-Hispanic White Men, 16 years and older working fulltime, year-round, for Major Metropolitan Areas of California, 2018

	All Women/ All Men	Latina Women/ White Men	White Women/ White Men	Latino Men/ White Men
Fresno	88.1%	50.1%	82.9%	53.4%
Los Angeles-Long Beach-Anaheim	89.9%	38.2%	78.0%	43.7%
Riverside-San Bernardino-Ontario	83.1%	48.4%	78.6%	61.8%
San Diego-Carlsbad-San Marcos	87.5%	47.6%	84.8%	53.0%
San Francisco-Oakland-Hayward	84.5%	38.2%	76.9%	45.8%
San Jose-Sunnyvale-Santa Clara	72.0%	33.5%	66.7%	38.7%

The Labor Force and Unemployment

Before the sudden closure of non-essential businesses in response to the COVID-19 pandemic precipitated a disproportionate spike in unemployment among Latinos, their share of the nation’s labor force had been projected to grow more than that of other groups, from 17.5% in 2018 to 20.9% in 2028. As jobs in the service sector grew prior to the pandemic,¹⁰¹ Latinas had been increasingly joining Latino men in the labor force, contributing to the increases seen in real median household incomes (adjusted for inflation) over the decade since the 2008 recession. The share of Latinas in the national labor force grew by 79% from 4.2% in 1998 to 7.5% in 2018, as the share of White men and women in the labor force declined. The share of Latinas had been predicted to grow from 7.5% to 9% between 2018 to 2028 prior to the economic devastation wrought by COVID-19.¹⁰²

Table 20. Share of the U.S. Labor Force, 1998-2028

	Total Latino/a	Total White	Latinas	White women
2028	20.9%	75.4%	9.2%	35.1%
2018	17.5%	77.6%	7.5%	35.6%
2008	14.3%	81.4%	5.7%	37.1%
1998	10.4%	83.8%	4.2%	38.0%

In California, Latinas represented 17.2% of the labor force in January 2020, evidencing one measure of the strong foothold Latinas have as part of the economy compared to the nation overall (Table 21). Since the pandemic-induced recession began in March of 2020, Latina labor force participation rates have dipped to a low of under 51% in May before rising to 54% in July. The share of Latinas in the workforce in California fluctuated significantly more than their share in the U.S., suggesting that the recession has had a disproportionate impact on Latinas in California over the past months.

Table 21. Latina Labor Force Share and Participation Rates, CA and U.S., 2019-2020¹⁰³


	# of Latinas in CA labor force	CA Latina labor force participation rate	Share of CA labor force that is Latina	# of Latinas in U.S. labor force	U.S. Latina labor force participation rate	Share of U.S. labor force that is Latina
July 2020	2,980,000	54%	15.8%	12,497,000	56.2%	7.7%
May 2020	2,737,000	50.7%	14.9%	12,104,000	54.7%	7.7%
March 2020	3,135,000	55.9%	16.4%	12,885,000	58.4%	7.9%
January 2020	3,330,000	57.7%	17.2%	12,830,000	58.4%	7.8%
2019	3,144,000	56.7%	16.2%	12,614,000	57.7%	7.7%

Latinas began to rebound from the great recession in 2015 and national and state unemployment rates in 2019 were at their lowest (4% for U.S. and CA) since the mid-1970s, while the gap between these rates and Latino unemployment rates were at their narrowest at less than one percentage point before the pandemic downturn in spring 2020 (Table 22). The unemployment rates in metropolitan areas stood at pre-recession lows in 2019—notably, the unemployment rates in several Central Valley regions and the Riverside metropolitan area decreased by around 10 percentage points between 2010 and 2019 (Table 23).

Table 22. Unemployment Rates, 16 and over^{104, 105}

	U.S., Total	U.S., All Hispanics/Latinos	U.S., Latinas	CA, Total	CA, Hispanics	CA, Latinas
2019	3.7%	4.3%	4.7%	4.1%	4.8%	5.2%
2018	3.9%	4.7%	5.1%	4.2%	5.1%	5.7%
2017	4.4%	5.1%	5.7%	4.8%	5.6%	6.6%
2016	4.9%	5.8%	6.3%	5.4%	6.6%	7.4%
2015	5.3%	6.6%	7.1%	6.2%	7.6%	8.3%
2014	6.2%	7.4%	8.2%	7.5%	8.5%	9.4%
2013	7.4%	9.1%	9.5%	8.9%	10.2%	10.9%
2012	8.1%	10.3%	10.9%	10.4%	12.7%	13.5%
2011	8.9%	11.5%	11.8%	11.6%	13.8%	14.2%
2010	9.8%	12.5%	11.4%	12.2%	14.7%	14.6%
2009	9.3%	12.1%	13.1%	11.3%	14.7%	13.7%
2008	5.8%	7.6%	7.7%	7.1%	9.4%	9.6%
2007	4.6%	5.6%	6.1%	5.3%	6.4%	6.8%

IN CALIFORNIA, NEARLY 30% OF ALL LATINAS LOST THEIR JOBS IN THE FIRST MONTHS OF THE PANDEMIC, AND NEARLY 40% OF UNDOCUMENTED LATINAS LOST THEIR JOBS.



With the closure of non-essential businesses, between March and April 2020, the state unemployment rate jumped to a historic high of 16.4%. The leisure and hospitality sector suffered a 46% drop in employment compared to April 2019. The May 2020 statewide unemployment rate held steady at 16.4% but decreased to 11.4% in August as hiring in government, retail, education and health services sectors increased.¹⁰⁶ However, the steep rate of job loss in California as the effects of the pandemic took hold was highest for women of color through May 2020: 28.9% of Latinas lost their jobs, followed by 25.4% of Black women, compared to the much lower rate of 9.4% for White women. Undocumented Latinas experienced a 36.3% rate of job loss, meaning that one in every three undocumented Latinas in California lost their job.¹⁰⁷

Table 23. Unemployment Rates, ages 16 and over by Major Metropolitan Areas of California, 2007-2019, April and June 2020^{108, 109}

	2007	2010	2014	2019	April 2020	June 2020
Bakersfield	8.2%	15.7%	10.4%	7.7%	18.7%	17.5%
Fresno	8.6%	16.7%	11.6%	7.2%	16.9%	14.5%
Los Angeles-Long Beach-Anaheim	4.8%	11.8%	8.2%	4.0%	18.8%	18.1%
Merced	10.2%	18.0%	12.8%	8.1%	18.7%	15.6%
Modesto	8.7%	16.9%	11.2%	6.0%	17.5%	15.0%
Oxnard-Thousand Oaks-Ventura	4.9%	10.8%	6.6%	3.6%	13.9%	12.6%
Riverside- San Bernardino-Ontario	5.8%	13.7%	8.1%	4.0%	14.7%	14.3%
Sacramento-Rosedale-Arden	5.3%	12.4%	7.1%	3.6%	14.0%	12.8%
San Diego-Carlsbad	4.6%	10.8%	6.4%	3.2%	15.0%	13.8%
San Francisco-Oakland-Hayward	4.4%	9.9%	5.2%	2.6%	13.2%	12.6%
San Jose-Sunnyvale-Santa Clara	4.8%	10.5%	5.3%	2.6%	12.0%	10.8%
Stockton-Lodi	8.1%	16.5%	10.5%	5.9%	17.8%	15.8%

All the top metropolitan areas with large Latino populations suffered double-digit unemployment rates in April 2020 (Table 23). Los Angeles, along with several metropolitan areas in the Central Valley with dense populations of Latinos, suffered unemployment rates well above 18% in April 2020, exceedingly even the highs of the last recession except for Fresno, where the April 2020 and 2010 unemployment rate were equal. Metropolitan Los Angeles experienced an unemployment rate increase of 14.8 percentage points between the annual 2019 rate and April 2020, and the rate reached a high of 19.3% in May before declining in June. As many as a third of jobs lost due to the closure of non-essential businesses are not expected to return, an early indication that unemployment rates are likely to remain high for the next decade.

Latina-owned Business

Latinas have proved themselves to be enterprising small business owners. Hard-hit by the economic downturn after 2008 as layoffs grew and new jobs were hard to find, many Latinas turned to entrepreneurialism, creating new businesses at a rate that exceeded the national average. Necessity is not the only driver of Latina entrepreneurship. HOPE and others found that opportunity—realizing ambitions and filling a community need—also motivates Latinas towards entrepreneurship.^{110, 111}

Latina-owned businesses grew by over 136% between 2007 and 2012, and at nearly double the rate for all women-owned businesses between 2014 and 2019. Latinas created 2.3 million new firms representing 18% of all women-owned businesses. Most Latina-owned businesses (89%) are microbusinesses with five to no employees, yet they increased their number of employees by 30% between 2014 and 2019, close to 700,000 workers nationwide.^{112, 113}

The number of Latino-owned businesses in the nation grew by 34% compared to 1% for all business owners in the past decade, with the latest figures citing that 5.6% of all U.S. businesses were Latino-owned in 2018, or roughly a third of all minority-owned businesses.¹¹⁴

Despite Latinas' enthusiasm for starting businesses, on average Latina-owned businesses earn less revenue than all women-owned businesses (\$50,900 versus \$142,900 in 2019). They are also less likely to have employees, less likely to scale, and more likely to operate on razor-thin margins. Previous HOPE research points to a need for opportunities for Latinas to expand their knowledge of business practices and financing opportunities, lower barriers to capital, promote professional networks that build social capital and offer peer support, and raise awareness of discriminatory business practices that hamper the success of Latina business women. Additionally, HOPE research found that women business owners feel they are expected to perform a larger share of traditional gendered household responsibilities than men business owners, making it more difficult to balance the responsibilities of managing a small business.¹¹⁵ The strain on Latina business owners who may also be balancing other employment is exacerbated by taking on the lion's share of child care duties as schools closed during the pandemic.

MOTHERS HAVE REDUCED THEIR WORK HOURS FOUR TO FIVE TIMES MORE THAN FATHERS TO CARE FOR CHILDREN DURING THE 2020 PANDEMIC.

→ THE 19TH



For an in-depth look at the first-hand experiences of Latina microbusiness owners in California, access HOPE's 2019 Report **Too Big to Ignore: Latina Microbusiness Owners**

The COVID-19 mandatory lockdown that resulted in a precipitous drop in sales of goods and services left Latina-owned businesses cash-starved. Polls in March and May 2020 found that 25% of Latino entrepreneurs lost significant revenue as a result of the pandemic lockdown and 65% would not be able to continue operating beyond a six month lockdown.^{116, 117} Polls also found that struggling Latino and Black business owners were less likely to benefit from government loan relief programs in the Coronavirus Aid, Relief and Economic Security Act (CARES Act). There is early evidence that the same phenomenon of exponential business creation is already occurring amid high unemployment and a tight job market as the pandemic triggers another recession.^{118, 119}

Homeownership

Latino homeownership rates have increased more over the past few years than for other demographic groups. Homeownership is a significant contributor to wealth acquisition, particularly for Latinos who tend to have fewer sources of wealth besides earnings. Nationally, overall homeownership rates have been slowly increasing since the 2008 recession, rising by two percentage points between 2016 and the first quarter of 2020. But national Latino homeownership rates increased more than the average, by three percentage points, during that same period. While rates of Latino homeownership are considerably lower than the average homeownership rates for the nation, the gap has been slowly closing since 2006, from a gap of 19.1 percentage points to 16.4 percentage points in the first quarter of 2020. Latinos were responsible for 52% of the growth in homeownership nationally between 2009 and 2019 and are expected to comprise an increasing share of homebuyers as their share of the population grows (Table 24).¹²⁰

The Latino homeownership rate in California declined during the Great Recession through 2016, as it did for total homeownership rates in the state through 2015. Total homeownership rates had been decreasing again, but Latino homeownership rates continued on an upward trend through 2019. The overall homeownership rate of 54.8% in California in 2019 was still lower than the pre-recession rate, and first-quarter data (54.4%) indicate that 2020 would continue relatively flat. Yet Latino homebuyers were continuing an upward trend before the effects of the pandemic hit, driving up gains in the housing market after being the hardest hit group during the 2008 recession.¹²¹

Changes in the gap in California homeownership rates between Latinos and the average for all homeowners show that Latino homeowners were more vulnerable to the devastating effects of the 2008 recession than other homeowners due to predatory lending practices and greater loss of income. The gap had narrowed from 12 percentage points in 2006 to 9 percentage points by 2010, after which the gap increased 11 percentage points in 2016 as the full effects of the recession on the housing market became evident. By 2019, with the fifth consecutive year of increases in Latino homeownership in the state, the gap was only 7 percentage points, well below the previous low in 2010.

THE GAP IN HOMEOWNERSHIP RATES BETWEEN LATINOS AND THE TOTAL HOMEOWNERSHIP RATES IN CALIFORNIA IS AT AN ALL-TIME LOW AS **LATINOS HAVE PURCHASED HOMES AT ABOVE-AVERAGE RATES.**



Table 24. Homeownership Rates, U.S. and CA, by Year

	Homeownership Rates, Total in U.S.	Homeownership Rates, Hispanics in U.S.	Homeownership Rates, Total in CA	Homeownership Rates, Hispanics in CA	Percentage point gap in homeownership rates in CA
2020 (1stQ)	65.3%	48.9%	54.4%	*	*
2019	64.6%	47.5%	54.8%	47.5%	7.3
2018	64.4%	47.1%	55.2%	44.0%	11.2
2017	63.9%	46.2%	54.4%	43.1%	11.3
2016	63.4%	45.9%	53.8%	42.4%	11.4
2015	63.7%	45.6%	53.6%	42.6%	11.0
2014	64.5%	45.4%	53.7%	42.9%	10.8
2013	65.1%	46.1%	54.3%	43.5%	10.8
2010	66.9%	47.5%	56.1%	46.4%	9.7
2007	68.1%	49.7%	58.3%	47.7%	10.6
2006	68.8%	49.7%	60.2%	47.9%	12.3

**Data not available as of August 2020.*

Lower homeownership rates in California are due in part to the dramatically higher costs of real estate in its urban centers. The median home price was \$546,800 in 2018, up from \$440,000 in 2015. The average home in the state costs 138% more than the national median price of \$229,700. In metropolitan Los Angeles, the median home price was \$650,300—nearly three times the median price in the U.S.—with median prices exceeding \$1 million in the Silicon Valley. The fact that Latino homebuyer rates continue to rise despite the high cost of homes reflects their growth both in numbers and income. However, many Latinos are priced out of housing markets in Los Angeles and the Silicon Valley and are instead finding homes in more affordable areas such as the Inland Empire, where the Latino homeownership rate in 2018 was over 20 percentage points higher (Table 25).¹²²

Table 25. Latino Homeownership Rates in Top Metropolitan Areas, 2013-2018¹²³

	Fresno	Los Angeles-Long Beach-Anaheim	Riverside-San Bernardino-Ontario	San Diego-Carlsbad	San Francisco-Oakland-Hayward	San Jose-Sunnyvale-Santa Clara
2018	41.9%	38.2%	59.3%	40.2%	40.6%	38.0%
2015	42.3%	38.2%	55.6%	38.8%	39.0%	40.1%
2014	42.6%	38.6%	56.3%	39.1%	39.4%	40.2%
2013	42.5%	39.0%	57.2%	40.1%	40.6%	40.6%

The pandemic-caused recession is expected to eventually negatively impact the housing market. Based on prior performance during the 2008 recession, the current recession is likely to have a greater impact on the Latino market, resulting in increasing rates of renting and homelessness over the next few years as homeowners face foreclosure. In 2017 during a strong economy, 60% of the population of Los Angeles were renters, with rates in other metropolitan regions ranging from 57% of the population in San Francisco, 53% in Fresno, and 42% in San Jose.¹²⁴ Average monthly rents have risen to \$1,041 nationally in the first quarter of 2020, but are above \$2,500 in Los Angeles, cutting deeply into the income of families already more likely to be in financial distress.¹²⁵

Wealth and Poverty

Before the COVID-19 pandemic, the total national poverty rate was 13% in 2018 and had been steadily declining since 2012. Latinos disproportionately live in poverty, although the gap in poverty between Latinos and the total population narrowed both nationally and in California between 2012 and 2018.



THE BIGGEST DRIVERS OF WEALTH CREATION ARE HOMEOWNERSHIP, HOUSEHOLD INCOME, AND EDUCATION.

– U.S. FEDERAL RESERVE

In 2018, the Latina poverty rate in the U.S. was approximately 21%, more than ten percentage points higher than for White women, or just over double the poverty rate of White women. Although this is a significant disparity, the gap between the two groups of women had narrowed since 2012 when the gap was more than 15 percentage points; the gap decreased by 5 percentage points. Together with other data, this suggests that White women were less financially impacted by the recession and recovered more quickly than Latinas (Table 26).¹²⁶ In California, the gap in poverty rates between Latinas and White women decreased from over 14 percentage points to over 8 percentage points between 2012 and 2018, a larger decline of 6 percentage points in the poverty rate gap than nationally (Table 27). However, the economic prosperity across the state has been uneven—the gap in poverty rates in the Fresno metropolitan area between Latinas and White women remained high at 14.5 percentage points in 2018.

Table 26. Poverty Rates in US, 2012-2018

	Hispanic	Latinas	White women	Total
2018	18.8%	20.9%	10.4%	13.1%
2015	22.6%	24.7%	11.3%	14.7%
2012	25.4%	27.5%	12.0%	15.9%

Table 27. Poverty Rates in California, 2012-2018

	Hispanic	Latinas	White women	Total
2018	16.5%	18.3%	10.0%	12.8%
2015	21.0%	22.8%	10.7%	15.3%
2012	23.9%	25.6%	11.2%	17.0%

In spite of their rise in purchasing power and declining poverty rates, Latino households maintain substantially less wealth on average than White, non-Hispanic households. The median U.S. net worth in 2016 was \$171,000 for White, non-Hispanic households, while that of Latino households was \$20,700. While vehicles and homes are the most commonly owned assets for those who have assets, more than a quarter (27%) of Latino households have no savings or assets.¹²⁷

Furthermore, White, non-Hispanic households are more likely to have the assets that drive wealth creation: homes, postsecondary education, receipt of an inheritance, businesses, and retirement accounts and stocks. Although large numbers of Latinas become entrepreneurs, their businesses tend to generate lower annual revenues that contribute much less to their wealth. Additionally, among homeowners, Latinos, on average, have \$86,000 less equity in their homes than White homeowners.

WEALTH FELL BY 30% FOR ALL HOUSEHOLDS IN THE FIRST THREE YEARS OF THE GREAT RECESSION, BUT HELD STEADY IN THE NEXT THREE YEARS FOR WHITE, NON-HISPANIC HOUSEHOLDS WHILE DROPPING AN ADDITIONAL 20% FOR HISPANIC HOUSEHOLDS.

—FEDS NOTES, FEDERAL RESERVE, 2017

Wealth fell by 30% for all households in the first three years of the Great Recession but held steady the next three years for White, non-Hispanic households while dropping an additional 20% for Latino households.¹²⁸ Declines in wealth should lessen as Latinos are making strides in educational attainment, homeownership, and in holding retirement accounts. Yet even when controlling for education levels, the wealth gap persists, suggesting that historical racial inequities play a significant role in the accumulation of wealth for Latinos. Addressing wage gaps along gender and racial/ethnic lines takes on immediate urgency given the cumulative effects on wealth accumulation over a lifetime.

Healthcare Coverage

Access to affordable healthcare is directly linked to economic outcomes for all Americans. A study published in the American Journal of Public Health in 2019 found that 66% of bankruptcies in the U.S. were due to an inability to pay high medical bills or to time lost from work.¹²⁹ Even for those who have health insurance, high deductibles and copays plus job losses impact their ability to pay for health care and can have devastating effects on their economic well-being – underscoring the importance of affordability. For this reason, access to healthcare must be included in any analysis of Latinas' economic standing.

After years of declining uninsured rates through 2016, especially as the Affordable Care Act (ACA) was implemented, the uninsured rate in the U.S. increased from 8.6% in 2016 to 8.9% in 2018. In California, however, impressive advances have been made in reducing the uninsured rate. In 2010 nearly 30% of Californians were uninsured, an all-time high. In 2018 the uninsured rate dropped to 7% and has been holding steady since due to efforts by the state to limit the negative effects of policy changes at the federal level, coupled with a strong economy.¹³⁰

Latinos are the population least likely to have health insurance coverage, owing primarily to holding lower-paying jobs that either do not offer insurance or pay too little to afford insurance premiums and eligibility restrictions due to documentation status. Nationally, the Latino uninsured rate has held steady at the lowest recorded rate of just under 18% in 2017 and 2018. In 2018, 37% of all uninsured people in the U.S. were Latino, even though they are only 18% of the population. In California, 11% of Latinos had no health insurance coverage in 2018 and represented 63% of all uninsured people in the state despite only representing 39% of the population.¹³¹

Nearly 20% of Latinas aged 16 to 64 in the U.S. were uninsured compared to 8% of White women. In California, 13% of Latinas were uninsured in 2017 compared to 6% of White women. Uninsured women tend to have worse health outcomes and are at greater risk of accruing medical debt. For Latinas with underlying health conditions who are uninsured and obliged to work in essential businesses, the added peril of contracting COVID-19, being hospitalized, suffering and/or dying is an added risk in an already

challenging time.¹³² Expanding access to health insurance for the undocumented and low-paid workers is an important part of the equation to achieve economic parity for Latinas.

Conclusion

Before the COVID-19 pandemic, Latinas had been experiencing moderate upward economic growth, and were finding increased success in every sector even as they are more vulnerable to the effects of recessions. COVID-19 has put a halt on overall economic growth while disproportionately impacting the Latina community. Latinas are more likely to grow up in low-income neighborhoods with inadequate school systems, have fewer opportunities for work and advancement, and suffer the added challenge of a discriminatory wage gap. Pushing our educational systems to address unequal educational outcomes that Latina students face, supporting Latina business ownership and homeownership, promoting better health outcomes through greater access to insurance, and ensuring that those with the greatest need and the least access to resources have opportunities to climb out of poverty ultimately benefits California's economy. In the midst of new uncertainties and the challenges posed by the worst public health crisis in a century, this report establishes a historical baseline of the economic well-being of Latinas against which the financial damage caused by the shutdown of non-essential businesses can be compared.

At the beginning of the effects of the global pandemic, it is already evident that the economic devastation will be felt for years, that the Latino community is suffering and will continue to suffer disproportionately for the next few years, and that it is likely to take Latinas years to recover from their financial losses. It remains to be seen if California's Latinas will follow the pattern from the 2008 recession of making greater strides early in the recovery period but taking longer to recoup lost gains than other demographic groups in the intervening decade.

What is evident is that Latinas are young, entrepreneurial, and civic-minded. Latinas make up a large proportion of California's school-aged children and college-going population. In previous recessions, they have proved themselves to be resilient survivors eager to turn to entrepreneurialism when jobs have been scarce and low-paying. If afforded educational opportunity, they will be poised to help California weather through this and future health and economic storms as critical health care workers and innovators. Latina entrepreneurs will lead the charge forward as job creators and taxpayers. HOPE Latinas will be the civic leaders who dismantle entrenched racist and sexist policies in the public and private sector that perpetuate the wage and wealth gaps that harm our communities, state, and nation.

Policy Recommendations

This report serves to document a historical baseline for the economic status of Latinas prior to the economic impact of the COVID-19 pandemic, providing the context for how they might fare and respond to the financial losses to individuals and households, schools, and the greater corporate and public sectors. HOPE offers the following policy recommendations that decision makers can act on to facilitate Latina's ability to recover in the short-term, and to help Latinas reimagine their future in the longer term.

K-12 Education

Fidelity & Oversight of Local Control Funding Formula (LCFF)

California's equity designed school funding formula, the LCFF, identifies English Learners (EL), Foster Youth and Low Income Students as subgroups for which districts must provide tailored supports. To help close the opportunity gap of Latino students who comprise the majority of each category, HOPE recommends the following:

- The California Department of Education (CDE) should provide stronger oversight, accountability and technical assistance for allocations and programs designed to support each student subgroup to realize the promise of the LCFF equity structure.
- Require that the CDE disaggregate the English Learner (EL) student subgroup into current ELs and Reclassified ELs so that school sites, Local Education Agencies (LEAs), and CDE can monitor their progress and academic attainment and better serve EL subgroups to be successful learners.

Increasing college readiness and access through rigorous courses and student supportive programs.

This report highlights the various factors that contribute to the Opportunity Gap of Latino students in California including underfunded school sites, which offer fewer rigorous math, science, and AP courses, and less qualified teachers. To this end, HOPE recommends:

- Expand access to student support services such as academic counseling and AVID (Advancement Via Individual Determination), a program where California participants are 70% Latino and 91% of participants have completed 4-year college degree requirements.
- Increase access to AP courses and Concurrent Enrollment programs to improve Latino students' access to college, bolster earlier college credit attainment, and lessen financial considerations of college-level courses.

Covid-19 Rapid-Response Recommendations | K-12 Education

- The California Department of Education (CDE) and Local Education Agencies (LEAs) should remain diligent in ensuring access to internet services and computers for low income families.
- State education leaders must develop guidance for how schools, districts, and early learning programs can demonstrate continuous growth for English Learners in learning English and the academic content being taught in English, and—when available—in the home language.¹³³
- The CDE and LEAs should ensure that teachers have access to professional development and supportive staff for distance learning.

Higher Education | Career Pathways

As this report highlights, higher education continues to be the best investment towards a rewarding career, with higher annual and lifetime earnings than high school graduates. Increasing college access and college completion for Latinas is imperative to ensuring the educational and economic parity of Latinas. To achieve this, HOPE recommends:

- Better align UC and CSU system college entrance requirements with high school graduation requirements.
- Advocate for higher education institutions to eliminate the use of SAT/ACT exams and replace with equitable standards including GPAs as a consideration for admissions.
- Increase state funding to expand the capacities of the UC, CSU, and California Community Colleges to meet the needs of more students.¹³⁴
- Diversify faculty in higher education institutions to reflect the growing number of Latina students.
- Invest in career pathways, career technical education, and adult education to prepare Latinas and all Californians for high demand, better-paying jobs and industries.
- Explore state and federal policies that advocate for student loan cancellation and forgiveness as a tool to incentivize Latinas to enter higher education and STEM career pathways, supporting the workforce needs of the future and addressing the low numbers of Latinas in these professions.

COVID-19 Rapid-Response Recommendations | Higher Education

- Urge Congress to pass a stimulus package that includes economic relief to state governments to minimize budget cuts to the UC and CSU systems.
- Advocate to Congress to expand access to federal student aid such as Pell Grant and Work Study programs to UC/CSU students.

Economic Parity

The economic parity of Latinas is both a nuanced and a top area where the most potential exists. Latinas must be able to diversify their assets in order to accumulate wealth, such as through Latina-owned business equity, homeownership, retirement accounts and stock market investments. Additionally, policies that mitigate the Latina Pay Gap, as well as ensuring that Latinas build their financial literacy are essential. Toward this end, HOPE recommends:

- Explore the feasibility of creating a Statewide Consumer & Financial Services unit within the Department of Business Oversight (DBO) to develop consumer protections and financial literacy programs.
- Urge banks to make loans to microbusiness owners, and urge California's local and state governments to support and fund organizations that provide microbusiness grants and loans.
- The California State Legislature should fund a third-party public study of the Latina Pay Gap to present recommendations to the Legislature and relevant stakeholders.
- Create more incentives for companies and organizations to take the "Equal Pay Pledge" developed by the [California Commission on the Status of Women and Girls](#).

COVID-19 Rapid-Response Recommendations | Economic Parity

- Call on Congress to legislate economic relief to state and local governments to minimize the impacts of budgetary cuts in communities disproportionately affected by the pandemic.
- Urge Congress to issue direct grants to small and microbusinesses which would continuously support them during and after the pandemic.

Healthcare Access

Access to affordable healthcare is directly linked to economic outcomes for all Americans; 66% of bankruptcies in the U.S. were due to an inability to pay high medical bills or to time lost from work. HOPE recommends:

- Congress should legislate health insurance options to decrease the number of uninsured Latinos.

COVID-19 Rapid-Response Recommendations | Healthcare Access

- The Governor of California and Congress should ensure that COVID-19 testing, treatment and contact tracing remain accessible and free to all Californians.

Representation & Leadership

As Latinas enter California's workforce in greater numbers in every sector and level, it is imperative that representative leadership is a priority. This includes pathways to high paying jobs in fields such as STEM and representation on corporate boards and influential commissions to ensure the political and economic parity of Latinas is realized.

- Encourage business and civic sectors to prioritize representation within their leadership ranks.
- Promote leadership and management programs, internship and mentor opportunities throughout government, corporate, nonprofit and educational sectors to ensure that Latinas are positioned to maximize career opportunities.

Methodology

Data from various government sources—including the U.S. Census Bureau, American Community Survey, U.S. Bureau of Labor Statistics, the U.S. and California Departments of Education and others—were analyzed to provide demographic and economic metrics comparing Latinas with other major demographic groups at the national and state levels, and at local levels where data were available. Additional data and background materials come from various reports, briefs and polls citing primary and secondary data.

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HISPANAS ORGANIZED *for* POLITICAL EQUALITY



MISSION

HOPE® is a nonprofit, nonpartisan organization that has focused on empowering our communities through advocacy, Latina leadership training, and increasing knowledge on the contributions Latinas have made to advance the status of women for the past 30 years. To date, HOPE's innovative programming has served 56,000 Latinas statewide and touched the lives of several thousand more.

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